

	A	B	C	D	E	F	G	H
1	General information		v2.2.0					
2	A) General bank data							
3	1) Reporting data							
4								
5	Country code							
6	Region code							
7	Bank number							
8	CMG-relevant		No					
9	Bank is a single legal entity		No					
10	Bank is a subsidiary of a banking group		No					
11	Bank is a subsidiary with a non-EU parent (EU only)		No					
12	Bank type		Joint stock company					
13	Bank group							
14	Bank type (numeric)							
15	Conversion rate (in Euros/reporting currency)		1.0000					
16	Submission date (yyyy-mm-dd)							
17	Use capital data		Yes					
18	Use leverage ratio data		Yes					
19	Use liquidity data		Yes					
20	Reporting date (yyyy-mm-dd)							
21	Reporting currency (ISO code)							
22	Unit (1, 1000, 1000000)		1					
23	Accounting standard							
24	2) Approaches to credit risk							
25								
26	Basel I		No					
27	Basel II/III standardised approach		No					
28	Basel II/III FIRB approach		No					
29	Basel II/III AIRB approach		No					
30								

	A	B	C	D	E	F	G
31	B) Current capital applying rules as of...						
32							
33	Data in cells C37 to C48 must be in line with regulatory reporting.						
34							
35							
36			Reporting date	2022			
37			Amount	Amount			
38	Total capital						
39	Total Common Equity Tier 1 capital						
40	Prior to regulatory adjustments						
41	Regulatory adjustments						
42	Additional Tier 1 capital						
43	Prior to regulatory adjustments						
44	Regulatory adjustments						
45	Tier 1 capital						
46	Tier 2 capital						
47	Prior to regulatory adjustments						
48	Regulatory adjustments						
49	Tier 3 capital						
50	RWA impact of applying future definition of capital rules						
51	C) Capital distribution data (for the six months period ending on the reporting date)						
52							
53			Amount				
54	Income						
55	Profit after tax						
56	Profit after tax prior to the deduction of relevant (ie expensed) distributions below						
57	Distributions						
58	Common share dividends						
59	Other coupon/dividend payments on Tier 1 instruments						
60	Common stock share buybacks						
61	Other Tier 1 buyback or repayment (gross)						
62	Discretionary staff compensation/bonuses						
63	Capital raised (gross)						
64	CET1						
65	Other Tier 1						
66	Tier 2						
67							

	A	B	C	D	E	F	G	H															
68	D) Overall capital requirements and actual capital ratios																						
69	Data in green cells can typically be provided by national supervisors based on regulatory reporting data. Enter 0 for capital charges not in force at a particular reporting date.																						
70																							
71	1) Data for all banks																						
72	a) Credit risk (including CCR and non-trading credit risk)																						
73																							
74																							
75	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="5" style="text-align: center;">RWA</th> </tr> <tr> <th colspan="3" style="text-align: center;">According to rules at reporting date...</th> <th colspan="2" style="text-align: center;">Basel 2.5/Basel III rules</th> </tr> <tr> <th style="text-align: center;">Basel I</th> <th style="text-align: center;">Basel II/III standardised approach</th> <th style="text-align: center;">Basel II/III IRB approaches</th> <th style="text-align: center;">Basel II/III standardised approach</th> <th style="text-align: center;">Basel II/III IRB approaches</th> </tr> </thead> </table>								RWA					According to rules at reporting date...			Basel 2.5/Basel III rules		Basel I	Basel II/III standardised approach	Basel II/III IRB approaches	Basel II/III standardised approach	Basel II/III IRB approaches
RWA																							
According to rules at reporting date...			Basel 2.5/Basel III rules																				
Basel I	Basel II/III standardised approach	Basel II/III IRB approaches	Basel II/III standardised approach	Basel II/III IRB approaches																			
76																							
77	Corporate (not including receivables); of which:																						
78	Counterparty credit risk exposures (not including CVA charges or charges for exposures to CCPs)																						
79	Specialised lending exposures																						
80	Other exposures																						
81	Sovereign; of which:																						
82	Counterparty credit risk exposures (not including CVA charges or charges for exposures to CCPs)																						
83	Other exposures																						
84	Bank; of which:																						
85	Counterparty credit risk exposures (not including CVA charges or charges for exposures to CCPs)																						
86	Other exposures																						
87	Retail; of which:																						
88	Counterparty credit risk exposures (not including CVA charges or charges for exposures to CCPs)																						
89	Other exposures																						
90	Equity																						
91	Purchased receivables																						
92	Securitisations																						
93	Related entities																						
94	Funds/collective investment schemes																						
95	Other assets																						
96	Partial use (if not assigned to a portfolio)																						
97	Trading book counterparty credit risk exposures (if not included above)																						
98	CVA capital charge (risk-weighted asset equivalent); of which:																						
99	Advanced CVA risk capital charge																						
100	Standardised CVA risk capital charge																						
101	Exposures to CCPs; of which:																						
102	Trade-related exposures																						
103	Capital charge for default fund exposures (risk-weighted asset equivalent)																						
104	Credit risk-weighted assets which the bank is unable to assign to one of the above categories																						
105	Total																						
106	Total risk-weighted assets for credit risk																						

A	B	C	D	E	F	G
107	b) Market risk					
108						
109		Capital charge				
110		Rules as at reporting date	Basel 2.5 rules			
111	Standardised measurement method, general interest rate and equity position risk					
112	Standardised measurement method, specific interest rate and equity position risk; of which:					
113	Specific interest rate risk					
114	Specific equity position risk					
115	Standardised measurement method, foreign exchange and commodities risk					
116	Internal model method, without the specific risk surcharge, actual capital charge					
117	Current 10-day 99% value-at-risk (without applying the multiplier)					
118	10-day 99% stressed value-at-risk (without applying the multiplier)					
119	Internal model method, specific risk surcharge (2011 only)					
120	Incremental risk capital charge					
121	Correlation trading portfolio					
122	Comprehensive risk model, before application of the floor					
123	Standardised measurement method (100%) for exposures subject to the CRM					
124	Net long exposures					
125	Net short exposures					
126	Standardised measurement method for exposures not subject to the CRM					
127	Net long exposures					
128	Net short exposures					
129	Standardised measurement method for other securitisation exposures and n-th-to-default credit derivatives					
130	Net long exposures					
131	Net short exposures					
132	Other Pillar 1 requirements for market risk					
133	Market risk capital charge which the bank is unable to assign to one of the above categories					
134	Total capital charge for market risk					
135	c) Other Pillar 1 capital requirements					
136		RWA				
137	Settlement risk					
138	Other Pillar 1 requirements					

	A	B	C	D	E	F	G
139	2) Data for Basel II/III banks						
140	a) Operational risk						
141			RWA				
142	Basic indicator approach						
143	Standardised approach						
144	Alternative standardised approach						
145	Advanced measurement approach						
146	Total risk-weighted assets for operational risk						
147	b) Data on transitional floors						
148			RWA				
149	Additional risk-weighted assets to adjust for the transitional floor						
150			[%]				
151	Level of the floor according to the national implementation						
152	Actual CET1 capital ratio (after application of the transitional floor)						
153	Actual Tier 1 capital ratio (after application of the transitional floor)						
154	Actual total capital ratio (after application of the transitional floor)						
155							
156	c) Additional data on CCR RWA						
157							
158	Number of counterparties to which the ACVA is applied						
159	Number of counterparties to which the SCVA is applied						
160	Number of counterparties to which both the ACVA and SCVA are applied						
161	Total number of counterparties for which a CVA charge is calculated						
162							
163	Total EAD that entered the ACVA calculation						
164	Total EAD that entered the SCVA calculation						
165	Total EAD for CVA charge						
166							
167	Number of ACVA counterparties that have actively traded credit spreads (ie liquid CDS)						
168	Number of ACVA counterparties where a proxy was used to determine a counterparty's credit spreads						
169							
170	RWA from VaR component for ACVA						
171	RWA from stressed VaR component for ACVA						
172	Start of stress period used for exposure for stressed VaR component of ACVA (yyyy-mm-dd)						
173	Start of stress period used for spreads for stressed VaR component of ACVA (yyyy-mm-dd)						
174							
175	Sum of CVA EADs belonging to margined netting sets						
176	Sum of CVA EADs for CCPs (if not excluded by the national supervisor per paragraph 99 of Basel III)						
177	Sum of CVA EADs for repo lending EADs (if not excluded by the national supervisor per paragraph 99 of Basel III)						
178	Sum of CVA EADs belonging to non-margined netting sets						
179							
180	Advanced CVA banks only						
181	Did you set the full maturity adjustment to 1 while calculating Basel III RWA?		No				

	A	B	C	D	E	F	G	H
182	3) Risk-weighted assets and capital ratios (Basel II banks: before application of the Basel II floors)							
183								
184								
			RWA					
			Rules as at reporting date	Basel III rules (partial application)				
185								
186	Impact of Basel III definition of capital							
187	Total risk-weighted assets (Basel II/III banks: before application of the transitional floors)							
188								
189			[%]					
			Rules as at reporting date	Basel III rules (partial application)				
190								
191	Capital ratios (actual capital, rules as of the relevant date)							
192	CET1 (Basel II/III banks: before application of the transitional floor)							
193	Tier 1 (Basel II/III banks: before application of the transitional floor)							
194	Total (Basel II/III banks: before application of the transitional floor)							
195								

	A	B	C	D	E
1	Basel III definition of capital				
2	A) Change in risk-weighted assets due to the application of the definition of capital (including changes related to the 10%/15% thresholds)				
3					
4	Increases in risk-weighted assets to be reported as a positive value and decreases as a negative value.				
5					
6					RWA
7		Goodwill			
8		Other intangibles (excluding goodwill and mortgage servicing rights)			
9		Own shares			
10		Defined benefit pension fund assets			
11		Deferred tax assets (assuming full deduction prior to application of 10/15% thresholds)			
12		Mortgage servicing rights (assuming full deduction prior to application of 10/15% thresholds)			
13		Significant investments in the common stock of other financial entities (assuming full deduction prior to application of 10/15% thresholds)			
14		Investments in the Additional Tier 1 capital of other financial entities in which bank has significant common stock investment			
15		Investments in the Tier 2 capital of other financial entities in which bank has significant common stock investment			
16		Investments in the capital of financial entities where the bank does not own more than 10% of the issued common share capital (assuming full deduction of all such investments including amounts in cells D198 to D200)			
17		Risk-weighted assets resulting from amounts below the 10/15% thresholds and the threshold for investments in the capital of financial entities where the bank does not own more than 10% of the issued common share capital			
18		Impact on RWA due to Basel II 50:50 deductions; of which			
19		Securitisation exposures (except securitisation gain on sale)			
20		Equity exposures under the PD/LGD approach			
21		Non-payment/delivery on non-DvP and non-PvP transactions			
22		Significant investments in commercial entities			
23		Other			
24		Total			
25					

A	B	C	D	E
26	B) Definition of capital			
27	1) Common Equity Tier 1 capital			
28				
29	Basel III para ref	Item	Amount	
30	52, 53	Paid in capital This should be equal to the sum of common stock (and related surplus only) and other instruments for non joint stock companies, both of which must meet the common stock criteria. This should be net of treasury stock and other investments in own shares to the extent that these are already derecognised on the balance sheet under the relevant accounting standards. Other paid in capital elements must be excluded. All minority interest must be excluded.		
31	52, 53	Retained earnings This should be the full amount prior to the application of all regulatory adjustments		
32		Accumulated other comprehensive income (and other reserves); of which: This should be the full amount prior to the application of all filters and deductions		
33	52, 53	unrealised gains and losses on available for sale items (if applicable)		
34	52, 53	gains and losses on derivatives held as cash flow hedges (if applicable)		
35	52, 53	gains and losses resulting from converting foreign currency subsidiaries to the parent currency (if applicable)		
36	52, 53	actuarial reserve (if applicable)		
37	52, 53	unrealised gains and losses from a foreign currency hedge of a net investment in a foreign operation (if applicable)		
38	52, 53	property revaluation reserve (if applicable)		
39	52, 53	all other reserves (if applicable)		
40		Total Common Equity Tier 1 capital attributable to parent company common shareholders		
41	62-64	Total minority interest given recognition in Common Equity Tier 1 capital (sum of relevant output of DefCapB3-MI worksheet after application to every subsidiary that has issued capital held by third parties)		
42		Total group Common Equity Tier 1 capital prior to regulatory adjustments		
43		Goodwill, net of related deferred tax liability		
44		Intangibles other than mortgage servicing rights, net of related deferred tax liability		
45		Deferred tax assets (excluding temporary differences only), net of related deferred tax liabilities		
46		Investments in own shares (excluding amounts already derecognised under the relevant accounting standards)		
47		Reciprocal cross holdings in common equity		
48		Shortfall of provisions to expected losses		
49		Cash flow hedge reserve		
50		Cumulative gains and losses due to changes in own credit risk on fair valued liabilities		
51		Defined benefit pension fund assets		
52		Securitisation gain on sale (expected future margin income) as set out in paragraph 562 of the Basel II framework		
53		Total Common Equity Tier 1 capital after the regulatory adjustments above		
54		Investments in the capital of financial entities where the bank does not own more than 10% of the issued common share capital (amount above the 10% threshold)		
55		Total Common Equity Tier 1 capital after the regulatory adjustments above		
56		Significant investments in the common stock of financial entities (amount above 10% threshold)		
57		Mortgage servicing rights (amount above 10% threshold)		
58		Deferred tax assets arising from temporary differences (amount above 10% threshold)		
59		Total Common Equity Tier 1 capital after the regulatory adjustments above		
60		Regulatory adjustments to be applied to Common Equity Tier 1 due to insufficient Additional Tier 1 to cover deductions		
61		Total Common Equity Tier 1 capital after the regulatory adjustments above		
62		Amount exceeding the 15% threshold		
63		Common Equity Tier 1 capital		

A	B	C	D	E
64	2) Tier 1 capital			
65				
66	Basel III para ref	Item	Amount	
67		Total common equity Tier 1 capital		
68	55-56	Additional Tier 1 instruments issued by parent company of group (and any related surplus), including any compliant capital issued via SPVs as determined by paragraph 65 of Basel III		
69	62-64	Instruments that meet the Additional Tier 1 criteria issued by subsidiaries to third parties that are given recognition in group Additional Tier 1 capital (sum of relevant output of DefCapB3-MI worksheet after application to every subsidiary that has issued capital held by third parties)		
70		Total Tier 1 capital prior to regulatory adjustments		
71		Regulatory adjustments to be deducted from Additional Tier 1 capital		
72		Tier 2 regulatory adjustments which have to be deducted from Additional Tier 1 capital		
73		Total regulatory adjustments to Additional Tier 1 capital; of which		
74		Regulatory adjustments actually made to Additional Tier 1 capital		
75		Tier 1 capital		
76	3) Total capital			
77				
78	Basel III para ref	Item	Amount	
79		Tier 1 capital		
80	58-59	Tier 2 capital instruments issued by parent company of group (and any related surplus), including any compliant capital issued via SPVs as determined by paragraph 65 of Basel III		
81	62-64	Instruments that meet the Tier 2 criteria issued by subsidiaries to third parties that are given recognition in Tier 2 capital (sum of relevant output of DefCapB3-MI worksheet after application to every subsidiary that has issued capital held by third parties)		
82		Provisions included in Tier 2 capital		
83		Total capital prior to regulatory adjustments		
84		Regulatory adjustments to be deducted from Tier 2 capital; of which		
85		Regulatory adjustments actually made to Tier 2 capital instruments		
86		Total capital		
87				
88	C) Regulatory adjustments			
89	1) Goodwill			
90				
91	Basel III para ref	Item	Amount	
92	67-68	Total gross value of goodwill		
93	67-68	Associated deferred tax liability which would be extinguished if the goodwill becomes impaired or derecognised under the relevant accounting standards		
94		Goodwill net of related tax liability (amount to be deducted from Common Equity Tier 1 capital)		
95	2) Intangibles (excluding goodwill and mortgage servicing rights only)			
96				
97	Basel III para ref	Item	Amount	
98	67-68	Total gross value of all assets classified as intangible under the relevant accounting standards (excluding goodwill and mortgage servicing rights)		
99	67-68	Associated deferred tax liability which would be extinguished if the intangible becomes impaired or derecognised under the relevant accounting standards		
100		Intangibles (excluding goodwill and mortgage servicing rights) net of related tax liability (amount to be deducted from Common Equity Tier 1 capital)		

A	B	C	D	E
101	3) Deferred tax assets			
102				
103	Basel III para ref	Item		Amount
104		Deferred tax assets which do not rely on the future profitability of the bank to be realised		
105	70	Total value of deferred tax assets which do not rely on the future profitability of the bank to be realised (gross amount)		
106	70	Total value of deferred tax assets which do not rely on the future profitability of the bank to be realised (net amount)		
107		Deferred tax assets which do rely on the future profitability of the bank to be realised		
108		Total value of deferred tax assets which do rely on the future profitability of the bank to be realised (gross amount)		
109	69	Total value of deferred tax assets which do rely on the future profitability of the bank to be realised (net amount); of which:		
110	69	amounts arising from carryforwards of unused tax losses, unused tax credits and all other (net of pro rata share of any DTLs)		
111	69	amounts arising from temporary differences (net of pro rata share of any DTLs)		
112		Amount to be deducted from Common Equity Tier 1 capital in full		
113		Amount to be subject to the threshold for deduction		
114	4) Investments in own shares, own Additional Tier 1 and own Tier 2 capital			
115				
116	Basel III para ref	Item		Amount
117	78	Direct investments in own shares, net of any short positions if the short positions involve no counterparty risk		
118	78	Indirect investments in own shares (eg through holdings of index securities in which the bank itself is a constituent), net of any short positions		
119	78	For own shares which the group could be contractually obliged to purchase, the total potential purchase cost		
120		Total amount to be deducted from Common Equity Tier 1 capital		
121	78	Direct investments in own Additional Tier 1 capital, net of any short positions if the short positions involve no counterparty risk		
122	78	Indirect investments in own Additional Tier 1 capital (eg through holdings of index securities in which the bank itself is a constituent), net of any short positions		
123	78	For own Additional Tier 1 capital which the group could be contractually obliged to purchase, the total potential purchase cost		
124		Total amount to be deducted from Additional Tier 1 capital		
125	78	Direct investments in own Tier 2 capital, net of any short positions if the short positions involve no counterparty risk		
126	78	Indirect investments in own Tier 2 capital (eg through holdings of index securities in which the bank itself is a constituent), net of any short positions		
127	78	For own Tier 2 capital which the group could be contractually obliged to purchase, the total potential purchase cost		
128		Total amount to be deducted from Tier 2 capital		
129	5) Reciprocal cross holdings in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation			
130				
131	Basel III para ref	Item		Amount
132	79	Holdings of common stock that are part of a reciprocal cross holding arrangement		
133	79	Holdings of Additional Tier 1 capital or similar instruments that are part of a reciprocal cross holding arrangement (= amount to be deducted from Additional Tier 1 capital)		
134	79	Holdings of Tier 2 capital or similar instruments that are part of a reciprocal cross holding arrangement (= amount to be deducted from Tier 2 capital)		

A	B	C	D	E
135	6) Provisions and expected losses			
136				
137	Basel III para ref	Item	Amount	
138		For IRB portfolios		
139	73	Total gross provisions eligible for inclusion in the adjustment to capital in respect of the difference between expected loss and provisions		
140	73	Total expected loss eligible for inclusion in the adjustment to capital in respect of the difference between expected loss and provisions		
141		Shortfall of provisions to expected losses to be deducted from Common Equity Tier 1 capital (gross of any tax adjustment)		
142	61	Cap for inclusion of excess provisions in Tier 2 capital (0.6% of credit risk-weighted assets)		
143		Excess of provisions to expected losses related to IRB portfolios to be included in Tier 2 capital		
144		For standardised approach portfolios		
145	60	Total gross provisions eligible for inclusion in Tier 2 capital		
146	60	Cap for inclusion of provisions in Tier 2 capital (1.25% of credit risk-weighted assets)		
147		Total provisions related to standardised approach to be included in Tier 2 capital		
148		For portfolios subject to Basel I		
149		Total gross provisions eligible for inclusion in Tier 2 capital		
150		Cap for inclusion of provisions in Tier 2 capital (1.25% of credit risk-weighted assets)		
151		Total provisions related to Basel I portfolios to be included in Tier 2 capital		
152		Total amount in respect of provisions to be included in Tier 2		
153	7) Cash flow hedge reserve			
154				
155	Basel III para ref	Item	Amount	
156		Total positive or negative value of the cash flow hedge reserve as stated on the balance sheet; of which:		
157	71-72	positive or negative amount that relates to the hedging of projected cash flows that are not recognised on the balance sheet (if gain report as positive; if loss report as negative)		
158	71-72	positive or negative amount that relates to the hedging of projected cash flows on assets that are recognised on the balance sheet but are not fair valued on the balance sheet (eg loans and receivable) (if gain report as positive; if loss report as negative)		
159	71-72	positive or negative amount that relates to the hedging of projected cash flows on liabilities that are recognised on the balance sheet but are not fair valued on the balance sheet (if gain report as positive; if loss report as negative)		
160	71-72	other items, including those related to projected cash flows on assets and liabilities which are recognised on the balance sheet and are fair valued (if gain report as positive; if loss report as negative)		
161		Amount to be deducted from (or added to if negative) Common Equity Tier 1 capital		
162	8) Cumulative gains and losses due to changes in own credit risk on fair valued liabilities			
163				
164	Basel III para ref	Item	Amount	
165	75	Total cumulative net gains and (losses) in equity due to changes in the fair value of liabilities that are due to a change in the bank's own credit risk. Amount to be deducted from (or added to if negative) Common Equity Tier 1 capital (if gain report as positive; if loss report as negative)		
166	9) Defined benefit pension fund assets			
167				
168	Basel III para ref	Item	Amount	
169	76-77	For every separate defined benefit pension scheme which gives rise to a net asset on the balance sheet, the total of such net assets less any associated deferred tax liability that would be extinguished if the asset should be impaired		
170	76-77	Amount by which the above deduction from capital can be reduced by demonstrating unrestricted and unfettered access to assets in the relevant funds		
171	76-77	Amount to be included in risk-weighted assets in respect of the amounts used above to offset the deduction of pension fund assets		
172		Total amount to be deducted from Common Equity Tier 1 capital		

A	B	C	D	E
173	10) Securitisation gain on sale (expected future margin income) as set out in paragraph 562 of the Basel II framework			
174				
175	Basel III para ref	Item		Amount
176	74	Securitisation gain on sale (expected future margin income) as set out in paragraph 562 of the Basel II framework		
177	11) Investments in the capital 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 (excluding amounts held for underwriting purposes only if held for 5 working days or less)			
178				
179	Basel III para ref	Item		Amount
180	80-83	Gross holdings of common stock		
181	80-83	Permitted offsetting short positions in relation to the specific gross holdings included above		
182		Holdings of common stock net of short positions		
183	80-83	Gross holdings of Additional Tier 1 capital		
184	80-83	Permitted offsetting short positions in relation to the specific gross holdings included above		
185		Holdings of Additional Tier 1 capital net of short positions		
186	80-83	Gross holdings of Tier 2 capital		
187	80-83	Permitted offsetting short positions in relation to the specific gross holdings included above		
188		Holdings of Tier 2 capital net of short positions		
189				
190		Sum of all net holdings where the bank does not own more than 10% of the issued share capital		
191		Common Equity Tier 1 capital after all regulatory adjustments that do not depend on a threshold		
192		Amount by which the sum of all holdings exceeds 10% of the Common Equity Tier 1 capital of the bank after all deductions that do not depend on a threshold (this is the amount to be deducted from regulatory capital)		
193		Allocation of the deduction to Common Equity Tier 1 capital		
194		Allocation of the deduction to Additional Tier 1 capital		
195		Allocation of the deduction to Tier 2 capital		
196				
197		Amounts not deducted (to be subject to relevant risk weighting with amounts below allocated on a pro rata basis in accordance with paragraph 83 of Basel III)		
198		Holdings of common stock net of short positions		
199		Holdings of Additional Tier 1 capital net of short positions		
200		Holdings of Tier 2 capital net of short positions		
201				
202		Total risk weighted assets of amounts not deducted set out in cells D198 to D200; of which amounts that relate to:		
203		Holdings of common stock net of short positions (ie risk weighted assets of exposures in cell D198)		
204		Holdings of Additional Tier 1 capital net of short positions (ie risk weighted assets of exposures in cell D199)		
205		Holdings of Tier 2 capital net of short positions (ie risk weighted assets of exposures in cell D200)		

A	B	C	D	E
206	12) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (ie where the bank owns more than 10% of the issued common share capital or where the entity is an affiliate), excluding amounts held for underwriting purposes only if held for 5 working days or less			
207				
208	Basel III para ref	Item	Amount	
209	84-86	Gross holdings of common stock		
210	84-86	Permitted offsetting short positions in relation to the specific gross holdings included above		
211		Holdings of common stock net of short positions		
212	84-86	Gross holdings of Additional Tier 1 capital		
213	84-86	Permitted offsetting short positions in relation to the specific gross holdings included above		
214		Holdings of Additional Tier 1 capital net of short positions		
215	84-86	Gross holdings of Tier 2 capital		
216	84-86	Permitted offsetting short positions in relation to the specific gross holdings included above		
217		Holdings of Tier 2 capital net of short positions		
218				
219		Common Equity Tier 1 capital after all regulatory adjustments except significant investments in financials, MSRs and DTA temporary difference)		
220		Amount to be deducted from Common Equity Tier 1 capital as a result of application of 10% cap		
221		Amount to be deducted from Additional Tier 1 capital		
222		Amount to be deducted from Tier 2 capital		
223	13) Mortgage servicing rights			
224				
225	Basel III para ref	Item	Amount	
226	87	Total mortgage servicing rights classified as intangible		
227	87	Associated deferred tax liability which would be extinguished if the intangible becomes impaired or derecognised under the relevant accounting standards		
228		Mortgage servicing rights net of related tax liability		
229		Common Equity Tier 1 after all regulatory adjustments except significant investments in financials, MSRs and DTA temporary difference)		
230		Amount to be deducted from Common Equity Tier 1 capital as a result of application of 10% cap		
231	14) Deferred tax assets due to temporary differences			
232			Amount	
233		Net deferred tax assets due to temporary differences		
234		Common Equity Tier 1 capital after all regulatory adjustments except significant investments in financials, MSRs and DTA temporary differences)		
235		Amount to be deducted from Common Equity Tier 1 capital as a result of application of 10% cap		
236	15) Aggregate of items subject to the 15% limit (significant investments in financial institutions, mortgage servicing rights and DTAs that arise from temporary differences)			
237			Amount	
238		Significant investments in the common equity of financial entities not deducted as part of the 10% cap		
239		Mortgage servicing rights not deducted as part of the 10% cap		
240		Deferred tax assets due to temporary differences not deducted as part of the 10% cap		
241		Sum of significant investments in financials, mortgage servicing rights and DTA temporary differences not deducted as a result of the 10% cap		
242		Deduction from Common Equity Tier 1 capital in respect of amounts above the 15% cap		
243				
244		Assumed amounts not deducted (to be subject to 250% risk weighting)		
245		Significant investments in the common equity of financial entities		
246		Mortgage servicing rights		
247		Deferred tax assets due to temporary differences		
248		Total		
249				

A	B	C	D	E	F
1	Basel III definition of capital minority interest calculation				
2	D) Capital issued out of subsidiaries to third parties (paragraphs 62-65)				
3	(A separate column should be completed for each subsidiary issuing capital to third parties)				
4	Basel III para ref	Item	Amount	1	2
5	62	Total Common Equity Tier 1 capital of the subsidiary net of deductions (if the subsidiary is not a bank, as defined in footnote 23 of the rules text, zero must be entered into this cell with the common equity to be included in the Total Tier 1 cell below);			
6	62	paid in amount plus related reserves/retained earnings owned by group gross of all deductions			
7	62	paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions			
8	63	Total Tier 1 (CET1 + AT1) of the subsidiary net of deductions			
9	63	paid in amount plus related reserves/retained earnings owned by group gross of all deductions			
10	63	paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions			
11	64	Total capital (CET1 + AT1 + T2) of the subsidiary net of deductions			
12	64	paid in amount plus related reserves/retained earnings owned by group gross of all deductions			
13	64	paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions			
14	62-64	Total risk-weighted assets of the subsidiary			
15	62-64	Risk-weighted assets of the consolidated group that relate to the subsidiary (ie risk-weighted assets of the subsidiary excluding intra-group transactions)			
16		Lower of the risk-weighted assets of the subsidiary and the contribution to consolidated risk-weighted assets		0	0
17		Common Equity Tier 1 capital			
18		Surplus Common Equity Tier 1 capital of the subsidiary; of which		0	0
19		amount attributable to third parties		0	0
20		Total Common Equity Tier 1 capital of the subsidiary held by third parties less surplus attributable to third party investors		0	0
21		Total Tier 1 capital			
22		Surplus Total Tier 1 capital of the subsidiary; of which		0	0
23		amount attributable to third parties		0	0
24		Total Tier 1 capital of the subsidiary held by third parties less surplus attributable to third party investors		0	0
25		Total capital			
26		Surplus Total capital of the subsidiary; of which		0	0
27		amount attributable to third parties		0	0
28		Total capital of the subsidiary held by third parties less surplus attributable to third party investors		0	0
29		Amount of Common Equity Tier 1 capital held by third parties to be included in consolidated Common Equity Tier 1 capital	0	0	0
30		Amount of Tier 1 capital held by third parties to be included in consolidated Additional Tier 1 capital	0	0	0
31		Amount of Total capital held by third parties to be included in consolidated Tier 2 capital	0	0	0
32					

	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
1																
2																
3																
4	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
5																
6																
7																
8																
9																
10																
11																
12																
13																
14																
15																
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17																
18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21																
22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25																
26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32																

	W	X	Y	Z	AA	AB	AC	AD	AE	AF	AG	AH	AI
1													
2													
3													
4	19	20	21	22	23	24	25	26	27	28	29	30	
5													
6													
7													
8													
9													
10													
11													
12													
13													
14													
15													
16	0	0	0	0	0	0	0	0	0	0	0	0	0
17													
18	0	0	0	0	0	0	0	0	0	0	0	0	0
19	0	0	0	0	0	0	0	0	0	0	0	0	0
20	0	0	0	0	0	0	0	0	0	0	0	0	0
21													
22	0	0	0	0	0	0	0	0	0	0	0	0	0
23	0	0	0	0	0	0	0	0	0	0	0	0	0
24	0	0	0	0	0	0	0	0	0	0	0	0	0
25													
26	0	0	0	0	0	0	0	0	0	0	0	0	0
27	0	0	0	0	0	0	0	0	0	0	0	0	0
28	0	0	0	0	0	0	0	0	0	0	0	0	0
29	0	0	0	0	0	0	0	0	0	0	0	0	0
30	0	0	0	0	0	0	0	0	0	0	0	0	0
31	0	0	0	0	0	0	0	0	0	0	0	0	0
32													

	A	B	C	D	E	F	G	H	I	J	K	L
1	Leverage ratio											
2	A) On-balance sheet items											
3	Amounts should be net of specific provisions and valuations adjustments.											
4												
5												
6												
7	Basel III para ref		Previous quarter			Reporting date						
8	160, 161	Derivatives:	Accounting balance sheet value	Gross value (assume no netting or CRM)	Value with Basel II netting rules	Accounting balance sheet value	Gross value (assume no netting or CRM)	Value with Basel II netting rules				
9		Credit derivatives (protection sold)										
10		Credit derivatives (protection bought)										
11		Financial derivatives										
12	159	Securities financing transactions										
13	157, 158	Other assets										
14		Totals										
15												
16	B) Derivatives and off-balance sheet items											
17												
18	Basel III para ref		Previous quarter			Reporting date						
19			Regulatory potential exposure (Current exposure method; assume no netting or CRM)	Regulatory potential exposure (Current exposure method; apply Basel II netting rules)	Notional amount	Regulatory potential exposure (Current exposure method; assume no netting or CRM)	Regulatory potential exposure (Current exposure method; apply Basel II netting rules)	Notional amount				
20	161	B1) Derivatives										
21		Derivatives:										
22		Credit derivatives (protection sold)										
23		Credit derivatives (protection bought)										
24		Financial derivatives										
25	162, 163	B2) Off-balance sheet items										
26		Off-balance sheet items with a 0% CCF in the RSA; of which:										
27	164	Unconditionally cancellable credit cards commitments										
28	164	Other unconditionally cancellable commitments										
29		Off-balance sheet items with a 20% CCF in the RSA										
30		Off-balance sheet items with a 50% CCF in the RSA										
31		Off-balance sheet items with a 100% CCF in the RSA										
32		Total off-balance sheet items										
33												
34	Check: Unconditionally cancellable commitments should not exceed off-balance items with a 0% CCF			Yes			Yes					
35												

	A	B	C	D	E	F	G	H	I	J	K	L
36	C) On- and off-balance sheet items – additional breakdown of exposures											
37												
38												
				Previous quarter				Reporting date				
	Basel III para ref			On-balance sheet exposures: EAD/solvency-based value	Off-balance sheet exposures: notional x regulatory CCF			On-balance sheet exposures: EAD/solvency-based value	Off-balance sheet exposures: notional x regulatory CCF			
39												
40	165	Total on- and off-balance sheet exposures belonging to the banking book (breakdown according to the effective risk weight):										
41		= 0%										
42		> 0 and ≤ 12%										
43		> 12 and ≤ 20%										
44		> 20 and ≤ 50%										
45		> 50 and ≤ 75%										
46		> 75 and ≤ 100%										
47		> 100 and ≤ 425%										
48		> 425 and ≤ 1250%										
49		Defaulted exposures under the IRB approach										
51												
52	D) Reconciliation (following relevant accounting standards)											
53												
54												
				Previous quarter				Reporting date				
	Basel III para ref			Amount				Amount				
55												
56		Accounting total assets										
57		Check: Total equals total accounting values in panel A		Yes				Yes				
58		Reverse out on-balance sheet netting										
59		Reverse out derivatives netting										
60		Reverse out SFT netting										
61		Reverse out other netting and other adjustments										
62		Totals										
63		Check: Total equals total gross values in panel A		Yes				Yes				
64												

A	B	C	D	E	F	G	H	I	J	K	L
65	E) Offsetting										
66											
67											
68			Previous quarter				Reporting date				
68	Basel III para ref		Notional amount	Notional amount (same reference name)	Notional amount (same reference name and counterparty or CCP)	Notional amount (same reference name and bought protection from CCP)	Notional amount	Notional amount (same reference name)	Notional amount (same reference name and counterparty or CCP)	Notional amount (same reference name and bought protection from CCP)	
69	165	Credit derivatives:									
70		Credit derivatives (protection sold)									
71		Credit derivatives (protection bought)									
72		Credit derivatives (protection sold less protection bought)									
74											
75		Check: Sum of total credit derivatives should be the same as that in panel B	Yes				Yes				
76		Check: Credit derivatives (protection sold) should be the same as that in panel B	Yes				Yes				
77		Check: Credit derivatives (protection bought) should be the same as that in panel B	Yes				Yes				
78		Check: Credit derivatives purchased are consistently filled-in (see reporting instructions for more details)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
79											
80	F) Calculation of the leverage ratio										
81											
82											
82			Previous quarter				Reporting date				
83	Basel III para ref		Amount				Amount				
84	154	Tier 1 capital									
85		Total exposures									
86	156	Total additional assets to be included due to paragraph 156									
87	155	Regulatory adjustments									
88		Total exposures for the calculation of the leverage ratio									
89	153	Leverage ratio									
90											

A	B	C	D	E	F	G	H	I	J	K	L	
91	G) Business model categorisation											
92												
93	Total on and off balance sheet exposures. Amounts shown should be the LR exposure measure values.							Reporting date				
94								Amount				
95	Total exposures; of which:											
96	Total trading book exposures; of which:											
97	Derivatives, SFTs											
98	Other trading book exposures											
99	Total banking book exposures; of which:											
100	Derivatives, SFTs											
101	Investments in covered bonds											
102	Other banking book exposures; of which:											
103	Sovereigns; of which:											
104	Public sector entities (PSEs); of which:											
105	PSEs guaranteed by central government											
106	PSEs not guaranteed by central government but treated as a sovereign under paragraph 229 of the Basel II framework											
107	Check: PSEs in the two rows above should be less than overall PSEs							Yes				
108	MDBs											
109	Other sovereign exposures											
110	Banks											
111	Retail exposures; of which:											
112	Residential real estate exposures											
113	SME exposures											
114	Qualifying revolving retail exposures											
115	Other retail exposures											
116	Corporate; of which:											
117	Financial											
118	Non-financial; of which:											
119	SME exposures											
120	Commercial real estate											
121	Other corporate non-financial											
122	Other exposures (eg equity and other non-credit obligation assets); of which:											
123	Securitisation exposures											
124	Check: Securitisation exposures should be lower than total other exposures							Yes				
125	Check: Total value in cell H95 should equal total in cell H85.							Yes				
126												
127	Memo item: trade finance exposures											
128												

	A	B	C	D	E	F	G	H	I	J	K
1	LCR										
2	A) Stock of high quality liquid assets										
3	a) Level 1 assets										
4											
5			Paragraph nr in rules doc	Amount/ market value			Weight	Weighted amount			
6		Cash	40 (a)				1.00				
7		Central bank reserves; of which:									
8		part of central bank reserves that can be drawn in times of stress	40 (b)				1.00				
9		Check: row 8 ≤ row 7		Pass							
10		Securities with a zero risk weight:	40 (c)								
11		issued by sovereigns	40 (c)				1.00				
12		guaranteed by sovereigns	40 (c)				1.00				
13		issued or guaranteed by central banks	40 (c)				1.00				
14		issued or guaranteed by non-central government PSEs	40 (c)				1.00				
15		issued or guaranteed by BIS, IMF, EC, or MDBs	40 (c)				1.00				
16		For non-0% risk-weighted sovereigns:									
17		sovereign or central bank debt securities issued in domestic currencies by the sovereign or central bank in the country in which the liquidity risk is being taken or in the bank's home country	40 (d)				1.00				
18		domestic sovereign or central bank debt securities issued in foreign currencies, to the extent that holding of such debt matches the currency needs of the bank's operations in that jurisdiction	40 (e)				1.00				
19		Total stock of Level 1 assets	39								
20		Adjustment to stock of Level 1 assets	37								
21		Adjusted amount of Level 1 assets	37								
22	b) Level 2 assets										
23			Paragraph nr in rules doc	Market value			Weight	Weighted amount			
24		Securities with a 20% risk weight:	42 (a)								
25		issued by sovereigns	42 (a)				0.85				
26		guaranteed by sovereigns	42 (a)				0.85				
27		issued or guaranteed by central banks	42 (a)				0.85				
28		issued or guaranteed by non-central government PSEs	42 (a)				0.85				
29		issued or guaranteed by MDBs	42 (a)				0.85				
30		Non-financial corporate bonds, rated AA- or better	42 (b)				0.85				
31		Covered bonds, not self-issued, rated AA- or better	42 (b)				0.85				
32		Total stock of Level 2 assets	42 (a),(b)								
33		Adjustment to stock of Level 2 assets	37								
34		Adjusted amount of Level 2 assets	37				0.85				
35		Adjustment to stock of high quality liquid assets due to cap on Level 2 assets	36–37, 41								
36	c) Total stock of high quality liquid assets										
37											Weighted amount
38		Total stock of high quality liquid assets									
39											
40			Paragraph nr in rules doc	Market value							
41				Level 1	Level 2						
42		Assets held at the entity level, but excluded from the consolidated stock of high quality liquid assets	30, 193–194								
43		of which, can be included in the consolidated stock by the time the standard is implemented									
44		Check: row 43 ≤ row 42		Pass	Pass						
45		Assets excluded from the stock of high quality liquid assets due to operational restrictions as per paragraphs 28 and 29 of the rules text	28-29								
46		of which, can be brought back into the qualifying stock by the time the standard is implemented									
47		Check: row 46 ≤ row 45		Pass	Pass						

	A	B	C	D	E	F	G	H	I	J	K
48	d) Treatment for jurisdictions with insufficient liquid assets										
49											
50	Panel d) to be filled in in your jurisdiction:		No								
51											
52			Paragraph nr in rules doc	Amount			Weight	Weighted amount			
53	Option 1 – Contractual committed liquidity facilities from the relevant central bank		47				0.00				
54	Option 2 – Foreign currency liquid assets; of which:		48								
55	Level 1 assets						0.00				
56	Level 2 assets						0.00				
57	Option 3 – Additional use of Level 2 assets at a higher haircut		49				0.00				
58	Total usage of alternative treatment (post-haircut) before applying the cap										
59	Cap on usage of alternative treatment										
60	Total usage of alternative treatment (post-haircut) after applying the cap										
61	e) Total stock of high quality liquid assets plus usage of alternative treatment										
62											
63	Total stock of high quality liquid assets plus usage of alternative treatment										
64											
65	B) Net cash outflows										
66	1) Cash outflows										
67	a) Retail deposit run-off										
68			Paragraph nr in rules doc	Amount			Weight	Weighted amount			
69	Total retail deposits:										
70	Insured deposits; of which:										
71	in transactional accounts		56, 58				0.05				
72	in non-transactional accounts with established relationships that make deposit withdrawal highly unlikely		56				0.05				
73	in non-transactional and non-relationship accounts		57				0.10				
74	Uninsured deposits		57				0.10				
75	Additional deposit categories with higher run-off rates as specified by supervisor		57								
76	Category 1						0.00				
77	Category 2						0.00				
78	Category 3						0.00				
79	Fixed-term deposits (treated as having >30 day remaining maturity); of which:		62, 64								
80	With a supervisory run-off rate		64				0.00				
81	Without a supervisory run-off rate		62				0.00				
82	Total retail deposits run-off										

A	B	C	D	E	F	G	H	I	J	K
83	b) Unsecured wholesale funding run-off									
84		Paragraph nr in rules doc	Amount			Weight	Weighted amount			
85	Total unsecured wholesale funding	65-83								
86	Total funding provided by small business customers; of which:	69-71								
87	Insured deposits; of which:	69								
88	in transactional accounts	69				0.05				
89	in non-transactional accounts with established relationships that make deposit withdrawal highly unlikely	69				0.05				
90	in non-transactional and non-relationship accounts	69				0.10				
91	Uninsured deposits	69				0.10				
92	Additional deposit categories with higher run-off rates as specified by supervisor	69								
93	Category 1					0.00				
94	Category 2					0.00				
95	Category 3					0.00				
96	Fixed-term deposits (treated as having >30 day maturity); of which:	71								
97	With a supervisory run-off rate	71				0.00				
98	Without supervisory run-off rate	71				0.00				
99	Total operational deposits; of which:	72-78								
100	provided by non-financial corporates	72-78								
101	insured	78				0.05				
102	uninsured	72-77				0.25				
103	provided by sovereigns, central banks, PSEs and MDBs	72-77								
104	insured	78				0.05				
105	uninsured	72-77				0.25				
106	provided by banks	72-77				0.25				
107	provided by other financial institutions and other legal entities	72-77				0.25				
108	Total non-operational deposits; of which	79-82								
109	provided by non-financial corporates	81				0.75				
110	provided by sovereigns, central banks, PSEs and MDBs	81				0.75				
111	provided by members of the institutional networks of cooperative (or otherwise named) banks	79				0.25				
112	provided by other banks	82				1.00				
113	provided by other financial institutions and other legal entities	82				1.00				
114	Unsecured debt issuance	83				1.00				
115	Additional balances required to be installed in central bank reserves					1.00				
116	Total unsecured wholesale funding run-off									
117										
118	Of the non-operational deposits reported above, amounts that could be considered operational in nature but per the rules text have been excluded due to:									
119	correspondent banking activity	74								
120	Check: row 119 ≤ sum of rows 112 and 113		Pass							
121	prime brokerage services	74								
122	Check: row 121 ≤ sum of rows 112 and 113		Pass							
123	excess balances in operational accounts that could be withdrawn and would leave enough funds to fulfil operational requirements	72								
124	Check: row 123 ≤ sum of rows 109 to 115		Pass							
125	c) Secured funding run-off									
126		Paragraph nr in rules doc	Amount received	Market value of extended collateral		Weight	Weighted amount			
127	Transactions backed by Level 1 assets	86-87				0.00				
128	Transactions backed by Level 2 assets	86-87				0.15				
129	Transactions backed by other assets:	86-87								
130	where the counterparties are domestic sovereigns, central banks or 20% risk weight PSEs	86-87				0.25				
131	with other counterparties	86-87				1.00				
132	Total secured wholesale funding run-off									

A	B	C	D	E	F	G	H	I	J	K
133	d) Additional requirements									
134		Paragraph nr in rules doc	Amount			Weight	Weighted amount			
135	Net known derivatives payables (=0 if net receivable)	88				1.00				
136	Check: Line 135 = 0 if line 215>0		Pass							
137	Increased liquidity needs due to downgrade triggers in derivatives and other financing transactions	89				1.00				
138	Increased liquidity needs related to the potential for valuation changes on posted collateral securing derivative and other transactions:	90								
139	Cash and Level 1 liquid assets					0.00				
140	For other collateral (ie all non-Level 1 collateral)					0.20				
141	Loss of funding on ABS and other structured financing instruments issued by the bank, excluding covered bonds	91				1.00				
142	Loss of funding on ABCP, conduits, SIVs and other such financing activities; of which:	92								
143	debt maturing ≤ 30 days	92				1.00				
144	with embedded options in financing arrangements	92				1.00				
145	other potential loss of such funding	92				1.00				
146	Loss of funding on covered bonds issued by the bank	91				1.00				
147	Undrawn committed credit and liquidity facilities to retail and small business customers	97 (a)				0.05				
148	Undrawn committed credit facilities to									
149	non-financial corporates	97 (b)				0.10				
150	sovereigns, central banks, PSEs and MDBs	97 (b)				0.10				
151	Undrawn committed liquidity facilities to									
152	non-financial corporates	97 (c)				1.00				
153	sovereigns, central banks, PSEs and MDBs	97 (c)				1.00				
154	Undrawn committed credit and liquidity facilities to other legal entities	97 (d)				1.00				
155										
156	Other contractual obligations to extend funds to	Paragraph nr in rules doc	Amount	roll-over of inflows	excess outflows	Weight	Weighted amount			
157	financial institutions	98				1.00				
158	retail clients	99								
159	small business customers	99								
160	non-financial corporates	99								
161	other clients	99								
162	retail, small business customers, non-financials and other clients					1.00				
163	Total contractual obligations to extend funds in excess of 50% roll-over assumption									
164										
165									Weighted amount	
166	Total additional requirements run-off									
167										
168	Other contingent funding obligations	Paragraph nr in rules doc	Amount			Weight	Weighted amount			
169	Unconditionally revocable "uncommitted" credit and liquidity facilities	103				0.00				
170	Guarantees	103				0.00				
171	Letters of credit	103				0.00				
172	Other trade finance instruments	103				0.00				
173	Non-contractual obligations:	103								
174	Debt-buy back requests (incl related conduits)	103				0.00				
175	Structured products	103				0.00				
176	Managed funds	103				0.00				
177	Other non-contractual obligations	103				0.00				
178	Outstanding debt securities with remaining maturity > 30 days	103				0.00				
179	Increased liquidity needs relating to market valuation changes on derivatives or other transactions	103				0.00				
180	Other contractual cash outflows	104				1.00				
181	Total run-off on other contingent funding obligations									

A	B	C	D	E	F	G	H	I	J	K
182	e) Total cash outflows									
183										
184	Total cash outflows									
185	2) Cash inflows									
186	a) Reverse repo and securities borrowing									
187		Paragraph nr in rules doc	Amount extended	Market value of received collateral		Weight	Weighted amount			
188	Reverse repo and other secured lending or securities borrowing transactions maturing ≤ 30 days									
189	Of which collateral is not re-used (ie is not rehypothecated) to cover the reporting institutions outright short positions in transactions in which the collateral is tied up for > 30 days									
190	Transactions backed by Level 1 assets									
191	Transactions backed by Level 2 assets									
192	Transactions backed by other collateral									
193	Of which collateral is re-used (ie is rehypothecated) in transactions to cover the reporting institution's outright short positions in which the collateral is tied up for > 30 days									
194	Transactions backed by Level 1 assets									
195	Transactions backed by Level 2 assets									
196	Transactions backed by other collateral									
197	Total inflows on reverse repo and securities borrowing transactions									
198	b) Other inflows by counterparty									
199		Paragraph nr in rules doc	Amount		Weight	Weighted amount				
200	Contractual inflows due in ≤ 30 days on fully performing loans, not reported in lines 174 to 182, from:									
201	Retail customers									
202	Small business customers									
203	Non-financial corporates									
204	Financial institutions, of which									
205	operational relationship deposits									
206	deposits at the centralised institution of an institutional network that receive 25% run-off									
207	all payments on other loans and deposits due in ≤ 30 days									
208	Other entities									
209	Total of other inflows by counterparty									
210										
211	c) Other cash inflows									
212		Paragraph nr in rules doc	Amount		Weight	Weighted amount				
213	Other cash inflows									
214	Net known derivatives receivables									
215	Check: row 215 = 0 if row 135=0									
216	Contractual inflows from securities maturing ≤ 30 days, not included anywhere above									
217	Other contractual cash inflows									
218	Total of other cash inflows									
219										

A	B	C	D	E	F	G	H	I	J	K
220	d) Total cash inflows									
221										
222		Paragraph nr in rules doc	Amount			Weight	Weighted amount			
223	Total cash inflows before applying the cap	107								
224	Cap on cash inflows	50, 107				0.75				
225	Total cash inflows after applying the cap	50, 107								
226										
227	C) Collateral swaps									
228										
229		Paragraph nr in rules doc	Market value of collateral lent	Market value of collateral borrowed		Weight outflows	Weighted amount outflows	Weight inflows	Weighted amount inflows	
230	Collateral swaps maturing ≤ 30 days:									
231	Of which the borrowed assets are not re-used (ie are not rehypothecated) to cover short positions in transactions in which the assets are tied up for > 30 days									
232	Level 1 assets are lent and Level 1 assets are borrowed	36-37, 41, 85, 109				0.00		0.00		
233	Level 1 assets are lent and Level 2 assets are borrowed	36-37, 41, 85, 109						0.15		
234	Level 1 assets are lent and other assets are borrowed	36-37, 41, 85, 109						1.00		
235	Level 2 assets are lent and Level 1 assets are borrowed	36-37, 41, 85, 109					0.15			
236	Level 2 assets are lent and Level 2 assets are borrowed	36-37, 41, 85, 109					0.15		0.15	
237	Level 2 assets are lent and other assets are borrowed	36-37, 41, 85, 109							0.85	
238	Other assets are lent and Level 1 assets are borrowed	36-37, 41, 85, 109				1.00				
239	Other assets are lent and Level 2 assets are borrowed	36-37, 41, 85, 109					0.85			
240	Other assets are lent and other assets are borrowed	36-37, 41, 85, 109				0.00			0.00	
241	Of which the borrowed assets are re-used (ie are rehypothecated) in transactions to cover short positions in which the assets are tied up for > 30 days									
242	Level 1 assets are lent and Level 1 assets are borrowed	36-37, 41, 85, 109				0.00		0.00		
243	Level 1 assets are lent and Level 2 assets are borrowed	36-37, 41, 85, 109						0.00		
244	Level 1 assets are lent and other assets are borrowed	36-37, 41, 85, 109						0.00		
245	Level 2 assets are lent and Level 1 assets are borrowed	36-37, 41, 85, 109					0.15			
246	Level 2 assets are lent and Level 2 assets are borrowed	36-37, 41, 85, 109				0.00		0.00		
247	Level 2 assets are lent and other assets are borrowed	36-37, 41, 85, 109						0.00		
248	Other assets are lent and Level 1 assets are borrowed	36-37, 41, 85, 109				1.00				
249	Other assets are lent and Level 2 assets are borrowed	36-37, 41, 85, 109				0.85				
250	Other assets are lent and other assets are borrowed	36-37, 41, 85, 109				0.00			0.00	
251	Total outflows and total inflows from collateral swaps									
252										
253										
254	Adjustments to Level 1 assets due to collateral swaps									
255	Adjustments to Level 2 assets due to collateral swaps									
256										
257	D) LCR									
258										
259	Total stock of high quality liquid assets plus usage of alternative treatment									
260	Net cash outflows									
261	LCR									
262										

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	
27	B) Required stable funding															
28	1) On balance-sheet items															
29																
30			Amount													
31			< 3 months	≥ 3 months to < 6 months	≥ 6 months to < 9 months	≥ 9 months to < 1 year	≥ 1 year			RSF Factor <1yr	RSF Factor ≥1 year	Calculated RSF <1yr	Calculated RSF ≥1 year	Calculated Total RSF		
32		Cash								0.00						
33		Short-term unsecured instruments and transactions with outstanding maturities of less than one year, of which are:														
34		Unencumbered								0.00						
35		Encumbered														
36		encumbered for periods <3 months								0.00						
37		encumbered for periods ≥ 3 months to <6 months								0.00						
38		encumbered for periods ≥ 6 months to < 9 months								0.00						
39		encumbered for periods ≥ 9 months to <1 year								0.00						
40		encumbered for periods ≥1 year								1.00						
41		Check: sum of rows 36 to 40 for each column should equal the corresponding column in row 35	Pass	Pass	Pass	Pass										
42		Securities with stated remaining maturities of less than one year with no embedded options that would increase the expected maturity to one year or greater														
43		Unencumbered								0.00						
44		Encumbered														
45		encumbered for periods <3 months								0.00						
46		encumbered for periods ≥ 3 months to <6 months								0.00						
47		encumbered for periods ≥ 6 months to < 9 months								0.00						
48		encumbered for periods ≥ 9 months to <1 year								0.00						
49		encumbered for periods ≥1 year								1.00						
50		Check: sum of rows 45 to 49 for each column should equal the corresponding column in row 44	Pass	Pass	Pass	Pass										
51		Securities held where the institution has an offsetting reverse repurchase transaction when the security on each transaction has the same unique identifier (eg ISIN number or CUSIP) and such securities are reported on the balance sheet of the reporting institutions														
52		Unencumbered								0.00	0.00					
53		Encumbered														
54		encumbered for periods <3 months								0.00	0.00					
55		encumbered for periods ≥ 3 months to <6 months								0.00	0.00					
56		encumbered for periods ≥ 6 months to < 9 months								0.00	0.00					
57		encumbered for periods ≥ 9 months to <1 year								0.00	0.00					
58		encumbered for periods ≥1 year								1.00	1.00					
59		Check: sum of rows 54 to 58 for each column should equal the corresponding column in row 53	Pass	Pass	Pass	Pass	Pass									
60		Loans to financial entities and financial corporates with effective remaining maturities of less than one year that are not renewable														
61		Unencumbered								0.00						
62		Encumbered														
63		encumbered for periods <3 months								0.00						
64		encumbered for periods ≥ 3 months to <6 months								0.00						
65		encumbered for periods ≥ 6 months to < 9 months								0.00						
66		encumbered for periods ≥ 9 months to <1 year								0.00						
67		encumbered for periods ≥1 year								1.00						
68		Check: sum of rows 63 to 67 for each column should equal the corresponding column in row 62	Pass	Pass	Pass	Pass										

Basel Committee on Banking Supervision
Basel III implementation monitoring template

Basel III implementation monitoring reporting template.xls
NSFR

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
69	Securities eligible for Level 1 of the LCR stock of liquid assets													
70	Unencumbered							0.00	0.05					
71	Encumbered													
72	encumbered for periods <3 months							0.00	0.05					
73	encumbered for periods ≥ 3 months to <6 months							0.00	0.05					
74	encumbered for periods ≥ 6 months to < 9 months							0.00	0.05					
75	encumbered for periods ≥ 9 months to <1 year							0.00	0.05					
76	encumbered for periods ≥1 year							1.00	1.00					
77	Check: sum of rows 72 to 76 for each column should equal the corresponding column in row 71	Pass	Pass	Pass	Pass	Pass								
78	Securities eligible for Level 2 of the LCR stock of liquid assets													
79	Unencumbered							0.00	0.20					
80	Encumbered													
81	encumbered for periods <3 months							0.00	0.20					
82	encumbered for periods ≥ 3 months to <6 months							0.00	0.20					
83	encumbered for periods ≥ 6 months to < 9 months							0.00	0.20					
84	encumbered for periods ≥ 9 months to <1 year							0.00	0.20					
85	encumbered for periods ≥1 year							1.00	1.00					
86	Check: sum of rows 81 to 85 for each column should equal the corresponding column in row 80	Pass	Pass	Pass	Pass	Pass								
87	Gold													
88	Unencumbered								0.50					
89	Encumbered													
90	encumbered for periods <3 months								0.50					
91	encumbered for periods ≥ 3 months to <6 months								0.50					
92	encumbered for periods ≥ 6 months to < 9 months								0.50					
93	encumbered for periods ≥ 9 months to <1 year								0.50					
94	encumbered for periods ≥1 year								1.00					
95	Check: sum of rows 90 to 94 for each column should equal the corresponding column in row 89					Pass								
96	Equities listed on major exchange, not issued by financial institutions													
97	Unencumbered								0.50					
98	Encumbered													
99	encumbered for periods <3 months								0.50					
100	encumbered for periods ≥ 3 months to <6 months								0.50					
101	encumbered for periods ≥ 6 months to < 9 months								0.50					
102	encumbered for periods ≥ 9 months to <1 year								0.50					
103	encumbered for periods ≥1 year								1.00					
104	Check: sum of rows 99 to 103 for each column should equal the corresponding column in row 98					Pass								
105	Corporate bonds, rated A+ to A-													
106	Unencumbered							0.00	0.50					
107	Encumbered													
108	encumbered for periods <3 months							0.00	0.50					
109	encumbered for periods ≥ 3 months to <6 months							0.00	0.50					
110	encumbered for periods ≥ 6 months to < 9 months							0.00	0.50					
111	encumbered for periods ≥ 9 months to <1 year							0.00	0.50					
112	encumbered for periods ≥1 year							1.00	1.00					
113	Check: sum of rows 108 to 112 for each column should equal the corresponding column in row 107	Pass	Pass	Pass	Pass	Pass								

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
114	Covered bonds, not self issued, rated A+ to A-													
115	Unencumbered							0.00	0.50					
116	Encumbered													
117	encumbered for periods <3 months							0.00	0.50					
118	encumbered for periods ≥ 3 months to <6 months							0.00	0.50					
119	encumbered for periods ≥ 6 months to < 9 months							0.00	0.50					
120	encumbered for periods ≥ 9 months to <1 year							0.00	0.50					
121	encumbered for periods ≥1 year							1.00	1.00					
122	Check: sum of rows 117 to 121 for each column should equal the corresponding column in row 116	Pass	Pass	Pass	Pass	Pass								
123	Loans to non-financial corporate clients, sovereigns, central banks, PSEs and MDBs having a remaining maturity of less than one year													
124	Unencumbered							0.50						
125	Encumbered													
126	encumbered for periods <3 months							0.50						
127	encumbered for periods ≥ 3 months to <6 months							0.50						
128	encumbered for periods ≥ 6 months to < 9 months							0.50						
129	encumbered for periods ≥ 9 months to <1 year							0.50						
130	encumbered for periods ≥1 year							1.00						
131	Check: sum of rows 126 to 130 for each column should equal the corresponding column in row 125	Pass	Pass	Pass	Pass									
132	Residential mortgages of any maturity that would qualify for the 35% or lower risk weight under the Basel II standardised approach for credit risk													
133	Unencumbered							0.65	0.65					
134	Encumbered													
135	encumbered for periods <3 months							0.65	0.65					
136	encumbered for periods ≥ 3 months to <6 months							0.65	0.65					
137	encumbered for periods ≥ 6 months to < 9 months							0.65	0.65					
138	encumbered for periods ≥ 9 months to <1 year							0.65	0.65					
139	encumbered for periods ≥1 year							1.00	1.00					
140	Check: sum of rows 135 to 139 for each column should equal the corresponding column in row 134	Pass	Pass	Pass	Pass	Pass								
141	Other loans, excluding loans to financial institutions, with a remaining maturity of one year or greater that would qualify for the 35% or lower risk weight under the Basel II standardised approach for credit risk													
142	Unencumbered								0.65					
143	Encumbered													
144	encumbered for periods <3 months								0.65					
145	encumbered for periods ≥ 3 months to <6 months								0.65					
146	encumbered for periods ≥ 6 months to < 9 months								0.65					
147	encumbered for periods ≥ 9 months to <1 year								0.65					
148	encumbered for periods ≥1 year								1.00					
149	Check: sum of rows 144 to 148 for each column should equal the corresponding column in row 143						Pass							
150	Other loans to retail and small business customers having a remaining maturity of less than one year													
151	Unencumbered							0.85						
152	Encumbered													
153	encumbered for periods <3 months							0.85						
154	encumbered for periods ≥ 3 months to <6 months							0.85						
155	encumbered for periods ≥ 6 months to < 9 months							0.85						
156	encumbered for periods ≥ 9 months to <1 year							0.85						
157	encumbered for periods ≥1 year							1.00						
158	Check: sum of rows 153 to 157 for each column should equal the corresponding column in row 152	Pass	Pass	Pass	Pass									
159	Net derivatives receivables								1.00					
160	Items deducted from Tier 1 and Tier 2 capital under fully implemented Basel III rules								0.00					
161	All other assets not included in the above categories								1.00					

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
162	2) Off balance-sheet items													
163														
164		Amount												
165	Conditionally revocable and irrevocable credit and liquidity facilities													
166	Unconditionally revocable "uncommitted" credit and liquidity facilities													
167	Guarantees													
168	Letters of credit													
169	Other trade finance instruments													
170	Non-contractual obligations, such as:													
171	Debt-buy back requests (incl related conduits)													
172	Structured products													
173	Managed funds													
174	Other non-contractual obligations													
175														
176														
177	C) NSFR													
178														
179														
180														
181	D) For completion only by the central institutions of networks of cooperative (or otherwise named) banks													
182														
183		Amount												
184		< 3 months	≥ 3 months to < 6 months	≥ 6 months to < 9 months	≥ 9 months to < 1 year	≥ 1 year								
185	Tier 1 and Tier 2 capital													
186	Preferred Stock not included above													
187	"Stable" (as defined in the LCR) demand and/or term deposits from retail and small business customers (as defined in the LCR)													
188	"Less stable" (as defined in the LCR) demand and/or term deposits from retail and small business customers													
189	Unsecured debt securities issued													
190	Unsecured funding from non-financial corporates													
191	Unsecured funding from sovereigns/central banks/PSEs/MDBs													
192	Unsecured funding from other legal entities (including financial corporates and financial institutions)													
193	Statutory minimum deposits from members of an institutional network of cooperative (or otherwise named) banks													
194	Secured borrowings and liabilities (including secured term deposits)													
195	Net derivatives payables													
196	All other liabilities and equity categories not included above													
197	Check: the sum of each of the columns for rows 185 to 196 should equal the corresponding column in row 21	Pass	Pass	Pass	Pass	Pass								
198														

A	B	C	D	E	F	G	H	I	J	K	L
1	Checks										
2	A) Leverage ratio worksheet										
3											
4	Panel	Check	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	
5	B	Check: Unconditionally cancellable commitments should not exceed off-balance items with a 0% CCF	Yes				Yes				
6	D	Check: Total equals total accounting values in panel A	Yes				Yes				
7	D	Check: Total equals total gross values in panel A	Yes				Yes				
8	E	Check: Sum of total credit derivatives should be the same as that in panel B	Yes				Yes				
9	E	Check: Credit derivatives (protection sold) should be the same as that in panel B	Yes				Yes				
10	E	Check: Credit derivatives (protection bought) should be the same as that in panel B	Yes				Yes				
11	E	Check: Credit derivatives purchased are consistently filled-in (see reporting instructions for more details)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
12	G	Check: PSEs in the two rows above should be less than overall PSEs					Yes				
13	G	Check: Securitisation exposures should be lower than total other exposures					Yes				
14	G	Check: Total value in cell H95 should equal total in cell H85.					Yes				
15											
16	B) LCR worksheet										
17											
18	Panel	Check	Column D	Column E							
19	Aa	Check: row 8 ≤ row 7	Pass								
20	Ac	Check: row 43 ≤ row 42	Pass	Pass							
21	Ac	Check: row 46 ≤ row 45	Pass	Pass							
22	B1b	Check: row 119 ≤ sum of rows 112 and 113	Pass								
23	B1b	Check: row 121 ≤ sum of rows 112 and 113	Pass								
24	B1b	Check: row 123 ≤ sum of rows 109 to 115	Pass								
25	B1d	Check: Line 135 = 0 if line 215>0	Pass								
26	B2c	Check: row 215 = 0 if row 135>0	Pass								
27											
28	C) NSFR worksheet										
29											
30	Panel	Check	< 3 months	≥ 3 months to < 6 months	≥ 6 months to < 9 months	≥ 9 months to < 1 year	≥ 1 year				
31	A	Check: row 6 = D44+D45 in the General Info tab					Pass				
32	A	Check: row 13 < row 12 for each column	Pass	Pass	Pass	Pass	Pass				
33	A	Check: row 16 < row 15 for each column	Pass	Pass	Pass	Pass	Pass				
34	A	Check: row 19 < row 18 for each column	Pass	Pass	Pass	Pass	Pass				
35	B1	Check: sum of rows 36 to 40 for each column should equal the corresponding column in row 35	Pass	Pass	Pass	Pass	Pass				
36	B1	Check: sum of rows 45 to 49 for each column should equal the corresponding column in row 44	Pass	Pass	Pass	Pass	Pass				
37	B1	Check: sum of rows 54 to 58 for each column should equal the corresponding column in row 53	Pass	Pass	Pass	Pass	Pass				
38	B1	Check: sum of rows 63 to 67 for each column should equal the corresponding column in row 62	Pass	Pass	Pass	Pass	Pass				
39	B1	Check: sum of rows 72 to 76 for each column should equal the corresponding column in row 71	Pass	Pass	Pass	Pass	Pass				
40	B1	Check: sum of rows 81 to 85 for each column should equal the corresponding column in row 80	Pass	Pass	Pass	Pass	Pass				
41	B1	Check: sum of rows 90 to 94 for each column should equal the corresponding column in row 89					Pass				
42	B1	Check: sum of rows 99 to 103 for each column should equal the corresponding column in row 98					Pass				
43	B1	Check: sum of rows 108 to 112 for each column should equal the corresponding column in row 107	Pass	Pass	Pass	Pass	Pass				
44	B1	Check: sum of rows 117 to 121 for each column should equal the corresponding column in row 116	Pass	Pass	Pass	Pass	Pass				
45	B1	Check: sum of rows 126 to 130 for each column should equal the corresponding column in row 125	Pass	Pass	Pass	Pass	Pass				
46	B1	Check: sum of rows 135 to 139 for each column should equal the corresponding column in row 134	Pass	Pass	Pass	Pass	Pass				
47	B1	Check: sum of rows 135 to 139 for each column should equal the corresponding column in row 134	Pass	Pass	Pass	Pass	Pass				
48	B1	Check: sum of rows 144 to 148 for each column should equal the corresponding column in row 143					Pass				
49	B1	Check: sum of rows 153 to 157 for each column should equal the corresponding column in row 152	Pass	Pass	Pass	Pass	Pass				
50	E	Check: the sum of each of the columns for rows 185 to 196 should equal the corresponding column in row 21	Pass	Pass	Pass	Pass	Pass				
51											