



Disclosures Under Basel III Framework

Basel III Pillar 3 Disclosures
March 31, 2023

KM1: Key metrics (at consolidated group level)

	a	b	c	d	e	
	Mar-23	Dec-22	Sep-22	Jun-22	Mar-22	
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	49,012	49,465	46,657	46,716	48,117
1a	Fully loaded ECL accounting model CET1	49,012	49,465	46,657	46,716	48,117
2	Tier 1	55,577	56,036	49,476	49,530	50,930
2a	Fully loaded ECL accounting model Tier 1	55,577	56,036	49,476	49,530	50,930
3	Total capital	64,766	65,353	58,776	58,851	60,202
3a	Fully loaded ECL accounting model total capital	64,766	65,353	58,776	58,851	60,202
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	312,670	310,424	308,390	301,635	313,214
4a	Total risk-weighted assets (pre-floor)	312,670	310,424	308,390	301,635	313,214
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	15.7%	15.9%	15.1%	15.5%	15.4%
5a	Fully loaded ECL accounting model CET1 (%)	15.7%	15.9%	15.1%	15.5%	15.4%
5b	CET1 ratio (%) (pre-floor ratio)	15.7%	15.9%	15.1%	15.5%	15.4%
6	Tier 1 ratio (%)	17.8%	18.1%	16.0%	16.4%	16.3%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	17.8%	18.1%	16.0%	16.4%	16.3%
6b	Tier 1 ratio (%) (pre-floor ratio)	17.8%	18.1%	16.0%	16.4%	16.3%
7	Total capital ratio (%)	20.7%	21.1%	19.1%	19.5%	19.2%
7a	Fully loaded ECL accounting model total capital ratio (%)	20.7%	21.1%	19.1%	19.5%	19.2%
7b	Total capital ratio (%) (pre-floor ratio)	20.7%	21.1%	19.1%	19.5%	19.2%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical buffer requirement (%)	0.053%	0.037%	0.024%	0.027%	0.034%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0.500%	0.500%	0.500%	0.500%	0.500%
11	Total of bank CET1 specific buffer requirements (%)	3.053%	3.037%	3.024%	3.027%	3.034%
12	CET1 available after meeting the bank's minimum capital requirements (%)	12.65%	12.90%	12.10%	12.50%	12.30%
Basel III Leverage ratio						
13	Total Basel III leverage ratio exposure measure	469,076	436,752	423,661	441,444	425,069
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	11.8%	12.8%	11.7%	11.2%	12.0%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	12.4%	12.8%	11.7%	11.2%	12.0%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	12.4%	12.8%	11.7%	11.2%	12.0%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	12.4%	12.8%	11.7%	11.2%	12.0%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	12.4%	12.8%	11.7%	11.2%	12.0%
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	55,643	55,946	71,611	53,645	51,441
16	Total net cash outflow	29,682	30,741	43,407	31,141	32,850
17	LCR ratio (%)	187%	182%	165%	172%	157%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	244,946	239,070	233,468	236,317	237,788
19	Total required stable funding	208,584	202,420	198,777	201,993.2	202,665
20	NSFR ratio	117%	118%	117%	117%	117%

OV1: Overview of RWA

		a	b	c
		RWA		Minimum capital requirements
		Mar-23	Dec-23	Mar-23
1	Credit risk (excluding counterparty credit risk)	284,195,905	280,192,986	22,735,672
2	Of which: standardised approach (SA)	284,195,905	280,192,986	22,735,672
3	Of which: foundation internal ratings-based (F-IRB) approach			
4	Of which: supervisory slotting approach			
5	Of which: advanced internal ratings-based (A-IRB) approach			
6	Counterparty credit risk (CCR)	2,011,086	3,654,755	160,887
7	Of which: standardised approach for counterparty credit risk	2,011,086	3,654,755	160,887
8	Of which: IMM			
9	Of which: other CCR			
10	Credit valuation adjustment (CVA)	3,842,875	1,957,546	307,430
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period			
12	Equity investments in funds – look-through approach			
13	Equity investments in funds – mandate-based approach			
14	Equity investments in funds – fall-back approach			
15	Settlement risk			
16	Securitisation exposures in banking book			
17	Of which: securitisation IRB approach (SEC-IRBA)			
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)			
19	Of which: securitisation standardised approach (SEC-SA)			
20	Market risk	8,864,220	5,175,649	709,138
21	Of which: standardised approach (SA)	8,864,220	5,175,649	709,138
22	Of which: internal model approach (IMA)			
23	Capital charge for switch between trading book and banking book			
24	Operational risk	13,755,576	21,401,471	1,100,446
25	Amounts below the thresholds for deduction (subject to 250% risk weight)			
26	Output floor applied			
27	Floor adjustment (before application of transitional cap)			
28	Floor adjustment (after application of transitional cap)			
29	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)	312,669,662	312,382,407	25,013,573

CVA4: RWA flow statements of CVA risk exposures

		Mar-23
1	Total RWA for CVA at previous quarter-end	1,957,546
2	Total RWA for CVA at end of reporting period	3,842,875

LR1 – Summary comparison of accounting assets vs leverage ratio exposure measure

		Mar-23
		In SR 000's
1	Total consolidated assets as per published financial statements	380,624,793
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	
4	Adjustments for temporary exemption of central bank reserves (if applicable)	
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	
7	Adjustments for eligible cash pooling transactions	
8	Adjustments for derivative financial instruments	2,073,073
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	87,344,822
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	
12	Other adjustments	-966,931
13	Leverage ratio exposure measure	469,075,757

L.R2: Leverage ratio common disclosure template

		a	b
		Mar-23	Dec-22
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	377,789,441	355,862,016
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework		
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)		
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)		
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital)		
6	(Asset amounts deducted in determining Tier 1 capital and regulatory adjustments)		
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	377,789,441	355,862,016
Derivative exposures			
8	Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin, with bilateral netting and/or the specific treatment for client cleared derivatives)	1,868,421	1,765,264
9	Add-on amounts for potential future exposure associated with <i>all</i> derivatives transactions	2,073,073	1,709,457
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)		
11	Adjusted effective notional amount of written credit derivatives		
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
13	Total derivative exposures (sum of rows 8 to 12)	3,941,494.8	3,474,721
Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions		
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)		
16	Counterparty credit risk exposure for SFT assets		
17	Agent transaction exposures		
18	Total securities financing transaction exposures (sum of rows 14 to 17)		
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	229,895,337	215,004,119
20	(Adjustments for conversion to credit equivalent amounts)	(142,550,515)	(137,588,535)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)		
22	Off-balance sheet items (sum of rows 19 to 21)	87,344,822	77,415,583
Capital and total exposures			
23	Tier 1 capital	55,576,805	56,036,158
24	Total exposures (sum of rows 7, 13, 18 and 22)	469,075,757	436,752,320
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	11.8%	12.8%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	11.8%	12.8%
26	National minimum leverage ratio requirement	3%	3.0%
27	Applicable leverage buffers		
Disclosure of mean values			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables		
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables		
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
31	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
31a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		

Q17.6.3A (Current exposure x 1.4)

Q17.6.3A (Potential exposure x 1.4)

LIQ1: Liquidity Coverage Ratio (LCR) March 2023

		a	b
		Total unweighted value	Total weighted value
		(average)	(average)
High-quality liquid assets			
1	Total HQLA		55,643,140.96
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	89,773,934.28	8,977,393.43
3	Stable deposits	-	-
4	Less stable deposits	89,773,934.28	8,977,393.43
5	Unsecured wholesale funding, of which:	93,180,626	41,398,775
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	93,180,625.72	41,398,775.28
8	Unsecured debt	-	-
9	Secured wholesale funding	1,577,402.83	1,577,402.83
10	Additional requirements, of which:	23,941,354.51	2,410,300.19
11	Outflows related to derivative exposures and other collateral requirements	17,960.82	17,960.82
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	23,923,393.69	2,392,339.37
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	235,061,883.00	5,098,390.52
16	TOTAL CASH OUTFLOWS		59,462,262.25
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	39,564,823.77	29,777,563.71
19	Other cash inflows	2,202.42	2,202.42
20	TOTAL CASH INFLOWS	39,567,026.19	29,779,766.13
			Total adjusted value
21	Total HQLA		55,643,140.96
22	Total net cash outflows		29,682,496.12
23	Liquidity Coverage Ratio (%)		187.46%