

## **Disclosure Package for Overseas Incorporated Authorised Institutions**

(information disclosed complies with the requirements as stated in the Banking  
(Disclosure) Rules issued by the Hong Kong Monetary Authority)

(If there is any conflict between the English and Chinese version, the former shall prevail.)

**Section A - Branch Information****I. Profit and Loss Information**

	Dec 2021 HK\$'000	Dec 2020 HK\$'000
(i) Interest income	314,882	436,383
(ii) Interest expense	(152,692)	(233,490)
(iii) Other operating income	-	-
- Gain less losses arising from dealing in foreign currencies	(1,986)	(813)
- Gain less losses on securities held for dealing purposes	(129,493)	107,994
- Gains less losses from other dealing activities	102,371	(121,567)
- Fee commission income	570	81
- Fee commission expenses	(3,822)	(3,421)
- Others	9,563	8,235
(iv) Operating expenses	(60,009)	(63,193)
- Staff	(42,055)	(43,394)
- Premises	(6,633)	(7,921)
- Others	(11,320)	(11,878)
(v) Impairment losses and impairment allowances	(1,468)	(469)
(vi) Gains less losses from disposal of tangible fixed assets	-	-
(vii) Profit before taxation	<u>77,916</u>	<u>129,740</u>
(viii) Taxation charge	<u>4,528</u>	<u>(11,440)</u>
(ix) Profit after taxation	<u><u>82,444</u></u>	<u><u>118,300</u></u>

## II. Balance sheet data

	Dec 2021 HK\$'000	Jun 2021 HK\$'000
<b>Assets</b>		
(i) Cash and short term funds	4,314	845
(ii) Placements with banks and other financial institutions maturing between one and twelve months	1,746,088	2,824,359
(iii) Amounts due from overseas offices of the institution	8,809,342	6,531,045
(iv) Trade bills	-	-
(v) Certificate of deposit held	2,363,809	1,563,421
(vi) Securities measured at fair value through profit & loss	6,831,817	6,997,240
- Held for trading	2,659,527	1,752,065
(vii) Advances and other accounts	75,369	73,301
(viii) Held to Maturity Securities	7,908,268	6,967,177
(ix) Other investments	-	-
(x) Fixed assets	7,267	10,274
(xi) Total assets	<u>27,746,273</u>	<u>24,969,661</u>
<b>Liabilities</b>		
(i) Deposits and balances of banks and other financial institutions	10,031,146	3,927,841
(ii) Customer deposits	-	-
- demand deposits and current accounts	-	-
- savings deposits	-	-
- time, call and notice deposits	-	-
(iii) Amount due to overseas offices of the institution	17,474,926	16,932,630
(iv) Certificate of deposit issued	-	-
(v) Issued debt securities	-	-
(vi) Other accounts	210,359	4,074,371
(vii) Provisions	29,842	32,820
(viii) Total liabilities	<u>27,746,273</u>	<u>24,967,661</u>

### III. Additional balance sheet information

	Dec 2021 HK\$'000	Jun 2021 HK\$'000
(i) Advances and other accounts		
- Advances to customers	-	-
- Advances to banks and other financial institutions	10,559,743	9,356,249
- Accrued interest and other accounts	12,409	1,285
Total advances and other accounts	10,572,153	9,357,534
- Impairment allowances for impaired assets	-	-
- collective impairment allowances	1,848	1,677
- individual impairment allowances	-	-
(ii) Impaired loans		
The amount of advances to customers on which interest is being placed in suspense or on which interest accrual has ceased	-	-
Amount of individual impairment allowances in respect of such advances	-	-
% of such advances to total advances to customers	0.0%	0.0%
(iii) The breakdown of the gross amount of advances to customers by industry sectors which are considered to be significant to the institution	-	-
<u>Loans for use in Hong Kong</u>		
Industrial, commercial and financial		
- property development	-	-
- property investment	-	-
- financial concerns	-	-
- wholesale and retail trade	-	-
- manufacturing	-	-
- transport and transport equipment	-	-
- electricity, gas and telecommunications	-	-
- others	-	-
- individuals	-	-
<u>Trade finance</u>		
<u>Loans for use outside Hong Kong</u>		
Industrial, commercial and financial		
- property development	-	-
- property investment	-	-
- financial concerns	-	-
- wholesale and retail trade	-	-
- manufacturing	-	-
- transport and transport equipment	-	-
- electricity, gas and telecommunications	-	-
- others	-	-
- individuals	-	-

(iv) The breakdown of the gross amount of advances to customers by countries to the institution according to the location of the counterparties.		
- Australia	-	-
of which the gross amount of impaired or overdue loans	-	-
- Brunei	-	-
of which the gross amount of impaired or overdue loans	-	-
- China	-	-
of which the gross amount of impaired or overdue loans	-	-
- Hong Kong	-	-
of which the gross amount of impaired or overdue loans	-	-
- India	-	-
of which the gross amount of impaired or overdue loans	-	-
- Indonesia	-	-
of which the gross amount of impaired or overdue loans	-	-
- Mauritius	-	-
of which the gross amount of impaired or overdue loans	-	-
- Philippines	-	-
of which the gross amount of impaired or overdue loans	-	-
- Thailand	-	-
of which the gross amount of impaired or overdue loans	-	-
(v) Loans and advances covered by collateral or other securities	-	-
(vi) Debt Securities		
- Certificate of deposits held	2,363,809	1,563,421
- Securities measured at fair value through profit & loss	6,831,817	6,997,240
- Held to Maturity Securities	7,908,268	6,967,177
Total	17,103,893	15,527,838
- Impairment allowances for impaired assets	2,946	1,753
- collective impairment allowances	2,946	1,753
- individual impairment allowances	-	-
(vii) Impaired debt securities		
The amount of debt securities on which interest is being placed in suspense or on which interest accrual has ceased	-	-
Amount of individual impairment allowances in respect of such securities	-	-
% of such debt securities to total debt securities	0.0%	0.0%

(viii) The breakdown of the gross amount of debt securities by industry sectors which are considered to be significant to the institution

Debt Securities for use in Hong Kong

Industrial, commercial and financial

- property development	-	-
- property investment	-	-
- financial concerns	4,909,033	4,023,534
- wholesale and retail trade	-	-
- manufacturing	-	-
- transport and transport equipment	-	-
- electricity, gas and telecommunications	-	-
- others	-	-
- individuals	-	-

Debt securities for use outside Hong Kong

Industrial, commercial and financial

- property development	-	-
- property investment	-	-
- financial concerns	11,480,620	10,549,744
- wholesale and retail trade	-	-
- manufacturing	-	-
- transport and transport equipment	-	-
- electricity, gas and telecommunications	-	-
- others	714,241	954,561
- individuals	-	-

(ix) The breakdown of the gross amount of debt securities by countries to the institution according to the location of the counterparties.

- Australia	1,216,469	1,003,463
of which the gross amount of overdue debt securities	-	-
- British Virgin Islands	-	-
of which the gross amount of overdue debt securities	-	-
- Cayman Islands	363,846	311,997
of which the gross amount of overdue debt securities	-	-
- China	160,553	426,503
of which the gross amount of overdue debt securities	-	-
- Germany	46,167	62,156
of which the gross amount of overdue debt securities	-	-
- Hong Kong	46,167	62,156
of which the gross amount of overdue debt securities	-	-
- India	-	38,871
of which the gross amount of overdue debt securities	-	-
- Indonesia	1,097,788	1,349,435
of which the gross amount of overdue debt securities	-	-
- Japan	117,173	11,769
of which the gross amount of overdue debt securities	-	-

- Malaysia	1,522,459	1,494,559
of which the gross amount of overdue debt securities	-	-
- Mauritius	-	-
of which the gross amount of overdue debt securities	-	-
- New Zealand	881,319	754,945
of which the gross amount of overdue debt securities	-	-
- Philippines	638,581	615,521
of which the gross amount of overdue debt securities	-	-
- Republic of Ireland	-	-
of which the gross amount of overdue debt securities	-	-
- Singapore	789,099	149,505
of which the gross amount of overdue debt securities	-	-
- South Korea	2,752,670	2,575,574
of which the gross amount of overdue debt securities	-	-
- Thailand	492,196	451,172
of which the gross amount of overdue debt securities	-	-
- United Kingdom	716,387	748,926
of which the gross amount of overdue debt securities	-	-
- United States of America	15,702	438,278
of which the gross amount of overdue debt securities	-	-
- United Arab Emirates	250,925	159,983
of which the gross amount of overdue debt securities	-	-
- Vietnam	-	-
of which the gross amount of overdue debt securities	-	-

## (x) Currency risk including exposures arising from structural positions

	Dec 2021					
	USD	AUD	CNY	EUR	JPY	
Equivalent in millions of HK\$						
Spot assets	21,125	524	2,019	3,673	34	
Spot liabilities	(21,185)	(517)	(2,019)	(3,647)	(34)	
Forward purchases	3,270	-	-	792	-	
Forward sales	(3,270)	-	-	(792)	-	
Net options position	-	-	-	-	-	
Net long (short) position	(60)	7	-	26	-	
Net structural position	-	-	-	-	-	

	Jun 2021					
	USD	AUD	CNY	EUR	JPY	
Equivalent in millions of HK\$						
Spot assets	16,582	758	-	5,474	-	
Spot liabilities	(16,486)	(753)	-	(5,452)	-	
Forward purchases	3,783	-	-	1,284	-	
Forward sales	(3,783)	-	-	(1,284)	-	
Net options position	-	-	-	-	-	
Net long (short) position	96	5	-	22	-	
Net structural position	-	-	-	-	-	

	Dec 2021	Jun 2021
	HK\$'000	HK\$'000

(xi) Amount of reprocessed assets

	-	-
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(xii) Cross border claims by type of counterparty and by countries or geographical area are classified by the location of the counterparties after taking into account the transfer of risk. In general, risk transfer applies when cross-border claims are guaranteed by a party in an area which is different from that of the counterparty

Dec 2021	Banks & other financial inst.	Public sector entities	Others
1. Asia Pacific (excluding Hong Kong)	10,306	1,443	-
of which AUSTRALIA	1,220	-	-
of which CHINA	317	-	-
of which INDIA	-	-	-
of which INDONESIA	561	1,100	-
of which JAPAN	250	-	-
of which MALAYSIA	1,746	-	-
of which NEW ZEALAND	886	-	-
of which PHILIPPINES	476	342	-
of which SINGAPORE	790	-	-
of which SOUTH KOREA	2,760	-	-
of which TAIWAN	-	-	-
of which VIETNAM	579	-	-
of which Others	721	-	-
2. North & South America	16	-	-
3. Middle East & Africa	251	-	-
4. Europe	10,862	-	-
5. Caribbean	369	-	-

Jun 2021	Banks & other financial inst.	Public sector entities	Others
1. Asia Pacific (excluding Hong Kong)	10,227	1,935	-
of which AUSTRALIA	1,007	-	-
of which CHINA	622	-	-
of which INDIA	39	-	-
of which INDONESIA	539	1,659	-
of which JAPAN	704	-	-
of which MALAYSIA	1,724	-	-
of which NEW ZEALAND	759	-	-
of which PHILIPPINES	499	277	-
of which SINGAPORE	190	-	-
of which SOUTH KOREA	2,588	-	-
of which TAIWAN	349	-	-
of which VIETNAM	543	-	-
of which THAILAND	-	-	-
of which Others	662	-	-
2. North & South America	461	-	-
3. Middle East & Africa	277	-	-
4. Europe	8,222	-	-
5. Caribbean	316	-	-

#### IV. Off-balance sheet exposures

Dec 2021  
HK\$'000

Jun 2021  
HK\$'000

(i)	<u>Contingent liabilities and commitments</u>		
	- Direct credit substitutes	4,372,346	-
	- Transaction-related contingencies	-	-
	- Trade-related contingencies	-	-
	- Note issuance and revolving underwriting facilities	-	-
	- Other commitments	-	-
	- Others (including forward asset purchases, amounts owing on partly paid shares and securities, forward deposits placed, asset sales or other transactions with recourse.)	-	-
(ii)	<u>Derivatives</u>		
	- Exchange rate contracts	-	-
	(excluding forward foreign exchange contracts arising from swap deposit arrangements)		
	of which the aggregate replacement costs:		
	with bilateral netting arrangements	-	-
	without bilateral netting arrangements	-	-
	- Interest rate contracts	4,032,165	5,032,412
	of which the aggregate replacement costs:		
	with bilateral netting arrangements	105,694	170,336
	without bilateral netting arrangements	-	-
	- Others	-	-
	of which the aggregate replacement costs:		
	with bilateral netting arrangements	-	-
	without bilateral netting arrangements	-	-

#### V. Liquidity

(i)	Average liquidity maintenance ratio (LMR)	<u>Dec 2021</u>	<u>Jun 2021</u>	<u>Dec 2020</u>
	Half Year	91.2%	66.5%	70.2%
	Quarter	<u>Oct - Dec 2021</u>	<u>Jul - Sep 2021</u>	<u>Apr - Jun 2021</u>
		90.1%	92.3%	74.1%
		<u>Oct - Dec 2020</u>		<u>Jan - Mar 2021</u>
		69.7%		58.9%

(ii) Governance of Liquidity Risk

The liquidity risk management of Erste Group Bank AG Hong Kong Branch is aligned to the Group's liquidity risk management approach and policies. The goal of the Liquidity Management Process is to ensure the fulfillment of all ongoing obligations in business environments that range from normal course of business to stressed conditions. Erste Group has a three tiered structure for managing liquidity.

Group ALCO

The Group ALCO, whose members comprise all Holding board members, has primary responsibility for (1) the liquidity risk management framework defined in the rulebook and (2) yearly approval of the Group Liquidity Risk Management Rulebook (LRMR), the Holding Liquidity Risk Manual (HLRM) as well as the Holding's Contingency Funding Plan and the Group Liquidity Strategy Paper. Group ALCO is the highest decision making committee for all aspects of Group Liquidity Risk Management and meets at least monthly. During periods of market disruption and crisis determination, the Group ALCO is also responsible for approving liquidity enhancing actions as proposed by Group ALM or the Group OLC in order to improve the group's liquidity situation.

Group - OLC

Group OLC meets on a bi-weekly basis to discuss and deal with liquidity related topics. It analyses the Group's liquidity situation in the context of the current and future market outlook, decides on liquidity issues and reports directly to the Group ALCO. The Chairman of the Group OLC is the primary contact person for Group entities in respect to liquidity related issues. In a severe crisis situation, Group OLC shall meet at least on a weekly basis.

Local Liquidity Committee - LLC

Each local entity that has a liquidity management process has a LLC. All concepts and strategies concerning the Group wide liquidity risk management process remain valid at a local level. However, the LLC has responsibility for setting any additional local liquidity limits and for supervising the adherence of the group wide liquidity policy and limits. Any actions done locally shall be reported to the Group OLC (e.g. via the minutes of the LLC). The Hong Kong Branch LLC ["HKLLC"] is comprised of senior Branch Management and meets at least monthly [or more often as liquidity conditions dictate] with minutes of meetings being distributed to Group-OLC.

(iii) Funding Strategy

Hong Kong Branch's funding requirements are satisfied by inter-bank and intergroup borrowings and currency swap transactions within a strategy that complements Group objectives. The strategy is focused on developing stable sources of lowest cost liquidity from Asia Pacific counterparties sufficient to satisfy the Branch's ongoing funding needs plus a prudential buffer and to supplement overall Group funding.

(iv) Liquidity Risk Mitigation

Hong Kong Branch operates within Group policies and limits which minimize liquidity risk. Actual and projected cash flows are closely monitored and the liquidity maintenance ratio (LMR) is calculated on a daily basis in accordance with the banking ordinance. A LMR well above the minimum required ratio is maintained. The Branch seeks to diversify its sources of funding and holds a portfolio of highly marketable securities that can be liquidated if required.

(v) Stress Testing

Erste Group conducts regularly stress testing to ensure sufficient liquidity for the both the Group and Hong Kong Branch under various adverse scenarios. The results of the stress tests are reported to ALCO.

(vi) Contingency Plans

Hong Kong Branch's contingency funding plan is contained in the local Liquidity Policy and provides operational guidelines for liquidity and funding in scenarios that range from normal course of business to periods of idiosyncratic and market crisis or a combination of both. Both the policy and the plan are reviewed annually and are in line with Group policies. The plan prescribes possible courses of action and defined roles and responsibilities to address emergencies. The Branch's head office is also available as a source of funding in times of stress.

## (vii) Maturity Profile of Balance Sheet as a 31-Dec-21

LIABILITIES/ASSETS	MATURITY									
	Next day	2 days to 7 days	8 days to 1 month	1 month to 3 months	3 months to 6 months	6 months to 1 year	Total within 1 year	Over 1 Year and balancing amount		
<b>LIABILITY ITEMS</b>										
- Due to authorised institutions	0	16,419,077	2,832,212	4,304,450	33,950	44,167	23,633,856	1,797,038		
- Other liabilities	0	1,396	256,848	2,285,371	230,209	230,268	3,004,092	-688,713		
- Total on-balance sheet liabilities	0	16,420,473	3,089,060	6,589,821	264,158	274,435	26,637,948	1,108,325		
- Total off-balance sheet liabilities	0	0	208,846	216,622	367,052	469,913	1,262,433	2,765,283		
<b>ASSET ITEMS</b>										
- Cash	0	0	0	0	0	0	0	0		
- Government bills, notes & bonds	0	0	25,902	0	43,316	0	69,218	473,845		
- Due from authorised institutions	12,372	3,370,847	1,415,080	5,099,484	474,569	187,391	10,559,743	0		
- Negotiable certificate of deposits and other negotiable debt instruments	0	0	387,358	2,191,363	2,699,498	3,295,031	8,573,251	7,987,579		
- Other assets	432	839	13,275	12,085	7,088	9,837	43,557	39,141		
Total on-balance sheet assets	12,805	3,371,687	1,841,616	7,302,931	3,224,471	3,492,259	19,245,769	8,500,565		
Total off-balance sheet assets	0	0	212,616	218,240	369,785	473,656	1,274,297	2,792,158		
Contractual Maturity Mismatch	-12,805	13,048,787	1,243,675	-714,729	-2,963,046	-3,221,567	7,380,315	-7,419,115		
Cumulative contractual maturity mismatch	-12,805	13,035,982	14,279,657	13,564,928	10,601,882	7,380,315	14,760,630	7,341,515		

**VI. Remuneration**

Hong Kong branch adopts remuneration policy and practices in line with Erste Group AG's policies. Please refer to the Group's annual report for details of the Board Compensation, Remuneration and People Performance Management and key characteristics of the Remuneration System.

**VII. International Claims**

Country / Jurisdiction			Non-bank private sector		Others	Total
	Banks	Official Sector	Non-bank financial institutions	Non -Financial private sector		
Total liabilities and claims as at 31 Dec 2021						
Country/Jurisdiction						
Developed countries	13,138,740	0	44,633	0	0	13,183,373
of which AUSTRIA	8,817,814	0	0	0	0	8,817,814
of which Australia	1,220,439	0	0	0	0	1,220,439
of which New Zealand	841,417	0	44,633	0	0	886,050
Offshore centres	6,360,021	0	0	0	0	6,360,021
of which Hong Kong SAR	5,051,316	0	0	0	0	5,051,316
of which SINGAPORE	789,841	0	0	0	0	789,841
of which CAYMAN ISLANDS	368,866	0	0	0	0	368,866
Developing Europe	51,429	0	0	0	0	51,429
of which POLAND	29,620	0	0	0	0	29,620
of which Romania	15,401	0	0	0	0	15,401
of which CZECH REPUBLIC	6,408	0	0	0	0	6,408
Developing Latin America and Caribbean	0	0	0	0	0	0
Developing Africa and Middle East	251,281	0	0	0	0	251,281
of which UNITED ARAB EMIRATES	251,281	0	0	0	0	251,281
Developing Asia and Pacific	7,136,283	1,442,566	30,223	0	0	8,609,072
of which SOUTH KOREA	2,759,529	0	0	0	0	2,759,529
of which Malaysia	1,716,007	0	30,223	0	0	1,746,230
of which INDONESIA	560,723	1,100,210	0	0	0	1,660,933
International Organisations	0	0	0	0	0	0
of which						
Unallocated by country	0	0	0	0	0	0
of which						

Country / Jurisdiction			Non-bank private sector		Others	Total
	Banks	Official Sector	Non-bank financial institutions	Non -Financial private sector		
Total liabilities and claims as at 31 Dec 2020						
Country/Jurisdiction						
Developed countries	17,332,788	0	148,453	0	0	17,481,241
of which AUSTRIA	12,218,174	0	0	0	0	12,218,174
of which Australia	1,630,830	0	0	0	0	1,630,830
of which United Kingdom	856,493	0	148,453	0	0	1,004,947
Offshore centres	3,872,796	0	0	0	0	3,872,796
of which Hong Kong SAR	3,030,764	0	0	0	0	3,030,764
of which SINGAPORE	412,976	0	0	0	0	412,976
of which CAYMAN ISLANDS	257,415	0	0	0	0	257,415
Developing Europe	9,248	0	0	0	0	9,248
of which Croatia	9,248	0	0	0	0	9,248
of which Serbia						
of which CZECH REPUBLIC						
Developing Latin America and Caribbean	0	0	0	0	0	0
of which CHILE						
of which MEXICO						
Developing Africa and Middle East	435,617	0	0	0	0	435,617
of which UNITED ARAB EMIRATES	435,617	0	0	0	0	435,617
Developing Asia and Pacific	5,818,617	1,202,472	0	0	0	7,021,089
of which SOUTH KOREA	2,282,081	0	0	0	0	2,282,081
of which Malaysia	163,979	917,763	0	0	0	1,081,741
of which CHINA	1,025,239	0	0	0	0	1,025,239
International Organisations	0	0	0	0	0	0
of which						
Unallocated by country	0	0	0	0	0	0
of which						

VIII. Mainland Activities

31-Dec-21

Types of Counterparties	On- balance sheet exposure HKD 000's	Off- balance sheet exposure HKD 000's	Total HKD 000's
Exposures to non-bank counterparties	-	-	-

## Section B - Bank Information (consolidated basis)

### I. Group structure

Founded in 1819 as the first Austrian savings bank, Erste Group went public in 1997 with a strategy to expand its retail business into Central and Eastern Europe (GEE). Since then Erste Group has grown through numerous acquisitions and organic growth to one of the largest financial services providers in the Eastern part of EU in terms of clients and total assets.

- The number of customers has increased to approx. 16 million in Austria, Czech Republic, Slovakia, Romania, Hungary, Croatia and Serbia.

- Erste Group's key business is the retail business, covering the entire spectrum from lending, deposit and investment products to current accounts and credit cards.

- Besides the traditional strength in serving private individuals, Erste Group's core activities include advisory services and support for corporate clients in financing, investment and access to international capital markets, public sector funding and interbank market operations.

#### Strong position in Central and Eastern Europe

> Ceska Sporitelna has 4.5m customers, 26.3% of retail deposits and 425 branches making it the number 1 retail bank in the Czech Republic.

> Slovenska Sporitelna has 2.2m customers, 28.4% of retail deposits and 216 branches making it the number 1 retail bank in Slovakia.

> Erste Bank - Hungary has 0.9m customers, 10.7% of retail deposits and 106 branches making it the number 2 retail bank in Hungary.

> Erste Bank - Croatia has 1.3m customers, 14.9% of retail deposits and 137 branches making it the number 3 retail bank in Croatia.

> Banca Comerciala Romana S.A. has approx 2.9m customers, 14.3% of retail deposits and 370 branches. It is Romania's leading retail bank.

### II. Notes to the consolidated data from the Erste Bank Group

All financial data presented below is extracted from the Group's published Results as at December 2020. The accounts are prepared in accordance with International Financial Reporting Standards. All figures are in HKD millions.

Due to different accounting terminologies and classifications used in Austria and Hong Kong, some of the disclosure of financial information recommended by the Hong Kong Monetary Authority cannot be fully matched or achieved.

The base currency used in the Group consolidated accounts is in Euros (EUR). The exchange conversion rates from EUR to HKD equivalent as at 31 December 2021, 30 June 2021 and 31 December 2020 are EUR1 = 8.8333, EUR1 = 9.2293 and EUR1 = HKD9.5142.

### III. Capital and capital adequacy

#### Own Funds according to Basel 3

Erste Group as a group of credit institutions is subject to the EU directive 575/2013 (CRR) and must comply with the capital requirements set out therein.

The items of own funds as disclosed below are also used for internal capital management purposes. Erste Group fulfilled the capital requirements.

#### Capital structure according to the EU regulation 575/2013 (CRR)

in HKD million	Article pursuant to CRR	Dec-20 Phased-in	Jun-21 Phased-in	Dec-21 Phased-in
<b>Common equity tier 1 capital (CET1)</b>	<b>50</b>	162,281	165,998	166,098
<b>Additional tier 1 capital (AT1)</b>		26,054	20,688	19,798
<b>Tier 2 capital (T2)</b>	<b>71</b>	36,611	33,053	33,243
<b>Total own funds</b>	<b>4 (1) (118) and 72</b>	224,946	219,739	219,139

<b>Capital requirement</b>	92 (3), 95, 96, 98	89,818	92,244	90,063
<b>CET1 capital ratio</b>	92 (2) (a)	14.5%	14.4%	14.8%
<b>Tier 1 capital ratio</b>	92 (2) (b)	16.8%	16.2%	16.5%
<b>Total capital ratio</b>	92 (2) (c)	20.0%	19.1%	19.5%

The capital structure table above is based on EBA's final draft for implementing technical standards on disclosure for own

**IV. Other financial information**

	Dec-20	Jun-21	Dec-21
- Shareholders Equity	213,216	215,696	207,701
- Total Assets	2,639,179	2,800,492	2,715,605
- Total Liabilities	2,425,963	2,584,796	2,507,904
- Loans and Receivables to Customers	1,579,837	1,588,494	1,592,362
- Deposits from Customers	1,817,882	1,903,597	1,859,617
	<b>Dec-20</b>	<b>Jun-21</b>	<b>Dec-21</b>
- Pre Tax Profit	13,016	13,245	25,911

**V. Chief executive's declaration of compliance**

I certify that the information disclosed complies with the requirements as stated in the Banking (Disclosure) Rules issued



Oliver Hoffmann

Chief Executive  
March 15, 2022