



Albaraka Bank Limited
Pillar III Disclosure Report
September 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 30 September 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 Albaraka 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

CONSOL						
Line No		30 Sep 2024	30 Jun 2024	31 Mar 2024	31 Dec 2023	30 Sep 2023
Available Capital (Amounts) R'000						
1	Common equity Tier 1 (CET1)	982 584	957 862	927 755	897 690	859 683
1a	Fully loaded expected credit loss (ECL) accounting model	982 584	957 862	927 755	897 690	859 683
2	Tier 1	1 106 584	1 081 862	1 051 755	1 021 690	983 683
2a	Fully loaded accounting model Tier 1	1 106 584	1 081 862	1 051 755	1 021 690	983 683
3	Total capital	1 362 414	1 346 583	1 330 056	1 303 417	1 271 774
3a	Fully loaded expected credit loss (ECL) accounting model total capital	1 362 414	1 346 583	1 330 056	1 303 417	1 271 774
Risk Weighted Assets (Amounts) R'000						
4	Total risk-weighted assets (RWA)	7 172 477	7 527 397	7 524 334	7 250 843	7 138 108
Risk-Based Capital Ratios as a percentage of RWA						
5	Common equity tier 1 ratio (%)	13.70%	12.73%	12.33%	12.38%	12.04%
5a	Fully loaded ECL accounting model CET1 (%)	13.70%	12.73%	12.33%	12.38%	12.04%
6	Tier 1 ratio (%)	15.43%	14.37%	13.98%	14.09%	13.78%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	15.43%	14.37%	13.98%	14.09%	13.78%
7	Total capital ratio (%)	19.00%	17.89%	17.68%	17.98%	17.82%
7a	Fully loaded ECL accounting model total capital ratio (%)	19.00%	17.89%	17.68%	17.98%	17.82%
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 (%)	-	-	-	-	-
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 (%)	4.95%	3.98%	3.58%	3.63%	3.29%
Basel III Leverage Ratio						



13	Total Basel III leverage ratio measure	9 611 124	9 570 076	9 501 259	9 388 621	9 091 541
14	Basel III leverage ratio (%) (row 2/row 13)	11.51%	11.30%	11.07%	10.88%	10.82%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2A/row 13)	11.51%	11.30%	11.07%	10.88%	10.82%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	11.51%	11.30%	11.07%	10.88%	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	11.51%	11.30%	11.07%	10.88%	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	11.51%	11.30%	11.07%	10.88%	10.82%
Liquidity Coverage Ratio						
15	Total HQLA	1 021 898	927 662	741 083	807 804	623 323
16	Total net cash outflow	110 435	103 666	116 119	106 199	170 943
17	LCR ratio (%)	925%	895%	638%	761%	365%
Net Stable Funding Ratio						
18	Total available stable funding	7 438 973	7 428 140	7 350 207	7 288 251	7 072 538
19	Total required stable funding	5 922 832	6 007 891	6 138 912	6 057 226	6 008 902
20	NSFR ratio (%)	126%	124%	120%	120%	117%

BANK						
Line No		30 Sep 2024	30 Jun 2024	31 Mar 2024	31 Dec 2023	30 Sep 2023
Available Capital (Amounts) R'000						
1	Common equity Tier 1 (CET1)	977 585	950 588	920 979	882 243	864 771
1a	Fully loaded expected credit loss (ECL) accounting model	977 585	950 588	920 979	882 243	864 771
2	Tier 1	1 101 585	1 074 588	1 044 979	1 006 243	988 771
2a	Fully loaded accounting model Tier 1	1 101 585	1 074 588	1 044 979	1 006 243	988 771
3	Total capital	1 357 415	1 339 309	1 323 280	1 287 970	1 276 862
3a	Fully loaded expected credit loss (ECL) accounting model total capital	1 357 415	1 339 309	1 323 280	1 287 970	1 276 862
Risk Weighted Assets (Amounts) R'000						
4	Total risk-weighted assets (RWA)	7 186 047	7 546 788	7 559 644	7 299 048	7 175 596
Risk-Based Capital Ratios as a percentage of RWA						
5	Common equity tier 1 ratio (%)	13.60%	12.60%	12.18%	12.09%	12.05%

5a	Fully loaded ECL accounting model CET1 (%)	13.60%	12.60%	12.18%	12.09%	12.05%
6	Tier 1 ratio (%)	15.33%	14.24%	13.82%	13.79%	13.78%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	15.33%	14.24%	13.82%	13.79%	13.78%
7	Total capital ratio (%)	18.89%	17.75%	17.50%	17.65%	17.79%
7a	Fully loaded ECL accounting model total capital ratio (%)	18.89%	17.75%	17.50%	17.65%	17.79%
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 (%)	-	-	-	-	-
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 (%)	4.85%	3.85%	3.43%	3.34%	3.29%
Basel III Leverage Ratio						
13	Total Basel III leverage ratio measure	9 591 114	9 558 302	9 500 136	9 374 631	9 083 909
14	Basel III leverage ratio (%) (row 2/row 13)	11.49%	11.24%	11.00%	10.73%	10.88%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2A/row 13)	11.49%	11.24%	11.00%	10.73%	10.88%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	11.49%	11.24%	11.00%	10.73%	10.88%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.49%	11.24%	11.00%	10.73%	10.88%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.49%	11.24%	11.00%	10.73%	10.88%
Liquidity Coverage Ratio						
15	Total HQLA	1 021 898	927 662	741 083	807 804	623 323
16	Total net cash outflow	110 435	103 666	116 119	106 199	170 943
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20	NSFR ratio (%)	126%	124%	120%	120%	117%



Period under review: Albaraka Bank

As at 30 September 2024, the total capital ratio has increased from 17.75% in June 2024 (the previously reported quarter) to 18.89%.

The LCR increased from 895% in June 2024 to 925% in September 2024, as a greater percentage of the bank's excess funds have been placed in interbank investments with a maturity greater than 30 days and there is an increase in investments in the sovereign sukuk which qualifies as high quality liquid assets .

3.2. OV1 - Overview of Risk weighted assets

	CONSOL	RWA	Min capital requirements *	RWA	Min capital requirements *
		Sep 24 R'000		Jun 24 R'000	
1	Credit risk (excluding counterparty credit risk) (CCR)	6 414 737	737 695	6 792 951	781 189
2	Of which: standardised approach (SA)	6 414 737	737 695	6 792 951	781 189
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)	9 647	1 109	-	-
7	Of which: standardised approach for counterparty credit risk	9 647	1 109	-	-
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	28 162	3 239	14 515	1 669
21	Of which: standardized approach (SA)	28 162	3 239	14 515	1 669
22	Of which: internal model approaches (IMA)	-	-	-	-
23	Capital charge for switch between trading book and banking book	-	-	-	-
24	Operational risk	702 364	80 772	702 364	80 772
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)	7 172 477	824 835	7 527 397	865 650

	BANK ONLY	RWA	Min capital requirements*	RWA	Min capital requirements*
		Sep 24 R'000		Jun 24 R'000	
1	Credit risk (excluding counterparty credit risk) (CCR)	6 399 967	735 996	6 784 002	780 160
2	Of which: standardised approach (SA)	6 399 967	735 996	6 784 002	780 160
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)	9 647	1 109	-	-
7	Of which: standardised approach for counterparty credit risk	9 647	1 109	-	-
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	28 162	3 239	14 515	1 669
21	Of which: standardized approach (SA)	28 162	3 239	14 515	1 669
22	Of which: internal model approaches (IMA)	-	-	-	-
23	Capital charge for switch between trading book and banking book	-	-	-	-
24	Operational risk	702 364	80 772	702 364	80 772
25	Amounts below thresholds for deduction (subject to 250% risk weight)	28 340	3 259	28 340	3 259
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)	7 186 047	826 395	7 546 788	867 880
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* Minimum requirements include the base minimum and idiosyncratic requirement specified by the Registrar.

Period under review - Albaraka Bank

Risk weighted assets decreased from R7.55 billion at June 2024 to R7.19 billion at September 2024 predominantly due to an decrease in credit risk RWAs. Credit risk RWAs decreased by R384 million which is largely due to the decrease in the advances book. Equity risk has remained constant, whilst market risk has increased by R14 million which is attributable to the increase in the bank’s foreign cash holdings over the period. 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	30 Sep 2024
1	Total consolidated assets as per published financial statements	9 346 624
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	(9 647)



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)	296 672
7	Other adjustments	(42 535)
8	Leverage ratio exposure	9 591 114

4.2. LR2 - Leverage ratio common disclosure template

Line no	Item	30 Sep 2024	30 Jun 2024
On Balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs),but including collateral)	9 346 624	9 278 695
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)	(42 535)	(43 093)
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 6)	9 304 089	9 235 602
Derivative exposures			
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	(9 647)	-



12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	Total derivative exposures (sum of lines 8 to 12)	(9 647)	-
Securities financing transaction exposures			
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)	-	-
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	1 376 141	1 352 702
20	(Adjustments for conversion to credit equivalent amounts)	(1 079 469)	(1 030 002)
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)	296 672	322 700
Capital and total exposures			
23	Tier 1 capital	1 101 585	1 074 588
24	Total exposures (sum of rows 7, 13, 18 and 22)	9 610 408	9 558 302
Leverage ratio			
25	Basel III leverage ratio	11.49%	11.24%
25a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	11.49%	11.24%
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)	9 610 408	9 558 302
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)	9 610 408	9 558 302



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)	11.49%	11.24%
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)	11.49%	11.24%

Total assets increased from R9.27 billion at June 2024 to R9.35 billion at September 2024.

Off balance sheet exposure increased from R1.35 billion to R1.38 billion with an increase 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 30 September 2024			
Line No		Total Unweighted Value	Total Weighted Value



High Quality Liquid Assets			
1	Total HQLA	993 109	993 109
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	5 084 011	237 490
3	Stable deposits	-	-
4	Less stable deposits	5 084 011	237 490
5	Unsecured wholesale funding, of which:	1 642 332	13 336
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	1 642 332	13 336
7	Non-operational deposits (all counterparties)	-	-
8	Unsecured debt	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	1 221 540	199 027
11	Outflows related to derivative exposures and other collateral requirements	7 695	7 695
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	1 060 572	38 059
14	Other contractual funding obligations	153 273	153 273
15	Other contingent funding obligations	-	-
16	TOTAL CASH OUTFLOWS	-	449 853
CASH INFLOWS			
17	Secured lending (e.g. reverse repos)	716 209	455 522
18	Inflows from fully performing exposures	136 786	7 762
19	Other cash inflows	852 995	463 283
20	TOTAL CASH INFLOWS		
			Total adjusted value
21	Total HQLA		993 109
22	Total net cash outflows		112 463
23	Liquidity Coverage Ratio (%)		883%

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 30 September 2024						
Line No		Unweighted value by residual maturity				Weighted value
		No Maturity	< 6 months	6 months to < 1 year	≥ 1 year	
	Available Stable Funding (ASF) Item					
1	Capital:	-	-	-	1 406 567	1 406 567
2	Regulatory capital	-	-	-	92 987	92 987
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:	-	3 524 695	1 351 178	74 213	4 462 498
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	1 731 845	835 041	189 053	1 472 496
7	Wholesale funding:	-	-	-	-	-
8	Operational deposits	-	317	-	-	159
9	Other wholesale funding	-	-	-	-	-
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	-	165 063	8 532	-	4 266
12	NSFR derivative liabilities	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	-	165 063	8 532	-	4 266

14	Total ASF	-	5 421 920	2 194 751	1 762 820	7 438 973
	Required Stable Funding (RSF) Item					
15	Total NSFR high-quality liquid assets (HQLA)	-	300 898	-	721 000	45 748
16	Deposits held at other financial institutions for operational purposes	-	791 720	-	-	118 758
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:	-	673 636	225 688	-	449 662
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	-	4 179	5 065	2 267 680	1 478 614
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	-	3 797	5 739	4 379 772	3 760 291
32	Off-balance sheet items	-	1 377 093	-	-	69 759
33	Total RSF	-	3 151 323	236 492	7 368 452	5 922 832



34	Net Stable Funding Ratio (%)						126%
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