

Basel III Pillar 3 Disclosures

QUALITATIVE & QUANTITATIVE DISCLOSURES

Q1 2023

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Section: 1

Overview of risk management, key prudential metrics and RWA

Template KM1: Key metrics (at consolidated group level)

		a	b	c	d	e
		T	T-1	T-2	T-3	T-4
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	12,288,943	12,084,910	12,163,674	12,448,967	12,504,578
1a	Fully loaded ECL accounting model CET1	12,076,890	11,660,806	11,739,569	12,024,863	12,080,474
2	Tier 1	14,163,943	13,959,910	14,038,674	14,323,967	14,379,578
2a	Fully loaded ECL accounting model Tier 1	13,951,890	13,535,806	13,614,569	13,899,863	13,955,474
3	Total capital	16,731,623	16,507,469	16,538,406	16,717,023	16,777,570
3a	Fully loaded ECL accounting model total capital	16,519,570	16,083,365	16,114,301	16,292,919	16,353,466
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	86,456,434	83,739,401	78,975,870	80,405,537	71,649,324
4a	Total risk-weighted assets (pre-floor)	86,456,434	83,739,401	78,975,870	80,405,537	71,649,324
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	14.21%	14.43%	15.40%	15.48%	17.45%
5a	Fully loaded ECL accounting model CET1 (%)	13.97%	13.93%	14.86%	14.96%	16.86%
5b	CET1 ratio (%) (pre-floor ratio)	14.21%	14.43%	15.40%	15.48%	17.45%
6	Tier 1 ratio (%)	16.38%	16.67%	17.78%	17.81%	20.07%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	16.14%	16.16%	17.24%	17.29%	19.48%
6b	Tier 1 ratio (%) (pre-floor ratio)	16.38%	16.67%	17.78%	17.81%	20.07%
7	Total capital ratio (%)	19.35%	19.71%	20.94%	20.79%	23.42%
7a	Fully loaded ECL accounting model total capital ratio (%)	19.11%	19.21%	20.40%	20.26%	22.82%
7b	Total capital ratio (%) (pre-floor ratio)	19.35%	19.71%	20.94%	20.79%	23.42%

Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0.00%	0%	0%	0%	0%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	8.21%	8.43%	9.40%	9.48%	11.45%
Basel III Leverage ratio						
13	Total Basel III leverage ratio exposure measure	129,928,614	125,408,927	118,983,723	122,449,468	111,164,125
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	10.90%	11.13%	11.80%	11.70%	12.94%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	10.74%	10.79%	11.44%	11.35%	12.55%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)					
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets					
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets					
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	27913491.53	32,563,498	31,362,828	30,347,632	28,702,539
16	Total net cash outflow	19748698.78	19,736,387	18,078,086	17,150,349	17,723,096
17	LCR ratio (%)	141.34%	164.99%	173.49%	176.95%	161.95%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	65564351.92	65,570,995	64,822,530	67,259,858	62,574,550
19	Total required stable funding	55988446.65	53,469,498	50,739,192	51,175,023	50,060,842
20	NSFR ratio	117.10%	122.63%	127.76%	131.43%	125.00%

Template OV1 Overview of RWA

		a	b	c
		RWA		Minimum capital requirements
		T	T-1	T
1	Credit risk (excluding counterparty credit risk)	78,834,665	72,345,599	6,306,773
2	Of which: standardised approach (SA)	78,834,665	72,345,599	6,306,773
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)	308,344	329,521	24,668
7	Of which: standardised approach for counterparty credit risk	308,344	329,521	24,668
8	Of which: IMM	-	-	-
9	Of which: other CCR	-	-	-
10	Credit valuation adjustment (CVA)	308,344	828,848	24,668
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	2,467,632	3,883,308	197,411
21	Of which: standardised approach (SA)	2,467,632	3,883,308	197,411
22	Of which: internal model approach (IMA)			
23	Capital charge for switch between trading book and banking book			
24	Operational risk	4,537,448	6,352,124	362,996
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)	86,456,434	83,739,401	6,916,515

Section 2: Leverage Ratio

Template LR1: Summary comparison of accounting assets vs leverage ratio exposure

		a
1	Total consolidated assets as per published financial statements	155,637,156
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	(17,228,185)
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)	(9,054,423)
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	
12	Other adjustments	574,066
13	Leverage ratio exposure measure	129,928,614

Template LR2: Leverage ratio common disclosure template

		a	b
		T	T-1
On- balance sheet exposures			
1	On- balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	120,003,985	116,427,235
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)	120,003,985	116,427,235
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)	354,964.737	245,364.418
9	Add- on amounts for potential future exposure associated with <i>all</i> derivatives transactions	408,707.190	609,989.164
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)	763,672	855,354

Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions		0
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)		0
16	Counterparty credit risk exposure for SFT assets		0
17	Agent transaction exposures		0
18	Total securities financing transaction exposures (sum of rows 14 to 17)	0	0
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	18,215,380	17,720,258
20	(Adjustments for conversion to credit equivalent amounts)	(9,054,423)	(9,593,919)
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)	9,160,957	8,126,339
Capital and total exposures			
23	Tier 1 capital	14,163,942.65	13,959,910
24	Total exposures (sum of rows 7, 13, 18 and 22)	129,928,614	125,408,927
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	10.90%	11.13%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)		
26	National minimum leverage ratio requirement		
27	Applicable leverage buffers		

Section 3: Liquidity

Template LIQ1: Liquidity Coverage Ratio (LCR)

		a	b
		Total unweighted value (average)	Total weighted value (average)
High- quality liquid assets			
1	Total HQLA		27913491.53
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	-	-
4	Less stable deposits	21,430,459	2,143,046
5	Unsecured wholesale funding, of which:	-	-
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	40,799,416	23,136,002
8	Unsecured debt	-	-
9	Secured wholesale funding		-
10	Additional requirements, of which:	-	-
11	Outflows related to derivative exposures and other collateral requirements	38,798	38,798
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	317,656	31,766
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	10,483,266	245,665
16	TOTAL CASH OUTFLOWS		25,595,277
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	10,730,935	5,846,578
19	Other cash inflows	-	-
20	TOTAL CASH INFLOWS	10,730,935	5,846,578
			Total adjusted value
21	Total HQLA		27,913,492
22	Total net cash outflows		19,748,699
23	Liquidity Coverage Ratio (%)		141%