

For the three months ended January 31, 2024

It's Time.

Drive change in Canadian banking to enrich people's lives.

353% 10-year
Total shareholder return

\$119 billion
Total assets under management & administration

607,000+
Customers served

Note: all cover measures as at January 31, 2024.



Notes to Readers

Overview and background

On January 31, 2022, the Office of the Superintendent of Financial Institution (OSFI) announced revised capital, leverage, liquidity and disclosure rules that incorporate the final Basel III banking reforms to help Canadian deposit-taking institutions (DTIs) more effectively manage risks and sustain resilience. The revised rules were effective April 1, 2023, and include the following:

- Capital Adequacy Requirements (CAR)
- Leverage Requirements (LR)
- Liquidity Adequacy Requirements (LAR)
- Small and Medium-Sized Deposit-Taking Institutions (SMSBs) Capital and Liquidity Requirements
- Pillar 3 Disclosures

Pursuant to the *Small and Medium-Sized Deposit-Taking Institutions (SMSBs) Capital and Liquidity Requirements* guidelines, Equitable Bank, the wholly-owned subsidiary of EQB Inc., is classified as Category I SMSB with total assets over the \$10 billion threshold.

Information reported in this Equitable Bank's Supplemental Regulatory Disclosure Report (Report) are prepared in accordance with the above revised guidelines and Pillar 3 disclosure requirements pertaining to Category I SMSB.

Full qualitative disclosures are provided annually, at the fiscal year end.

On October 20, 2023, OSFI released an update of CAR (2024 Capital Adequacy Requirements) that takes effect fiscal Q1 2024. It includes changes in capital requirements associated with negative amortization mortgages with growing balances, where payments are insufficient to cover the interest components. Equitable Bank's capital requirements have not changed as a result of this change, as the Bank does not offer variable rate residential mortgage products with fixed payments that lead to this impact. Ongoing updates to CAR have the potential to change the treatment of current lending portfolio and impact future risk-weighted assets.

Since Q2 2023, the results have reflected the revised Basel III disclosures and prior periods have not been restated.

Change of fiscal year end

EQB has changed its fiscal year to end on October 31 for 2023 onward, compared to prior fiscal periods ending December 31.

For the Q1 2024 report, the data is presented as at January 31, 2024.

Basis of presentation

All numbers in this Report are Canadian dollars and are unaudited.

Use of this document

This Report should be read in conjunction with EQB Inc.'s Q1 2024 report and Supplemental Financial Information, which can be accessed at our website at eqbank.investorroom.com.



Equitable Bank

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Note 1: Equitable Bank does not use credit derivative as credit protection and as such this disclosure is not required.

Note 2: Equitable Bank is not internationally active institution and is not mandated to calculate market risk for regulatory capital purpose, as stated in CAR 2024, Chapter 9, paragraph 2 & 3.

Note 3: Equitable Bank is qualified and has elected to use the alternative treatment as specified in CAR 2024, Chapter 8, paragraph 9.



KM1: Key metrics (at consolidated group level)

(\$000s, except percentages)		a	b	c	d	e
		Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III	Q4 2022 Basel III
Available capital						
1	Common Equity Tier 1 (CET1)	2,852,925	2,763,500	2,743,523	2,657,354	2,593,136
1a	Common Equity Tier 1 with transitional arrangements for ECL provisioning not applied ⁽¹⁾	2,852,925	2,763,500	2,743,523	2,657,354	2,582,489
2	Tier 1	2,979,959	2,893,682	2,880,176	2,840,895	2,776,677
2a	Tier 1 with transitional arrangements for ECL provisioning not applied ⁽¹⁾	2,979,959	2,893,682	2,880,176	2,840,895	2,766,030
3	Total capital	3,087,195	3,001,563	2,987,450	2,933,500	2,855,961
3a	Total capital with transitional arrangements for ECL provisioning not applied (%) ⁽¹⁾	3,087,195	3,001,563	2,987,450	2,933,500	2,855,961
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	20,108,011	19,809,239	19,427,469	18,980,786	18,925,660
4a	Total risk-weighted assets (pre-floor)	20,108,011	19,809,239	19,427,469	18,980,786	18,925,660
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	14.2	14.0	14.1	14.0	13.7
5a	Common Equity Tier 1 ratio with transitional arrangements for ECL provisioning not applied ⁽¹⁾	14.2	14.0	14.1	14.0	13.6
5b	CET1 ratio (%) (pre-floor ratio)	14.2	14.0	14.1	14.0	13.7
6	Tier 1 ratio (%)	14.8	14.6	14.8	15.0	14.7
6a	Tier 1 ratio with transitional arrangements for ECL provisioning not applied ⁽¹⁾	14.8	14.6	14.8	15.0	14.6
6b	Tier 1 ratio (%) (pre-floor ratio)	14.8	14.6	14.8	15.0	14.7
7	Total capital ratio (%)	15.4	15.2	15.4	15.5	15.1
7a	Total capital ratio with transitional arrangements for ECL provisioning not applied (%) ⁽¹⁾	15.4	15.2	15.4	15.5	15.1
7b	Total capital ratio (%) (pre-floor ratio)	15.4	15.2	15.4	15.5	15.1
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.5	2.5	2.5	2.5	2.5
9	Countercyclical buffer requirement (%)	-	-	-	-	-
10	Bank G-SIB and/or D-SIB additional requirements (%) [Not applicable for SMSBs]					
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.5	2.5	2.5	2.5	2.5
12	CET1 available after meeting the bank's minimum capital requirements (%) ⁽²⁾	7.4	7.2	7.4	7.5	7.1
Basel III Leverage ratio						
13	Total Basel III leverage ratio exposure measure	55,421,413	55,079,625	55,277,255	53,353,465	52,815,314
14	Basel III leverage ratio (row 2 / row 13) (%)	5.4	5.3	5.2	5.3	5.3
14a	Basel III leverage ratio (row 2a / row 13) with transitional arrangements for ECL provisioning not applied (%)	5.4	5.3	5.2	5.3	5.2

(1) The transitional arrangement ended December 31, 2022, and thus there is no impact on Equitable Bank's CET1 and Tier 2 capital starting Q1 2023.

(2) CET1 available after meeting the bank's minimum capital requirements (as a percentage of RWA) was calculated as the CET1 capital adequacy ratio of the bank less the ratio of RWA of any common equity used to meet the bank's minimum CET1, Tier 1 and Total capital requirements (4.5%, 6.0% and 8.0%).



Modified CC1: Composition of capital for SMSBs

(\$000s, except percentages)		Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III	Q4 2022 Basel III
Common Equity Tier 1 capital: instruments and reserves						
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	945,077	944,064	946,269	941,461	941,315
2	Retained earnings	2,142,859	2,057,262	2,035,296	1,931,789	1,856,084
3	Accumulated other comprehensive income (and other reserves) ⁽¹⁾	(46,858)	(49,956)	(50,567)	(32,349)	(33,759)
4	Directly issued capital subject to phase out from CET1 (only applicable to Federal Credit Unions)	-	-	-	-	-
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	-	-	-	-
6	Common Equity Tier 1 capital before regulatory adjustments	3,041,078	2,951,370	2,930,998	2,840,901	2,763,640
Common Equity Tier 1 capital: regulatory adjustments						
28	Total regulatory adjustments to Common Equity Tier 1	(188,153)	(187,870)	(187,475)	(183,547)	(170,504)
29	Common Equity Tier 1 capital (CET1)	2,852,925	2,763,500	2,743,523	2,657,354	2,593,136
Additional Tier 1 capital: instruments						
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	72,554	72,554	72,554	72,554	72,554
31	of which: classified as equity under applicable accounting standards	72,554	72,554	72,554	72,554	72,554
32	of which: classified as liabilities under applicable accounting standards	-	-	-	-	-
33	Directly issued capital instruments subject to phase out from Additional Tier 1 (applicable only to Federal Credit Unions)	-	-	-	-	-
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 AT1)	54,480	57,628	64,099	110,987	110,987
35	of which: instruments issued by subsidiaries subject to phase out (applicable only to Federal Credit Unions)	-	-	-	-	-
36	Additional Tier 1 capital before regulatory adjustments	127,034	130,182	136,653	183,541	183,541
Additional Tier 1 capital: regulatory adjustments						
43	Total regulatory adjustments to additional Tier 1 capital	-	-	-	-	-
44	Additional Tier 1 capital (AT1)	127,034	130,182	136,653	183,541	183,541
45	Tier 1 capital (T1 = CET1 + AT1)	2,979,959	2,893,682	2,880,176	2,840,895	2,776,677
Tier 2 capital: instruments and provisions						
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	-	-	-	-
47	Directly issued capital instruments subject to phase out from Tier 2 (applicable only to Federal Credit Unions)	-	-	-	-	-
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)	7,767	6,719	8,311	-	-
49	of which: instruments issued by subsidiaries subject to phase out (applicable only to Federal Credit Unions)	-	-	-	-	-
50	Collective allowances	99,469	101,162	98,963	92,605	79,284
51	Tier 2 capital before regulatory adjustments	107,236	107,881	107,274	92,605	79,284
Tier 2 capital: regulatory adjustments						
57	Total regulatory adjustments to Tier 2 capital	-	-	-	-	-
58	Tier 2 capital (T2)	107,236	107,881	107,274	92,605	79,284
59	Total capital (TC = T1 + T2)	3,087,195	3,001,563	2,987,450	2,933,500	2,855,961



Modified CC1: Composition of capital for SMSBs

(\$000s, except percentages)		Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III	Q4 2022 Basel III
60	Total risk-weighted assets	20,108,011	19,809,239	19,427,469	18,980,786	18,925,660
60a	Credit Valuation Adjustment (CVA) Risk-weighted Assets (RWA)	53,590	55,713	62,897	83,777	101,251
Capital ratios						
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	14.2%	14.0%	14.1%	14.0%	13.7%
62	Tier 1 (as a percentage of risk-weighted assets)	14.8%	14.6%	14.8%	15.0%	14.7%
63	Total capital (as a percentage of risk-weighted assets)	15.4%	15.2%	15.4%	15.5%	15.1%
OSFI target						
69	Common Equity Tier 1 target ratio	7.0%	7.0%	7.0%	7.0%	7.0%
70	Tier 1 capital target ratio	8.5%	8.5%	8.5%	8.5%	8.5%
71	Total capital target ratio	10.5%	10.5%	10.5%	10.5%	10.5%
Capital instruments subject to phase-out arrangements (For Federal Credit Unions only)						
80	Current cap on CET1 instruments subject to phase-out arrangements	N/A	N/A	N/A	N/A	N/A
81	Amount excluded from CET1 capital due to cap (excess over cap after redemptions and maturities)	N/A	N/A	N/A	N/A	N/A
82	Current cap on AT1 instruments subject to phase-out arrangements	N/A	N/A	N/A	N/A	N/A
83	Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	N/A	N/A	N/A	N/A	N/A
84	Current cap on Tier 2 instruments subject to phase-out arrangements	N/A	N/A	N/A	N/A	N/A
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	N/A	N/A	N/A	N/A	N/A

(1) As prescribed by OSFI (under Basel III rules), AOCI is recognized as part of CET1, however, the AOCI associated with cash flow hedge reserves that relate to the hedging of items that are not fair valued is excluded.



CR1: Credit quality of assets

	(\$000s)	a		b	c	d		e	f	g
		Gross carrying values of ⁽²⁾		Non-defaulted exposures	Allowances /impairments	Of which ECL accounting provisions for credit losses on SA exposures		Allocated in regulatory category of General ⁽³⁾	Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)
		Defaulted exposures ⁽¹⁾				Allocated in regulatory category of Specific ⁽³⁾				
Q1 2024 Revised Basel III										
1	Loans	475,182	47,439,069		120,340	22,480		97,860	-	47,793,911
2	Debt Securities	-	1,911,221		-	-		-	-	1,911,221
3	Off-balance sheet exposures	-	6,249,124		1,609	-		1,609	-	6,247,515
4	Total	475,182	55,599,414		121,949	22,480		99,469	-	55,952,647
Q4 2023 Revised Basel III										
1	Loans	379,590	47,100,696		117,433	17,994		99,439	-	47,362,853
2	Debt Securities	-	2,003,383		-	-		-	-	2,003,383
3	Off-balance sheet exposures	-	5,789,560		1,722	-		1,722	-	5,787,838
4	Total	379,590	54,893,639		119,155	17,994		101,161	-	55,154,074
Q2 2023 Revised Basel III										
1	Loans	233,297	47,314,113		108,706	11,319		97,387	-	47,438,704
2	Debt Securities	-	2,107,423		-	-		-	-	2,107,423
3	Off-balance sheet exposures	-	5,354,627		1,574	-		1,574	-	5,353,053
4	Total	233,297	54,776,163		110,280	11,319		98,961	-	54,899,180
Q1 2023 Basel III										
1	Loans	156,863	46,524,806		100,138	8,835		91,302	-	46,581,531
2	Debt Securities	-	2,349,238		-	-		-	-	2,349,238
3	Off-balance sheet exposures	-	4,392,043		1,304	-		1,305	-	4,390,738
4	Total	156,863	53,266,087		101,442	8,835		92,607	-	53,321,507

⁽¹⁾ A defaulted exposure is defined as one that is past due for more than 90 days, or is an exposure to a defaulted borrower, as defined in Capital Adequacy Requirements (CAR) 2024 Chapter 4, Section 4.1.21, paragraph 140

⁽²⁾ The gross carrying values are gross of credit conversion factor (CCF) and credit risk mitigant (CRM) techniques, but after considering write-offs.

⁽³⁾ General allowances are defined as Stage 1 and Stage 2 allowances, and Specific allowances are defined as Stage 3 allowances under IFRS 9.



CR3: Credit risk mitigation techniques - overview

		a	b	c	d	e
	(\$000s)	Exposures unsecured: carrying amount ⁽¹⁾	Exposures to be secured ⁽²⁾	Exposures secured by collateral	Exposures secured by financial guarantees ⁽³⁾	Exposures secured by credit derivatives
Q1 2024 Revised Basel III						
1	Loans	29,877,371	17,916,540	-	17,916,540	-
2	Debt securities	1,172,255	738,966	-	738,966	-
3	Total	31,049,626	18,655,506	-	18,655,506	-
4	Of which defaulted ⁽⁴⁾	442,424	10,278	-	10,278	-
Q4 2023 Revised Basel III						
1	Loans	30,187,150	17,175,703	-	17,175,703	-
2	Debt securities	1,218,243	785,140	-	785,140	-
3	Total	31,405,393	17,960,843	-	17,960,843	-
4	Of which defaulted ⁽⁴⁾	351,777	9,819	-	9,819	-
Q2 2023 Revised Basel III						
1	Loans	29,847,366	17,591,338	-	17,591,338	-
2	Debt securities	1,224,936	882,487	-	882,487	-
3	Total	31,072,302	18,473,825	-	18,473,825	-
4	Of which defaulted ⁽⁴⁾	214,487	7,490	-	7,490	-
Q1 2023 Basel III						
1	Loans	29,111,440	17,470,091	-	17,470,091	-
2	Debt securities	1,104,496	1,244,742	-	1,244,742	-
3	Total	30,215,936	18,714,833	-	18,714,833	-
4	Of which defaulted ⁽⁴⁾	135,822	12,205	-	12,205	-

⁽¹⁾ Exposures unsecured- carrying amount: carrying amount of on-balance sheet exposures (net of allowances/impairments) that do not benefit from a credit risk mitigation technique.

⁽²⁾ Exposures to be secured: carrying amount of on-balance sheet exposures which have at least one credit risk mitigation mechanism (collateral, financial guarantees, credit derivatives) associated with them

⁽³⁾ Exposures secured by financial guarantees: carrying amount of exposures (net of allowances/impairments) partly or totally secured by financial guarantees.

⁽⁴⁾ A defaulted exposure is defined as one that is past due for more than 90 days, or is an exposure to a defaulted borrower, as defined in CAR 2024 Chapter 4, Section 4.1.21, paragraph 140.



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

Asset classes (\$000s, except percentages)	a		b		c		d		e		f	
	Exposures before CCF and CRM ⁽⁸⁾				Exposures post-CCF and post-CRM ⁽⁹⁾				RWA and RWA density			
	On-balance sheet amount		Off-balance sheet amount		On-balance sheet amount		Off-balance sheet amount		RWA		RWA density = e/(c+d)	
Q1 2024 Revised Basel III												
1 Sovereigns and their central banks	1,018,882	-	1,018,882	-	-	-	-	-	-	0%		
2 Public sector entities (PSEs)	198,986	-	17,554,513	1,098,632	-	-	-	-	0%			
3 Multilateral development banks	-	-	-	-	-	-	-	-	0%			
4 Banks	1,154,449	185,443	1,710,114	53,995	563,195	32%						
Of which: securities firms and other financial institutions treated as banks	-	-	555,672	4,218	314,876	56%						
5 Covered bonds	56,250	-	56,250	-	11,250	20%						
6 Corporates	612,089	335,254	551,557	97,916	578,577	89%						
Of which: securities firms and other financial institutions treated as corporates	-	-	5,348	60	1,106	20%						
Of which: specialised lending	-	-	-	-	-	0%						
7 Subordinated debt, equity and other capital	83,741	916	83,741	366	183,024	218%						
8 Retail	2,171,672	143,554	2,105,146	54,588	1,620,060	75%						
9 Real estate	42,550,583	4,928,833	25,428,890	705,864	12,792,423	49%						
Of which: general RRE ⁽¹⁾	25,731,518	509,239	15,824,120	44,786	5,093,656	32%						
Of which: IPRRE ⁽²⁾	4,266,087	119,254	4,089,160	11,926	1,936,393	47%						
Of which: other RRE ⁽³⁾	-	-	-	-	-	0%						
Of which: general CRE ⁽⁴⁾	88,393	2,016	88,393	782	73,251	82%						
Of which: IPCRE ⁽⁵⁾	9,015,461	448,720	3,978,665	96,435	3,421,559	84%						
Of which: land acquisition, development and construction ⁽⁶⁾	3,449,124	3,849,604	1,448,552	551,935	2,267,564	113%						
10 Reverse mortgages	1,430,322	239,033	1,430,322	95,614	530,362	35%						
11 Mortgage-backed securities	652,161	-	-	-	-	0%						
12 Defaulted exposures	457,797	11	447,517	1	569,144	127%						
13 Other assets ⁽⁷⁾	1,212,237	-	1,212,237	-	824,215	68%						
14 Total	51,599,169	5,833,044	51,599,169	2,106,976	17,672,250	33%						



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

Asset classes (\$000s, except percentages)	a	b	c	d	e	f
	Exposures before CCF and CRM ⁽⁸⁾		Exposures post-CCF and post-CRM ⁽⁹⁾		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density = e/(c+d)
Q4 2023 Revised Basel III						
1 Sovereigns and their central banks	1,183,801	-	18,589,600	998,504	-	0%
2 Public sector entities (PSEs)	-	-	-	-	-	0%
3 Multilateral development banks	-	-	-	-	-	0%
4 Banks	1,266,702	170,955	1,816,779	49,782	649,549	35%
Of which: securities firms and other financial institutions treated as banks	-	-	550,084	5,800	320,274	58%
5 Covered bonds	55,732	-	55,732	-	11,146	20%
6 Corporates	684,471	433,486	634,195	144,478	702,939	90%
Of which: securities firms and other financial institutions treated as corporates	640	-	5,600	41	1,503	27%
Of which: specialised lending	-	-	-	-	-	0%
7 Subordinated debt, equity and other capital	85,863	916	85,863	366	188,472	219%
8 Retail	2,180,743	140,320	2,118,712	52,718	1,630,492	75%
9 Real estate	42,301,779	4,453,553	25,253,168	583,012	12,648,533	49%
Of which: general RRE ⁽¹⁾	25,741,334	589,808	15,668,285	55,512	5,055,536	32%
Of which: IPRRE ⁽²⁾	4,141,471	146,614	3,959,087	14,569	1,874,870	47%
Of which: other RRE ⁽³⁾	-	-	-	-	-	0%
Of which: general CRE ⁽⁴⁾	87,919	83	87,919	9	78,481	89%
Of which: IPCRE ⁽⁵⁾	9,078,641	439,145	4,062,247	83,545	3,461,536	83%
Of which: land acquisition, development and construction ⁽⁶⁾	3,252,414	3,277,903	1,475,630	429,377	2,178,110	114%
10 Reverse mortgages	1,315,633	231,632	1,315,633	92,654	486,536	35%
11 Mortgage-backed securities	785,140	-	-	-	-	0%
12 Defaulted exposures	345,768	-	335,950	-	439,099	131%
13 Other assets ⁽⁷⁾	1,265,758	-	1,265,758	-	771,580	61%
14 Total	51,471,390	5,430,862	51,471,390	1,921,514	17,528,346	33%



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

Asset classes (\$000s, except percentages)	a		b		c		d		e		f	
	Exposures before CCF and CRM ⁽⁸⁾				Exposures post-CCF and post-CRM ⁽⁹⁾				RWA and RWA density			
	On-balance sheet amount		Off-balance sheet amount		On-balance sheet amount		Off-balance sheet amount		RWA		RWA density = e/(c+d)	
Q2 2023 Revised Basel III												
1 Sovereigns and their central banks	1,267,373	-	19,218,662	854,563	-	0%						
2 Public sector entities (PSEs)	-	-	-	-	-	0%						
3 Multilateral development banks	-	-	-	-	-	0%						
4 Banks	1,194,356	181,029	1,731,506	54,871	640,851	36%						
Of which: securities firms and other financial institutions treated as banks	-	-	557,701	6,859	336,124	60%						
5 Covered bonds	55,177	-	55,177	-	11,035	20%						
6 Corporates	639,445	289,601	598,149	85,833	621,117	91%						
Of which: securities firms and other financial institutions treated as corporates	640	-	2,962	2	964	33%						
Of which: specialised lending	-	-	-	-	-	0%						
7 Subordinated debt, equity and other capital	103,090	916	103,090	366	229,622	222%						
8 Retail	2,086,237	135,988	2,029,908	53,060	1,562,674	75%						
9 Real estate	42,887,612	4,143,146	25,403,712	567,313	12,804,001	49%						
Of which: general RRE ⁽¹⁾	26,054,648	722,094	15,676,399	65,534	5,081,444	32%						
Of which: IPRRE ⁽²⁾	4,102,557	134,385	3,909,827	13,400	1,852,797	47%						
Of which: other RRE ⁽³⁾	-	-	-	-	-	0%						
Of which: general CRE ⁽⁴⁾	59,105	83	59,105	9	49,655	84%						
Of which: IPCRE ⁽⁵⁾	9,641,189	328,874	4,148,337	77,198	3,520,925	83%						
Of which: land acquisition, development and construction ⁽⁶⁾	3,030,113	2,957,710	1,610,044	411,172	2,299,180	114%						
10 Reverse mortgages	1,108,115	215,750	1,108,115	86,299	411,625	34%						
11 Mortgage-backed securities	861,936	-	-	-	-	0%						
12 Defaulted exposures	222,013	-	214,523	-	282,217	132%						
13 Other assets ⁽⁷⁾	1,191,797	-	1,191,797	-	715,078	60%						
14 Total	51,617,151	4,966,430	51,654,639	1,702,305	17,278,220	32%						



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

Asset classes (\$000s, except percentages)	a	b	c	d	e	f
	Exposures before CCF and CRM ⁽⁸⁾		Exposures post-CCF and post-CRM ⁽⁹⁾		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density = e/(c+d)
Q1 2023 Basel III						
1 Corporate	1,205,927	300,551	1,205,927	142,108	1,029,692	76%
2 Sovereign	1,223,511	-	1,223,511	-	-	0%
3 Bank	1,433,906	186,029	1,433,906	37,206	197,758	13%
4 Retail Residential Mortgages	38,620,114	2,424,459	38,620,114	720,068	8,226,150	21%
5 Other Retail	7,199,410	1,190,695	7,199,221	500,520	7,101,297	92%
6 Equity excluding Equity Investment in Funds	125,849	-	125,849	-	125,849	100%
13 Other assets	759,750	-	759,750	-	392,886	52%
14 Total	50,568,467	4,101,734	50,568,278	1,399,902	17,073,632	33%

(1) General residential real estate (General RRE): refers to regulatory residential real estate exposures where the repayment is not materially dependent on cash flows generated by the property as set out in CAR 2024 Chapter 4, Section 4.1.11, paragraph 97-102.

(2) Income-producing residential real estate (IPRRE): refers to regulatory residential real estate exposures where the repayment is materially dependent on cash flows generated by the property as set out in CAR 2024 Chapter 4, Section 4.1.11, paragraph 97-102.

(3) Other residential real estate (other RRE) refers to regulatory residential real estate exposures that are set out in CAR 2024 Chapter 4, Section 4.1.11, paragraph 96.

(4) General commercial real estate (General CRE): refers to regulatory commercial real estate exposures where the repayment is not materially dependent on cash flows generated by the property as set out in CAR 2024 Chapter 4, Section 4.1.12, paragraph 105-107.

(5) Income-producing commercial real estate (IPCRE): refers to regulatory commercial real estate exposures where the repayment is materially dependent on cash flows generated by the property as set out in CAR 2024 Chapter 4, Section 4.1.12, paragraph 108-109.

(6) Land acquisition, development and construction: refers to exposures subject to the risk weights set out in CAR 2024 Chapter 4, Section 4.1.13, paragraph 110-113.

(7) Other assets: refers to assets subject to specific risk weight as set out in CAR 2024 Chapter 4, Section 4.1.23, paragraph 164.

(8) Exposures before credit conversion factors (CCF) and CRM: refers to the regulatory exposure amount (net of specific provisions, including partial write-offs) under the regulatory scope of consolidation and before taking into account the effect of CRM techniques and CCF, and excluding securitization, counterparty credit risk (CCR), and equity investment in funds exposures.

(9) Exposure post-CCF and post-CRM: refers to the amount used for the capital requirements calculation (for both on- and off-balance sheet amounts), which is calculated with the following measures are applied in sequence

but before the application of the relevant risk weight - 1) CCF for off-balance sheet amounts, 2) net of Stage 3 allowances and partial write-off, and 3) CRM techniques. Securitization, counterparty credit risk (CCR), and equity investment in funds exposures are excluded from The post-CCF and post-CRM amounts presented in the table above include the application of the Comprehensive Approach for collateral and also reflect the following CRM techniques.

Guarantee CRM techniques:

If a guarantor belongs to a different asset class from the original obligor, the guaranteed exposures are moved from the original obligor's asset class schedule to the guarantor's asset class schedule by reporting a negative value under CRM on the obligor's schedule, and a positive value under CRM on the guarantor's schedule.



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

Asset classes (\$000s)		Risk weights																								Total credit exposure amount (post-CCF and post-CRM) ⁽¹⁾		
		0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%		1250%	Other
Q1 2024 Revised Basel III																												
1	Sovereigns and their central banks	1,018,882	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,018,882
2	Public sector entities (PSEs)	18,653,145	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18,653,145
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Banks	-	1,280,563	30,947	24,977	-	-	-	-	-	-	-	-	-	-	-	-	-	-	150,991	-	-	-	-	-	276,631	1,764,109	
	Of which: securities firms and other financial institutions treated as banks	-	126,121	6,147	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	150,991	-	-	-	-	-	276,631	559,890	
5	Covered bonds	-	56,250	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	56,250	
6	Corporates	-	10,853	-	-	-	-	78	-	-	3,812	-	408,156	-	226,574	-	-	-	-	-	-	-	-	-	-	-	-	649,473
	Of which: securities firms and other financial institutions treated as corporates	-	5,330	-	-	-	-	78	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,408	
	Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	56,863	-	-	27,244	84,107	
8	Retail	-	-	-	-	-	-	-	-	-	-	-	2,158,698	-	1,036	-	-	-	-	-	-	-	-	-	-	-	-	2,159,734
9	Real estate	-	-	1,409,024	1,768,943	3,572,487	9,280,063	2,831	775,688	2,866,340	-	37,691	-	1,363,658	-	6,378	2,577,947	1,511,715	-	133,495	-	534,150	-	-	294,344	26,134,754		
	Of which: general RRE	-	-	1,409,024	1,768,943	3,400,199	8,997,660	2,831	775,688	2,866,340	-	40	-	-	-	-	-	-	-	-	-	-	-	-	-	290,209	15,868,906	
	Of which: IPRRE	-	-	-	-	172,288	282,403	-	775,688	2,866,300	-	272	-	-	-	-	-	-	-	-	-	-	-	-	-	4,135	4,101,086	
	Of which: other RRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Of which: general CRE	-	-	-	-	-	-	-	-	-	-	37,419	-	-	6,378	-	45,378	-	-	-	-	-	-	-	-	-	89,175	
	Of which: IPCRE	-	-	-	-	-	-	-	-	-	-	-	1,363,658	-	-	2,577,947	-	133,495	-	-	-	-	-	-	-	-	4,075,100	
	Of which: land acquisition, development and construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,466,337	-	534,150	-	-	-	-	-	-	-	2,000,487	
10	Reverse mortgages	-	-	-	519,756	817,105	168,203	-	20,291	-	-	-	-	-	-	-	-	581	-	-	-	-	-	-	-	-	1,525,936	
11	Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12	Defaulted exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	204,267	-	-	-	243,250	-	-	-	-	447,517	
13	Other assets	404,466	368	-	-	-	-	-	-	-	-	-	-	-	-	-	-	796,245	-	-	-	-	11,158	-	-	-	1,212,237	
14	Total	20,076,493	-	2,757,058	1,768,943	4,123,190	10,097,168	27,808	943,891	2,866,418	-	57,982	-	1,363,658	2,162,510	-	414,534	2,577,947	2,740,418	-	284,486	-	777,400	68,021	-	598,219	53,706,144	
Q4 2023 Revised Basel III																												
1	Sovereigns and their central banks	19,588,104	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19,588,104
2	Public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Banks	-	1,379,252	27,754	22,383	345	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	436,827	-	1,866,561	
	Of which: securities firms and other financial institutions treated as banks	-	112,557	6,155	-	345	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	436,827	-	-	555,884	
5	Covered bonds	-	55,732	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	55,732	
6	Corporates	-	10,371	-	-	-	-	2,996	3,645	640	-	432,458	-	328,563	-	-	-	-	-	-	-	-	-	-	-	-	-	778,673
	Of which: securities firms and other financial institutions treated as corporates	-	4,924	-	-	-	-	77	-	640	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,641
	Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	59,129	-	-	27,100	86,229	
8	Retail	-	-	-	-	-	-	-	-	-	-	-	2,163,755	-	7,675	-	-	-	-	-	-	-	-	-	-	-	-	2,171,430
9	Real estate	-	-	1,374,910	1,738,675	3,508,800	9,256,791	4,084	742,691	2,776,610	-	21,221	-	1,491,727	-	6,397	2,510,729	1,419,114	-	143,336	-	546,203	-	-	294,892	25,836,180		
	Of which: general RRE	-	-	1,374,910	1,738,675	3,336,903	8,978,188	4,084	-	71	-	-	-	-	-	-	-	-	-	-	-	-	-	-	290,966	15,723,797		
	Of which: IPRRE	-	-	-	-	171,897	278,603	-	742,691	2,776,539	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,926	3,973,656		
	Of which: other RRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Of which: general CRE	-	-	-	-	-	-	-	-	-	-	21,221	-	-	6,397	-	60,310	-	-	-	-	-	-	-	-	-	87,928	
	Of which: IPCRE	-	-	-	-	-	-	-	-	-	-	-	1,491,727	-	-	2,510,729	-	143,336	-	-	-	-	-	-	-	-	4,145,792	
	Of which: land acquisition, development and construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,358,804	-	546,203	-	-	-	-	-	-	-	1,905,007	
10	Reverse mortgages	-	-	-	489,832	756,719	148,707	-	13,029	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,408,287	
11	Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12	Defaulted exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	129,655	-	-	-	206,295	-	-	-	-	335,950	
13	Other assets	509,641	293	-	-	-	-	-	-	-	-	-	-	-	-	-	-	745,360	-	-	-	-	-	-	10,464	-	1,265,758	
14	Total	20,097,745	-	2,820,558	1,738,675	4,026,386	10,013,510	26,467	891,398	2,779,951	-	34,250	3,645	1,491,727	2,164,395	-	438,855	2,510,729	2,630,367	-	143,336	-	752,498	59,129	-	769,283	53,392,904	



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

Asset classes (\$000s)		Risk weights																								Total credit exposure amount (post-CCF and post-CRM) ⁽¹⁾		
		0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%		1250%	Other
Q2 2023 Revised Basel III																												
1	Sovereigns and their central banks	20,073,225	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20,073,225
2	Public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Banks	-	1,273,519	-	29,124	-	23,212	-	1,315	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	459,207	1,786,377	
	Of which: securities firms and other financial institutions treated as banks	-	99,714	-	4,324	-	-	-	1,315	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	459,207	564,560	
5	Covered bonds	-	55,177	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	55,177
6	Corporates	-	8,636	-	-	-	-	-	3,776	-	-	4,200	-	353,449	-	313,921	-	-	-	-	-	-	-	-	-	-	-	683,982
	Of which: securities firms and other financial institutions treated as corporates	-	2,259	-	-	-	-	-	65	-	-	640	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,964	
	Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	74,436	-	-	29,020	103,456	
8	Retail	-	-	-	-	-	-	-	-	-	-	-	-	2,081,173	-	1,795	-	-	-	-	-	-	-	-	-	-	-	2,082,968
9	Real estate	-	-	1,245,433	1,719,837	3,536,167	9,381,340	3,219	740,875	2,743,569	-	22,092	-	1,566,239	-	-	6,408	2,503,339	1,496,750	-	155,957	-	555,926	-	-	293,874	25,971,025	
	Of which: general RRE	-	-	1,245,433	1,719,837	3,374,583	9,108,792	3,219	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	290,040	15,741,933	
	Of which: IPRRE	-	-	-	161,584	272,548	740,875	2,743,540	-	846	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,834	3,923,227	
	Of which: other RRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Of which: general CRE	-	-	-	-	-	-	-	-	-	21,246	-	-	-	6,408	-	31,460	-	-	-	-	-	-	-	-	-	-	59,114
	Of which: IPCRE	-	-	-	-	-	-	-	-	-	-	1,566,239	-	-	-	2,503,339	-	155,957	-	-	-	-	-	-	-	-	-	4,225,535
	Of which: land acquisition, development and construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,465,290	-	-	-	-	555,926	-	-	-	-	-	2,021,216
10	Reverse mortgages	-	-	-	412,650	646,589	130,551	-	-	-	4,624	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,194,414	
11	Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Defaulted exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	79,141	-	-	-	135,382	-	-	-	214,523	
13	Other assets	493,488	-	340	-	-	-	-	-	-	-	-	-	-	-	-	-	686,608	-	-	-	-	-	-	-	11,361	1,191,797	
14	Total	20,566,713	-	2,583,105	1,719,837	3,977,941	10,027,929	26,431	871,426	2,748,660	-	26,716	-	1,566,239	2,085,373	-	359,857	2,503,339	2,578,215	-	155,957	-	691,308	74,436	-	793,462	53,356,944	
Q1 2023 Basel III																												
1	Corporate	288,748	-	6,375	-	-	4,550	-	43,104	-	-	-	-	-	-	-	-	1,005,233	-	-	-	-	25	-	-	-	1,348,035	
2	Sovereign	1,223,511	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,223,511	
3	Bank	482,320	-	988,792	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,471,112	
4	Retail Residential Mortgages	17,561,556	-	532,916	-	-	19,778,821	-	520,841	-	-	-	37,955	-	-	-	-	908,093	-	-	-	-	-	-	-	-	39,340,182	
5	Other Retail	-	-	86,541	-	-	-	-	3,681	-	-	-	2,255,983	-	-	-	-	5,280,288	-	-	-	73,248	-	-	-	-	7,699,741	
6	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	125,849	-	-	-	-	-	-	-	-	125,849	
7	Other assets	384,211	-	483	-	-	-	-	-	-	-	-	-	-	-	-	-	363,234	-	-	-	-	11,822	-	-	-	759,750	
8	Total	19,940,346	-	1,615,107	-	-	19,783,371	-	-	567,626	-	-	-	-	2,293,938	-	-	-	7,682,697	-	-	-	73,273	11,822	-	-	51,968,180	

(1) Total credit exposure amount (post-CCF and post-CRM) refers to the amount used for the capital requirements calculation (for both on- and off-balance sheet amounts), which is calculated with the following measures are applied in sequence but before the application of the relevant risk weight - 1) CCF for off-balance sheet amounts, 2) net of Stage 3 allowances and partial write-off, and 3) CRM techniques. Securitization, counterparty credit risk (CCR) and equity investment in funds exposures are excluded from this table.

The post-CCF and post-CRM amounts presented in the table above include the application of the Comprehensive Approach for collateral and also reflect the following CRM techniques.

Guarantee CRM techniques:

If a guarantor belongs to a different asset class from the original obligor, the guaranteed exposures are move from the original obligor's asset class schedule to the guarantor's asset class schedule by reporting a negative value under CRM on the obligor's schedule, and a positive value under CRM on the guarantor's schedule.



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

		a	b	c	d
Risk weight (\$000s, except percentages)		On-balance sheet exposure ⁽²⁾	Off-balance sheet exposure (pre-CCF) ⁽²⁾	Weighted average CCF ⁽¹⁾	Exposure (post-CCF and post-CRM)
Q1 2024 Revised Basel III					
1	Less than 40%	37,553,912	3,576,182	35.7%	38,822,852
2	40-70%	5,631,519	303,346	26.3%	5,693,815
3	75-80%	2,162,538	106,294	51.4%	2,217,126
4	85%	427,804	250,980	26.9%	494,897
5	90-100%	4,771,636	1,353,864	41.2%	5,320,303
6	105-130%	282,630	4,393	40.0%	284,486
7	150%	701,108	237,985	43.6%	804,644
8	250%	68,021	-	0.0%	68,021
9	400%	-	-	0.0%	-
10	1250%	-	-	0.0%	-
11	Total	51,599,169	5,833,044	36.7%	53,706,144
Q4 2023 Revised Basel III					
1	Less than 40%	37,521,757	3,407,552	34.7%	38,696,879
2	40-70%	5,596,937	304,531	24.9%	5,656,827
3	75-80%	2,173,619	101,508	51.9%	2,226,335
4	85%	478,666	171,523	24.7%	520,518
5	90-100%	4,617,023	1,293,249	41.4%	5,142,940
6	105-130%	299,835	945	40.0%	300,213
7	150%	713,960	151,554	43.4%	779,599
8	250%	69,593	-	0.0%	69,593
9	400%	-	-	0.0%	-
10	1250%	-	-	0.0%	-
11	Total	51,471,390	5,430,862	36.0%	53,392,904
Q2 2023 Revised Basel III					
1	Less than 40%	37,838,015	3,149,068	33.2%	38,875,528
2	40-70%	5,616,210	307,692	25.2%	5,677,355
3	75-80%	2,095,228	103,554	53.0%	2,150,093
4	85%	402,192	157,130	23.3%	438,835
5	90-100%	4,645,361	1,051,485	42.7%	5,083,452
6	105-130%	323,720	6,047	36.4%	325,919
7	150%	648,117	191,453	43.9%	719,964
8	250%	85,796	-	0.0%	85,798
9	400%	-	-	0.0%	-
10	1250%	-	-	0.0%	-
11	Total	51,654,639	4,966,429	35.2%	53,356,944

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

(2) On- and off-balance sheet exposure refer to post-CRM exposures and are presented in this table based on post-CRM risk weight.



CCR1: Analysis of CCR exposures by approach

(\$000s)		a	b	c	d	e	f
		Replacement cost ⁽¹⁾	Potential future exposure ⁽²⁾	Effective EPE	Alpha used for computing regulatory EAD	EAD post-CRM ⁽³⁾	RWA ⁽³⁾
Q1 2024 Revised Basel III							
1	SA-CCR (for derivatives)	95,548	95,821		1.4	267,917	53,588
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)					10,712	2,142
5	Value-at-risk (VaR) for SFTs					-	-
6	Total						55,730
Q4 2023 Revised Basel III							
1	SA-CCR (for derivatives)	113,265	96,681		1.4	293,924	67,478
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)					24,399	4,880
5	Value-at-risk (VaR) for SFTs					-	-
6	Total						72,358
Q2 2023 Revised Basel III							
1	SA-CCR (for derivatives)	120,029	73,753		1.4	271,295	68,229
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)					20,315	4,063
5	Value-at-risk (VaR) for SFTs					-	-
6	Total						72,292
Q1 2023 Basel III							
1	SA-CCR (for derivatives)	118,217	64,345		1.4	255,589	51,312
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)					41,319	8,264
5	Value-at-risk (VaR) for SFTs					-	-
6	Total						59,576

(1) Replacement Cost (RC): For trades that are not subject to margining requirements, the RC is the loss that would occur if a counterparty were to default and was closed out of its transactions immediately. For margined trades, it is the loss that would occur if a counterparty were to default at present or at a future date, assuming that the closeout and replacement of transactions occur instantaneously. However, closeout of a trade upon a counterparty default may not be instantaneous. The replacement cost under the standardised approach for measuring counterparty credit risk exposures is described in CAR 2024, Chapter 7.

(2) Potential Future Exposure is any potential increase in exposure between the present and up to the end of the margin period of risk. The potential future exposure for the standardised approach is described in CAR 2024, Chapter 7.

(3) Excludes exposures and RWA for CVA.



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

(\$000s)	a	b	c	d	e	f	g	h	i	j	k	l	m	n
Risk weight	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total credit exposure ⁽¹⁾
Regulatory portfolio														
Q1 2024 Revised Basel III														
Sovereigns	-	-	-			-	-			-		-	-	-
Public sector entities (PSEs)	-	-	-			-	-			-		-	-	-
Multilateral development banks	-	-	-			-	-			-		-	-	-
Banks	-	-	278,623	-	-	-	-			-		-	-	278,623
Securities firms and other financial institutions treated as Banks	-	-	-			-	-			-		-	-	-
Corporates	-	-	-			-	-			-		-	-	-
Of which: specialised lending	-	-	-			-	-			-		-	-	-
Securities firms and other financial institutions treated as Corporate	-	-	-			-	6			-		-	-	6
Regulatory retail portfolios	-	-	-			-	-			-		-	-	-
Other assets	-	-	-			-	-			-		-	-	-
Total	-	-	278,623	-	-	-	6	-	-	-	-	-	-	278,629
Q4 2023 Revised Basel III														
Sovereigns	-	-	-			-	-			-		-	-	-
Public sector entities (PSEs)	-	-	-			-	-			-		-	-	-
Multilateral development banks	-	-	-			-	-			-		-	-	-
Banks	-	-	302,516	-	-	-	-			-		-	-	302,516
Securities firms and other financial institutions treated as Banks	-	-	-			-	-			-		-	-	-
Corporates	-	-	-			-	-			-		-	-	-
Of which: specialised lending	-	-	-			-	-			-		-	-	-
Securities firms and other financial institutions treated as Corporate	-	-	-			-	15,807			-		-	-	15,807
Regulatory retail portfolios	-	-	-			-	-			-		-	-	-
Other assets	-	-	-			-	-			-		-	-	-
Total	-	-	302,516	-	-	-	15,807	-	-	-	-	-	-	318,323
Q2 2023 Revised Basel III														
Sovereigns	-	-	-			-	-			-		-	-	-
Public sector entities (PSEs)	-	-	-			-	-			-		-	-	-
Multilateral development banks	-	-	-			-	-			-		-	-	-
Banks	-	-	266,207	-	-	-	-			-		-	-	266,207
Securities firms and other financial institutions treated as Banks	-	-	-			-	-			-		-	-	-
Corporates	-	-	-			-	-			-		-	-	-
Of which: specialised lending	-	-	-			-	-			-		-	-	-
Securities firms and other financial institutions treated as Corporate	-	-	-			-	25,403			-		-	-	25,403
Regulatory retail portfolios	-	-	-			-	-			-		-	-	-
Other assets	-	-	-			-	-			-		-	-	-
Total	-	-	266,207	-	-	-	25,403	-	-	-	-	-	-	291,610
Q1 2023 Basel III														
Sovereigns	-	-	-			-	-			-		-	-	-
Public sector entities (PSEs)	-	-	-			-	-			-		-	-	-
Multilateral development banks	-	-	-			-	-			-		-	-	-
Banks	-	-	296,665	-	-	-	-			-		-	-	296,665
Corporates	-	-	-			-	-			243		-	-	243
Regulatory retail portfolios	-	-	-			-	-			-		-	-	-
Other assets	-	-	-			-	-			-		-	-	-
Total	-	-	296,665	-	-	-	-	-	-	243	-	-	-	296,908

(1) Total credit exposure: refers to the on- and off-balance sheet amount relevant for the capital requirements calculation, having applied CRM techniques and net of Stage 3 allowances and partial write-off.



CCR5: Composition of collateral for CCR exposure

(\$000s)	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated ⁽¹⁾	Unsegregated ⁽²⁾	Segregated ⁽¹⁾	Unsegregated ⁽²⁾		
	a	b	c	d	e	f
Q1 2024 Revised Basel III						
Cash – domestic currency	-	32,921	-	39,720	482,504	839,477
Cash – other currencies	-	-	-	-	-	-
Domestic sovereign debt	-	-	-	-	810,735	-
Other sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	-	493,216
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	-	32,921	-	39,720	1,293,239	1,332,693
Q4 2023 Revised Basel III						
Cash – domestic currency	-	110,611	-	27,310	1,127,791	942,698
Cash – other currencies	-	-	-	-	-	-
Domestic sovereign debt	-	-	-	-	677,271	-
Other sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	230,537	1,150,419
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	-	110,611	-	27,310	2,035,599	2,093,117
Q2 2023 Revised Basel III						
Cash – domestic currency	-	69,077	-	49,300	875,060	1,242,795
Cash – other currencies	-	-	-	-	-	-
Domestic sovereign debt	-	-	-	-	474,703	-
Other sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	231,682	895,375
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	507,769	-
Total	-	69,077	-	49,300	2,089,214	2,138,170
Q1 2023 Basel III						
Cash – domestic currency	-	6,511	-	84,410	902,669	765,401
Cash – other currencies	-	-	-	-	-	-
Domestic sovereign debt	-	-	-	-	250,051	-
Other sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	264,037	925,849
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	217,602	-
Total	-	6,511	-	84,410	1,634,359	1,691,250

(1) Segregated refers to collateral which is held in a bankruptcy-remote manner according to the description included in CAR 2024 Chapter 7, Section 7.1.8.1, paragraph 185-190.

(2) Unsegregated refers to collateral that is not held in a bankruptcy-remote manner.



LR2: Leverage ratio common disclosure template

(\$000s, except percentages)		a	b	c	d	e
		Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III	Q4 2022 Basel III
On-balance sheet exposures						
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	51,999,702	51,715,429	51,870,067	50,875,951	50,700,483
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework (IFRS)	-	-	-	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-	-	-	-
4	(Asset amounts deducted in determining Tier 1 capital)	(219,186)	(178,374)	(231,626)	(214,862)	(224,349)
5	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)	51,780,516	51,537,055	51,638,441	50,661,089	50,476,134
Derivative exposures						
6	Replacement cost associated with all derivative transactions	133,769	158,573	168,040	165,504	223,506
7	Add-on amounts for potential future exposure associated with all derivative transactions	134,148	135,352	103,255	90,083	77,539
8	(Exempted central counterparty-leg of client cleared trade exposures)	-	-	-	-	-
9	Adjusted effective notional amount of written credit derivatives	-	-	-	-	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-	-	-	-
11	Total derivative exposures (sum of lines 6 to 10)	267,917	293,925	271,295	255,587	301,045
Securities financing transaction exposures						
12	Gross SFT assets recognised for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	805,723	909,579	1,209,087	601,728	200,432
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-	-	-	-
14	Counterparty credit risk (CCR) exposure for SFTs	10,712	24,399	20,315	41,319	20,040
15	Agent transaction exposures	-	-	-	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	816,435	933,978	1,229,402	643,047	220,472
Other off-balance sheet exposures						
17	Off-balance sheet exposure at gross notional amount	6,249,124	5,789,560	5,354,627	4,392,043	4,276,606
18	(Adjustments for conversion to credit equivalent amounts)	(3,692,579)	(3,474,893)	(3,216,510)	(2,598,301)	(2,458,943)
19	Off-balance sheet items (sum of lines 17 and 18)	2,556,545	2,314,667	2,138,117	1,793,742	1,817,663
Capital and total exposures						
20	Tier 1 capital	2,979,959	2,893,682	2,880,176	2,840,895	2,776,677
21	Total Exposures (sum of lines 5, 11, 16 and 19)	55,421,413	55,079,625	55,277,255	53,353,465	52,815,314
Leverage ratio						
22	Basel III leverage ratio (%)	5.4	5.3	5.2	5.3	5.3