

Basel III Pillar 3 Disclosures September 30, 2023 Disclosures Under Basel III Framework - Sep 2023 *(Basel III Pillar 3 Disclosures)* 

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# KM1: Key metrics (at consolidated group level)

				[		Millions
		a Sep-23	b Jun-23	c Mar-23	d Dec-22	e Sep-22
Available o	capital (amounts)	00p 20	Juil LJ	Fidi Lo	Det LL	JCP LL
1 Co	ommon Equity Tier 1 (CET1)	50,659	50,893	49,012	49,465	46,657
1a Fu	Ily loaded ECL accounting model	50,659	50,893	49,012	49,465	46,657
2 Tie	er 1	57,222	57,456	55,577	56,036	49,476
2a Fu	Ily loaded ECL accounting model Tier 1	57,222	57,456	55,577	56,036	49,476
3 To	otal capital	67,310	66,803	64,766	65,353	58,776
3a Fu	Ily loaded ECL accounting model total capital	67,310	66,803	64,766	65,353	58,776
	hted assets (amounts)					1
	otal risk-weighted assets (RWA)	325,146	320,997	312,670	310,424	308,390
	otal risk-weighted assets (pre-floor)	325,146	320,997	312,670	310,424	308,390
Risk-base	d capital ratios as a percentage of RWA			[		1
5 CE	ET1 ratio (%)	15.58%	15.85%	15.70%	15.90%	15.10%
5a Fu	Ily loaded ECL accounting model CET1 (%)	15.58%	15.85%	15.70%	15.90%	15.10%
5b CE	ET1 ratio (%) (pre-floor ratio)	15.58%	15.85%	15.70%	15.90%	15.10%
6 Tie	er 1 ratio (%)	17.60%	17.90%	17.80%	18.10%	16.00%
6a Fu	Illy loaded ECL accounting model Tier 1 ratio (%)	17.60%	17.90%	17.80%	18.10%	16.00%
6b Tie	er 1 ratio (%) (pre-floor ratio)	17.60%	17.90%	17.80%	18.10%	16.00%
7 To	otal capital ratio (%)	20.70%	20.81%	20.70%	21.10%	19.10%
7a Fu	Ily loaded ECL accounting model total capital ratio (%)	20.70%	20.81%	20.70%	21.10%	19.10%
7b To	otal capital ratio (%) (pre-floor ratio)	20.70%	20.81%	20.70%	21.10%	19.10%
dditional	I CET1 buffer requirements as a percentage of RWA					
8 Ca	apital conservation buffer requirement (2.5% from 2019) -)	2.50%	2.50%	2.50%	2.50%	2.50%
9 Co	ountercyclical buffer requirement (%)	0.082%	0.093%	0.053%	0.037%	0.024%
	nk G-SIB and/or D-SIB additional requirements (%)	0.50%	0.50%	0.50%	0.50%	0.50%
ro	otal of bank CET1 specific buffer requirements (%) (row 8 + w 9 + row 10)	3.082%	3.093%	3.053%	3.037%	3.024%
12 re	ET1 available after meeting the bank's minimum capital quirements (%)	12.50%	12.76%	12.65%	12.90%	12.10%
-	verage ratio			100 070		107.001
	otal Basel III leverage ratio exposure measure	472,267	476,442	469,076	436,752	423,661
	isel III leverage ratio (%) (including the impact of any plicable temporary exemption of central bank reserves)	12.12%	12.06%	11.80%	12.80%	11.70%
14a (in	Illy loaded ECL accounting model Basel III leverage ratio icluding the impact of any applicable temporary exemption central bank reserves) (%)	12.12%	12.06%	11.80%	12.80%	11.70%
1/h	isel III leverage ratio (%) (excluding the impact of any plicable temporary exemption of central bank reserves)	12.12%	12.06%	11.80%	12.80%	11.70%
14c ap	usel III leverage ratio (%) (including the impact of any plicable temporary exemption of central bank reserves) corporating mean values for SFT assets	12.12%	12.06%	11.80%	12.80%	11.70%
14d ap	usel III leverage ratio (%) (excluding the impact of any plicable temporary exemption of central bank reserves) corporating mean values for SFT assets	12.12%	12.06%	11.80%	12.80%	11.70%
Liquidity Coverage Ratio (LCR)						
15 To	otal high-quality liquid assets (HQLA)	53,777	59,815	55,643	55,946	71,611
16 To	otal net cash outflow	31,859	33,058	29,682	30,741	43,407
17 LC	CR ratio (%)	169%	181%	187%	182%	165%
	Funding Ratio (NSFR)			I		1
1	otal available stable funding	253,065	256,058	244,946	239,070	233,468
	otal required stable funding	222,958	217,506	208,584	202,420	198,777
	SFR ratio	114%	118%	117%	118%	117%

#### OV1: Overview of RWA

I         Call         Ca					SR 000's	
KNA         regimments         Drivers behind significant differences in 1 and 1-2           1         Credit risk (excluding counterparty credit risk)         289,04,294         29,014,042         23,45,554         Increase in Loans & Advances and Off Balance Sheet Portfolio           3         approach         4         0' micht: supervisory slotting approach (of micht: supervisor) slotting approach (of micht: supervisor slotting approach (of micht: supervisor) slotting approach (of micht: supervisor) slotting approach (of micht: supervisor) slotting approach (of micht)         2,429,486         2,254,609         194,359         Increase in Notional and EAD           10         Credit visik (CCR)         2,429,486         2,254,609         194,359         Increase in EAD           10         Credit visik under the simple risk (CQR)         4,062,055         2,991,466         324,964         Increase in EAD           11         the five-preve linear phase-in period         Increase in funds - mandate-based         Increase in EAD         Increase in EAD           12         approach         Interest risk (CR)         Increase in approach (SC - RBA)         Increase in EAD           13         approach         Intefive scuritistion strandrinte-based parceach (NA)			а	b	c	
1 Credit risk (arcluding counterparty credit risk)       298,044,794       294,014,042       23,843,584       Increase in Leans & Advances and Off Balance Sheet Portfolio         2 Of which: foundation internal ratings-based (F-IRB)       298,044,794       294,014,042       23,843,584       Increase in Leans & Advances and Off Balance Sheet Portfolio         4 Of which: supervisory slotting approach       249,014,042       23,843,584       Increase in Leans & Advances and Off Balance Sheet Portfolio         5 approach       Counterparty credit risk (CCR)       2,429,486       2,254,609       194,359         9 Of which: tother CCR       2,429,486       2,254,609       194,359         9 Of which: MM       2,429,486       2,254,609       194,359         9 Of which: NMM       2,429,486       2,254,609       194,359         9 Of which: NMM       4,062,055       2,991,666       324,964       Increase in Netional and EAD         10 Of which: standardised approach       4,062,055       2,991,666       324,964       Increase in EAD         12 approach       Feulty positions under the simple risk weight       4,062,055       2,991,666       324,964       Increase in Real off (Rease)         13 approach       Feulty investment in funds - fail-back approach       5,91,666       324,964       Increase in Leans & Advances and Off Balance Sheet Portfolio			RWA			Drivers behind significant differences in T and T-1
1 Credit risk (arcluding counterparty credit risk)       298,044,794       294,014,042       23,843,584       Increase in Leans & Advances and Off Balance Sheet Portfolio         2 Of which: foundation internal ratings-based (F-IRB)       298,044,794       294,014,042       23,843,584       Increase in Leans & Advances and Off Balance Sheet Portfolio         4 Of which: supervisory slotting approach       249,014,042       23,843,584       Increase in Leans & Advances and Off Balance Sheet Portfolio         5 approach       Counterparty credit risk (CCR)       2,429,486       2,254,609       194,359         9 Of which: tother CCR       2,429,486       2,254,609       194,359         9 Of which: MM       2,429,486       2,254,609       194,359         9 Of which: NMM       2,429,486       2,254,609       194,359         9 Of which: NMM       4,062,055       2,991,666       324,964       Increase in Netional and EAD         10 Of which: standardised approach       4,062,055       2,991,666       324,964       Increase in EAD         12 approach       Feulty positions under the simple risk weight       4,062,055       2,991,666       324,964       Increase in Real off (Rease)         13 approach       Feulty investment in funds - fail-back approach       5,91,666       324,964       Increase in Leans & Advances and Off Balance Sheet Portfolio			Sen-23	lun-23	Sen-23	
2 Of which: standardised approach (SA)       298,044,794       294,014,042       23,843,584       Indexase in Leans A Advances and Or Balance Sine Profition         3 approach       Of which: sourding of memory sources in the source of	1	Credit risk (excluding counterparty credit risk)				
Of which: foundation internal ratings-based (F-IRB)       2         4 Of which: supervisory slotting approach       2         0 Of which: supervisory slotting approach       2         0 Of which: supervisory slotting approach       2         0 Of which: standardised approach       4         1 O foredit visk       4         1 Equity investments in funds - fall-back approach       5         1 4 Equity investments in funds - fall-back approach       5         1 5 Sectification exports (SEC-ERBA)       7         0 Of which: securitisation standardised approach       7         1 6 Securitisation external ratings-based approach       7         1 7 Of which: securitisation standardised approach       7         1 8 approach       7       7         1 9 (SEC-SA)       7       7         2 0 Market risk       7       7         2 0 Whick: securitisation standardised ap						Increase in Loans & Advances and Off Balance Sheet Portfolio
3 approach       4 Of witch: supervisory ideting approach         0 Of witch: advanced internal ratings-based (A-IRB)       2,429,46       2,254,609       194,359         0 Of witch: standardised approach for counterparty       2,429,46       2,254,609       194,359         9 Of which: standardised approach for counterparty       2,429,46       2,254,609       194,359         9 Of which: other CCR       2,429,46       2,254,609       194,359         9 Of which: other CCR       4,062,055       2,991,466       324,964       Increase in Notional and EAD         10 Credit valuation adjustment (CVA)       4,062,055       2,991,466       324,964       Increase in EAD         11 the five-year linear phase-in period       4,062,055       2,991,466       324,964       Increase in EAD         12 approach       4,062,055       2,991,466       324,964       Increase in EAD         12 approach       4,062,055       2,991,466       324,964       Increase in EAD         13 approach       50,50       10,50,50       10,50,50       10,50,50         14 Equity investments in funds - fal-back approach       10,60,60       571,873       Reduction in FX open positions         13 approach       7,148,418       8,276,100       571,873       Reduction in FX open positions         12 Of				- ,- ,-		
Of which: advanced internal ratings-based (A-IRB)       2,429,486       2,254,609       194,359         Of which: standardised approach for counterparty       2,429,486       2,254,609       194,359         Of which: istandardised approach for counterparty       2,429,486       2,254,609       194,359         Of which: istandardised approach for counterparty       2,429,486       2,254,609       194,359         Of which: istandardised approach for counterparty       4,062,055       2,991,466       324,964       increase in RAD         It be five-year linear phase-in period       Equity investments in funds - mandate-based       324,964       increase in EAD         It be five-year linear phase-in period       Equity investments in funds - fail-back approach       Equity investments in funds - fail-back approach         If Securitisation exposures in banking book       7,148,418       8,276,100       571,873         Reduction IRB approach (SA)       7,148,418       8,276,100       571,873         If Copital charge for switch between trading book       7,148,418       8,276,100       571,873         If Copital charge for switch between trading book       7,148,418       8,276,100       571,873         If Copital charge for switch between trading book       13,461,109       13,461,109       13,461,109         If Anounth Sk       Anounth Sk	3					
<ul> <li>Sapproach</li> <li>Counterparty credit risk (CCR)</li> <li>Control risk (CCR)</li> <li>O' which: standardised approach for counterparty</li> <li>Credit risk</li> <li>O' which: standardised approach for counterparty</li> <li>Credit risk</li> <li>O' which: standardised approach for counterparty</li> <li>Credit risk</li> <li>Counterparty credit risk</li> <li>C</li></ul>	4	Of which: supervisory slotting approach				
6 Counterparty credit risk (CCR)       2,429,486       2,254,609       194,359         7 Of which: standardised approach for counterparty       2,429,486       2,254,609       194,359         8 Of which: other CCR       2,429,486       2,254,609       194,359         9 Of which: other CCR       4,062,055       2,991,465       324,964       Increase in Notional and EAD         9 Of which: other CCR       4,062,055       2,991,465       324,964       Increase in EAD         10 Credit valuation adjustment (CVA)       4,062,055       2,991,465       324,964       Increase in EAD         11 the five-year linear phase-in period       Equity investments in funds - fail-back approach       Increase in EAD       Increase in EAD         12 approach       Equity investments in funds - fail-back approach       Increase in EAD       Increase in EAD         13 approach       Of which: securitisation exposures in banking book       Increase in EAD       Increase in EAD         14 Equity investments in funds - fail-back approach       Increase in EAD       Increase in EAD         14 Equity investments in funds - fail-back approach       Increase in EAD       Increase in EAD         15 Settlement risk       Increase in EAD       Increase in EAD       Increase in EAD         16 Securitization exposures in banking book       Increase in EAD       In		Of which: advanced internal ratings-based (A-IRB)				
Of Which: standardised approach for counterparty       2,429,486       2,254,609       194,359         Ø Of Which: MM       2,429,486       2,254,609       194,359         Ø Of Which: Other CCR       4,062,055       2,991,465       324,964       Increase in EAD         It bef five-year linear phase-in period       4,062,055       2,991,465       324,964       Increase in EAD         Equity juvestments in funds - look-through       2,914,665       324,964       Increase in EAD         It approach       Equity juvestments in funds - look-through       2,914,665       324,964       Increase in EAD         It approach       Equity juvestments in funds - fall-back approach       Increase in EAD       Increase in EAD         It approach       Equity juvestments in funds - fall-back approach       Increase in EAD       Increase in EAD         It approach       Fully juvestments in funds - fall-back approach       Increase in EAD       Increase in EAD         It of which: securitisation RB approach (SEC-IRBA)       Increase in EAD       Increase in EAD       Increase in EAD         It of which: securitisation standardised approach       SCI-IRBA)       Increase in EAD       Increase in EAD         It of which: securitisation standardised approach       SCI-IRBA)       Increase in EAD       Increase in EAD         It of which: securitisati	5	approach				
7 ordiditrisk       2,429,486       2,254,609       194,359         8 Of Which: thM       4,062,055       2,991,465       324,964       Increase in EAD         10 Ordiditisk: therward and we internal model method during       4,062,055       2,991,465       324,964       Increase in EAD         2 approach       Equity investments in funds - took-through       2,492,486       2,291,465       324,964       Increase in EAD         14 Equity investments in funds - took-through       Equity investments in funds - mandate-based	6		2,429,486	2,254,609	194,359	
8       Of which: MM         9       Of which: other CCR         9       Of which: other CCR         10       Credit valuation adjustment (CVA)         4       Equity positions under the simple risk weight approach and the internal model method during it the five-year linear phase-in period         11       the five-year linear phase-in period         Equity investments in funds - look-through       2         2 approach       Equity investments in funds - mandate-based         13       approach         5       Settlement risk         16       Securitisation exposures in banking book         17       Of which: securitisation RB approach (SEC-IRBA)         Of which: securitisation standardised approach       7,148,418         8       8,276,100         70       Of which: internal model approach (SA)       7,148,418         20       Market risk       7,148,418         8,276,100       571,873       Reduction in FX open positions         21       Of which: internal model approach (SA)       7,148,418         20       Orgen to the thresholds for deduction       571,873         21       Orgen to the thresholds for deduction of       13,461,109         25       Study to foor applied       Floor adjustment (before application of tran						Increase in Notional and EAD
9 Of Which: other CCR       4,062,055       2,991,466       324,964       Increase in EAD         10 Credit valuation adjustment (CVA)       4,062,055       2,991,466       324,964       Increase in EAD         11 the five-year linear phase-in period       Equity investments in funds - took-through       Increase in EAD       Increase in EAD         12 approach       Equity investments in funds - took-through       Increase in EAD       Increase in EAD         13 approach       Equity investments in funds - fail-back approach       Increase in EAD       Increase in EAD         14 Equity investments in funds - fail-back approach       Increase in EAD       Increase in EAD       Increase in EAD         15 Sectification exposures in banking book       Increase in EAD       Increase in EAD       Increase in EAD         17 Of which: securitisation external ratings-based approach (ISC-RBA)       Increase in EAD       Increase in EAD       Increase in EAD         18 assessment approach (IAA)       Of which: securitisation standardised approach (ISC-RBA)       Increase in EAD       Increase in EAD         20 Of which: securitisation external ratings-based approach (IAA)       Increase in EAD       Increase in EAD         21 Of which: securitisation standardised approach (IAA)       Increase in EAD       Increase in EAD         22 Of which: standardised approach (IAA)       Increase in EAD       Incr			2,429,486	2,254,609	194,359	
10 Credit valuation adjustment (CVA)4,062,0552,91,466324,964Increase in EADEquity positions under the simple risk weight approach and the internal model method during 11 the frey-year linear phase-in period Equity investments in funds - look-through 2 approach Equity investments in funds - look-through 2 approach						
Equity positions under the simple risk weight approach and the internal model method during 11 the five-year linear phase-in period Equity investments in funds - look-through 12 approach Equity investments in funds - mandate-based 13 approach       Image: Comparison of the image:						
approach and the internal model method during approach and the internal model method during approach Equity investments in funds - look-through approach Equity investments in funds - look-through approach Equity investments in funds - fall-back approach Settlement risk Securitisation exposures in banking book Of which: securitisation RB approach (IAA) Of which: securitisation external ratings-based approach (IAA) Of which: securitisation standardised approach (IAA) Of which: securitisation standardised approach (IAA) Of which: internal model approach (IAA) Of which: internal model approach (IAA) Of which: securitisation standardised approach (IAA) Of which: internal model approach (IAA) Total a harding book 23 and banking book Amounts below the thresholds for deduction 25 (subject to 250% risk weight) 26 Output floor applied Floor adjustment (after application of transitional 28 cap) Total (1 - 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 11 + 15 + 16 + 20 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 11 + 12 + 13 +	10	Credit valuation adjustment (CVA)	4,062,055	2,991,466	324,964	Increase in EAD
Equity investments in funds - look - through       Image: construction of the second of						
12 approach       Equity investments in funds - mandate-based       Image: Construct of the construction of the const	11	the five-year linear phase-in period				
Equity investments in funds - mandate-based         13       approach         14       Equity investments in funds - fall-back approach         15       Settlement risk         16       Securitisation exposures in banking book         17       Of which: securitisation nRB approach (SEC-IRBA)         0f which: securitisation external ratings-based approach (SEC-ERBA), including internal         18       assessment approach (IAA)         0f which: securitisation standardised approach       7,148,418       8,276,100         19       (SEC-SA)       7,148,418       8,276,100         20       Market risk       7,148,418       8,276,100         20       Market risk       7,148,418       8,276,100         21       Of which: strandardised approach (IMA)       7,148,418       8,276,100         22       Of which: strandardised approach (IMA)       7,148,418       8,276,100         23       and banking book       7,148,418       8,276,100         24       Operational risk       13,461,109       13,461,109         25       Subject to 250% risk weight)       13,461,109       1,076,889         26       Output floor applied       Floor adjustment (after application of transitional application of transitional aplication of transitional aplication of transitional a		Equity investments in funds - look-through				
13 approach       Equity investments in funds - fall-back approach         15 Settlement risk       Securitisation exposures in banking book         10 Of which: securitisation external ratings-based approach (SEC-IRBA).       Image: Control (SEC-ERBA).         0f which: securitisation external ratings-based approach (SEC-IRBA).       Image: Control (SEC-ERBA).         0f which: securitisation external ratings-based approach (SEC-IRBA).       Image: Control (SEC-ERBA).         0f which: securitisation external ratings-based approach (SEC-SA).       Image: Control (SEC-SA).         0f which: standardised approach (SA)       T,148,418       8,276,100         0f which: internal model approach (SA)       T,148,418       8,276,100         22 Of which: internal model approach (IMA)       T,148,418       8,276,100         23 and banking book       T,148,418       8,276,100         24 Operational risk       T,148,418       8,276,100         Amounts below the thresholds for deduction       T,148,418       8,276,100         25 (subject to 250% risk weight)       T,148,418       8,276,100         26 Output floor applied       T,148,418       8,276,100         Floor adjustment (before application of transitional 28       T,148,418       8,276,100         25 (subject to 250% risk weight)       T,148,418       8,276,100       T,148,418         26 O	12	approach				
14       Equity investments in funds - fall-back approach         15       Settlement risk         16       Securitisation exposures in banking book         17       Of which: securitisation external ratings-based approach (SEC-ERBA).         Of which: securitisation external ratings-based approach (IAA)         Of which: securitisation standardised approach         19       (SEC-SA)         20       Market risk         21       Of which: standardised approach (SA)         21       Of which: standardised approach (SA)         22       Of which: standardised approach (MA)         Capital charge for switch between trading book         23       and banking book         24       Operational risk         Amounts below the thresholds for deduction         25       (subject to 250% risk weight)         26       Output floor applied         Floor adjustment (after application of transitional 28 cap)       Total (1+6+10+11+12+13+14+15+16+20+						
15       Settlement risk         16       Securitisation exposures in banking book         17       Of which: securitisation external ratings-based approach (SEC-IRBA)         0 f which: securitisation external ratings-based approach (SEC-SA)       7,148,418         18       assessment approach (IAA)         0 f which: securitisation standardised approach       7,148,418         19       (SEC-SA)         20       Market risk         21       Of which: istandardised approach (SA)         22       Of which: internal model approach (SA)         23       and banking book         24       Operational risk         Amounts below the thresholds for deduction         25       (subject to 250% risk weight)         26       Output floor applied         Floor adjustment (after application of         77       transitional cap)         Floor adjustment (after application of transitional         28       cap)         Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 +	13	approach				
15       Settlement risk         16       Securitisation exposures in banking book         17       Of which: securitisation external ratings-based approach (SEC-IRBA)         0 f which: securitisation external ratings-based approach (SEC-SA)       7,148,418         18       assessment approach (IAA)         0 f which: securitisation standardised approach       7,148,418         19       (SEC-SA)         20       Market risk         21       Of which: istandardised approach (SA)         22       Of which: internal model approach (SA)         23       and banking book         24       Operational risk         Amounts below the thresholds for deduction         25       (subject to 250% risk weight)         26       Output floor applied         Floor adjustment (after application of         77       transitional cap)         Floor adjustment (after application of transitional         28       cap)         Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 +						
16       Securitisation exposures in banking book         17       Of which: securitisation external ratings-based approach (SEC-IRBA), including internal         18       assessment approach (IAA)         Of which: securitisation standardised approach       571,873         19       (SEC-SA)         20       Market risk         21       Of which: securitisation standardised approach         19       (SEC-SA)         20       Market risk         21       Of which: standardised approach (IMA)         Capital charge for switch between trading book         23       and banking book         24       Operational risk         Amounts below the thresholds for deduction         25       (subject to 250%; risk weight)         26       Output floor apjlied         Floor adjustment (after application of transitional as ap)         Floor adjustment (after application of transitional as ap)         Total (1+6+10+11+12+13+14+15+16+20+						
17       Of which: securitisation IRB approach (SEC-IRBA)       Of which: securitisation external ratings-based approach (SEC-ERBA), including internal       Image: Securitisation external ratings-based approach (SEC-ERBA), including internal         18       assessment approach (IAA)       Of which: securitisation standardised approach       Image: Securitisation standardised approach       Image: Securitisation standardised approach         19       (SEC-SA)       7,148,418       8,276,100       571,873       Reduction in FX open positions         21       Of which: standardised approach (IMA)       7,148,418       8,276,100       571,873       Reduction in FX open positions         22       Of which: internal model approach (IMA)       Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 11 + 12 + 13 + 14 + 15 + 1						
Of which: securitisation external ratings-based approach (JSEC-ERBA), including internal       Image: securitisation standardised approach (IAA)       Image: securitisation standardised approach (IAA)         Of which: securitisation standardised approach       7,148,418       8,276,100       571,873         20       Market risk       7,148,418       8,276,100       571,873         21       Of which: standardised approach (IMA)       7,148,418       8,276,100       571,873         22       Of which: internal model approach (IMA)       7,148,418       8,276,100       571,873         23       and banking book       13,461,109       13,461,109       1,076,889         24       Operational risk       13,461,109       13,461,109       1,076,889         Amounts below the thresholds for deduction       13,461,109       1,076,889       Image: standardise sta	16	Securitisation exposures in banking book				
Of which: securitisation external ratings-based approach (JSEC-ERBA), including internal       Image: securitisation standardised approach (IAA)       Image: securitisation standardised approach (IAA)         Of which: securitisation standardised approach       7,148,418       8,276,100       571,873         20       Market risk       7,148,418       8,276,100       571,873         21       Of which: standardised approach (IMA)       7,148,418       8,276,100       571,873         22       Of which: internal model approach (IMA)       7,148,418       8,276,100       571,873         23       and banking book       13,461,109       13,461,109       1,076,889         24       Operational risk       13,461,109       13,461,109       1,076,889         Amounts below the thresholds for deduction       13,461,109       1,076,889       Image: standardise sta	17	Of which: securitisation IRB approach (SEC-IRBA)				
approach (SEC-ERBA), including internal assessment approach (IAA) Of which: securitisation standardised approach (IAA) Of which: securitisation standardised approach (ISEC-SA) 20 Market risk 21 Of which: standardised approach (SA) 22 Of which: internal model approach (IMA) Capital charge for switch between trading book 23 and banking book 24 Operational risk Amounts below the thresholds for deduction 25 (subject to 250% risk weight) 26 Output floor applied Floor adjustment (before application of transitional 8 cap) Total (1+6+10+11+12+13+14+15+16+20+	17					
18 assessment approach (IAA)       Of which: securitisation standardised approach       Image: securitisation standardised approach         19 (SEC-SA)       7,148,418       8,276,100       571,873         20 Market risk       7,148,418       8,276,100       571,873         21 Of which: standardised approach (SA)       7,148,418       8,276,100       571,873         22 Of which: internal model approach (IMA)       7,148,418       8,276,100       571,873         Capital charge for switch between trading book       7,148,418       8,276,100       571,873         23 and banking book       13,461,109       13,461,109       1,076,889         Amounts below the thresholds for deduction       13,461,109       1,076,889       Image: second sec						
Of which: securitisation standardised approach       7,148,418       8,276,100       571,873       Reduction in FX open positions         20       Market risk       7,148,418       8,276,100       571,873       Reduction in FX open positions         21       Of which: standardised approach (SA)       7,148,418       8,276,100       571,873       Reduction in FX open positions         22       Of which: internal model approach (IMA)       7,148,418       8,276,100       571,873       Reduction in FX open positions         23       and banking book       13,461,109       13,461,109       1,076,889       1,076,889         24       Operational risk       13,461,109       13,461,109       1,076,889       1,076,889         26       Output floor applied       Floor adjustment (before application of framitional cap)       Floor adjustment (before application of transitional cap)       Floor adjustmen	18					
19 (SEC-SA)       7,148,418       8,276,100       571,873       Reduction in FX open positions         20 Market risk       7,148,418       8,276,100       571,873       Reduction in FX open positions         21 Of which: internal model approach (IMA)       7,148,418       8,276,100       571,873       Reduction in FX open positions         22 Of which: internal model approach (IMA)       7,148,418       8,276,100       571,873       Reduction in FX open positions         23 and banking book       13,461,109       13,461,109       1,076,889       1,076,889         24 Operational risk       13,461,109       1,076,889       1,076,889       1,076,889         26 Output floor applied       Floor adjustment (before application of framitional cap)       Floor adjustment (before application of transitional cap)						
21       Of which: standardised approach (SA)       7,148,418       8,276,100       571,873       Reduction in FX open positions         22       Of which: internal model approach (IMA)       7,148,418       8,276,100       571,873       Reduction in FX open positions         23       and banking book       13,461,109       13,461,109       10,76,889         24       Operational risk       13,461,109       13,461,109       1,076,889         Amounts below the thresholds for deduction       13,461,109       1,076,889       1,076,889         25       (subject to 250% risk weight)       16       1       1         26       Output floor applied       1       1       1       1         Floor adjustment (before application of transitional cap)       1       1       1       1         7       Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 11       1       1       1       1	19					
21       Of which: standardised approach (SA)       7,148,418       8,276,100       571,873         22       Of which: internal model approach (IMA)       7,148,418       8,276,100       571,873         Capital charge for switch between trading book       13,461,109       13,461,109       1,076,889         24       Operational risk       13,461,109       1,076,889         Amounts below the thresholds for deduction       13,461,109       1,076,889         25       (subject to 250% risk weight)       16         26       Output floor applied       10         Floor adjustment (before application of transitional 28       1         28       cap)       1         Total (1+6+10+11+12+13+14+15+16+20+       1	20	Market risk	7,148,418	8,276,100	571,873	Poduction in EX open positions
Capital charge for switch between trading book       Image: Capital charge for switch between trading book         23 and banking book       Image: Capital charge for switch between trading book         24 Operational risk       Image: Capital charge for switch between trading book         24 Operational risk       Image: Capital charge for switch between trading book         Amounts below the thresholds for deduction       Image: Capital charge for switch between trading book         25 (subject to 250% risk weight)       Image: Capital charge for application of framinitional capital charge for adjustment (before application of transitional cap)       Image: Capital charge for adjustment (after application of transitional capital charge for adjustment (after application of transitional cap)       Image: Capital charge for the switch	21	Of which: standardised approach (SA)	7,148,418	8,276,100	571,873	Reduction in FX open positions
23 and banking book     13,461,109     13,461,109       24 Operational risk     13,461,109     13,461,109       Amounts below the thresholds for deduction     13,461,109     13,461,109       25 (subject to 250% risk weight)     13,461,109     1,076,889       26 Output floor applied     Floor adjustment (before application of framinitional cap)     13,461,109       Floor adjustment (before application of transitional 28 cap)     13,461,109     13,461,109	22	Of which: internal model approach (IMA)				
24 Operational risk       13,461,109       13,461,109       1,076,889         Amounts below the thresholds for deduction       13,461,109       13,461,109       1,076,889         25 (subject to 250% risk weight)       26       14       14       14         26 Output floor applied       13       14       14       14         Floor adjustment (before application of transitional cap)       16       16       16         Floor adjustment (after application of transitional cap)       16       16       16         Total (1+6+10+11+12+13+14+15+16+20+       16       16       16       16						
Amounts below the thresholds for deduction         25 (subject to 250% risk weight)         26 Output floor applied         Floor adjustment (before application of         27 transitional cap)         Floor adjustment (after application of transitional         28 cap)         Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 +		-				
25 (subject to 250% risk weight)       26 Output floor applied       Floor adjustment (before application of       27 transitional cap)       Floor adjustment (after application of transitional       28 cap)       Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 +	24		13,461,109	13,461,109	1,076,889	
26     Output floor applied       Floor adjustment (before application of       27     transitional cap)       Floor adjustment (after application of transitional       28     cap)       Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 +						
Floor adjustment (before application of         27 transitional cap)         Floor adjustment (after application of transitional         28 cap)         Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 +						
27 transitional cap)         Floor adjustment (after application of transitional         28 cap)         Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 +	26					
Floor adjustment (after application of transitional           28 cap)           Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 +						
28 cap) Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 +	27					
Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 +	20					
	28	- 4 C				
C2 E3 + E4 + E3 + E01 2523(1432002 350)223(1220 20011003	20		725 145 962	720 007 726	26 011 660	
	29	23 - 24 - 23 - 201	323,143,002	320,337,320	20,011,009	

# LR1- Summary comparison of accounting assets vs leverage ratio exposure measure 30 September 2023

	30 September 2023	
		SR 000's
#	Particulars	а
1	Total consolidated assets as per published financial statements	377,011,637
	Adjustment for investments in banking, financial, insurance or	
	commercial entities that are consolidated for accounting purposes but	
2	outside the scope of regulatory consolidation	
	Adjustment for securitised exposures that meet the operational	
3	requirements for the recognition of risk transference	
	Adjustments for temporary exemption of central bank reserves (if	
4	applicable)	
	Adjustment for fiduciary assets recognised on the balance sheet	
	pursuant to the operative accounting framework but excluded from the	
5	leverage ratio exposure measure	
	Adjustments for regular-way purchases and sales of financial assets	
6	subject to trade date accounting	
7	Adjustments for eligible cash pooling transactions	
8	Adjustments for derivative financial instruments	1,702,066
	Adjustment for securities financing transactions (ie repurchase	
9	agreements and similar secured lending)	
	Adjustment for off-balance sheet items (ie conversion to credit	
10	equivalent amounts of offbalance sheet exposures)	96,278,017
	Adjustments for prudent valuation adjustments and specific and general	
11	provisions which have reduced Tier 1 capital	
12	Other adjustments	-2,725,133
13	Leverage ratio exposure measure	472,266,587

### LR2- Leverage ratio common disclosure

			SR 000's
		a Sep-23	b Jun-23
	On Balance sheet exposures	50p 15	5411 25
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	371,926,188	385,408,478
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 Basel III Tier 1 capital)		
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)		
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	371,926,188	385,408,478
	Derivative exposures	1	
	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral		1 0 07 700
8	netting) Add-on amounts for potential future exposure associated with all	2,360,316	1,967,326
9	derivatives transactions (Exempted central counterparty (CCP) leg of client-cleared trade	1,702,066	1,718,050
	exposures) Adjusted effective notional amount of written credit derivatives		
	(Adjusted effective notional offsets and add-on deductions for written		
	credit derivatives) Total derivative exposures (sum of rows 8 to 12)	4,062,382	3,685,376
15	Securities financing transaction exposures		3,065,376
	Gross SFT assets (with no recognition of netting), after adjustment for		
	sale accounting transactions (Netted amounts of cash payables and cash receivables of gross SFT		
	assets) Counterparty credit risk exposure for SFT assets		
	Agent transaction exposures		
18	Total securities financing transaction exposures (sum of rows 14 to 17)	-	-
10	Other off balance sheet exposures Off-balance sheet exposure at gross notional amount	248,316,906	232,912,072
	(Adjustments for conversion to credit equivalent amounts)	-152,038,889	-145,563,464
21	(Specific and general provisions associated with off-balance sheet		
	exposures deducted in determining Tier 1 capital) Off-balance sheet items (sum of rows 19 to 21)	96,278,017	87,348,608
	Capital and total exposures		
	Tier 1 capital Total exposures (sum of rows 7, 13, 18 and 22)	57,222,224 472,266,587	57,455,868 476,442,462
24	Leverage ratio	472,200,387	470,442,402
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	12.12%	12.06%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	12.12%	12.06%
26	National minimum leverage ratio requirement	3.0%	3.0%
27	Applicable leverage buffers		
	Disclsoure of mean values Mean value of gross SFT assets, after adjustment for sale accounting		
28	transactions and netted of amounts of associated cash payables and cash receivables	-	-
	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash		
29	payables and cash receivables	-	-
	Total exposures (including the impact of any applicable temporary		
	exemption of central bank reserves) incorporating mean values from row		
30	28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	472,266,587	476,442,462
	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		
30a	and netted of amounts of associated cash payables and cash receivables)	472,266,587	476,442,462
	Basel III leverage ratio (including the impact of any applicable temporary		
	exemption of central bank reserves) incorporating mean values from row		
31	28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	12.12%	12.06%
		70	
	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)	12.12%	12.06%

# LIQ1: Liquidity Coverage Ratio (LCR) - 30 September 2023

		SR 000's
	а	b
	Total unweighted	Total weighted value
	value (average)	(average)
High quality liquid assets		
1 Total HQLA		53,776,953
Cash outflows		
2 Retail deposits and deposits from small business customers, of which:	93,296,256	9,329,626
3 Stable deposits	-	-
4 Less stable deposits	93,296,256	9,329,626
5 Unsecured wholesale funding, of which:	94,680,036	42,319,698
Operational deposits (all counterparties) and deposits in networks of		
6 cooperative banks	-	-
7 Non-operational deposits (all counterparties)	94,680,036	42,319,698
8 Unsecured debt	-	-
9 Secured wholesale funding	1,373,565	1,373,565
10 Additional requirements, of which:	23,767,690	2,392,934
Outflows related to derivative exposures and other collateral		
11 requirements	17,961	17,961
12 Outflows related to loss of funding on debt products	-	-
13 Credit and liquidity facilities	23,749,729	2,374,973
14 Other contractual funding obligations	-	-
15 Other contingent funding obligation	258,092,038	5,512,630
16 TOTAL CASH OUTFLOWS		60,928,453
Cash inflows		
17 Secured lending (eg reverse repos)	-	-
18 Inflows from fully performing exposures	40,909,530	29,066,942
19 Other cash inflows	2,202	2,202
20 TOTAL CASH INFLOWS		29,069,145
		Total adjusted value
21 Total HQLA		53,776,953
22 Total net cash outflows		31,859,308
23 Liquidity Coverage Ratio (%)		168.80%