



Albaraka Bank Limited  
Pillar III Disclosure Report  
March 2024



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## 1. BASIS OF COMPILATION

The following information is compiled in terms of Regulation 43 relating to banks, issued under Section 90 of the Banks Act, No 94 of 1990 (as amended) (“the regulations”), which incorporates the Basel Pillar III requirements on market discipline.

All disclosures are consistent with those disclosed in terms of International Financial Reporting Standards (“IFRS”), unless otherwise stated.

All amounts are disclosed in rand thousands. Where bank and consolidated figures are not materially different, only one table is disclosed.

All tables and disclosures may not be relevant and are excluded from this Pillar III report.

## 2. SCOPE OF REPORTING

The quarterly results of Albaraka Bank Limited for the period ended 31 March 2024 is reported on. Albaraka Bank Limited is a registered bank domiciled in South Africa and has as its principal objective the operation of its business according to Islamic banking precepts. The bank’s parent and ultimate holding company is Al Baraka Group B.S.C., a company incorporated in the Kingdom of Bahrain. The address of its registered office is PO Box 1882, Manama, Kingdom of Bahrain.

## 3. OVERVIEW OF RISK MANAGEMENT, KEY PRUDENTIAL METRICS AND RISK WEIGHTED ASSETS

The following section provides an overview of the key prudential regulatory metrics covering the available capital and ratios, risk weighted assets, leverage ratio, liquidity coverage ratio and net stable funding ratio of the bank’s performance and trends over time on a bank solo and consolidated basis.

### 3.1. KM1 - Key metrics

<b>CONSOL</b>						
Line No		31 Mar 2024	31 Dec 2023	30 Sep 2023	30 Jun 2023	31 Mar 2023
<b>Available Capital (Amounts) R'000</b>						
1	Common equity Tier 1 (CET1)	927 755	897 690	859 683	854 626	831 219
1a	Fully loaded expected credit loss (ECL) accounting model	927 755	897 690	859 683	854 626	831 219
2	Tier 1	1 051 755	1 021 690	983 683	978 626	955 219
2a	Fully loaded accounting model Tier 1	1 051 755	1 021 690	983 683	978 626	955 219
3	Total capital	1 330 056	1 303 417	1 271 774	1 278 529	1 266 177
3a	Fully loaded expected credit loss (ECL) accounting model total capital	1 330 056	1 303 417	1 271 774	1 278 529	1 266 177
<b>Risk Weighted Assets (Amounts) R'000</b>						
4	Total risk-weighted assets (RWA)	7 524 334	7 250 843	7 138 108	7 160 940	7 122 357
<b>Risk-Based Capital Ratios as a percentage of RWA</b>						
5	Common equity tier 1 ratio (%)	12.33%	12.38%	12.04%	11.93%	11.67%
5a	Fully loaded ECL accounting model CET1 (%)	12.33%	12.38%	12.04%	11.93%	11.67%
6	Tier 1 ratio (%)	13.98%	14.09%	13.78%	13.67%	13.41%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	13.98%	14.09%	13.78%	13.67%	13.41%
7	Total capital ratio (%)	17.68%	17.98%	17.82%	17.85%	17.78%
7a	Fully loaded ECL accounting model total capital ratio (%)	17.68%	17.98%	17.82%	17.85%	17.78%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	-	-	-	-	-
10	Bank D-sib additional requirements (%)	-	-	-	-	-
11	Total of bank CET1 specific buffer requirements (%) (row8 + row9 + row10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	3.58%	3.63%	3.29%	3.18%	2.92%
<b>Basel III Leverage Ratio</b>						
13	Total Basel III leverage ratio measure	9 501 259	9 388 621	9 091 541	8 854 467	8 831 193
14	Basel III leverage ratio (%) (row 2/row 13)	11.07%	10.88%	10.82%	11.05%	10.82%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2A/row 13)	11.07%	10.88%	10.82%	11.05%	10.82%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	11.07%	10.88%	10.82%	11.05%	10.82%

14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.07%	10.88%	10.82%	11.05%	10.82%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.07%	10.88%	10.82%	11.05%	10.82%
<b>Liquidity Coverage Ratio</b>						
15	Total HQLA	741 083	807 804	623 323	589 865	624 864
16	Total net cash outflow	116 119	106 199	170 943	116 794	277 370
17	LCR ratio (%)	638%	761%	365%	505%	225%
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	7 350 207	7 288 251	7 072 538	6 954 431	6 932 218
19	Total required stable funding	6 138 912	6 057 226	6 008 902	5 947 989	5 813 975
20	NSFR ratio (%)	120%	120%	117%	117%	119%

<b>BANK</b>						
Line No		31 Mar 2024	31 Dec 2023	30 Sep 2023	30 Jun 2023	31 Mar 2023
<b>Available Capital (Amounts) R'000</b>						
1	Common equity Tier 1 (CET1)	920 979	882 243	864 771	840 557	818 008
1a	Fully loaded expected credit loss (ECL) accounting model	920 979	882 243	864 771	840 557	818 008
2	Tier 1	1 044 979	1 006 243	988 771	964 557	942 008
2a	Fully loaded accounting model Tier 1	1 044 979	1 006 243	988 771	964 557	942 008
3	Total capital	1 323 280	1 287 970	1 276 862	1 264 460	1 252 966
3a	Fully loaded expected credit loss (ECL) accounting model total capital	1 323 280	1 287 970	1 276 862	1 264 460	1 252 966
<b>Risk Weighted Assets (Amounts) R'000</b>						
4	Total risk-weighted assets (RWA)	7 559 644	7 299 048	7 175 596	7 204 292	7 176 786
<b>Risk-Based Capital Ratios as a percentage of RWA</b>						
5	Common equity tier 1 ratio (%)	12.18%	12.09%	12.05%	11.67%	11.40%
5a	Fully loaded ECL accounting model CET1 (%)	12.18%	12.09%	12.05%	11.67%	11.40%
6	Tier 1 ratio (%)	13.82%	13.79%	13.78%	13.39%	13.13%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	13.82%	13.79%	13.78%	13.39%	13.13%
7	Total capital ratio (%)	17.50%	17.65%	17.79%	17.55%	17.46%
7a	Fully loaded ECL accounting model total capital ratio (%)	17.50%	17.65%	17.79%	17.55%	17.46%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%

9	Countercyclical buffer requirement (%)	-	-	-	-	-
10	Bank D-sib additional requirements (%)	-	-	-	-	-
11	Total of bank CET1 specific buffer requirements (%) (row8 + row9 + row10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	3.43%	3.34%	3.29%	2.92%	2.65%
<b>Basel III Leverage Ratio</b>						
13	Total Basel III leverage ratio measure	9 500 136	9 374 631	9 083 909	8 856 254	8 831 193
14	Basel III leverage ratio (%) (row 2/row 13)	11.00%	10.73%	10.88%	10.89%	10.82%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2A/row 13)	11.00%	10.73%	10.88%	10.89%	10.82%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	11.00%	10.73%	10.88%	10.89%	10.82%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.00%	10.73%	10.88%	10.89%	10.82%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.00%	10.73%	10.88%	10.89%	10.82%
<b>Liquidity Coverage Ratio</b>						
15	Total HQLA	741 083	807 804	623 323	589 865	624 864
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<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	7 350 207	7 288 251	7 072 538	6 954 431	6 932 218
19	Total required stable funding	6 138 912	6 057 226	6 008 902	5 947 989	5 813 975
20	NSFR ratio (%)	120%	120%	117%	117%	119%

Period under review: Albaraka Bank

As at 31 March 2024, the total capital ratio has decreased slightly from 17.65% in December 2023 to 17.50%.

The LCR decreased from 761% in December 2023 to 638% in March 2024 however remains well above average levels over the previous 12 months.

### 3.2. OV1 - Overview of Risk weighted assets

CONSOL		RWA	Min capital requirements*	RWA	Min capital requirements*
		Mar 24 R'000		Dec 23 R'000	
1	Credit risk (excluding counterparty credit risk) (CCR)	6 791 554	781 029	6 532 509	751 239
2	Of which: standardised approach (SA)	6 791 554	781 029	6 532 509	751 239
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)	5 598	644	-	-
7	Of which: standardised approach for counterparty credit risk	5 598	644	-	-
8	Of which: Internal Model Method (IMM)	-	-	-	-
9	Of which: other CCR	-	-	-	-
10	Credit valuation adjustment (CVA)	-	-	-	-
11	Equity positions under the simple risk weight approach	17 567	2 020	17 567	2 020
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 the banking book	-	-	-	-
17	Of which: securitisation internal ratings-based approach (SEC-IRBA)	-	-	-	-
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach	-	-	-	-
19	Of which: securitisation standardised approach (SEC-SA)	-	-	-	-
20	Market risk	21 842	2 512	12 995	1 494
21	Of which: standardized approach (SA)	21 842	2 512	12 995	1 494
22	Of which: internal model approaches (IMA)	-	-	-	-

23	Capital charge for switch between trading book and banking book	-	-	-	-
24	Operational risk	687 773	79 094	687 773	79 094
25	Amounts below thresholds for deduction (subject to 250% risk weight)	-	-	-	-
26	Aggregate capital 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)	7 524 334	865 299	7 250 844	833 847

	<b>BANK ONLY</b>	RWA	Min capital requirements*	RWA	Min capital requirements*
		Mar 24 R'000		Dec 23 R'000	
1	Credit risk (excluding counterparty credit risk) (CCR)	6 785 766	780 363	6 520 224	749 826
2	Of which: standardised approach (SA)	6 785 766	780 363	6 520 224	749 826
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)	5 598	644	-	-
7	Of which: standardised approach for counterparty credit risk	5 598	644	-	-
8	Of which: Internal Model Method (IMM)	-	-	-	-
9	Of which: other CCR	-	-	-	-
10	Credit valuation adjustment (CVA)	-	-	-	-
11	Equity positions under the simple risk weight approach	17 567	2 020	17 567	2 020
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 the banking book	-	-	-	-
17	Of which: securitisation internal ratings-based approach (SEC-IRBA)	-	-	-	-
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach	-	-	-	-
19	Of which: securitisation standardised approach (SEC-SA)	-	-	-	-
20	Market risk	21 842	2 512	31 912	3 670
21	Of which: standardized approach (SA)	21 842	2 512	31 912	3 670
22	Of which: internal model approaches (IMA)	-	-	-	-
23	Capital charge for switch between trading book and banking book	-	-	-	-
24	Operational risk	687 773	79 094	687 773	79 094
25	Amounts below thresholds for deduction (subject to 250% risk weight)	41 098	4 726	41 573	4 781
26	Aggregate capital 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)	7 559 644	869 359	7 299 049	839 391

\* Minimum requirements include the base minimum and idiosyncratic requirement specified by the Registrar.

#### Period under review - Albaraka Bank

Risk weighted assets increased from R7.30 billion to R7.56 billion predominantly due to an increase in credit risk RWAs. Credit risk RWAs increased by R266 million which is due to the growth in the advances book as well as interbank placements. Equity risk has remained constant, whilst market risk has decreased by R10 million which is attributable to the decrease in the bank's foreign cash holdings. Counterparty credit risk relates to the bank's FEC holdings for foreign notes. Operational risk is updated bi-annually and is based on a three-year rolling gross income before impairments average balance.

## 4. LEVERAGE RATIO

In terms of Regulation 43(1)(e)(iii)(G), the Bank is required to provide a summarised comparison of the accounting assets and the regulatory leverage ratio differences, as well as the leverage ratio positions of the bank.

### 4.1. LR1 - Summarised comparison of accounting assets vs leverage ratio exposure measure

Line No	Item	31 Mar 2024
1	Total consolidated assets as per published financial statements	9 286 032
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 fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
4	Adjustments for derivative financial instruments	(5 598)
5	Adjustment for securities financing transactions (ie repos and similar secured lending)	-
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off- balance sheet exposures)	264 681
7	Other adjustments	(44 979)
8	Leverage ratio exposure	9 500 136

## 4.2. LR2 - Leverage ratio common disclosure template

Line no	Item	31 Mar 2024	31 Dec 2023
<b>On Balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs),but including collateral)	9 274 836	9 113 872
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	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-
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)	(44 979)	(46 410)
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 6)	9 229 857	9 067 462
<b>Derivative exposures</b>			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	-	-
9	Add-on amounts for potential future exposure associated with all derivatives transactions	-	-
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	-	-
11	Adjusted effective notional amount of written credit derivatives	5 598	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	Total derivative exposures (sum of lines 8 to 12)	5 598	-
<b>Securities financing transaction exposures</b>			
14	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	-	-
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	CCR exposure for SFT assets	-	-
17	Agent transaction exposures	-	-
18	Total securities financing transaction exposures (sum of lines 14 to 18)	-	-
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposure at gross notional amount	1 222 214	1 231 599
20	(Adjustments for conversion to credit equivalent amounts)	(957 533)	(924 430)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	-	-

22	Off-balance sheet items (sum of lines 19 and 21)	264 681	307 169
Capital and total exposures			
23	Tier 1 capital	1 044 979	1 006 243
24	Total exposures (sum of rows 7, 13, 18 and 22)	9 500 136	9 374 631
Leverage ratio			
25	Basel III leverage ratio	11.00%	10.73%
25a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	11.00%	10.73%
26	National minimum leverage ratio requirement	-	-
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)	9 500 136	9 374 631
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)	9 500 136	9 374 631
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)	11.00%	10.73%
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)	11.00%	10.73%

Total assets increased from R9.11 billion to R9.27 billion. This is largely due to an increase in the advances to customers and banks of R197 million whilst cash resources decreased by R51 million comprising a decrease in cash balances of R3 million and balances with the SARB of R83 million, whilst there was an increase in regulatory balances with SARB of R35 million. Off balance sheet exposure decreased slightly from R1.23 billion to R1.22 billion with a decrease in guarantees issued.

## 5. LIQUIDITY

### 5.1. LIQ1 - Liquidity Coverage Ratio (LCR)

The objective of the LCR is to promote the short-term resilience of the liquidity risk profile of banks by ensuring that they have sufficient high quality liquid assets to survive a significant stress scenario lasting 30 calendar days. The values in the table are calculated as the simple average of the 3-month values over the period.

The HQLA comprises primarily South African sovereign and central bank Rand denominated securities, all of which are eligible for South African Reserve Bank (SARB) repo.

As at 31 March 2024			
Line No		Total Unweighted Value	Total Weighted Value
High Quality Liquid Assets			
1	Total HQLA		740 703
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	5 267 071	253 055
3	Stable deposits	-	-
4	Less stable deposits	5 267 071	253 055
5	Unsecured wholesale funding, of which:	1 336 449	5 309
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	1 336 449	5 309
7	Non-operational deposits (all counterparties)	-	-
8	Unsecured debt	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	1 121 616	203 629
11	Outflows related to derivative exposures and other collateral requirements	2 350	2 350
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	951 970	33 983
14	Other contractual funding obligations	167 296	167 296
15	Other contingent funding obligations	-	-

16	TOTAL CASH OUTFLOWS		461 993
CASH INFLOWS			
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	715 922	438 077
19	Other cash inflows	132 457	2 305
20	TOTAL CASH INFLOWS	848 379	440 382
			Total adjusted value
21	Total HQLA		740 703
22	Total net cash outflows		115 498
23	Liquidity Coverage Ratio (%)		641%

## 5.2. LIQ2 - Net stable funding ratio (NSFR)

The objective of the Net Stable Funding Ratio (NSFR) is to promote the resilience in the banking sector by requiring banks to maintain a stable funding profile in relation to the composition of their assets and off-balance sheet activities on an ongoing structural basis. By ensuring that banks do not embark on excessive maturity transformation that is not sustainable, the NSFR is intended to reduce the likelihood that disruptions to a bank's funding sources would erode its liquidity position, increasing its risk of failure and potentially lead to broader systemic risk. The minimum NSFR requirement is 100%.

The residual maturity of deposits are the key drivers of available stable funding, in particular those from either retail and small business customers or with maturity longer than a year. Capital issued is also a significant contributor. The residual maturity of loans, as well as holdings in securities eligible as HQLA, are the key drivers of required stable funding. Lower weightings apply to mortgages, shorter term loans and HQLA.

As at 31 March 2024						
Line No		Unweighted value by residual maturity				Weighted value
		No Maturity	< 6 months	6 months to < 1 year	≥ 1 year	
	<b>Available Stable Funding (ASF) Item</b>					
1	Capital:	-	-	-	1 448 694	1 448 694
2	Regulatory capital	-	-	-	1 448 694	1 448 694
3	Other capital instruments					
4	Retail deposits and deposits from small business customers:	-	3 386 453	1 460 254	81 697	4 443 733
5	Stable deposits					
6	Less stable deposits	-	1 468 556	1 081 463	179 749	1 454 759
7	Wholesale funding:	-	-	-	-	-
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	-	-	-	-
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	-	202 480	4 853	594	3 021
12	NSFR derivative liabilities	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	-	202 480	4 853	594	3 021
14	Total ASF	-	5 057 489	2 546 570	1 710 734	7 350 207
	<b>Required Stable Funding (RSF) Item</b>					
15	Total NSFR high-quality liquid assets (HQLA)	-	293 747	-	447 336	32 503
16	Deposits held at other financial institutions for operational purposes	-	736 483	-	-	110 472
17	Performing loans and securities:	-	-	-	-	-
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	-	-	-	-
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	676 015	156 734	-	416 374
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	-	-
22	Performing residential mortgages, of which:	-	-	-	-	-

23	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	1 676	8 692	2 299 684	1 499 979
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	-
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	-	-	-	-	-
27	Physical traded commodities, including gold	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	-
29	NSFR derivative assets	-	-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	-
31	All other assets not included in the above categories	-	5 197	9 476	4 679 753	4 017 907
32	Off-balance sheet items	-	1 222 654	-	-	61 677
33	Total RSF	-	2 935 772	174 902	7 426 773	6 138 912
34	<b>Net Stable Funding Ratio (%)</b>					<b>120%</b>