

Pillar 3 Disclosure

30 June 2022



BNP PARIBAS
South Africa Branch

**The bank
for a changing
world**

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INTRODUCTION

PILLAR 3

The purpose of Pillar 3 - market discipline, is to complement the minimum capital requirements (Pillar 1) and the supervisory review process (Pillar 2) with a set of disclosures completing the usual financial disclosures. It is designed to allow market participants to evaluate key items of information such as scope of application, capital, exposure to different types of risk, risk assessment procedures, and, consequently, capital adequacy with respect to the institution's risk profile.

In accordance with South African Reserve Bank ("SARB") Banks Act 94 of 1990 ("Banks Act") Regulation 43 *Public Disclosure* and Directive 1 of 2019 *Matters related to Pillar 3 disclosure requirement framework*, as well as the BCBS standard which have been applied. BNP Paribas S.A. has defined a prudential scope to monitor capital adequacy ratios calculated on the solo basis of the branch.

BNP PARIBAS S.A., SOUTH AFRICA BRANCH
(Registration number: 2011/100541/10)

INCORPORATION AND ACTIVITIES

BNP Paribas S.A., South Africa Branch (the "Branch") is a branch of BNP Paribas S.A. (the "Bank" or the "Head Office") incorporated and domiciled in France. The Bank's registered office is 16, Boulevard Des Italiens, 75009 Paris, France. The Bank has operations in over 68 countries and employs over 193,000 people. The Bank has its primary listing on the Paris stock exchange.

The Branch is licensed by the South African Reserve Bank ("SARB") to carry out banking activities and was registered on 01 June 2012, and has been an authorised dealer in foreign exchange since 01 July 2013.

The Branch started operations on 02 January 2013 once it received its endowment capital from Head Office.

The Branch carries out a full range of treasury, capital markets and corporate banking activities and has significant dealings with the Head Office and other offices of the Bank in the ordinary course of business.

STATEMENT OF THE EXECUTIVE COMMITTEE'S RESPONSIBILITY, APPROVAL AND BASIS OF PREPARATION OF PILLAR 3 DISCLOSURES

The Executive Committee is responsible for the maintenance of adequate accounting records and integrity of the annual financial statements and disclosure requirements as per Regulation 43 of the Bank regulations.

In preparation of the annual financial statements and disclosures, suitable accounting policies have been applied and reasonable estimates have been made by management, where full and responsible disclosures have been prepared in line with the BNP Paribas S.A., South Africa Branch's (the "Branch") philosophy on corporate governance.

The Pillar 3 disclosure document has been prepared and presented using the South African Rand in R 'Millions (ZAR'000) as at 30 June 2022

KEY METRICS

The below table summarises BNP Paribas South Africa branch RWA and capital requirements under each type of relevant Pillar 1 risk.

Template KM1: Key metrics

Quarterly

		a	a	b	c	d
		Term	Term 1	Term 2	Term 3	Term 4
		Jun-22	Mar-22	Dec-21	Sep-21	Jun-21
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	4,332,055	4,331,381	4,331,789	4,330,723	4,331,714
1a	Fully loaded ECL accounting model CET1	4,332,055	4,331,381	4,331,789	4,330,723	4,331,714
2	Tier 1	4,332,055	4,331,381	4,331,789	4,330,723	4,331,714
2a	Fully loaded ECL accounting model Tier 1	4,332,055	4,331,381	4,331,789	4,330,723	4,331,714
3	Total capital	4,332,055	4,331,381	4,331,789	4,330,723	4,331,714
3a	Fully loaded ECL accounting model total capital	4,332,055	4,331,381	4,331,789	4,330,723	4,331,714
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	19,340,491	20,066,334	17,770,026	17,775,164	17,369,425
4a	Total risk-weighted assets (pre-floor)	19,340,491	20,066,334	17,770,026	17,775,164	17,369,425
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	22.40%	21.59%	24.38%	24.36%	24.94%
5a	Fully loaded ECL accounting model CET1 (%)	22.40%	21.59%	24.38%	24.36%	24.94%
5b	CET1 ratio (%) (pre-floor ratio)	0.00%	0.00%	0.00%	0.00%	0.00%
6	Tier 1 ratio (%)	22.40%	21.59%	24.38%	24.36%	24.94%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	22.40%	21.59%	24.38%	24.36%	24.94%
6b	Tier 1 ratio (%) (pre-floor ratio)	0.00%	0.00%	0.00%	0.00%	0.00%
7	Total capital ratio (%)	22.40%	21.59%	24.38%	24.36%	24.94%
7a	Fully loaded ECL accounting model total capital ratio (%)	22.40%	21.59%	24.38%	24.36%	24.94%
7b	Total capital ratio (%) (pre-floor ratio)	0.00%	0.00%	0.00%	0.00%	0.00%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	22.40%	21.59%	24.38%	24.36%	24.94%
Basel III Leverage ratio						
13	Total Basel III leverage ratio exposure measure	30,865,467	32,127,808	25,729,337	28,840,772	24,440,345
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	14.04%	13.48%	16.84%	15.02%	17.72%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	14.04%	13.48%	16.84%	15.02%	17.72%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	14.04%	13.48%	16.84%	15.02%	17.72%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	14.04%	13.48%	16.84%	15.02%	17.72%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	14.04%	13.48%	16.84%	15.02%	17.72%
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	2,524,767	2,455,765	2,064,929	2,539,463	2,558,741
16	Total net cash outflow	1,491,615	2,133,927	915,622	1,826,868	1,319,671
17	LCR ratio (%)	169.26%	115.08%	225.52%	139.01%	193.89%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	9,236,663	10,510,852	6,704,624	9,247,155	8,765,165
19	Total required stable funding	7,351,739	7,608,412	6,231,847	6,779,977	6,636,660
20	NSFR ratio	125.64%	138.15%	107.59%	136.39%	132.07%

Template OV1: Overview of RWA

Quarterly

		a	b	c
		RWA		Minimum capital requirements
		Term	Term 1	Term
		Jun-22	Mar-22	Jun-22
1	Credit risk (excluding counterparty credit risk)	11,382,991	11,559,464	1,422,874
2	Of which: standardised approach (SA)	11,382,991	11,559,464	1,422,874
3	Of which: foundation internal ratings-based (F-IRB) approach	-	-	-
4	Of which: supervisory slotting approach	-	-	-
5	Of which: advanced internal ratings-based (A-IRB) approach	-	-	-
6	Counterparty credit risk (CCR)	2,334,699	2,938,765	291,837
7	Of which: standardised approach for counterparty credit risk	2,334,699	2,938,765	291,837
8	Of which: IMM	-	-	-
9	Of which: other CCR	-	-	-
10	Credit valuation adjustment (CVA)	4,532,953	4,467,133	566,619
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	-	-	-
12	Equity investments in funds – look-through approach	-	-	-
13	Equity investments in funds – mandate-based approach	-	-	-
14	Equity investments in funds – fall-back approach	-	-	-
15	Settlement risk	-	-	-
16	Securitisation exposures in banking book	-	-	-
17	Of which: securitisation IRB approach (SEC-IRBA)	-	-	-
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	-	-	-
19	Of which: securitisation standardised approach (SEC-SA)	-	-	-
20	Market risk	33,146	8,104	4,143
21	Of which: standardised approach (SA)	33,146	8,104	4,143
22	Of which: internal model approach (IMA)	-	-	-
23	Capital charge for switch between trading book and banking book	-	-	-
24	Operational risk	966,612	932,130	120,827
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	90,091	160,738	11,261
26	Output floor applied	-	-	
27	Floor adjustment (before application of transitional cap)	-	-	
28	Floor adjustment (after application of transitional cap)	-	-	
29	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)	19,340,492	20,066,334	2,417,562

COMPOSITION OF CAPITAL

Template CC1 – Composition of regulatory capital

Semiannual

		a	b
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 capital: instruments and reserves			
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	3,835,000	h
2	Retained earnings	498,112	
3	Accumulated other comprehensive income (and other reserves)	-	
4	<i>Directly issued capital subject to phase-out from CET1 capital (only applicable to non-joint stock companies)</i>	-	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1 capital)	-	
6	Common Equity Tier 1 capital before regulatory adjustments	4,333,112	
Common Equity Tier 1 capital: regulatory adjustments			
7	Prudent valuation adjustments	-	
8	Goodwill (net of related tax liability)	-	a minus d
9	Other intangibles other than mortgage servicing rights (MSR) (net of related tax liability)	1,057	b minus e
10	Deferred tax assets (DTA) that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	-	
11	Cash flow hedge reserve	-	
12	Shortfall of provisions to expected losses	-	
13	Securitisation gain on sale (as set out in [CAP30.14])	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
15	Defined benefit pension fund net assets	-	
16	Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	-	
17	Reciprocal cross-holdings in common equity	-	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
20	MSR (amount above 10% threshold)	-	c minus f minus 10% threshold
21	DTA arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	
22	Amount exceeding the 15% threshold	-	
23	Of which: significant investments in the common stock of financials	-	
24	Of which: MSR	-	
25	Of which: DTA arising from temporary differences	-	
26	National specific regulatory adjustments	-	
27	Regulatory adjustments applied to Common Equity Tier 1 capital due to insufficient Additional Tier 1 and Tier 2 capital to cover deductions	-	
28	Total regulatory adjustments to Common Equity Tier 1 capital	1,057	
29	Common Equity Tier 1 capital (CET1)	4,332,055	
Additional Tier 1 capital: instruments			
30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus	-	i
31	Of which: classified as equity under applicable accounting standards	-	
32	Of which: classified as liabilities under applicable accounting standards	-	
33	<i>Directly issued capital instruments subject to phase-out from additional Tier 1 capital</i>	-	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group additional Tier 1 capital)	-	
35	<i>Of which: instruments issued by subsidiaries subject to phase-out</i>	-	
36	Additional Tier 1 capital before regulatory adjustments	-	

Additional Tier 1 capital: regulatory adjustments			
37	Investments in own additional Tier 1 instruments	-	
38	Reciprocal cross- holdings in additional Tier 1 instruments	-	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	
41	National specific regulatory adjustments	-	
42	Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions	-	
43	Total regulatory adjustments to additional Tier 1 capital	-	
44	Additional Tier 1 capital (AT1)	-	
45	Tier 1 capital (T1 = CET1 + AT1)	4,332,055	
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	
47	<i>Directly issued capital instruments subject to phase-out from Tier 2 capital</i>	-	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	
49	<i>Of which: instruments issued by subsidiaries subject to phase-out</i>	-	
50	Provisions	-	
51	Tier 2 capital before regulatory adjustments	-	
Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	-	
53	Reciprocal cross- holdings in Tier 2 instruments and other TLAC liabilities	-	
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	
54a	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)	-	
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
56	National specific regulatory adjustments	-	
57	Total regulatory adjustments to Tier 2 capital	-	
58	Tier 2 capital	-	
59	Total regulatory capital (= Tier 1 + Tier 2)	4,332,055	
60	Total risk- weighted assets	19,340,491	
Capital adequacy ratios and buffers			
61	Common Equity Tier 1 capital (as a percentage of risk- weighted assets)	22.40%	
62	Tier 1 capital (as a percentage of risk- weighted assets)	22.40%	
63	Total capital (as a percentage of risk- weighted assets)	22.40%	
64	Institution- specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk- weighted assets)	10.00%	
65	Of which: capital conservation buffer requirement	2.50%	
66	Of which: bank- specific countercyclical buffer requirement	0.00%	
67	Of which: higher loss absorbency requirement	0.00%	
68	Common Equity Tier 1 capital (as a percentage of risk- weighted assets) available after meeting the bank's minimum capital requirements	9.90%	
National minima (if different from Basel III)			
69	National minimum Common Equity Tier 1 capital adequacy ratio (if different from Basel III minimum)	-	
70	National minimum Tier 1 capital adequacy ratio (if different from Basel III minimum)	-	
71	National minimum Total capital adequacy ratio (if different from Basel III minimum)	-	

Amounts below the thresholds for deduction (before risk-weighting)			
72	Non-significant investments in the capital and other TLAC liabilities of other financial entities	-	
73	Significant investments in the common stock of financial entities	-	
74	MSR (net of related tax liability)	-	
75	DTA arising from temporary differences (net of related tax liability)	-	
Applicable caps on the inclusion of provisions in Tier 2 capital			
76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardised approach (prior to application of cap)	-	
77	Cap on inclusion of provisions in Tier 2 capital under standardised approach	-	
78	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	
79	Cap for inclusion of provisions in Tier 2 capital under internal ratings-based approach	-	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase-out arrangements	-	
81	Amount excluded from CET1 capital due to cap (excess over cap after redemptions and maturities)	-	
82	Current cap on AT1 instruments subject to phase-out arrangements	-	
83	Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	-	
84	Current cap on Tier 2 instruments subject to phase-out arrangements	-	
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	-	

Template CC2 – Reconciliation of regulatory capital to balance sheet

Semiannual

	a	b	c
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	As at period-end 30 Jun 2022	As at period-end 30 Jun 2022	
Assets			
Cash and balances at central banks	241,772	241,772	
Items in the course of collection from other banks	52,776	52,776	
Trading portfolio assets	-	-	
Financial assets designated at fair value	-	-	
Derivative financial instruments	3,721,215	3,721,215	
Loans and advances to banks	3,202,424	3,202,424	
Loans and advances to customers	9,931,778	9,931,778	
Reverse repurchase agreements and other similar secured lending	-	-	
Available for sale financial investments	2,282,995	2,282,995	
Current and deferred tax assets	13,646	13,646	
Prepayments, accrued income and other assets	50,868	50,868	
Investments in associates and joint ventures	-	-	
Goodwill and intangible assets	-	-	
Of which: goodwill	-	-	a
Of which: other intangibles (excluding MSR)	-	-	b
Of which: MSR	-	-	c
Property, plant and equipment	6,163	6,163	
Total assets	19,503,637	19,503,637	

Deposits from banks	3,315,784	3,315,784	
Items in the course of collection due to other banks	-	-	
Customer accounts	7,905,521	7,905,521	
Repurchase agreements and other similar secured borrowing	-	-	
Trading portfolio liabilities	-	-	
Financial liabilities designated at fair value	-	-	
Derivative financial instruments	3,715,228	3,715,228	
Debt securities in issue	-	-	
Accruals, deferred income and other liabilities	118,570	118,570	
Current and deferred tax liabilities	-	-	
Of which: deferred tax liabilities (DTL) related to goodwill	-	-	d
Of which: DTL related to intangible assets (excluding MSR)	-	-	e
Of which: DTL related to MSR	-	-	f
Subordinated liabilities	-	-	
Provisions	22,752	22,752	
Retirement benefit liabilities	-	-	
Total liabilities	15,077,855	15,077,855	
Shareholders' equity			
Paid-in share capital	3,835,000	3,835,000	
Of which: amount eligible for CET1 capital	-	-	h
Of which: amount eligible for AT1 capital	-	-	i
Retained earnings	590,782	590,782	
Accumulated other comprehensive income	-	-	
Total shareholders' equity	4,425,782	4,425,782	

CREDIT RISK

Template CR1: Credit quality of assets

Semiannual

		a		b	c	d		e	f	g
		Gross carrying values of		Allowances/ impairments	Of which ECL accounting provisions for credit losses on SA exposures	Of which ECL accounting provisions for credit losses on IRB exposures		Net values (a+b-c)		
		Defaulted exposures	Non- defaulted exposures			Allocated in regulatory category of Specific	Allocated in regulatory category of General			
1	Loans	-	13,708,555	26,150	-	-	-	13,682,405		
2	Debt	-	2,282,995	2,023	-	-	-	2,280,972		
	Securities									
3	Off-balance sheet exposures	-	6,606,121	1,765	-	-	-	6,604,356		
4	Total	-	22,597,671	29,939	-	-	-	22,567,732		

Template CR4: Standardised approach – credit risk exposure and credit risk mitigation (CRM) effects Semiannual

		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
Asset classes		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereigns and their central banks	2,282,995	-	2,280,968	-	-	0.00%
2	Non-central government public sector entities	-	-	-	-	-	-
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	4,599,281	2,667,030	4,599,277	2,667,030	246,864	3.40%
	Of which: securities firms and other financial institutions	-	-	-	-	-	-
5	Covered bonds	-	-	-	-	-	-
6	Corporates	9,109,274	3,939,091	9,083,344	3,937,289	11,136,127	85.53%
	Of which: securities firms and other financial institutions	19	-	19	-	19	100.00%
	Of which: specialised lending	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	-	-	-	-	-	-
8	Retail	-	-	-	-	-	-
9	Real estate	-	-	-	-	-	-
	Of which: general RRE	-	-	-	-	-	-
	Of which: IPRRE	-	-	-	-	-	-
	Of which: general CRE	-	-	-	-	-	-
	Of which: IPCRE	-	-	-	-	-	-
	Of which: land acquisition, development and construction	-	-	-	-	-	-
10	Defaulted exposures	-	-	-	-	-	-
11	Other assets	351,581	-	351,581	-	55,976	15.92%
12	Total	16,343,149	6,606,121	16,315,190	6,604,319	11,438,986	49.91%

Template CR5: Standardised approach – exposures by asset classes and risk weights Semiannual

		0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
1	Sovereigns and their central banks	2,282,995	-	-	-	-	-	2,280,968
4	Banks	-	1,234,324	-	19	-	6,031,987	5,932,811
6	Corporates	-	-	-	13,048,345	-	-	11,136,108
11	Other assets	294,547	-	-	55,976	-	1,057	351,581
	Total	2,577,542	1,234,324	-	13,104,340	-	6,033,044	19,701,469

Exposure amounts and CCFs applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures					
	Risk weight	a	b	c	d
		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF*	Exposure (post-CCF and post-
1	Less than 40%	6,882,275	2,667,030	-	8,213,760
2	40–70%	-	-	-	-
3	75%	-	-	-	-
4	85%	-	-	-	-
5	90–100%	9,109,274	3,939,091	-	11,136,127
6	105–130%	-	-	-	-
7	150%	-	-	-	-
8	250%	-	-	-	-
9	400%	-	-	-	-
10	1250%	-	-	-	-
11	Total exposures	15,991,549	6,606,121	-	19,349,887

* Weighting is based on off-balance sheet exposure (pre-CCF).

COUNTERPARTY CREDIT RISK

Counterparty credit risk is the translation of the credit risk embedded in financial transactions, and/or settlement transactions between counterparties. Those transactions include bilateral contracts such as over-the-counter (OTC) derivative contracts as well as contracts settled through clearing houses. The amount of this risk may vary over time in line with changing market parameters which then impacts the replacement value of the relevant transactions.

Counterparty risk lies in the event that a counterparty defaults on its obligations to pay the branch the full present value of the flows relating to a transaction or a portfolio for which the branch is a net receiver. Counterparty credit risk is also linked to the replacement cost of a derivative or portfolio in the event of counterparty default.

MITIGATION OF COUNTERPARTY CREDIT RISK

As part of its risk management, the BNP Paribas Group implemented three counterparty risk mitigation mechanisms:

- the signature of netting agreements for OTC transactions;
- clearing through central counterparties, in the case of OTC or listed derivative transactions;
- Bilateral initial margin exchange.

Template CCR1: Analysis of CCR exposures by approach

Semiannual

		a	b	c	d	e	f
		Replacement cost	Potential future exposure	Effective EPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	5,759,744	4,144,387		1.4	8,737,896	2,334,699
2	Internal Model Method (for derivatives and SFTs)			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					-	-
5	Value-at-risk (VaR) for SFTs					-	-
6	Total						2,334,699

Template CCR2: Credit Evaluation Adjustment (CVA) Capital Charge

Semiannual

Total portfolios subject to the Advanced CVA capital charge		a	b
		EAD post-CRM	RWA
1	(i) VaR component (including the 3x multiplier)		
2	(ii) Stressed Var component (including the 3x multiplier)		
3	All portfolios subject to the Standardised CVA capital charge	8,737,896	4,532,953
4	Total subject to the CVA capital charge	8,737,896	4,532,953

Template CCR3: Standardised approach – CCR exposures by regulatory portfolio and risk weights

Semiannual

Risk weight* →	a	b	c	d	e	f	g	h	i
	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Regulatory portfolio*1									
Sovereigns	12,711	-	-	-	-	-	-	-	-
Non-central government public sector entities	-	-	-	-	-	23,475	-	-	22,898
Multilateral development banks	-	-	-	-	-	-	-	-	-
Banks	6,388,971	-	1,894	-	-	-	-	-	379
Securities firms	-	-	-	-	-	-	-	-	-
Corporates	-	-	-	-	-	2,310,845	-	-	2,310,845
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
Total	6,401,682	-	1,894	-	-	2,334,320	-	-	2,334,122

MARKET RISK:

Template MR1: Market risk under the standardised approach

Semiannual

		a
		Capital requirement in standardised approach
1	General interest rate risk	-
2	Equity risk	-
3	Commodity risk	-
4	Foreign exchange risk	33,146
5	Credit spread risk – non-securitisations	-
6	Credit spread risk – securitisations (non-correlation trading portfolio)	-
7	Credit spread risk – securitisation (correlation trading portfolio)	-
8	Default risk – non-securitisations	-
9	Default risk – securitisations (non-correlation trading portfolio)	-
10	Default risk – securitisations (correlation trading portfolio)	-
11	Residual risk add-on	-
12	Total	-

CREDIT VALUATION ADJUSTMENTS (SA-CVA):

Template CVA4: RWA flow statements of CVA risk exposures under SA-CVA

Quarterly

		a
		Jun-22
1	Total RWA for CVA at previous quarter-end	4,467,133
2	Total RWA for CVA at end of reporting period	4,532,953

LEVERAGE RATIO:

Template LR1 – Summary comparison of accounting assets vs leverage ratio exposure measure

Quarterly

		a
		Jun-22
1	Total consolidated assets as per published financial statements	19,503,639
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(3,722,272)
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustments for temporary exemption of central bank reserves (if applicable)	-
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustments for eligible cash pooling transactions	-
8	Adjustments for derivative financial instruments	9,904,131
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	-
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	5,179,969
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	-
13	Leverage ratio exposure measure	30,865,467

Template LR2: Leverage ratio common disclosure template

Quarterly

		a	b
		Term	Term 1
		Jun-22	Mar-22
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	19,503,639	21,806,105
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	(3,721,215)	(3,727,998)
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital)	(1,057)	(1,189)
6	(Asset amounts deducted in determining Tier 1 capital and regulatory adjustments)	-	-
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	15,781,367	18,076,918

Derivative exposures			
8	Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin, with bilateral netting and/or the specific treatment for client cleared derivatives)	5,759,744	5,333,559
9	Add-on amounts for potential future exposure associated with <i>all</i> derivatives transactions	4,144,387	3,911,147
10	(Exempted central counterparty (CCP) leg of client- cleared trade exposures)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	Total derivative exposures (sum of rows 8 to 12)	9,904,131	9,244,706
Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	-	-
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets	-	-
17	Agent transaction exposures	-	-
18	Total securities financing transaction exposures (sum of rows 14 to 17)	-	-
Other off- balance sheet exposures			
19	Off- balance sheet exposure at gross notional amount	5,179,969	4,806,185
20	(Adjustments for conversion to credit equivalent amounts)	-	-
21	(Specific and general provisions associated with off- balance sheet exposures deducted in determining Tier 1 capital)	-	-
22	Off- balance sheet items (sum of rows 19 to 21)	5,179,969	4,806,185
Capital and total exposures			
23	Tier 1 capital	4,332,055	4,331,789
24	Total exposures (sum of rows 7, 13, 18 and 22)	30,865,467	32,127,808
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	14.04%	13.48%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	0.00%	0.00%
26	National minimum leverage ratio requirement	4.00%	4.00%
27	Applicable leverage buffers	0.00%	0.00%
Disclosure of mean values			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables		
29	Quarter- end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables		
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
31	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
31a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		

LIQUIDITY COVERAGE RATIO (LCR)

Template LIQ1: Liquidity Coverage Ratio (LCR)

Quarterly

		a	b
		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
1	Total HQLA		2,524,767
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	-	-
3	Stable deposits	-	-
4	Less stable deposits	-	-
5	Unsecured wholesale funding, of which:	11,221,305	4,511,105
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	11,221,305	4,511,105
8	Unsecured debt	-	-
9	Secured wholesale funding		
10	Additional requirements, of which:	111,204	111,204
11	Outflows related to derivative exposures and other collateral requirements	111,204	111,204
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	-	-
14	Other contractual funding obligations	1,676,097	167,610
15	Other contingent funding obligations	23,530,801	1,176,540
16	TOTAL CASH OUTFLOWS		5,966,459
Cash inflows			
17	Secured lending (eg reverse repos)		
18	Inflows from fully performing exposures	10,121,423	6,817,090
19	Other cash inflows		
20	TOTAL CASH INFLOWS	10,121,423	6,817,090
			Total adjusted value
21	Total HQLA		2,524,767
22	Total net cash outflows		1,491,615
23	Liquidity Coverage Ratio (%)		169.26%

NET STABLE FUNDING RATIO (NSFR)

Template LIQ2: Net Stable Funding Ratio (NSFR)

Quarterly

(In currency amount)		a	b	c	d	e	a	b	c	d	e	
		Unweighted value by residual maturity					Weighted value	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	No maturity		< 6 months	6 months to < 1 year	≥ 1 year		
		Jun-22	Jun-22	Jun-22	Jun-22	Jun-22	Mar-22	Mar-22	Mar-22	Mar-22	Mar-22	
Available stable funding (ASF) item												
1	Capital:	-	-	-	4,332,055	4,332,055	-	-	-	4,331,381	4,331,381	
2	Regulatory capital	-	-	-	4,332,055	4,332,055	-	-	-	4,331,381	4,331,381	
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-	
4	Retail deposits and deposits from small business customers:	-	-	-	-	-	-	-	-	-	-	
5	Stable deposits	-	-	-	-	-	-	-	-	-	-	
6	Less stable deposits	-	-	-	-	-	-	-	-	-	-	
7	Wholesale funding:	-	9,108,568	2,112,737	-	4,904,608	-	13,328,164	-	-	6,179,471	
8	Operational deposits	-	-	-	-	-	-	-	-	-	-	
9	Other wholesale funding	-	9,108,568	2,112,737	-	4,904,608	-	13,328,164	-	-	6,179,471	
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-	
11	Other liabilities:	-	141,323	-	3,715,228	-	-	134,958	-	3,055,137	-	
12	NSFR derivative liabilities	-	-	-	3,715,228	-	-	-	-	3,055,137	-	
13	All other liabilities and equity not included in the above categories	-	141,323	-	-	-	-	134,958	-	-	-	
14	Total ASF	-	9,249,891	2,112,737	8,047,283	9,236,663	-	13,463,123	-	7,386,518	10,510,852	
Required stable funding (RSF) item												
15	Total NSFR high- quality liquid assets (HQLA)	0	294,545	-	-	12,088	-	327,860	-	-	10,568	
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-	
17	Performing loans and securities:	-	14,535,004	201,253	1,003,661	5,660,347	-	15,457,538	1,356,352	1,003,032	5,944,558	
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-	-	-	-	-	-	
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	-	-	-	-	-	-	-	-	-	
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	-	-	-	-	-	-	-	-	-	
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	-	-	-	-	-	-	-	
22	Performing residential mortgages, of which:	-	-	-	-	-	-	-	-	-	-	
23	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	-	-	-	-	-	-	-	
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	-	-	-	-	-	-	
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-	
26	Other assets:	-	-	41,449	-	41,449	-	-	117,944	-	117,944	
27	Physical traded commodities, including gold	-	-	-	-	-	-	-	-	-	-	
28	Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties	-	-	-	-	-	-	-	-	-	-	
29	NSFR derivative assets	-	-	-	3,721,215	5,987	-	-	-	3,110,206	55,069	
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	-	-	-	-	-	-	
31	All other assets not included in the above categories	-	-	-	-	-	-	-	-	-	-	
32	Off-balance sheet items	-	-	-	25,578,421	1,631,868	-	-	-	23,800,693	1,480,273	
33	Total RSF	-	-	-	-	7,351,739	-	-	-	-	7,608,412	
34	Net Stable Funding Ratio (%)	-	-	-	-	125.64%	-	-	-	-	138.15%	