CWOOFI GLOBAL MARKETS ASIA LIMITED

# WOORI GLOBAL MARKETS ASIA LIMITED 友利投資金融有限公司

## **REGULATORY DISCLOSURES**

## FOR THE SEMI ANNUAL ENDED

**31 DECEMBER 2022** 

#### WOORI GLOBAL MARKETS ASIA LIMITED

#### REGULATORY DISCLOSURES

#### TABLE OF CONTENTS

		Pages
1	CR1: Credit quality of exposures	1
2	CR2: Changes in defaulted loans and debt securities	2
3	CR3: Overview of recognized credit risk mitigation	3
4	CR4: Credit risk exposures and effects of recognized credit risk mitigation - BSC approach	4
5	CR5: Credit risk exposures by asset classes and by risk weights - BSC approach	5
6	CR6: Credit risk exposures by portfolio and PD ranges - for IRB approach	6
7	CR7: Effects on RWA of recognized credit derivative contracts used as recognized credit risk mitigation - for IRB approach	6
8	CR10: Specialized lending under supervisory slotting criteria approach and equities under simple risk-weight method - for IRB approach	6
9	CCR1: Analysis of counterparty default risk exposures (other than those to CCPs) by approaches	7
10	CCR2: CVA capital charge	8
11	CCR3: Counterparty default risk exposures (other than those to CCPs) by asset classes and by risk weights - BSC approach	9
12	CCR4: Counterparty default risk exposures (other than those to CCPs) by portfolio and PD range - for IRB approach	9
13	CCR5: Composition of collateral for counterparty default risk exposures (including those for contracts or transactions cleared through CCPs)	10
14	CCR6: Credit-related derivatives contracts	11
15	CCR8: Exposures to CCPs	12
16	SEC1: Securitization exposures in banking book	13
17	SEC2: Securitization exposures in trading book	14
18	SEC3: Securitization exposures in banking book and associated capital requirements - where AI acts as originator	15
19	SEC4: Securitization exposures in banking book and associated capital requirements - where AI acts as investor	16
20	MR1: Market risk under STM approach	17
21	MR3: IMM approach values for market risk exposures	17
22	MR4: Comparison of VaR estimates with gains or losses	17
23	CC1: Composition of regulatory capital	18 - 20
24	CC2: Reconciliation of regulatory capital to balance sheet	21
25	CCA: Main features of regulatory capital instruments	22
26	CCyB1: Geographical distribution of credit exposures used in countercyclical capital buffer	23
27	LR1: Summary comparison of accounting assets against leverage ratio exposure measure	24
28	LIQ2: Net Stable Funding Ratio – for category 1 institution	24

#### CR1: Credit quality of exposures

US\$

As at 31 December 2022	(a)	(b)	(c)	(d)	(e)	(f)	(g)
	Gross carrying	amounts of	Allowances /	Of which ECL accounting p on STC approa		Of which ECL accounting	Net values
	Defaulted exposures	Non-defaulted exposures	impairments	Allocated in regulatory category of specific provisions	Allocated in regulatory category of collective provisions	provisions for credit losses on IRB approach exposures	(a+b-c)
1 Loans	7,659,871	243,771,859	3,233,273	-	-	-	248,198,457
2 Debt securities	-	193,481,340	-	-	-	-	193,481,340
3 Off-balance sheet exposures	-	8,952,898	-	-	-	-	8,952,898
4 Total	7,659,871	446,206,097	3,233,273	-	-	-	450,632,695

#### CR2: Changes in defaulted loans and debt securities

	US\$
As at 31 December 2022	(a)
	Amount
1 Defaulted loans and debt securities at end of the previous reporting period	7,998,229
2 Loans and debt securities that have defaulted since the last reporting period	-
3 Returned to non-defaulted status	-
4 Amounts written off	
5 Other changes	(338,358)
6 Defaulted loans and debt securities at end of the current reporting period	7,659,871

#### **CR3:** Overview of recognized credit risk mitigation

						US\$
	As at 31 December 2022	(a)	(b1)	(b)	(d)	(f)
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by recognized collateral	Exposures secured by recognized guarantees	Exposures secured by recognized credit derivative contracts
1	Loans	232,470,000	15,728,457	-	-	-
2	2 Debt securities	193,481,340	-	-	-	-
3	3 Total	425,951,340	15,728,457	-	-	-
4	Of which defaulted	7,659,871	-	-	-	-

Total exposure of loan and debt securities decreased in the second half of 2022 was due to redemption of debt securities upon maturity and repayment of loan principal, partly offset by acquisition of new loans and debt securities.

#### CR4: Credit risk exposures and effects of recognized credit risk mitigation - BSC approach

						US\$
As at 31 December 2022	(a)	(b)	(c)	(d)	(e )	(f)
	Exposures pre-C	CF and pre-CRM	Exposures post-C	CF and post-CRM	RWA and I	RWA density
Exposure classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1 Sovereign exposures	-	-	-	-	-	0%
2 PSE exposures	2,251,495	-	2,251,495	-	2,251,495	100%
3 Multilateral development bank exposures	-	-	-	-	-	0%
4 Bank exposures	50,296,132	-	50,296,132	-	14,055,385	28%
5 Cash items	385	-	385	-	-	0%
Exposures in respect of failed delivery on transactions entered into on a basis						
6 other than a delivery-versus-payment basis	-	-	-	-	-	0%
7 Residential mortgage loans	-	-	-	-	-	0%
8 Other exposures	418,774,968	8,952,898	418,774,968	8,952,898	428,482,356	100%
9 Significant exposures to commercial entities	-	-	-	-	-	0%
10 Total	471,322,980	8,952,898	471,322,980	8,952,898	444,789,236	93%

Please refer to the disclosure template KM1 of the regulatory disclosure for the quarter ended 31 December 2022 of the Company for the commentary.

#### CR5: Credit risk exposures by asset classes and by risk weights - BSC approach

									US\$
As at 31 December 2022	(a)	(b)	(c)	(d)	(e )	(f)	(g)	(h)	(i)
Risk weight Exposure class	0%	10%	20%	35%	50%	100%	250%	Others	Total credit risk exposures amount (post CCF and post CRM)
1 Sovereign exposures	-	-	-	-	-	-	-	-	-
2 PSE exposures	-	-	-	-	-	2,251,495	-	-	2,251,495
3 Multilateral development bank exposures	-	-	-	-	-	-	-	-	-
4 Bank exposures	-	-	45,300,934	-	-	4,995,198	-	-	50,296,132
5 Cash items	385	-	-	-	-	-	-	-	385
Exposures in respect of failed delivery on transactions entered into on a basis other than 6 a delivery-versus-payment basis	-	-	-	-	-	-	-	-	-
7 Residential mortgage loans	-	-	-	-	-	-	-	-	-
8 Other exposures	-	-	-	-	-	427,727,866	-	-	427,727,866
9 Significant exposures to commercial entities	-	-	-	-	-	-	-	-	-
10 Total	385	-	45,300,934	-	-	434,974,559	-	-	480,275,878

Please refer to the disclosure template KM1 of the regulatory disclosure for the quarter ended 31 December 2022 of the Company for the commentary.

#### CR6: Credit risk exposures by portfolio and PD ranges - for IRB approach

The Company does not use IRB approach to calculate the credit risk for non-securitization exposures; therefore, this disclosure template is not applicable to the Company.

#### CR7: Effects on RWA of recognized credit derivative contracts used as recognized credit risk mitigation - for IRB approach

The Company does not use IRB approach to calculate the credit risk for non-securitization exposures; therefore, this disclosure template is not applicable to the Company.

#### CR10: Specialized lending under supervisory slotting criteria approach and equities under simple risk-weight method - for IRB approach

The Company does not use IRB approach to calculate the credit risk for non-securitization exposures; therefore, this disclosure template is not applicable to the Company.

#### CCR1: Analysis of counterparty default risk exposures (other than those to CCPs) by approaches

						US\$
As at 31 December 2022	(a)	(b)	(c)	(d)	(e)	(f)
	Replacement cost (RC)	PFE	Effective EPE	Alpha (α) used for computing default risk exposure		RWA
1 SA-CCR (for derivative contracts)	-	-		1.4	-	-
1a CEM (for derivative contracts)	-	-		1.4	-	-
2 IMM (CCR) approach			-	-	-	-
3 Simple Approach (for SFTs)					-	-
4 Comprehensive Approach (for SFTs)					-	-
5 VaR (for SFTs)					-	-
6 Total						-

The Company has not engaged in transaction that gave rise to Counterparty Credit Risk in the second half of 2022.

### **CCR2: CVA capital charge**

		US\$
As at 31 December 2022	(a)	(b)
	EAD post CRM	RWA
Netting sets for which CVA capital charge is calculated by the		
advanced CVA method		
(i) VaR (after application of multiplication factor if		
1 applicable)		-
(ii) Stressed VaR (after application of multiplication factor if		
2 applicable)		-
Netting sets for which CVA capital charge is calculated by the		
3 standardized CVA method	-	-
4 Total	-	-

The Company has not engaged in transaction that gave rise to CVA capital charge in the second half of 2022.

#### CCR3: Counterparty default risk exposures (other than those to CCPs) by asset classes and by risk weights - BSC approach

									US\$
As at 31 December 2022	(a)	(b)	(c)	(ca)	(d)	(f)	(ga)	(h)	(i)
Risk weight	0%	10%	20%	35%	50%	100%	250%	Others	Total default risk exposure after CRM
1 Sovereign exposures	-	-	-	-	-	-	-	-	-
2 PSE exposures	-	-	-	-	-	-	-	-	-
3 Multilateral development bank exposures	-	-	-	-	-	-	-	-	-
4 Bank exposures	-	-	-	-	-	-	-	-	-
5 CIS exposures	-	-	-	-	-	-	-	-	-
6 Other exposures	-	-	-	-	-	-	-	-	-
7 Significant exposures to commercial entities	-	-	-	-	-	-	-	-	-
8 Total	-	-	-	-	-	-	-	-	-

The Company has not engaged in transaction that gave rise to Counterparty Credit Risk in the second half of 2022.

#### CCR4: Counterparty default risk exposures (other than those to CCPs) by portfolio and PD range - for IRB approach

The Company does not use IRB approach to calculate the counterparty default risk exposures ; therefore, this disclosure template is not applicable to the Company.

						US\$
As at 31 December 2022	(a)	(b)	(c)	(d)	(e )	(f)
		Derivative	e contracts		SFTs	
		of recognized al received	Fair value of	posted collateral	Fair value of recognized collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		1
Cash - domestic currency	-	-	-	-	-	-
Cash - other currencies	-	-	-	-	-	-
Domestic sovereign debt	-	-	-	-	-	-
Other sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	-	-	-	-	-	-

#### CCR5: Composition of collateral for counterparty default risk exposures (including those for contracts or transactions cleared through CCPs)

The Company has not engaged in derivative contracts & SFT's transaction that gave rise to Counterparty Credit Risk in the second half of 2022.

#### **<u>CCR6: Credit-related derivatives contracts</u>**

		US\$
As at 31 December 2022	(a)	(b)
	Protection bought	Protection sold
Notional amounts		
Single-name credit default swaps	-	-
Index credit default swaps	-	-
Total return swaps	-	-
Credit-related options	-	-
Other credit-related derivative contracts	-	-
Total notional amounts	-	-
Fair values		
Positive fair value (asset)	-	-
Negative fair value (liability)	-	-

The Company has not engaged in credit-related derivatives contracts in the second half of 2022.

#### **CCR8: Exposures to CCPs**

		US\$
As at 31 December 2022	(a)	(b)
	Exposure after CRM	RWA
1 Exposures of the AI as clearing member or client to qualifying CCPs (total)		
2 Default risk exposures to qualifying CCPs (excluding items disclosed in rows 7 to 10), of which:	-	
3 (i) OTC derivative transactions	-	
4 (ii) Exchange-traded derivative contracts	-	
5 (iii) Securities financing transactions	-	
6 (iv) Netting sets subject to valid cross-product netting agreements	-	
7 Segregated initial margin	-	
8 Unsegregated initial margin	-	
9 Funded default fund contributions	-	
10 Unfunded default fund contributions	-	
11 Exposures of the AI as clearing member or client to non-qualifying CCPs (total)		
12 Default risk exposures to non-qualifying CCPs (excluding items disclosed in rows 17 to 20), of which:	-	
13 (i) OTC derivative transactions	-	
14 (ii) Exchange-traded derivative contracts	-	
15 (iii) Securities financing transactions	-	
16 (iv) Netting sets subject to valid cross-product netting agreements	-	
17 Segregated initial margin	-	
18 Unsegregated initial margin	-	
19 Funded default fund contributions	-	
20 Unfunded default fund contributions	_	

The Company has not engaged in transaction that gave rise to CCPs exposure in the second half of 2022.

#### SEC1: Securitization exposures in banking book

										US\$
	As at 31 December 2022	(a)	(b)	(c)	(d)	(e )	(f)	(g)	(h)	(i)
		Acting as o	originator (excluding	g sponsor)		Acting as sponsor		А	cting as invest	or
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which:	-	-	-	-	-	-	-	-	-
2	residential mortgage	-	-	-	-	-	-	-	-	-
3	credit card	-	-	-	-	-	-	-	-	-
4	other retail exposures	-	-	-	-	-	-	-	-	-
5	re-securitization exposures	-	-	-	-	-	-	-	-	-
6	Wholesale (total) – of which:	-	-	-	-	-	-	-	-	-
7	loans to corporates	-	-	-	-	-	-	-	-	-
8	commercial mortgage	-	-	-	-	-	-	-	-	-
9	lease and receivables	-	-	-	-	-	-	-	-	-
10	other wholesale	-	-	-	-	-	-	-	-	-
11	re-securitization exposures	-	-	-	-	-	-	-	-	-

The Company has not engaged in securitization activities in the second half of 2022.

#### SEC2: Securitization exposures in trading book

									08\$
As at 31 December 2022	(a)	(b)	(c)	(d)	(e )	(f)	(g)	(h)	(i)
	Acting as o	originator (excluding	sponsor)	Ac	ting as sponse	r		Acting as inv	estor
	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1 Retail (total) – of which:	-	-	-	-	-	-	-	-	
2 residential mortgage	-	-	-	-	-	-	-	-	
3 credit card	-	-	-	-	-	-	-	-	
4 other retail exposures	-	-	-	-	-	-	-	-	
5 re-securitization exposures	-	-	-	-	-	-	-	-	
6 Wholesale (total) – of which:	-	-	-	-	-	-	-	-	
7 loans to corporates	-	-	-	-	-	-	-	-	
8 commercial mortgage	-	-	-	-	-	-	-	-	
9 lease and receivables	-	-	-	-	-	-	-	-	
10 other wholesale	-	-	-	-	-	-	-	-	
11 re-securitization exposures	-	-	-	-	-	-	-	-	

The Company has not engaged in securitization activities in the second half of 2022.

#### US\$

#### SEC3: Securitization exposures in banking book and associated capital requirements – where AI acts as originator

																	US\$
As at 31 December 2022	(a)	(b)	(c)	(d)	(e )	(f)	(g)	(h)	(i)	(j)	(k)	(1)	(m)	(n)	(0)	(p)	(q)
		Exposure v	alues (by R	W bands)	-	Ex	posure valu	es (by regulatory	approach)	RW	As (by regu	latory appro	bach)		Capital char	ges after cap	)
	≤20% RW	> 20% to 50% RW	> 50% to 100% RW	> 100% to < 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA (Incl. IAA)	SEC-SA	SEC-FBA	SEC-IRBA	SEC-ERBA (Incl. IAA)	SEC-SA	SEC-FBA	SEC-IRBA	SEC-ERBA (Incl. IAA)	SEC-SA	SEC-FBA
1 Total exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2 Traditional securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Of which retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

The Company has not engaged in securitization activities in the second half of 2022.

#### SEC4: Securitization exposures in banking book and associated capital requirements - where AI acts as investor

																	US\$
As at 31 December 2022	(a)	(b)	(c)	(d)	(e )	(f)	(g)	(h)	(i)	(j)	(k)	(1)	(m)	(n)	(0)	(p)	(q)
		Exposure	values (by	RW bands)		Exposur	e values (by re	gulatory appro	ach)	RW	As (by regu	latory appro	bach)		Capital char	ges after caj	p
	≤20% RW	> 20% to 50% RW	> 50% to 1 00% RW	> 100% to < 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA (Incl. IAA)	SEC-SA	SEC-FBA	SEC-IRBA	SEC-ERBA (Incl. IAA)	SEC-SA	SEC-FBA	SEC-IRBA	SEC-ERBA (Incl. IAA)	SEC-SA	SEC-FBA
1 Total exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2 Traditional securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4 Of which retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

The Company has not engaged in securitization activities in the second half of 2022.

#### MR1: Market risk under STM approach

The Company has an exemption from the calculation of market risk under section 22(1) of the Banking (Capital) Rules; therefore, this disclosure template is not applicable to the Company.

#### MR3: IMM approach values for market risk exposures

The Company has an exemption from the calculation of market risk under section 22(1) of the Banking (Capital) Rules; therefore, this disclosure template is not applicable to the Company.

#### MR4: Comparison of VaR estimates with gains or losses

The Company has an exemption from the calculation of market risk under section 22(1) of the Banking (Capital) Rules; therefore, this disclosure template is not applicable to the Company.

#### CC1: Composition of regulatory capital

Unit of the sectorUnit of the sectorUnit of the sectorImage: Sector S	As at 3	1 December 2022	(a)	(b) Source based on reference
Image: style s		CET1 capital: instruments and reserves	US\$	under the regulatory scope of
Image: Section of the section of t	1	Directly issued qualifying CET1 capital instruments plus any related share premium		
eth control does not apply any any apply and a general section of the probability of the	2	-		
Image: Constraint on CTT appl a framework and y subsidiary has a challene and body pair of the constraint of CTT appl a framework and the CTT appl a framewor	4	Directly issued capital subject to phase-out arrangements from CET1 (only applicable to non-joint stock	Not	
Image: starting the strength of a global strength of a g	⊢–		applicable	
Interact requires descent making:         Interact and the second of an excel of a second of descend of a field of a second of an excel of a second of and the second of the SEG s	5	parties (amount allowed in CET1 capital of the consolidation group)	-	
Note: <td>6</td> <td></td> <td>132,863,220</td> <td></td>	6		132,863,220	
0001000	7	Valuation adjustments	-	
Image: Construct of the second of the sec	8		-	
Image: Section of Section of Section Se			193,349	[h]-[j]
Image: section of the section of th				
Image: Construct on the charges in our cardin do information (first include labbie)     Image: Construct on the charges in our cardin do information (first include parted first include a parted first include construct include a parted first include a parte		Credit-enhancing interest-only strip, and any gain-on-sale and other increase in the CET1 capital arising from		
Internation or CTT capital interments (if or dark) series of pair is capital an equated balance share)     Image: CTT capital interments (if or dark) series of pair is capital and equated balance share)     Image: CTT capital interments is capital interments is used by famoid accur catios for ar equated balance share)     Image: CTT capital interments is capital interments is used by famoid accur catios for ar equated balance share)     Image: CTT capital interments is used by famoid accur catios for ar equated balance share share of the capital interments is used by famoid accur catios for ar equated balance share)     Image: CTT capital interments is used by famoid accur catios for ar equated balance share share of the capital interments is used by famoid accur catios     Image: CTT capital interments is used by famoid accur catios     Image: CTT capital interments is used by famoid accur catios     Image: CTT capital interments is used by famoid accur catios     Image: CTT capital interments is used by famoid accur catios     Image: CTT capital interments is used by famoid accur catios     Image: CTT capital interments is used by famoid accur catios     Image: CTT capital interments is used by famoid accur catios     Image: CTT capital interments is used by famoid accur catios     Image: CTT capital interments is used by famoid accur catios     Image: CTT capital interments is used by famoid accur catios     Image: CTT capital interments is used by famoid accur catios     Image: CTT capital interments is used by famoid accur catios     Image: CTT capital interments is used by famoid accur catios     Image: CTT capital interments is used by famoid accur catios     Image: CTT capital interments is used by famoid accur catios     Image: CTT capital interments is used by famoid accur catios is used by famoid a	14		-	
Image: Control of the second secon	15	Defined benefit pension fund net assets (net of associated deferred tax liabilities)	-	
a pinciput optical increases in CTT optical increases insuch by famical server article for arr ontice for ar ontice for arr ontice for arr ontice for arr ontice fo	16	Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)	-	
implementation of explainer consisting with the solution of the solutio	17		-	
Point of regulatory considential actional actional isolational isolatisolatisolational isolational isolational isolational isol	18		-	
20     Merger serving right tot of sourcedul defauld to infolion?     Not oppleaded     Not oppleaded       21     Information construction of sourcedul defaund to infolion?     Not oppleaded       22     Amount construction of sourcedul defaund to infolion?     Not oppleaded       23     of which significant resonance in the origon space of minical source arrays in the origon space of sourcedul defaund to infolion?     Not oppleaded       24     of which defaund as note array in the origon space of minical source arrays in the origon space of t	19		-	
Instrument         Description         Description           10         Description         Note any encode and single one property difference of et al work and sector entities         Note applicable           21         Instrument and sector entities         Note applicable         Note applicable           23         of whick significant avecements in the ordinary share of financial sector entities         Note applicable           24         of whick is applicable         Note applicable         Note applicable           25         of which compare servicing right         Note applicable         Note applicable           26         Stational specific regulatory adjutences of right and building (own-use and avectment properties)         4.1           26         Stational specific regulatory adjutences of right and building (own-use and avectment properties)         4.1           26         Stational specific regulatory adjutences of right and building (own-use and avectment properties)         4.1           26         Stational specific regulatory adjutences of right and building (own-use and avectment properties)         4.1           27         Regulatory dottences and specific regulatory adjutences of right and right and statiants.         4.1           28         Stational specific regulatory adjutences of right and stational specific regulatory adjutences of right and right	20			AL & 11 11
21     Definition of a many family difference (red a many other difference)     Not applicable       22     Amount conclusion of a many family difference (red a many other difference)     Not applicable       23     Amount conclusion of a many family difference (red a many other difference)     Not applicable       24     of which many pairs origing red at many family difference (red at many difference)     Not applicable       25     of which many pairs origing red at many family difference (red at many difference)     Not applicable       25     Stratum approximation reginal from the red many difference (red at many difference)     Not applicable       26     Stratum approximation reginal from the red many difference (red at many difference)     Not applicable       26     Stratum approximation reginal from the red many difference (red at many difference)     Not applicable       27     Stratum approximation reginal to Many family difference     Not applicable       28     Stratum and the red at red at many family difference (red at many difference)     Not applicable       29     Stratum and the red at red at many family difference (red at many difference)     Not applicable       20     Stratum and the red at red at many family difference (red at many difference)     Not applicable       20     Stratum and the red at red at many difference (red at many difference)     Not applicable       21     Stratum and red at red at red at many difference (red at many difference) <td>20</td> <td>mongage servicing rights (net of associated deferred fax habilities)</td> <td>applicable</td> <td>Not applicable</td>	20	mongage servicing rights (net of associated deferred fax habilities)	applicable	Not applicable
2         Mean teaching in 1.9" methods         Applicable Not applied by applied by applied by applied by art which significant scenarios the orbinary share of famical under entries of which methags serving right         Not applied by applied by art which deferred ta soon arming bean tengonery differences         Not applied by art which deferred ta soon arming bean tengonery differences         Not applied by art which deferred ta soon arming bean tengonery differences         Not applied by art which deferred to a soon arming bean tengonery differences         Not applied by art which deferred to a soon arming bean tengonery differences         Not applied by art which deferred to a soon arming bean tengonery differences         Soon applied to a soon arming bean ten instructure to a soon and we store and we store applied by art to a soon arming bean ten instructure to a soon arming ten the instructure to a soon arming ten tengonery applied to a soon arming ten ten instructure to a soon arming ten ten instructure to a soon arming ten tengonery applied to a soon arming ten ten instructure to a soon arming ten tengonery applied to a soon arming ten tengonery applied to a soon arming ten tengonery applied to a soon arming tengone ten	21	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)		Not applicable
order back significant weatments in the endury due of funcial actor entities         opplexists         Note           23         of which mangage carcing rights         Note         Note applicable           24         of which mangage carcing rights         Note         Note applicable           25         of which mangage carcing rights         Note         Note applicable           26         Stational specific equalaxy adjustment applied to CET1 cipital         #84,512         [c]           26         Curatives for value gains aring from the circlation's following, or use and invostment properties         [c]           26         Specification conside company which is a commercial and y function above 15% of the reporting         [c]           27         Regulary docution a point of constraints of the reporting         [c]         [c]           27         Regulary docution applie applie         [c]         [c]         [c]           28         Circlati Avaiting         [c]         [c]         [c]           29         Condition of point applie app	22	Amount exceeding the 15% threshold	Not	Not applicable
Image: Control of the second		of which similient investments in the actions share of fine-side setse solities	Not	
3     at which metage ervering table     Applicable     Not applicable       3     and which dimensity as using from troppony difference     Not applicable     Not applicable       4     Mathemal specific regulatory algumment angled to CFT1 cipital     K48,152       5     Mathemal specific regulatory algumment angled to CFT1 cipital     K48,152       6     Securitative converse frame and handling (con-mice and involuting process)     Not applicable       6     Securitative converse frame and handling (con-mice and involuting process)     Not applicable       6     Capital involution is a contexic denomy which it a contexic and the full and building     Not applicable       6     Capital involution of the convention of the full and to building     Not applicable       7     Regalanty docksions myolds OCTI cipital     11,41,501       7     Regalanty docksions applies OCTI cipital     11,41,501       7     Regalanty docksions applies OCTI cipital     11,42,101       7     Regalanty docksions applies OCTI cipital     11,42,101       8     Capital involutions from a yrelated thare premium     1       9     Capital involutions applies of the convelopital involution applies of the convelopital inv	25	of which: significant investments in the ordinary share of infancial sector entities		Not applicable
S     Out of which determ has noted range from theyearly alterations     Applicable     Note applicable       25     Nutional specific regulators adjustering specific GET regulation     846,152     (-)       26     Regulatory reserve for a renard spin to be that the status of hand and building (own-see and investment properties)     (-)     (-)       26     Regulatory reserve for a renard spin to be that the status of hand and building     (-)     (-)       27     Regulatory reserve for a renard spin to be that the status of hand and the building     (-)     (-)       27     Regulatory detection applied to CETT ceptial     (-)     (-)       28     India regulators detection applied to CETT ceptial     (-)     (-)       29     Capital internantia     (-)     (-)       20     ATT ceptial instantation     (-)     (-)       21     Card hand for the status of the status of the regulator detection is status on the status of the	24	of which: mortgage servicing rights		Not applicable
28     National specific regulatory adjustments applied to CET capital     486,12       20     Cannabive fair value gains arising from the revolution of land and buildings (omo- use all investment properties)     1       28     Segulatory ensure for general building is a construction by the MA     6       29     Explaintory ensure for general building is a construction by the MA     6       20     Capital and interpretation activity on the MA     6       20     Capital and interpretation activity on the MA     6       20     Capital and interpretation activity on the MA     6       21     Capital and interpretation activity on the MA     6       22     Capital and interpretation activity on the MA     6       23     Capital anternet in a sonice given in the interimetory has an activity on the maximum interpretation activity of MA (11) (21) (21) (21) (21) (21) (21) (21)	25	of which: deferred tax assets arising from temporary differences		Not applicable
369     Relations rever for general backing index     \$481,15     (c)       360     Securitation for granular specifies in some given by the MA     \$481,15     (c)       360     Cignal definit of regulated security from the minimizers balange of hand and buildings     (c)       361     Cignal definit of regulated security as subsidiaries     (c)       372     Regulatory deduction applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deduction     (10,41,50)       373     Regulatory deductions to CET1 capital     (11,42,17)     (11,42,17)       374     AT1 capital functions to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions     (10,41,50)       374     Cignal functions to CET1 capital due to insufficient AT1 capital     (11,42,17)       375     Cignal functions to CET1 capital due to insufficient AT1 capital     (11,42,17)       376     Cignal functions to functions of CET1 capital due to insufficient AT1 capital     (11,42,17)       371     Cignal functions to functions of CET1 capital due to insufficient AT1 capital     (11,42,17)       372     Cignal functions to supplied by account annuology applied by account annuolog	26	National specific regulatory adjustments applied to CET1 capital		
Model       1         Model <td< td=""><td>26a</td><td>Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)</td><td>-</td><td></td></td<>	26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	-	
365       Cannal action of regulated constraining from the institutor's holdings of fland and buildings <ul> <li>Caphial horithed regulated constraining from the institutor's holdings of fland and buildings</li> <li>Caphial horithed regulated constrained subsidiaries</li> <li>Caphial horithed in a second constrained with a commercial entity (anomat above 15% of the reporting institutor's equipation to CETI expiral to the instificient ATI expiral and Tar 2 copiral to cover doduction</li> <li>Certific equitation to CETI expiral due to instificient ATI expiral and Tar 2 copiral to cover doduction</li> <li>Certific equitation to CETI expiral due to instificient ATI expiral and Tar 2 copiral information expiration to the institution expiration of the institution of the institution of the institution expiration of the institution expiratin of the institution expiration of the institu</li></ul>			848,152	[c]
3cb Cipril Jortal Art Cipril Internet in a contract company which is a commercial entity (anown above 15% of the reporting intrinsion's cipril a loss of the company in the is a commercial entity (anown above 15% of the reporting intrinsion's cipril a loss of the company in the is a commercial entity (anown above 15% of the reporting intrinsion's cipril a loss of the company in the is a commercial entity (anown above 15% of the reporting intrinsion's cipril a loss of the company in the is a commercial entity (anown above 15% of the company internet is a commercial entity (anown above 15% of the compan				
348       maintaining capital base)       -         37       Regulatory dotactions applied to CTT1 capital due to insufficient AT1 capital and Tisr 2 capital to cover deductions       -         37       Refare regulatory dotactions to CTT1 capital       11/821,719         38       Capital instruments plus any related share persism       -         30       Capital instruments induce to disquit under applicable accounting standards       -         31       of which classified as equity under applicable accounting standards       -         32       of which classified as equity under applicable accounting standards       -         33       of which classified as equity under applicable accounting standards       -         34       of which and classified as liabilities under applicable accounting standards       -         35       of which ATI capital instruments issued by usbulative standards as ubject to phate-out arrangements       -         36       of which ATI capital instruments       -         37       Response in one ATI capital instruments       -         38       Recipication in on ATI capital instruments       -         39       Instruments instruments instead by financial sector entities that are cotaide the secondard ing regards       -         40       Instruments instruments instead by subindiarcis and bekl by third parties (annonat allowed in TIT capital		Capital shortfall of regulated non-bank subsidiaries	-	
27       Regularcy deduction applied to CETI capital due to insufficient ATI capital and Tier 2 capital to ever deductions       1.041,501         28       Text capital instruments       1.041,501         20       CETI capital       1.042,719         ATI capital instruments plus any related share premium       -         31       Conting ATI capital instruments plus any related share premium       -         32       Capital mixturents inself applicable accounting students       -         33       Capital instruments inself applicable accounting students       -         34       ATI capital instruments inself applicable accounting students       -         35       of which: classified an lation most inself by third parties (anount allowed in ATI       -         36       ATI capital instruments inself by insulfatures students       -         37       Regulaxy deduction applied to ATI capital instruments insued by financial acctor entries that are outside the segreed carse-builtaping instruments insued by financial acctor entries that are outside the segreed carse-builtaping instruments insued by financial acctor entries that are outside the segreed carse-builtaping applied to ATI capital instruments insued by financial acctor entries that are outside the segreed carse-builtaping instruments insued by instrument insued by financial acctor entries that are outside the segreed carse-builtaping deductions to ATI capital anti-applied to ATI capital instruments insued by instrument insued by financial acctor entritis that are outside the segreed carse and ar	26f		-	
28       Teal regulatory deductions to CET1 capital       1.041.501         29       CET1 capital       1.041.501         20       CET1 capital       1.041.501         20       Cell capital       1.041.501         20       Capital intruments also any related share permism       -         21       capital intruments also capity under applicable accounting standards       -         22       capital intruments also capity under applicable accounting standards       -         23       fail of the cancellations grapp       -         24       fail of the cancellations grapp       -         25       of which. Harrow in the analytic physics out arrangements       -         26       and relations grapp       -       -         27       Increations on on AT1 capital instruments       -       -         28       Resigned accounters in AT1 capital instruments issued by financial score articles that are outside the scope of regulary consolitation from annua also UFF trenchol       -         29       Resigned accounters and AT1 capital instruments issued by financial score articles that are outside the scope of regulary consolitation from annua also UFF trenchol       -         20       Resigned accounters and AT1 capital instruments issued by capital caccounters and accounters and accounters and accounter insthat are outside the scope of regulary consolitation from	27			
20 CT1 cpital       131.82.170         31 Conf. instruments plus any related share premium			1.041.501	
3000031of which classifed a point of a profession account gatandards032of which classifed a binklites under applicable accounting standards032Capital interactions stude to phase-out arrangement from ATI capital033ATI capital instruments issued by accounting standards and bid by third parties (ancount allowed in ATI capital instruments issued by accounting standards and bid by third parties (ancount allowed in ATI capital instruments issued by accounting standards and bid by third parties (ancount allowed in ATI capital instruments issued by instandards and bid by third parties (ancount allowed in ATI capital instruments issued by financial sector entries that are outside the sequence of a parties of a standard and and a standards and a st		CET1 capital	131,821,719	
32       of which classified as liabilities under applicable accounting standards       -         34       Art capital instruments sized by consolidated back subsidiaries and held by third parties (ansount allowed in ATI explital instruments issued by consolidated back subsidiaries subject to phase-out arrangements       -         35       of which: ATI capital instruments issued by subsidiaries subject to phase-out arrangements       -         36       ATI capital forter creditative deductions       -         37       Investments in own ATI capital instruments       -         38       Recipcocal coss-boldings in ATI capital instruments       -         30       Insignificant capital investments in ATI capital instruments issued by financial sector entities that are outside the capital explandow consolidation (ansoan tabox IC) the insignificant Capital investments in ATI capital instruments issued by financial sector entities that are outside the capital explandow consolidation (ATI capital due to insufficient Tire 2 capital to cover deductions       -         40       Significant capital investments and patie to ATI capital       -       -         41       National specific regulatory diductions to ATI capital       -       -         42       Significant capital instruments plus any related share prenium       -       -         43       Tatal regulatory diductions to NoT Fig 2 capital       -       -         44       ATI capital instruments issued by subsidiaris				
33       Capital instruments subject to phase-out arrangements from ATI capital       -         4       ATI capital instruments issued by consolidated bank subsidiaries subject to phase-out arrangements       -         35       of which: ATI capital instruments issued by subsidiaries subject to phase-out arrangements       -         36       of which: ATI capital instruments       -         37       Inserting the subsidiaries and by the subsidiaries subject to phase-out arrangements       -         38       Resping-out capital instruments       -         39       Insignificant capital instruments issued by financial sector entities that are outside the sector capital instruments issued by financial sector entities that are outside the sector capital instruments issued by financial sector entities that are outside the sector capital instruments issued by financial sector entities that are outside the sector capital instruments issued by financial sector entities that are outside the sector capital instruments and provisions       -         41       National specific regulatory adjustments applied to ATI capital       -       -         42       Regulatory consolidation for ATI capital first memory is and the to instificient Tire 2 capital to cover deductions       -       -         43       Total regulatory adjustments applied to ATI capital       -       -       -         44       Total regulatory consolidation group       131,821,719       -       -	30		-	
3 <sup>31</sup> genal of the consolidation group)       1         331       Join which AT Capital instruments issued by subsidiaries subject to phase-out arrangements       1         331       Join which AT Capital instruments issued by subsidiaries subject to phase-out arrangements       1         331       Birling finance capital instruments       1         331       Birling finance capital instruments issued by financial sector entities that are outside the expect of regulatory adjustments issued by financial sector entities that are outside the expect of regulatory adjustments applied to ATI capital and the instruments issued by financial sector entities that are outside the expect of regulatory adjustments applied to ATI capital       1         40       National genetic regulatory adjustments applied to ATI capital       1         41       Total regulatory deductions applied to ATI capital       1         42       Regulatory deductions applied to ATI capital       1         43       Total regulatory deductions to ATI capital       1         44       ATI capital (TI = CETI + ATI)       13.[Ja:Z],719         75       Ter 1 capital instruments issued by subsidiaries and held by third parties (amount allowed in Tire 2 capital instruments issued by consolitation stable subsidiaries (amount allowed in Tire 2 capital and the consolitation group)       1         43       Ter 2 capital instruments issued by subsidiaries subject to phase-out arrangements       1         4	31	Qualifying AT1 capital instruments plus any related share premium of which: classified as equity under applicable accounting standards		
35 <ul> <li>g + which - ATI capital instruments issued by subsidiaries subject to phase-out arrangements</li> <li>ATI capital: regulatory deductions</li> </ul> 37         Investments in own ATI capital instruments <ul> <li>ATI capital: regulatory deductions</li> <li>Investments in own ATI capital instruments</li> <li>Insignificant capital investments in ATI capital instruments issued by financial sector entities that are outside the scope of regulatory consolitation (amout above 10% threshold)</li> <li>Significant capital investments in ATI capital instruments issued by financial sector entities that are outside the scope of regulatory consolitation (amout above 10% threshold)</li> <li>Regulatory deductions to ATI capital and the ATI capital (TI = Capital (TI = Capital instruments is and provisions</li> <ul> <li>Iter 1 capital (TI = CETI + ATI)</li> <li>Iter 2 capital instruments is and provisions</li> <li>Iter 2 capital instruments is subject to phase-out arrangements for Ti = 2 capital (TI = CETI + ATI)</li> <li>Iter 2 capital instruments is subject to phase-out arrangements</li> <li>Iter 2 capital instruments is and by subsidiaries subject to phase-out arrangements</li> <li>Iter 2 capital instruments is and by subsidiaries subject to phase-out arrangements</li> <li>Iter 2 capital instruments is anothy subsidiaries subject to phase-out arrang</li></ul></ul>	31 32	Qualifying AT1 capital instruments plus any related share premium of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards	-	
All capital regulatory dotactions       Unsequence in owo AT L capital instruments       Interpretation is own AT L capital instruments       Interpretation is own AT L capital instruments         38       Resigned carces-holdings in ATL capital instruments issued by financial sector entities that are outside the cope of regulatory consolidation (amount above 10% threshold)       Interpretation (ADD)         40       Significant capital investments in ATL capital instruments issued by financial sector entities that are outside the cope of regulatory consolidation       Interpretation (ADD)         41       National specific regulatory distincent applied to ATL capital       Interpretation (ADD)       Interpretation (ADD)         42       Regulatory dotactions to ATL capital to to insufficient Tire 2 capital to cover deductions       Interpretation (ADD)       Interpretation (ADD)         43       Regulatory dotactions to ATL capital (ADD)       Interpretation (ADD)       Interpretation (ADD)       Interpretation (ADD)         44       ATL capital (ADD)       Interpretation (ADD)       I	31 32 33	Qualifying AT1 capital instruments plus any related share premium           of which: classified as equity under applicable accounting standards           of which: classified as liabilities under applicable accounting standards           Capital instruments subject to phase-out arrangements from AT1 capital           AT1 capital instruments subject to phase-out arrangements from AT1 capital		
37       Investments in own ATI capital instruments       -         38       Reciprocal consolidities in ATI capital instruments issued by financial sector entities that are outside the consolidities in a ATI capital instruments issued by financial sector entities that are outside the consolidities in a ATI capital instruments issued by financial sector entities that are outside the consolidities in ATI capital instruments issued by financial sector entities that are outside the consolidities in ATI capital instruments issued by financial sector entities that are outside the consolidities applied to ATI capital antiruments issued by financial sector entities that are outside the consolidities to ATI capital instruments issued by financial sector entities that are outside the consolidities to ATI capital instruments is and provisions       -         44       ATI capital instruments is and provisions       -         45       Iter 1 capital (T1 = CET + AT)       131,821,719         46       Capital instruments issued by cansolidated share premium       -         47       Capital instruments issued by cansolidated share premium       -         48       Iter 2 capital instruments issued by subsidiaries unblect to phase-out arrangements       -         49       of where: capital instruments issued by subsidiaries unblect to phase-out arrangements       -         41       Iter 2 capital instruments       -         42       Iter 2 capital instruments       -         43       Iter 2 capital instruments       -	31 32 33 34	Qualifying AT1 capital instruments plus any related share premium           of which: classified as equity under applicable accounting standards           of which: classified as liabilities under applicable accounting standards           Capital instruments subject to phase-out arrangements from AT1 capital           AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital instruments issued by third parties (amount allowed in AT1 capital instruments issued by third parties (amount allowed in AT1 capital instruments issued by third parties (amount allowed in AT1 capital instruments issued by third parties (amount allowed in AT1 capital instruments issued by third parties (amount allowed in AT1 capital instruments issued by third parties (amount allowed in AT1 capital instruments issued by third parties (amount allowed in AT1 capital instruments issued by third parties (amount allowed in AT1 capital instruments issued by third parties (amount allowed in AT1 capital instruments issued by third parties (amount allowed in AT1 capital instruments issued by third parties (amount allowed in AT1 capital instruments issued by third parties (amount allowed in AT1 capital instruments i		
30       insignificant capital investments in AT1 capital instruments issued by financial sector entities that are outside the cope of regulatory consolidation (amount above 10% threshold)       -         40       Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the cope of regulatory consolidation       -         41       National specific regulatory consolidation       -         42       Regulatory deductions applied to AT1 capital that to instituticient Tier 2 capital to cover deductions       -         43       Total regulatory deductions applied to AT1 capital       -         44       AT1 capital       -         45       Total regulatory deductions to AT1 capital that to instituticient Tier 2 capital to cover deductions       -         46       Total regulatory deductions opplied to AT1 capital antice previous       -         47       Total capital instruments and provisions       -         48       Tier 2 capital instruments and provisions       -         49       ofswhick: capital antice sites by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital instruments issued by consolidated bank subsidiaries subject to phase-out arrangements       -         40       ofswhick: capital anstruments issued by financial sector entities that are outside the cosolidated bank subsidiaries subject to phase-out arrangements       -         51       Tier 2 capital in	31 32 33 34 35	Qualifying AT1 capital instruments plus any related share premium         of which: classified as equity under applicable accounting standards         Oglial instruments subject to phase-out arrangements from AT1 capital         AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)         of which: AT1 capital instruments issued by subsidiaries subject to phase-out arrangements         AT1 capital before regulatory deductions		
5 <sup>35</sup> cope of regulatory consolidation (amount above 10% threshold)       -         40       Significant capital investments in ATI capital instruments issued by funccial sector entities that are outside the cope of regulatory consolidation       -         41       National specific regulatory distances applied to ATI capital       -       -         42       Regulatory diductions applied to ATI capital       -       -         43       Total regulatory diductions to ATI capital       -       -         44       ATI capital       -       -         45       Iter 1 capital (11 - CET1 + ATI)       131,821,719         46       Capital instruments subject to phase-out arrangements from The 2 capital       -       -         47       Capital instruments subject to phase-out arrangements from The 2 capital       -       -         47       Capital of the consolidation group)       -       -       -         48       Ter 2 capital instruments issued by subsidiaries subject to phase-out arrangements       -       -       -         59       Collective provisions and regulatory deductions       1,446,178       -       -         51       Ter 2 capital instruments issued by subsidiaries asubject to phase-out arrangements from The 2 capital instruments issued by consolidation (anout above 10% finacital sector entities that are outside the cope of regulatory cons	31 32 33 34 35 36 37	Qualifying AT1 capital instruments plus any related share premium         of which: classified as equity under applicable accounting standards         of which: classified as liabilities under applicable accounting standards         Capital instruments subject to phase-out arrangements from AT1 capital         AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of which: AT1 capital instruments issued by subsidiaries subject to phase-out arrangements         AT1 capital before regulatory deductions         AT1 capital: regulatory deductions         AT1 capital in or AT1 capital instruments	-	
41       National specific regulatory consolidation       -         42       Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions       -         43       Iorlai regulatory deductions to AT1 capital       -         44       AT1 capital       -         45       Iorlai regulatory deductions to AT1 capital       -         46       Iorla regulatory deductions to AT1 capital       -         47       Capital instruments and provision       -         47       Capital instruments piles any related bare premium       -         47       Capital instruments sould bare premium       -         48       Tor 2 capital instruments sould bare premium       -         49       of which: capital instruments sould by subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group)       -         49       of which: capital instruments issued by subsidiaries subject to phase-out arrangements       -         50       Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital       -         51       Tier 2 capital before regulatory deductions       -       -         52       Regiptional capital instruments       -       -         53       Reciprocal crose-holdings in Tier 2 capital instruments <td>31 32 33 34 35 36 37 38</td> <td>Qualifying AT1 capital instruments plus any related share premium           of which: classified as equity under applicable accounting standards           Capital instruments subject to phase-out arrangements from AT1 capital           AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital for the consolidation group)           of which: AT1 capital instruments issued by subsidiaries subject to phase-out arrangements           AT1 capital before regulatory deductions           AT1 capital regulatory deductions           Investments in own AT1 capital instruments           Reciprocal cross-holdings in AT1 capital instruments</td> <td>-</td> <td></td>	31 32 33 34 35 36 37 38	Qualifying AT1 capital instruments plus any related share premium           of which: classified as equity under applicable accounting standards           Capital instruments subject to phase-out arrangements from AT1 capital           AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital for the consolidation group)           of which: AT1 capital instruments issued by subsidiaries subject to phase-out arrangements           AT1 capital before regulatory deductions           AT1 capital regulatory deductions           Investments in own AT1 capital instruments           Reciprocal cross-holdings in AT1 capital instruments	-	
41       National specific regulatory adjustments applied to AT1 capital to cover deductions       -         42       Regulatory deductions applied to AT1 capital to to insufficient Tier 2 capital to cover deductions       -         43       Total regulatory deductions to AT1 capital       -         44       AT1 capital       -         45       Tier 1 capital (T1 - CET1 + AT1)       131,821,719         46       Qualifying Tier 2 capital instruments and provisions       -         47       Capital instruments and provisions       -         48       Tier 1 capital Instruments subject to phase-out arrangements from Tier 2 capital       -         49       of which: capital instruments issued by subsidiaries subject to phase-out arrangements       -         50       Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital       1,446,178         51       Tier 2 capital instruments issued by subsidiaries subject to phase-out arrangements       -         52       Collective provisions and regulatory deductions       1,446,178         53       Reciprocal cross-holdings in Tier 2 capital instruments       -         54       insignificant capital instruments issued by financial sector entities that are outside the scep of regulatory distument applied to Tier 2 capital instruments issued by compilaton (anout above 10% threshold)       -	31 32 33 34 35 36 37 38	Qualifying AT1 capital instruments plus any related share premium           of which: classified as equity under applicable accounting standards           of which: classified as liabilities under applicable accounting standards           Capital instruments subject to phase-out arrangements from AT1 capital           AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)           of which: AT1 capital instruments issued by subsidiaries subject to phase-out arrangements           AT1 capital before regulatory deductions           AT1 capital instruments in own AT1 capital instruments           Investments in own AT1 capital instruments           Reciprocal cross-holdings in AT1 capital instruments           Insignificant capital investments in AT1 capital instruments           Logital investments in AT1 capital instruments           Scope of regulatory consolidation (amount above 10% threshold)	-	
43       Total regulatory deductions to ATI capital          44       ATI capital          45       Ter 1 capital (TI - CETI + ATI)       131,821,719         7       Ter 2 capital instruments and provisions          46       Qualifying Tier 2 capital instruments subject to phase-out arrangements from Tier 2 capital          47       Capital instruments subject to phase-out arrangements from Tier 2 capital          48       Tier 2 capital instruments issued by subsidiaries subject to phase-out arrangements          49       of which: capital instruments issued by subsidiaries subject to phase-out arrangements          50       Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital hefore regulatory deductions       1,446,178         51       Tier 2 capital hefore regulatory deductions          52       Netstemats in own Tier 2 capital instruments          53       Reciprocal cross-holdings in Tier 2 capital instruments          54       Isögnificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (met of eligible short positions)          55       National specific regulatory adjustments applied to Tier 2 capital          56	31 32 33 34 35 36 37 38 39	Qualifying AT1 capital instruments plus any related share premium           of which: classified as equity under applicable accounting standards           Capital instruments subject to phase-out arrangements from AT1 capital           AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital for the consolidation group)           of which: AT1 capital instruments issued by subsidiaries subject to phase-out arrangements           AT1 capital hefore regulatory deductions           AT1 capital regulatory deductions           Investments in own AT1 capital instruments           Reciprocal cross-holdings in AT1 capital instruments           Reciprocal cross-holdings in AT1 capital instruments           Succe of regulatory consolidation above 10% threshold)           Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
44       ATI capital (T1 = CET1 + ATI)       131,821,719         45       Tier 2 capital: Instruments and provision       131,821,719         46       Qualifying Tier 2 capital instruments plus any related share premium       -         47       Capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group)       -         48       Tier 2 capital instruments issued by subsidiaries subject to phase-out arrangements       -         50       Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital       1,446,178         51       Tier 2 capital regulatory deductions       1,446,178         52       Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital instruments       -         53       Reciprocal cross-holdings in Tier 2 capital instruments       -         54       Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (and on tabove 10% threshold)       -         55       Significant capital investments applied to Tier 2 capital       -         56       National specific regulatory adjustments applied to Tier 2 capital       -         57       Total regulatory capital (motion in Tier 2 capital       -         58	31 32 33 34 35 36 37 38 39 40 41	Qualifying AT1 capital instruments plus any related share premium           of which: classified as equity under applicable accounting standards           of which: classified as liabilities under applicable accounting standards           Capital instruments subject to phase-out arrangements from AT1 capital           AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)           of which: AT1 capital instruments issued by subsidiaries subject to phase-out arrangements           AT1 capital force regulatory deductions           AT1 capital instruments in own AT1 capital instruments           Reciprocal cross-holdings in AT1 capital instruments           Insignificant capital investments in AT1 capital instruments           Sequelatory consolidation (amount above 10% threshold)           Significant capital investments in AT1 capital instruments           Steope of regulatory consolidation (amount above 10% threshold)           Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)           Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	-	
Ter 2 capital: instruments and provisions         46       Qualifying Tier 2 capital instruments plus any related share premium       .         47       Capital instruments subject to phase-out arrangements from Tier 2 capital       .         48       Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital instruments issued by subsidiaries subject to phase-out arrangements       .         49       of which: capital instruments issued by subsidiaries subject to phase-out arrangements       .         50       Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital       1,446,178         51       Ter 2 capital before regulatory deductions       1,446,178         52       Investments in own Tier 2 capital instruments       .         53       Reciprocal cross-holdings in Tier 2 capital instruments issued by financial sector entities that are outside the copied aloxy consolidation (mount above 10% threshold)       .         54       Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the copied aloxy consolidation (mount above 10% threshold)       .         55       Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the copied aloxy consolidation (mount above 10% threshold)       .         56       Sinficant capital investin a splied to Tier 2 capital	$ \begin{array}{r} 31\\ 32\\ 33\\ 34\\ 35\\ 36\\ 37\\ 38\\ 39\\ 40\\ 41\\ 42\\ \end{array} $	Qualifying AT1 capital instruments plus any related share premium           of which: classified as equity under applicable accounting standards           of which: classified as liabilities under applicable accounting standards           Capital instruments subject to phase-out arrangements from AT1 capital           AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)           of which: AT1 capital instruments issued by subsidiaries subject to phase-out arrangements           AT1 capital before regulatory deductions           AT1 capital instruments issued by consolidated bank subsidiaries subject to phase-out arrangements           AT1 capital regulatory deductions           Investments in own AT1 capital instruments           Reciprocal cross-holdings in AT1 capital instruments           Recoper of regulatory consolidation (amount above 10% threshold)           Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation           National specific regulatory adjustments applied to AT1 capital           Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	-	
46       Qualifying Tier 2 capital instruments plus any related share premium       -         47       Capital instruments subject to phase-out arrangements from Tier 2 capital       -         48       Tier 2 capital instruments issued by consolidated bans subsidiaries and held by third parties (amount allowed in Tier 2 capital instruments issued by subsidiaries subject to phase-out arrangements       -         49       of which: capital instruments issued by subsidiaries subject to phase-out arrangements       -         50       Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital       1,446,178         51       Tier 2 capital hefore regulatory deductions       1,446,178         52       Investments in own Tier 2 capital instruments       -         53       Reciprocal cross-holding in Tier 2 capital instruments       -         54       Insignificant capital investments in Tier 2 capital instruments       -         55       Rong concel cross-holding in Tier 2 capital instruments       -         56       National specific regulatory adjustments applied to Tier 2 capital       -         57       Singlificant capital investments in Tier 2 capital       -         58       National specific regulatory adjustments applied to Tier 2 capital       -         59       National specific regulatory adjustments applied to Tier 2 capital       - </td <td>31 32 33 34 35 36 37 38 39 40 41 41 42 43 44</td> <td>Qualifying AT1 capital instruments plus any related share premium of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Capital instruments subject to phase-out arrangements from AT1 capital AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group) of which: AT1 capital instruments issued by subsidiaries subject to phase-out arrangements AT1 capital force regulatory deductions AT1 capital instruments in own AT1 capital instruments Insignificant capital instruments Insignificant capital instruments Secope of regulatory consolidation (amount above 10% threshold) Significant capital investments in AT1 capital instruments secope of regulatory consolidation (amount above 10% threshold) Significant capital investments in AT1 capital instruments Reciprocal cross-sholdings in AT1 capital instruments Reciprocal cross-sholdings in AT1 capital instruments Insignificant capital investments in AT1 capital instruments Secope of regulatory consolidation (amount above 10% threshold) Significant capital investments in AT1 capital instruments Reciprocal cross-sholdings in AT1 capital instruments Reciprocal cro</td> <td></td> <td></td>	31 32 33 34 35 36 37 38 39 40 41 41 42 43 44	Qualifying AT1 capital instruments plus any related share premium of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Capital instruments subject to phase-out arrangements from AT1 capital AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group) of which: AT1 capital instruments issued by subsidiaries subject to phase-out arrangements AT1 capital force regulatory deductions AT1 capital instruments in own AT1 capital instruments Insignificant capital instruments Insignificant capital instruments Secope of regulatory consolidation (amount above 10% threshold) Significant capital investments in AT1 capital instruments secope of regulatory consolidation (amount above 10% threshold) Significant capital investments in AT1 capital instruments Reciprocal cross-sholdings in AT1 capital instruments Reciprocal cross-sholdings in AT1 capital instruments Insignificant capital investments in AT1 capital instruments Secope of regulatory consolidation (amount above 10% threshold) Significant capital investments in AT1 capital instruments Reciprocal cross-sholdings in AT1 capital instruments Reciprocal cro		
48       Ter 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group)       -         49       of which: capital instruments issued by subsidiaries subject to phase-out arrangements       -         50       Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital       1,446,178       [c]+[d]+[f]+[g]+[i]         51       Tier 2 capital before regulatory deductions       1,446,178       -         52       Investments in own Tier 2 capital instruments       -       -         53       Reciprocal cross-holdings in Tier 2 capital instruments       -       -         54       Investments in own Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)       -       -         55       Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory adjustments applied to Tier 2 capital       -       -         56       National specific regulatory adjustments applied to Tier 2 capital       -       -         57       Total regulatory adjustments on Tier 2 capital       -       -         58       Tier 2 capital in truments       -       -       -         59       Total regulatory adjustiments to Tier 2 capital <td>31 32 33 34 35 36 37 38 39 40 41 41 42 43 44</td> <td>Qualifying AT1 capital instruments plus any related share premium         of which: classified as equity under applicable accounting standards         Capital instruments subject to phase-out arrangements from AT1 capital         Capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital for econsolidation group)         of which: AT1 capital instruments issued by subsidiaries subject to phase-out arrangements         AT1 capital before regulatory deductions         AT1 capital before regulatory deductions         Investments in own AT1 capital instruments         Reciprocal cross-holdings in AT1 capital instruments         Recoord cross-holdings in AT1 capital instruments         Stope of regulatory consolidation (amount above 10% threshold)         Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation         National specific regulatory adjustments applied to AT1 capital         Regulatory deductions applied to AT1 capital         Regulatory deductions applied to AT1 capital         Regulatory deductions to AT1 capital         Total regulatory deductions to AT1 capital         Regulatory deductions to AT1 capital         Regulatory deductions to AT1 capital         Tergulatory deductions to AT1 capital         Tergulatory deductions to AT1 capital         Tergulatory deductions to AT1 capit</td> <td></td> <td></td>	31 32 33 34 35 36 37 38 39 40 41 41 42 43 44	Qualifying AT1 capital instruments plus any related share premium         of which: classified as equity under applicable accounting standards         Capital instruments subject to phase-out arrangements from AT1 capital         Capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital for econsolidation group)         of which: AT1 capital instruments issued by subsidiaries subject to phase-out arrangements         AT1 capital before regulatory deductions         AT1 capital before regulatory deductions         Investments in own AT1 capital instruments         Reciprocal cross-holdings in AT1 capital instruments         Recoord cross-holdings in AT1 capital instruments         Stope of regulatory consolidation (amount above 10% threshold)         Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation         National specific regulatory adjustments applied to AT1 capital         Regulatory deductions applied to AT1 capital         Regulatory deductions applied to AT1 capital         Regulatory deductions to AT1 capital         Total regulatory deductions to AT1 capital         Regulatory deductions to AT1 capital         Regulatory deductions to AT1 capital         Tergulatory deductions to AT1 capital         Tergulatory deductions to AT1 capital         Tergulatory deductions to AT1 capit		
44       2 capital of the consolidation group)       1         49       of which: capital instruments issued by subsidiaries subject to phase-out arrangements       -         50       Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital       1,446,178       [c]+[d]+[f]+[g]+[i]         51       Tier 2 capital neglatory deductions       1       1       1         52       Investments in own Tier 2 capital instruments       -       -       -         53       Reciprocal cross-holdings in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory adjustments and over 10% threshold)       -       -       -         54       Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory adjustments applied to Tier 2 capital       -       -       -         55       Significant capital investments in Tier 2 capital       -	31 32 33 34 35 36 37 38 39 40 41 41 42 43 44 45	Qualifying AT1 capital instruments plus any related share premium         of which: classified as equity under applicable accounting standards         Capital instruments subject to phase-out arrangements from AT1 capital         Capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital AT1 capital instruments issued by consolidated bank subsidiaries subject to phase-out arrangements from AT1 capital         AT1 capital nosolidation group)       of which: AT1 capital instruments issued by subsidiaries subject to phase-out arrangements         AT1 capital force regulatory deductions       AT1 capital regulatory deductions         Insegnificant capital instruments       Insegnificant capital instruments         Insegnificant capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)       Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation         National specific regulatory adjustments applied to AT1 capital       Tapital         National specific regulatory adjustments applied to AT1 capital       Tapital         AT1 capital       T1 capital         Total regulatory deductions to AT1 capital       Tapital         AT1 capital       T1 capital         AT1 capital       T1 capital         Regulatory deductions to AT1 capital       T1 capital         AT1 capital		
50       Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital       1,446,178       [c]+[d]+[f]+[g]+[i]         51       Tier 2 capital before regulatory deductions       1,446,178       1,446,178         52       Investments in own Tier 2 capital instruments       -       -         53       Reciprocal cross-holdings in Tier 2 capital instruments       -       -         54       Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)       -       -         55       Singfindent capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory adjustments applied to Tier 2 capital       -         56       National specific regulatory adjustments applied to Tier 2 capital       -         57       Total regulatory capital (TC = T1 + T2)       133,267,897         58       Tier 2 capital ratio       -         57       Total regulatory capital (TC = T1 + T2)       133,267,897         58       Total regulatory capital (TC = T1 + T2)       133,267,897         59       Total regulatory capital (TC = T1 + T2)       28,30%         61       CET1 capital ratio       28,30%         62       Tier 1 capital ratio       28,30%	31 32 33 34 35 36 37 38 39 40 41 41 42 43 44 45 5 46 47	Qualifying AT1 capital instruments plus any related share premium         of which: classified as equity under applicable accounting standards         Capital instruments subject to phase-out arrangements from AT1 capital         AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of which: AT1 capital instruments issued by consolidated bank subsidiaries subject to phase-out arrangements from AT1 capital         AT1 capital instruments issued by consolidated bank subsidiaries subject to phase-out arrangements         AT1 capital before regulatory deductions         AT1 capital before regulatory deductions         Insestments in own AT1 capital instruments         Reciprocal cross-holdings in AT1 capital instruments         Reciprocal cross-holdings in AT1 capital instruments         Stopp of regulatory consolidation (amount above 10% threshold)         Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation         National specific regulatory adjustments applied to AT1 capital         Regulatory deductions applied to AT1 capital         AT1 capital         Totapital         Totapital         Totapital         Regulatory deductions to AT1 capital         Regulatory deductions applied to AT1 capital         Regulatory deductions applied to AT1 capital         AT1 capital		
Tier 2 capital before regulatory deductions     1,446,178       Tier 2 capital regulatory deductions     1,446,178       Investments in own Tier 2 capital instruments     -       Si Reciprocal cross-boldings in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amout above 10% threshold)     -       Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory adjustments applied to Tier 2 capital     -       Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory adjustments applied to Tier 2 capital     -       Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory adjustments applied to Tier 2 capital     -       Significant capital investments in Tier 2 capital     -     -       Significant capital investments in Tier 2 capital     -     -       Significant capital investments in Tier 2 capital     -     -       Significant capital investments in Tier 2 capital     -     -       Total regulatory adjustments to Tier 2 capital     -     -       Total regulatory capital (TC = T1 + T2)     133,267,897     -       Capital ratio     28.30%     -     -       Capital ratio     28.30%     -     -       Capital ratio     28.30%	31 32 33 34 35 36 37 38 39 40 40 41 42 43 44 45 46 47 48	Qualifying AT1 capital instruments plus any related share premium of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Capital instruments subject to phase-out arrangements from AT1 capital AT1 capital and a liabilities under applicable accounting standards Capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group) of which: AT1 capital instruments issued by subsidiaries subject to phase-out arrangements AT1 capital effore regulatory deductions AT1 capital instruments issued by subsidiaries subject to phase-out arrangements AT1 capital effore regulatory deductions Investments in own AT1 capital instruments Reciprocal cross-holdings in AT1 capital instruments Insignificant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation National specific regulatory adjustments applied to AT1 capital Regulatory deductions Total regulatory deductions Total regulatory deductions Total regulatory deductions Total regulatory deductions to AT1 capital Regulatory deductions Total regulatory deductions to AT1 capital Tire 1 capital (TI = CET1 + AT1) Tire 2 capital (TI = CET1 + AT1) Capital instruments plus any related share premium Capital instruments plus any related share premium Capital instruments plus on y consolidated bank subsidiaries and held by third parties (amount allowed in Tire 2 capital I Tire 2 capital instruments plus any related share premium Capital instruments plus any related share premium Capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tire 2 capital I Tire 2 capital instruments plus any related share premium Capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tire 2 capital I Tire 2 capital instruments plus any related share premium Capital in		
Ter 2 capital regulatory deductions         Immediation           21         Investments in own Tier 2 capital instruments         -           32         Investments in own Tier 2 capital instruments         -           33         Reciprocal cross-boldings in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amout above 10% threshold)         -           55         Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory adjustments applied to Tier 2 capital         -           56         National specific regulatory adjustments applied to Tier 2 capital         -           57         National regulatory adjustments applied to Tier 2 capital         -           56         National specific regulatory adjustments on Tier 2 capital         -           57         Total regulatory adjustments to Tier 2 capital         -           58         Tier 2 capital (TC = T1 + T2)         133.267.897           59         Total regulatory capital (TC = T1 + T2)         133.267.897           61         CET1 capital ratio         28.30%           62         Total regulatory capital (TC = T1 + T2)         28.30%           63         Total capital ratio         28.30%           64         CET1 capital ratio         28.30%	31           32           33           34           35           36           37           38           39           40           41           42           43           44           45           46           47           48           49	Qualifying AT1 capital instruments plus any related share premium of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Capital instruments subject to phase-out arrangements from AT1 capital AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of which: AT1 capital instruments issued by subsidiaries subject to phase-out arrangements AT1 capital perform a capital of the consolidation group) of which: AT1 capital instruments issued by subsidiaries subject to phase-out arrangements AT1 capital regulatory deductions AT1 capital regulatory deductions Investments in own AT1 capital instruments Inseginficant capital instruments in AT1 capital instruments Stope of regulatory consolidation (amount above 10% threshold) Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation National specific regulatory adjustments applied to AT1 capital AT1 capital Ter 1 capital (TI = CET1 + AT1) Ter 2 capital (TI = CET1 + ATI) Capital instruments plus any related share premium Capital instruments and provisions Qualifying Tier 2 capital instruments plus any related share premium Capital instruments subject to phase-out arrangements from Tier 2 capital Tier 2 capital instruments plus any related share premium Capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital instruments plus applied to AT1 capital Tier 2 capital instruments Capital instruments plus any related share premium Capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital instruments plus any related share premium Capital instruments issued by consolidated bank subsidiaries subject to phase-out arrangements Capital instruments issued by consolidated bank subsidiaries subject to phase-out arrangements	- - - - - - - - - - - - - - - - - - -	
52       Investments in own Tier 2 capital instruments       -         53       Reciprocal cross-holdings in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)       -         54       Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (and of eligible short positions)       -         55       Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (and of eligible short positions)       -         56       National specific regulatory adjustments applied to Tier 2 capital       -         57       Total regulatory adjustments applied to Tier 2 capital       -         58       Irier 2 capital (T2)       1,446,178         59       Total regulatory capital (TC = T1 + T2)       13,267,897         60       Total RWA       465,879,179         70       Capital ratio (as a percentage of RWA)       28,30%         61       CET1 capital ratio       28,30%         62       Total capital ratio       28,30%         63       Total capital ratio       28,30%         64       Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus absorbency requirements)       2,613%	31           32           33           34           35           36           37           38           39           40           41           42           43           44           45           46           47           48           49           50	Qualifying AT1 capital instruments plus any related share premium         of which: classified as equity under applicable accounting standards         Capital instruments subject to phase-out arrangements from AT1 capital         AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of which: AT1 capital instruments issued by consolidation group)         of which: AT1 capital instruments issued by subsidiaries subject to phase-out arrangements         AT1 capital regulatory deductions         AT1 capital regulatory deductions         Insignificant capital instruments         Insignificant capital instruments         Insignificant capital instruments         Insignificant capital instruments         Insignificant capital investments in AT1 capital instruments         Insignificant capital investments in AT1 capital instruments         Steope of regulatory consolidation         National specific regulatory adjustments applied to AT1 capital         Regulatory deductions to AT1 capital instruments         National specific regulatory adjustments applied to AT1 capital         Regulatory deductions to AT1 capital         Tet 1 capital (T1 = CET1 + AT1)         Tet 2 capital instruments plus any related share premium         Capital instruments plus any related share premium         Capital instruments plus any related share premium         Capital instrumen		[c]+[d]+[f]+[g]+[i]
54     Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)     -       55     Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)     -       56     National specific regulatory adjustments applied to Tier 2 capital     -       57     Midd back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital     -       57     Total regulatory adjustments to Tier 2 capital     -       58     Tier 2 capital (TC = T1 + T2)     133.267.897       59     Total regulatory capital (TC = T1 + T2)     133.267.897       60     Total RWA     465.879.179       61     CET1 capital ratio     28.30%       62     Tier 1 capital ratio     28.30%       63     Total capital ratio     28.30%       64     Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital conservation buffer requirement     2.613%       64     Institution-specific buffer requirement (capital conservation buffer requiremen	31           32           33           34           35           36           37           38           39           40           41           42           43           44           45           46           47           48           49           50	Qualifying AT1 capital instruments plus any related share premium         of which: classified as equity under applicable accounting standards         Capital instruments subject to phase-out arrangements from AT1 capital         AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital instruments issued by consolidated bank subsidiaries subject to phase-out arrangements         AT1 capital instruments issued by consolidated bank subsidiaries subject to phase-out arrangements         AT1 capital frequency eductions         AT1 capital regulatory deductions         AT1 capital regulatory deductions         Investments in own AT1 capital instruments         Reciprocal cross-holdings in AT1 capital instruments         Reciprocal cross-holdings in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)         Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory douctions applied to AT1 capital         Regulatory deductions applied to AT1 capital         Regulatory deductions applied to AT1 capital         Ter capital (T1 = CET1 + AT1)         Tier 1 capital instruments and provisions         Qualifying Tier 2 capital instruments issued by subsidiaries and held by third parties (amount allowed in Tie 2 capital of the consolidation group)         of which: capital instruments issued by subsidiaries subject to phase-out a		[c]+[d]+[f]+[g]+[i]
53     scope of regulatory consolidation (amount above 10% threshold)     -       53     Significant capital investments in Tire 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)     -       56     National specific regulatory adjustments applied to Tier 2 capital     -       57     National specific regulatory adjustments applied to Tier 2 capital     -       56     Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital     -       57     Total regulatory adjustments to Tier 2 capital     -       58     Tier 2 capital (T2)     1,446,178       59     Total regulatory capital (TC = T1 + T2)     133,267,897       60     Total RWA     465,879,179       61     CET1 capital ratio     28,30%       62     Ter 1 capital ratio     28,30%       63     Total capital ratio     28,30%       64     Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus     2,613%       65     of which: capital conservation buffer requirement     2,500%       66     of which: shiper loss aborbency requirement     0,113%       67     of which: higher loss aborbency requirement     0,00%	31           32           33           34           35           36           37           38           39           40           41           42           43           44           45           46           47           48           49           50           51           52	Qualifying AT1 capital instruments plus any related share premium of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Capital instruments subject to phase-out arrangements from AT1 capital AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group) of which: AT1 capital instruments issued by subsidiaries subject to phase-out arrangements AT1 capital fefore regulatory deductions AT1 capital regulatory deductions Investments in own AT1 capital instruments Insegnificant capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold) Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation AT1 capital applied to AT1 capital instruments Insegnificant capital investments in AT1 capital due to insufficient Tier 2 capital to ecver deductions Tiet 1 capital (TI = CET1 + AT1) Tiet 2 capital (TI = CET1 + AT1) Capital instruments plus any related share premium Capital instruments applied to AT1 capital Capital instruments plus any related share premium Capital instruments issued by consolidated bank subsidiaries subject to phase-out arrangements Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital Tier 2 capital before regulatory deductions Tier 2 capital before regulatory deductions Tier 2 capital instruments issued by subsidiaries subject to phase-out arrangements Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital Tier 2 capital before regulatory deductions Tier 2 capital before regulatory deductions Tier 2 ca		[c]+[d]+[f]+[g]+[i]
35     scope of regulatory consolidation (net of eligible short positions)     Image: Construction of the construction of the construction of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital       6     National specific regulatory adjustments applied to Tier 2 capital     Image: Construction of the construction of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital     Image: Construction of the construction of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital       57     Total regulatory adjustments to Tier 2 capital     Image: Construction of Construction of Construction of Land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital     Image: Construction of Constructin Engliste Construction of Construction of Construction of Constru	31           32           33           34           35           36           37           38           39           40           41           42           43           44           45           46           47           48           49           50           51           52           53	Qualifying AT1 capital instruments plus any related share premium         of which: classified as equity under applicable accounting standards         Capital instruments able as liabilities under applicable accounting standards         Capital instruments subject to phase-out arrangements from AT1 capital         AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital instruments issued by consolidated bank subsidiaries subject to phase-out arrangements         AT1 capital frequency enduators         AT1 capital frequency enduators         AT1 capital before regulatory deductions         AT1 capital instruments in AT1 capital instruments         Reciprocal cross-holdings in AT1 capital instruments         Reciprocal cross-holdings in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)         Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory deductions applied to AT1 capital         Regulatory deductions applied to AT1 capital         Regulatory deductions applied to AT1 capital         AT1 capital         Ther 1 capital instruments and provisions         Qualifying Tier 2 capital instruments sub ary related share premium         Capital instruments subget to phase-out arrangements from Tier 2 capital         Tier 1 capital instruments issued by subsidiaries and held by third parti		[c]+[d]+[f]+[g]+[i]
56     National specific regulatory adjustments applied to Tier 2 capital     -       56     Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital     -       57     Total regulatory adjustments to Tier 2 capital     -       58     Tier 2 capital (T2)     1,446,178       59     Total regulatory capital (TC = T1 + T2)     133,267,897       60     Total RWA     465,879,179       Capital ratios (as a percentage of RWA)     28,30%       61     CET1 capital ratio     28,30%       62     Total capital ratio     28,80%       63     Total capital ratio     28,61%       64     Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus low absorbency requirement)     2,613%       65     of which: capital conservation buffer requirement     2,500%       66     of which: bingher loss absorbency requirement     0,0113%	31           32           33           34           35           36           37           38           39           40           41           42           43           44           45           46           47           48           49           50           51           52           53	Qualifying AT1 capital instruments plus any related share premium of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Capital instruments subject to phase-out arrangements from AT1 capital AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group) of which: AT1 capital instruments issued by subsidiaries subject to phase-out arrangements AT1 capital regulatory deductions AT1 capital regulatory deductions Investments in own AT1 capital instruments Insegnificant capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold) Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation National specific regulatory adjustments applied to AT1 capital AT1 capital Ter 1 capital (TI = CET1 + AT1) Ter 2 capital instruments plus any related share premium Qualifying Tre 2 capital instruments plus any related share premium Capital instruments sized by consolidated bank subsidiaries subject to phase-out arrangements Capital instruments plus any related share premium Capital instruments subject to phase-out arrangements from Ter 2 capital Tire 2 capital instruments plus any related share premium Capital instruments issued by subsidiaries subject to phase-out arrangements Collective provisions and regulatory deductions Tire 2 capital instruments plus any related share premium Capital instruments subject to phase-out arrangements Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tire 2 capital Tire 2 capital before regulatory deductions Tire 2 capital instruments Newettons Newstments in own		[c]+[d]+[f]+[g]+[i]
308     properties) eligible for inclusion in Tier 2 capital     Image: Comparison of the Comparison of	31           32           33           34           35           36           37           38           39           40           41           42           43           44           45           46           47           48           49           50           51           52           53           54	Qualifying AT1 capital instruments plus any related share premium       of which: classified as equity under applicable accounting standards         Capital instruments subject to phase-out arrangements from AT1 capital       AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of which: AT1 capital instruments issued by subsidiaries subject to phase-out arrangements         AT1 capital netroments issued by consolidated bank subsidiaries subject to phase-out arrangements       AT1 capital capital instruments issued by subsidiaries subject to phase-out arrangements         AT1 capital regulatory deductions       Imvestments       Imvestments         Reciprocal cross-holdings in AT1 capital instruments       Instruments       Imvestments         Reciprocal cross-holdings in AT1 capital instruments       Instruments is actor entities that are outside the scope of regulatory consolidation (amount above 10% threshold)       Imvestments in a T1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation         National specific regulatory adjustments applied to AT1 capital       Equilatory consolidation         AT1 capital instruments plus any related share premium       Capital instruments plus any related share premium         Capital instruments suble to phase-out arrangements from Tire 2 capital       Capital instruments and provisions         Tire 2 capital instruments plus any related share premium       Capital instruments plus any related share premium         Capital instruments issued by		[c]+[d]+[f]+[g]+[i]
58     Tier 2 capital (T2)     1,446,178       59     Total regulatory capital (TC = T1 + T2)     133,267,897       60     Total RWA     465,879,179       Capital ratio (se a percentage of RWA)     465,879,179       61     CET1 capital ratio     28,30%       62     Tier 1 capital ratio     28,30%       63     Total capital ratio     28,61%       64     Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer requirement)     2,613%       65     of which: capital conservation buffer requirement     2,500%       66     of which: bigher loss absorbency requirement     0,0113%       67     of which: higher loss absorbency requirement     0,00%	31 32 33 34 35 36 37 38 39 40 41 42 44 42 44 44 45 46 47 30 50 51 52 53 54 55 55 66	Qualifying AT1 capital instruments plus any related share premium of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Capital instruments subject to phase-out arrangements from AT1 capital AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group) of which: AT1 capital instruments issued by subsidiaries subject to phase-out arrangements AT1 capital Defore regulatory deductions AT1 capital regulatory deductions Investments in own AT1 capital instruments Reciprocal cross-holdings in AT1 capital instruments Insegnificant capital investments in AT1 capital instruments scope of regulatory consolidation (amount above 10% threshold) Significant capital investments in AT1 capital instruments Stope of regulatory consolidation National specific regulatory adjustments applied to AT1 capital Regulatory consolidation Tier 1 capital (TI = CET1 + AT1) Tier 1 capital instruments plus any related share premium Capital intertuments plus any related share premium Capital instruments subject to phase-out arrangements Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital Tier 2 capital instruments issued by subsidiaries and held by third parties (amount allowed in Tier 2 capital instruments issued by subsidiaries subject to phase-out arrangements Collective provisions and regulatory deductions Tier 2 capital instruments plus any related share premium Capital instruments issued by consolidated bank subsidiaries subject to phase-out arrangements Collective provisions and regulatory deductions Tier 2 capital instruments plus any related share premium Capital instruments issued by subsidiaries subject to phase-out arrangements Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital Tier 2 capital before regulatory deductions Tier 2 capital befor		[c]+[d]+[f]+[g]+[i]
59     Total regulatory capital (TC = T1 + T2)     133,267,897       60     Total RWA     465,879,179       Capital ratio (as a percentage of RWA)     465,879,179       Capital ratio (as a percentage of RWA)     28,30%       61     CET1 capital ratio     28,30%       62     Tier 1 capital ratio     28,80%       63     Total capital ratio     28,61%       64     Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)     2.613%       65     of which: capital conservation buffer requirement     2.500%       66     of which: higher loss absorbency requirement     0.113%       67     of which: higher loss absorbency requirement     0.00%	31 32 33 34 35 36 37 38 39 40 41 42 44 44 45 46 47 48 49 50 51 51 52 53 54 55 56 66 56a	Qualifying AT1 capital instruments plus any related share premium       of which: classified as equity under applicable accounting standards         Capital instruments subject to phase-out arrangements from AT1 capital         AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)         of whick: AT1 capital instruments issued by subsidiaries subject to phase-out arrangements         AT1 capital perform cregulatory deductions         AT1 capital regulatory deductions         Investments in own AT1 capital instruments         Reciprocal cross-holdings in AT1 capital instruments         Reciprocal cross-holdings in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)         Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation         National specific regulatory adjustments applied to AT1 capital         Regulatory deductions to AT1 capital         AT1 capital         Tier 1 capital instruments plus any related share premium         Capital instruments subject to phase-out arrangements         Tier 2 capital instruments plus any related share premium         Capital instruments subject to phase-out arrangements         Total regulatory deductions of by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital instruments plus		[c]+[d]+[f]+[g]+[i]
60     Total RWA     465,879,179       Capital ratios (as a percentage of RWA)     7       Capital ratio     28.30%       61     CTI capital ratio       63     Total capital ratio       64     Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)     26.13%       65     of which: capital capital capital under requirement     2.500%       66     of which: bigher loss absorbency requirement     0.113%       67     of which: higher loss absorbency requirement     0.00%	31           32           33           34           35           36           37           38           39           40           41           42           43           44           45           46           47           48           49           50           51           52           53           54           55           566           56a	Qualifying AT1 capital instruments plus any related share premium       of which: classified as equity under applicable accounting standards         Capital instruments subject to phase-out arrangements from AT1 capital         AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital instruments issued by consolidated bank subsidiaries subject to phase-out arrangements         AT1 capital instruments issued by consolidated bank subsidiaries subject to phase-out arrangements         AT1 capital regulatory deductions         AT1 capital regulatory deductions         Reciprocal cross-holdings in AT1 capital instruments         Reciprocal cross-holdings in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)         Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory deductions applied to AT1 capital         Regulatory deductions applied to AT1 capital         Regulatory deductions applied to AT1 capital         AT1 capital instruments applied to AT1 capital         Tier 1 capital (T1 = CET1 + AT1)         Tier 2 capital instruments plus any related share premium         Capital instruments subject to phase-out arrangements from Tier 2 capital         Tier 2 capital instruments issued by subsidiaries subject to phase-out arrangements         Collective provisions and regulatory deductions         Tier 2 cap		[c]+[d]+[f]+[g]+[i]
61     CET1 capital ratio     28.30%       62     Tier Lapital ratio     28.30%       63     Total capital ratio     28.61%       64     Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus)     26.13%       65     of which: capital conservation buffer requirement     2.613%       66     of which: capital conservation buffer requirement     0.113%       67     of which: higher loss absorbency requirement     0.00%	31 32 33 34 35 36 37 38 39 40 41 42 43 39 40 41 42 44 44 45 50 50 51 52 53 54 55 56 656 556 559	Qualifying AT1 capital instruments plus any related share premium of which: classified as equity under applicable accounting standards Capital instruments subject to phase-out arrangements from AT1 capital AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital for ergulatory deductions AT1 capital instruments issued by consolidated bank subsidiaries subject to phase-out arrangements AT1 capital tergulatory deductions AT1 capital regulatory deductions AT1 capital instruments issued by subsidiaries subject to phase-out arrangements AT1 capital regulatory deductions Investments in own AT1 capital instruments Reciprocal cross-holdings in AT1 capital instruments insignificant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold) Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory deductions to AT1 capital and the to insufficient Tier 2 capital to cover deductions Total regulatory deductions to AT1 capital and AT1 capital Tier 1 capital instruments applied to AT1 capital AT1 capital instruments plus any related share premium Capital instruments and provisions Qualifying Tier 2 capital instruments plus any related share premium Capital instruments used by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group) of which: capital instruments issued by subs		[c]+[d]+[f]+[g]+[i]
62     Tier 1 capital ratio     28.30%       63     Total capital ratio     28.61%       64     Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus for a buffer plus countercyclical capital buffer plus for a buffer plus countercyclical capital buffer plus for a	31 32 33 34 35 36 37 38 39 40 41 42 43 39 40 41 42 44 44 45 50 50 51 52 53 54 55 56 656 556 559	Qualifying AT1 capital instruments plus any related share premium         of which: classified as equity under applicable accounting standards         Capital instruments subject to phase-out arrangements from AT1 capital         AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital instruments issued by consolidated bank subsidiaries subject to phase-out arrangements         AT1 capital instruments issued by consolidated bank subsidiaries subject to phase-out arrangements         AT1 capital regulatory deductions         AT1 capital regulatory deductions         Insertion capital investments in AT1 capital instruments         Reciprocal cross-holdings in AT1 capital instruments         Seque of regulatory consolidation (amount above 10% threshold)         Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory douctions applied to AT1 capital         Regulatory deductions applied to AT1 capital         AT1 capital investments in AT1 capital         Ter 1 capital (T1 = CET1 + AT1)         Ter 2 capital (T1 = CET1 + AT1)         Ter 2 capital instruments plus any related share premium         Capital instruments using to phase-out arrangements from Ter 2 capital         Tier 2 capital instruments plus any related share premium         Capital instruments subject to phase-out arrangements from Ter 2 capital         Tier 2 capital instruments issued by s		[c]+[d]+[f]+[g]+[i]
64     Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)     2.613%       65     of which: capital conservation buffer requirement     2.500%       66     of which: higher loss absorbency requirement     0.113%       67     of which: higher loss absorbency requirement     0.00%	31 32 33 34 35 36 37 38 39 40 41 42 43 39 40 41 42 43 39 40 41 44 45 50 51 52 53 54 55 56 56 56 56 59 60 61 1	Qualifying AT1 capital instruments plus any related share premium of which: classified as equity under applicable accounting standards Capital instruments subject to phase-out arrangements from AT1 capital AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group) of which: AT1 capital instruments issued by subsidiaries subject to phase-out arrangements AT1 capital perform cregulatory deductions AT1 capital regulatory deductions Investments in own AT1 capital instruments Reciprocal cross-holdings in AT1 capital instruments Reciprocal cross-holding in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation National specific regulatory adjustments applied to AT1 capital Regulatory deductions to AT1 capital Instruments issued by financial sector entities that are outside the scope of regulatory deductions to AT1 capital and T1 capital Tier 1 capital instruments plus any related share premium Capital instruments and provisions Qualifying Tier 2 capital instruments plus any related share premium Capital instruments subject to phase-out arrangements Capital instruments usued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation (amount above 10% threshold) Significant capital instruments plus any related share premium Capital instruments subed by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group) of which: capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the conso		[c]+[d]+[f]+[g]+[i]
64         higher loss absorbency requirements)         2.013%           65         of which: capital conservation buffer requirement         2.500%           66         of which: higher loss absorbency requirement         0.113%           67         of which: higher loss absorbency requirement         0.00%	31           32           33           34           35           36           37           38           39           40           41           42           43           44           45           46           47           48           49           50           51           52           53           54           55           566           56a           57           58           59           500           60           61           62	Qualifying AT1 capital instruments plus any related share premium of which: classified as equity under applicable accounting standards Capital instruments subject to phase-out arrangements from AT1 capital AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital instruments issued by consolidated bank subsidiaries subject to phase-out arrangements AT1 capital tree consolidation group) of which: AT1 capital instruments issued by subsidiaries subject to phase-out arrangements AT1 capital regulatory deductions AT1 capital regulatory deductions Investments in own AT1 capital instruments Reciprocal cross-holdings in AT1 capital instruments Sued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold) Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory deductions applied to AT1 capital RT1 capital Ter 2 capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory deductions applied to AT1 capital RT1 capital Ter 2 capital instruments plus applied to AT1 capital RT1 capital Ter 2 capital instruments plus any related share premium Capital instruments plus any related share premium Capital instruments subject to phase-out arrangements from Ter 2 capital Ter 2 capital instruments plus any related share premium Capital instruments subject to phase-out arrangements from Ter 2 capital Ter 2 capital instruments issued by subsidiaries subject to phase-out arrangements Collective provisions and regulatory deductions Ter 2 capital instruments issued by subsidiaries subject to phase-out arrangements Reciprocal cross-holdings in Tir 2 capital instruments Reciprocal cross-holdings in Tir 2 capital instrume		[c]+[d]+[f]+[g]+[i]
66         of which: bank specific countercyclical capital buffer requirement         0.113%           67         of which: higher loss absorbency requirement         0.00%	31           32           33           34           35           36           37           38           39           40           41           42           43           44           45           46           47           48           49           50           51           52           53           54           55           566           56a           57           58           59           60           61           62           63	Qualifying AT1 capital instruments plus any related share premium of which: classified as equity under applicable accounting standards Capital instruments subject to phase-out arrangements from AT1 capital AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group) of which: AT1 capital instruments issued by subsidiaries subject to phase-out arrangements AT1 capital perfore regulatory deductions AT1 capital regulatory deductions Investments in own AT1 capital instruments Reciprocal cross-holdings in AT1 capital instruments Insignificant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold) Significant capital performents applied to AT1 capital instruments Reciprocal cross-holding supplied to AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory deductions applied to AT1 capital Regulatory deductions to AT1 capital instruments Reciprocal tross-holding applied to AT1 capital instruments Inter 1 capital (T1 = CET1 + AT1) Tier 1 capital instruments plus any related share premium Capital instruments and provisions Qualifying Tier 2 capital instruments plus any related share premium Capital instruments and provisions Capital instruments subject to phase-out arrangements Capital instruments and provisions Tier 2 capital instruments plus any related share subject to phase-out arrangements Capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group) of which: capital instruments issued by subsidiaries and beld by third parties (amount allowed in Tier 2 capital of the consolidation group) of which: capital instruments issued by subsidiaries and beld by third parties (amount allowed in Tier 2 capital of the consolidation group) of which: capital instruments Capital instruments issued by cos		[c]+[d]+[f]+[g]+[i]
	31           32           33           34           35           36           37           38           39           40           41           42           43           39           40           41           42           43           44           45           50           51           52           53           54           55           56           56a           577           58           59           60           61           62           63           64	Qualifying AT1 capital instruments plus any related share premium         of which: classified as equity under applicable accounting standards         Capital instruments subject to phase-out arrangements from AT1 capital         AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital instruments issued by subsidiaries subject to phase-out arrangements         AT1 capital frequency eductions         AT1 capital regulatory deductions         Reciprocal cross-holdings in AT1 capital instruments         Reciprocal cross-holdings in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)         Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation         National specific regulatory adjustments applied to AT1 capital         Regulatory deductions applied to AT1 capital         AT1 capital instruments and provisions         Qualifying Tier 2 capital instruments subsed by subsidiaries and held by third parties (amount allowed in Tier 2 capital instruments subget to phase-out arrangements from Tier 2 capital         Copital instruments subget to phase-out arrangements from Tier 2 capital         Capital instruments using to phase-out arrangements from Tier 2 capital instruments isoued by subsidiaries and held by third parties (amount allowed in Tier 2 capital instruments issued by subsidiaries subject to phase-out arrangements         Collective provisions a		[c]+[d]+[f]+[g]+[i]
	311           322           333           34           35           36           377           388           399           400           411           42           433           440           45           441           45           466           477           48           499           500           511           522           533           54           55           566           5663           577           58           590           600           611           622           633           64           655           666	Qualifying AT1 capital instruments plus any related share premium         of which: classified as quity under applicable accounting standards         Capital instruments subject to phase-out arrangements from AT1 capital         AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital instruments issued by subsidiaries subject to phase-out arrangements         AT1 capital force regulatory deductions         Inception I capital instruments issued by subsidiaries subject to phase-out arrangements         AT1 capital force regulatory deductions         Investments in own AT1 capital instruments         Reciprocal cross-holdings in AT1 capital instruments         Reciprocal cross-holdings in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)         Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation         National specific regulatory disturbents applied to AT1 capital         Regulatory deductions to AT1 capital         Total capital instruments and provisions         Qualifying Ter 2 capital instruments plus any related share premium         Capital instruments and provisions         Qualifying Ter 2 capital instruments plus any related share premium         Capital instruments subject to phase-out arrangements         Capital instruments insued by subsidiaries subject t		[c]+[d]+[f]+[g]+[i]

#### CC1: Composition of regulatory capital (continued)

s at 31 D	ecember 2022	(a)	(b)
		US\$	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
	National minima (if different from Basel 3 minimum)		
69	National CET1 minimum ratio	Not applicable	Not applicable
70	National Tier 1 minimum ratio	Not applicable	Not applicable
71	National Total capital minimum ratio	Not applicable	Not applicable
	Amounts below the thresholds for deduction (before risk weighting)		
72	Insignificant capital investments in CET1, AT1 and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	-	
73	Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	-	
74	Mortgage servicing rights (net of associated deferred tax liabilities)	Not applicable	Not applicable
75	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	Not applicable	Not applicable
	Applicable caps on the inclusion of provisions in Tier 2 capital		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the BSC approach, or the STC approach and SEC-ERBA, SEC-SA and SEC-FBA (prior to application of cap)	-	
77	Cap on inclusion of provisions in Tier 2 under the BSC approach, or the STC approach, and SEC-ERBA, SEC-SA and SEC-FBA	-	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the IRB approach and SEC-IRBA (prior to application of cap)	-	
79	Cap for inclusion of provisions in Tier 2 under the IRB approach and SEC-IRBA	-	
	Capital instruments subject to phase-out arrangements		
	(only applicable between 1 Jan 2018 and 1 Jan 2022)	Not	
80	Current cap on CETI capital instruments subject to phase-out arrangements	applicable	Not applicable
81	Amount excluded from CETI due to cap (excess over cap after redemptions and maturities)	Not applicable	Not applicable
82	Current cap on AT1 capital instruments subject to phase-out arrangements	-	
83	Amount excluded from ATI capital due to cap (excess over cap after redemptions and maturities)	-	
84	Current cap on Tier 2 capital instruments subject to phase-out arrangements	-	
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	-	

Points to note:

(i) Rows with item titles in italics are rows that will be deleted after all the ineligible capital instruments have been fully phased out (i.e. from 1 January 2022 onwards).

(ii) Shaded rows with borders indicate the following:

• a row shaded dark grey introduces a new section which provides details of a certain component of regulatory capital;

• a row shaded light grey, with no thick border, represents the sum of cells in the relevant section above it;

a row shaded light grey, with a blick border, represents the sum of cetts in the relevant section above it,
a row shaded light grey, with a thick border, indicates a key component of regulatory capital and the regulatory capital ratios;
a row shaded yellow represents an item that is not applicable to Hong Kong.
(iii) The reconciliation requirements included in Template CC2 result in the decomposition of certain regulatory adjustments. For example, the disclosure template above includes the adjustment "Goodwill net of associated deferred tax liabilities". The reconciliation requirements will lead to the disclosure of both the goodwill component and the related tax liability component of this regulatory adjustment.

(iv) Elements where a more conservative definition has been applied in the BCR relative to that set out in Basel III capital standards are disclosed below in Notes to the Template.

Please refer to the disclosure template KM1 of the regulatory disclosure for the quarter ended 31 Dec 2022 of the Company for the commentary.

#### CC1: Composition of regulatory capital (continued)

#### As at 31 December 2022

Notes to th	e Template		
	Description	Hong Kong basis	Basel III basis
	Other intangible assets (net of associated deferred tax liabilities)	-	-
	Explanation	-	
9	recognition in CET1 capital (and hence be excluded from follow the accounting treatment of including MSRs as part capital. Therefore, the amount to be deducted as reported in "Basel III basis" in this box represents the amount reported of MSRs to be deducted to the extent not in excess of the	deduction from CET1 capital up to th of intangible assets reported in the AI's in row 9 may be greater than that requir i nr ow 9 (i.e. the amount reported und 10% threshold set for MSRs and the capital instruments issued by financia	), mortgage servicing rights ("MSRs") may be given limited ne specified threshold). In Hong Kong, an AI is required to s financial statements and to deduct MSRs in full from CET1 ired under Basel III. The amount reported under the column ler the "Hong Kong basis") adjusted by reducing the amount aggregate 15% threshold set for MSRs, DTAs arising from al sector entities (excluding those that are loans, facilities or
	Deferred tax assets (net of associated deferred tax	193,349	193,349
	<b>liabilities)</b> <u>Explanation</u> As set out in paragraphs 69 and 87 of the Basel III text issu	11	r 2010), DTAs of the bank to be realized are to be deducted,
10	whereas DTAs which relate to temporary differences may be capital up to the specified threshold). In Hong Kong, an A the amount to be deducted as reported in row 10 may be gree this box represents the amount reported in row 10 (i.e. the deducted which relate to temporary differences to the exter-	capital (and hence be excluded from deduction from CET1 l, irrespective of their origin, from CET1 capital. Therefore, . The amount reported under the column "Basel III basis" in ong basis") adjusted by reducing the amount of DTAs to be d set for DTAs arising from temporary differences and the investments in CET1 capital instruments issued by financial	
	Insignificant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	-
18	required to aggregate any amount of loans, facilities or othe is a financial sector entity, as if such loans, facilities or oth capital instruments of the financial sector entity, except whe was granted, or any such other credit exposure was incurree row 18 may be greater than that required under Basel III. T	er credit exposures provided by it to an her credit exposures were direct holdin ere the AI demonstrates to the satisfacti d, in the ordinary course of the AI's bu The amount reported under the column basis") adjusted by excluding the aggr	pital instruments issued by financial sector entities, an AI is y of its connected companies, where the connected company ngs, indirect holdings or synthetic holdings of the AI in the ion of the MA that any such loan was made, any such facility isness. Therefore, the amount to be deducted as reported in "Basel III basis" in this box represents the amount reported regate amount of loans, facilities or other credit exposures to
	Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold) Explanation	-	-
	For the purpose of determining the total amount of signifi- required to aggregate any amount of loans, facilities or othe is a financial sector entity, as if such loans, facilities or ot capital instruments of the financial sector entity, except whe was granted, or any such other credit exposure was incurree row 19 may be greater than that required under Basel III. T	er credit exposures provided by it to an her credit exposures were direct holdin ere the AI demonstrates to the satisfacti- d, in the ordinary course of the AI's bu The amount reported under the column basis") adjusted by excluding the aggr	ottal instruments issued by financial sector entities, an AI is y of its connected companies, where the connected company ngs, indirect holdings or synthetic holdings of the AI in the ion of the MA that any such loan was made, any such facility issiness. Therefore, the amount to be deducted as reported in a "Basel III basis" in this box represents the amount reported regate amount of loans, facilities or other credit exposures to
	Insignificant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold) Explanation	-	-
39	The effect of treating loans, facilities or other credit exposu purpose of considering deductions to be made in calculatin threshold available for the exemption from capital deductio the amount to be deducted as reported in row 39 may be gree	ng the capital base (see note re row 18 on of other insignificant capital investm eater than that required under Basel III. e amount reported under the "Hong K	e financial sector entities as CET1 capital instruments for the 8 to the template above) will mean the headroom within the nents in AT1 capital instruments may be smaller. Therefore, . The amount reported under the column "Basel III basis" in Kong basis") adjusted by excluding the aggregate amount of eduction under the Hong Kong approach.
	Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold) Explanation	-	-
54	The effect of treating loans, facilities or other credit exposu purpose of considering deductions to be made in calculatin threshold available for the exemption from capital deduction the amount to be deducted as reported in row 54 may be gree	ng the capital base (see note re row 18 n of other insignificant capital investme eater than that required under Basel III. e amount reported under the "Hong K	e financial sector entities as CET1 capital instruments for the 8 to the template above) will mean the headroom within the ents in Tier 2 capital instruments may be smaller. Therefore, . The amount reported under the column "Basel III basis" in Kong basis") adjusted by excluding the aggregate amount of eduction under the Hong Kong approach.

Remarks:

The amount of the 10% threshold mentioned above is calculated based on the amount of CET1 capital determined in accordance with the deduction methods set out in BCR Schedule 4F. The 15% threshold is referring to paragraph 88 of the Basel III text issued by the Basel Committee (December 2010) and has no effect to the Hong Kong regime.

#### CC2: Reconciliation of regulatory capital to balance sheet

As at 31 December 2022	(a) / (b)	(c)
	Balance sheet as in published financial statements / Under regulatory scope of consolidation	Reference
	US\$	
Assets		
Cash	385	
Balances with banks and other financial institutions	9,480,529	
Placements with banks	5,968,801	
Of which: impairment loss - collective	3,551	[f]
Loans and advances to customers	248,198,457	
Of which: impairment loss - collective	544,434	[g]
Of which: impairment loss - specific	2,688,839	
Debt investments at fair value through other comprehensive income	193,481,340	
Equity investments at fair value through profit or loss	11,432,094	
Property and equipment	37,194	
Right-of-use assets	1,280,732	
Deferred tax assets	193,349	[h]
Other assets	356,040	
Tax receivable	-	
Total assets	470,428,921	
Liabilities		
Loan due to banks and other financial institutions	334,946,921	
Other payables and accruals	765,752	
Of which: impairment loss - collective	701	[i]
Lease liabilities	1,274,804	
Tax payable	528,884	
Deferred tax liabilities	-	[j]
Total liabilities	337,516,361	
Shareholders' equity		
Share capital	100,000,000	[a]
Reserves	32,912,560	
Of which: retained profits	32,406,949	[b]
Of which: regulatory reserve	848,152	[c]
Of which: impairment loss - collective	49,340	[d]
Of which: Fair value reserve	(391,881)	[e]
Total shareholders' equity	132,912,560	

#### CCA: Main features of regulatory capital instruments

As at 31 De	cember 2022	(a)
		Quantitative / qualitative information
1	Issuer	WOORI GLOBAL MARKETS ASIA LIMTIED
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	NOT APPLICABLE
3	Governing law(s) of the instrument	HONG KONG
	Regulatory treatment	
4	Transitional Basel III rules	CET1
5	Post-transitional Basel III rules	CET1
6	Eligible at solo / group / solo and group	SOLO
7	Instrument type (types to be specified by each jurisdiction)	ORDINARY SHARES
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	HKD780 (USD100)
9	Par value of instrument	HKD10 PER SHARE, 78,000,000 SHARES
10	Accounting classification	SHAREHOLDERS EQUITY
11	Original date of issuance	NOT APPLICABLE
12	Perpetual or dated	PERPETUAL
13	Original maturity date	NOT APPLICABLE
14	Issuer call subject to prior supervisory approval	NO
15	Optional call date, contingent call dates and redemption amount	NOT APPLICABLE
16	Subsequent call dates, if applicable	NOT APPLICABLE
	Coupons / dividends	
17	Fixed or floating dividend / coupon	FLOATING
18	Coupon rate and any related index	NOT APPLICABLE
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	FULLY DISCRETIONARY
21	Existence of step-up or other incentive to redeem	NO
22	Non-cumulative or cumulative	NONCUMULATIVE
23	Convertible or non-convertible	NON-CONVERTIBLE
24	If convertible, conversion trigger(s)	NOT APPLICABLE
25	If convertible, fully or partially	NOT APPLICABLE
26	If convertible, conversion rate	NOT APPLICABLE
27	If convertible, mandatory or optional conversion	NOT APPLICABLE
28	If convertible, specify instrument type convertible into	NOT APPLICABLE
29	If convertible, specify issuer of instrument it converts into	NOT APPLICABLE
30	Write-down feature	NO
31	If write-down, write-down trigger(s)	NOT APPLICABLE
32	If write-down, full or partial	NOT APPLICABLE
33	If write-down, permanent or temporary	NOT APPLICABLE
34	If temporary write-down, description of write-up mechanism	NOT APPLICABLE
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	NOT APPLICABLE
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NOT APPLICABLE

Points to note: (i) An AI should report the main features of each outstanding regulatory capital instrument. For any item that is not applicable for a particular capital instrument, "NA" should be entered.

(ii) In order to provide a "main features report" that summarises all of the regulatory capital instruments of the banking group, an AI should report each instrument, including ordinary shares, in a separate column of this template (by adding column (b), column (c) and so on).

(iii) An AI should select one of the standard options in the list as the input for a particular cell, where relevant. The following table provides a more detailed explanation of reporting requirements for each of the cells, and, where relevant, the list of standard options from which the AI should select as the input for a particular cell.

#### CCyB1: Geographical distribution of credit exposures used in countercyclical capital buffer ("CCyB")

#### As at 31 December 2022

					US\$
		(a)	(c)	(d)	(e)
	Geographical breakdown by Jurisdiction (J)	Applicable JCCyB ratio in effect (%)	RWA used in computation of CCyB ratio (US\$)	AI-specific CCyB ratio (%)	CCyB amount
1	Hong Kong SAR	1.000%	29,135,986		
N+1	Sum		29,135,986		
N+2	Total		257,134,407	0.113%	526,443
Point to (i) n	o note: o disclosure is required for items shaded in	dark grey (i.e. column (d) and (e) i	n rows 3 to $N+1$ , cells $N+1/a$ and $N+1$	-2/a).	

The table above sets out the Company's CCyB ratio, the risk weighted amounts ("RWA") of its private sector credit exposures by jurisdiction and the Jurisdictional CCyB ("JCCyB") ratios as announced by the relevant jurisdictions which are used for calculating the Company's CCyB ratio. The attribution of the Company's private sector credit exposures by jurisdiction is determined on an ultimate risk basis pursuant to the HKMA Supervisory Policy Manual module CA-B-3 "Counterparty Capital Buffer (CCyB) – Geographic Allocation of Private Sector Credit Exposures", considering factors such as country of residence and location of collateral, as applicable.

#### LR1: Summary comparison of accounting assets against leverage ratio ("LR") exposure measure

#### As at 31 December 2022

		(a)
	Item	Value under the LR framework
		(US\$)
1	Total consolidated assets as per published financial statements	470,428,921
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
2a	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting standard but excluded from the LR exposure measure	-
3a	Adjustments for eligible cash pooling transactions	
4	Adjustments for derivative contracts	-
5	Adjustment for SFTs (i.e. repos and similar secured lending)	-
6	Adjustment for off-balance sheet ("OBS") items (i.e. conversion to credit equivalent amounts of OBS exposures)	8,524,476
6a	Adjustment for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from exposure measure	-
7	Other adjustments	3,776,246
8	Leverage ratio exposure measure	482,729,643

The difference between the total on balance sheet exposures as reported in the financial statements and on-balance sheet exposures in row 1 of Template LR2 is mainly due to the reason that loans and advances to customers and placements with banks are reported as net amount after impairment in the financial statements while they are reported in their gross amount in row 1 of Template LR2, and also the difference in recognizing Loans and advances to customers at amortized cost using effective interest rate in the financial statement while gross amount of Loans and advances to customers was used in row 1 of Template LR2. For detail of the Template LR2, please refer to the regulatory disclosure for the quarter ended 31 December 2022 of the Company.

#### LIQ2: Net Stable Funding Ratio - for category 1 institution

The Company is not designated by the Monetary Authority as a category 1 institution; therefore, this disclosure template is not applicable to the Company.