OVERVIEW OF RISK MANAGEMENT, KEY PRUDENTIAL METRICS AND RWA				
Name of bank/ controlling company :	China Construction Bank Corporation Johannesburg Branch			
Quarter ended	30 September 2018			

Template KI	M1: Key metrics (at consolidated group level)					
	, , , , , , , , , , , , , , , , , , ,	a	b	c	d	е
		T	T-1	T-2	T-3	T-4
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	4 684 611	4 604 996	4 519 868	4 407 735	4 286 022
1a	Fully loaded ECL accounting model	4 684 611	4 604 996	4 519 868		
2	Tier 1	4 684 611	4 604 996	4 519 868	4 407 735	4 286 022
2a	Fully loaded accounting model Tier 1	4 684 611	4 604 996	4 519 868		
3	Total capital	4 743 690	4 666 128	4 579 034	4 493 977	4 383 127
3a	Fully loaded ECL accounting model total capital	4 743 690	4 666 128	4 579 034		
	Risk-weighted assets (amounts)				1	1
4	Total risk-weighted assets (RWA)	15 988 917	17 977 155	17 012 256	20 734 678	19 354 211
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	29.30%	25.62%	26.57%	21.26%	22.15%
5a	Fully loaded ECL accounting model CET1 (%)	29.30%	25.62%	26.57%	24.260/	22.450/
6	Tier 1 ratio (%)	29.30%	25.62%	26.57%	21.26%	22.15%
6a 7	Fully loaded ECL accounting model Tier 1 ratio (%) Total capital ratio (%)	29.30% 29.67%	25.62% 25.96%	26.57% 26.92%	21.67%	22.65%
7a	Fully loaded ECL accounting model total capital ratio (%)	29.67%	25.96%	26.92%	21.07/0	22.03/6
/ d	Additional CET1 buffer requirements as a percentage of RWA	25.07/6	25.50%	20.92/6		
8	Capital conservation buffer requirement (2.5% from 2019) (%)	1.88%	1.88%	1.88%	1.25%	1.25%
9	Countercyclical buffer requirement (%)	1.0070	1.0070	1.0070	1.23/0	1.2370
10	Bank D-SIB additional requirements (%)					
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9+ row 10)					
		1.88%	1.88%	1.88%	1.25%	1.25%
12	CET1 available after meeting the bank's minimum capital requirements (%)	2.23/0				
	The state of the s	21.55%	17.87%	18.82%	13.63%	14.52%
	Basel III Leverage Ratio			2.5276		
13	Total Basel III leverage ratio measure	35 159 335	40 252 449	37 924 072	38 450 230	41 250 357
14	Basel III leverage ratio (%) (row 2/row 13)	13.32%	11.44%	11.92%	11.46%	10.39%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2A/row 13)				1270	
		13.32%	11.44%	11.92%	0.00%	0.00%
	Liquidity Coverage Ratio					
15	Total HQLA	9 418 731	7 577 179	7 752 572	7 756 158	10 404 592
16	Total net cash outflow	8 323 182	4 059 531	3 415 465		9 249 150
17	LCR ratio (%)	113.16%	186.65%	226.98%	118.18%	112.49%
	Net Stable Funding Ratio					
18	Total available stable funding	19 349 124	18 891 697	16 108 141		
19	Total required stable funding	13 026 493	14 676 883	13 190 116		
20	NSFR ratio (%)	148.54%	128.72%	122.12%		
Template O	V1: Overview of RWA					
		а	b			С
		а	b RWA	Minimu	ım capital re	c equirements
		a T		Minimu	ım capital re	c equirements T
1	Credit risk (excluding counterparty credit risk)		RWA	Minimu	um capital re	equirements T 1 698 489
1 2	Credit risk (excluding counterparty credit risk) Of which: standardised approach (SA)	Т	RWA T-1	Minimu	um capital re	Т
		T 14 303 065	RWA T-1 16 372 512	Minimu	um capital re	T 1 698 489
2	Of which: standardised approach (SA)	T 14 303 065	RWA T-1 16 372 512	Minimu	um capital re	T 1 698 489
2	Of which: standardised approach (SA) Of which: foundation internal ratings-based (F-IRB) approach	T 14 303 065	RWA T-1 16 372 512	Minimu	um capital re	T 1 698 489
2 3 4 5 6	Of which: standardised approach (SA) Of which: foundation internal ratings-based (F-IRB) approach Of which: supervisory slotting approach Of which: advanced internal ratings-based (A-IRB) approach Counterparty credit risk (CCR)	T 14 303 065	RWA T-1 16 372 512	Minimu	um capital re	T 1 698 489 1 698 490 54 359
2 3 4 5	Of which: standardised approach (SA) Of which: foundation internal ratings-based (F-IRB) approach Of which: supervisory slotting approach Of which: advanced internal ratings-based (A-IRB) approach	T 14 303 065	RWA T-1 16 372 512 16 372 512	Minimu	um capital re	1 698 489 1 698 490
2 3 4 5 6	Of which: standardised approach (SA) Of which: foundation internal ratings-based (F-IRB) approach Of which: supervisory slotting approach Of which: advanced internal ratings-based (A-IRB) approach Counterparty credit risk (CCR) Of which: standardised approach for counterparty credit risk Of which: Internal Model Method (IMM)	T 14 303 065 14 303 065 457 760	RWA T-1 16 372 512 16 372 512 370 091	Minimo	um capital re	T 1 698 489 1 698 490 54 359
2 3 4 5 6 7	Of which: standardised approach (SA) Of which: foundation internal ratings-based (F-IRB) approach Of which: supervisory slotting approach Of which: advanced internal ratings-based (A-IRB) approach Counterparty credit risk (CCR) Of which: standardised approach for counterparty credit risk	T 14 303 065 14 303 065 457 760	RWA T-1 16 372 512 16 372 512 370 091	Minimu	um capital re	T 1 698 489 1 698 490 54 359
2 3 4 5 6 7 8 9	Of which: standardised approach (SA) Of which: foundation internal ratings-based (F-IRB) approach Of which: supervisory slotting approach Of which: advanced internal ratings-based (A-IRB) approach Counterparty credit risk (CCR) Of which: standardised approach for counterparty credit risk Of which: Internal Model Method (IMM) Of which: other CCR Credit valuation adjustment (CVA)	14 303 065 14 303 065 457 760 457 760	RWA T-1 16 372 512 16 372 512 370 091 370 091	Minim	um capital re	1 698 489 1 698 490 54 359 54 360
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2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	Of which: standardised approach (SA) Of which: foundation internal ratings-based (F-IRB) approach Of which: supervisory slotting approach Of which: advanced internal ratings-based (A-IRB) approach Counterparty credit risk (CCR) Of which: standardised approach for counterparty credit risk Of which: Internal Model Method (IMM) Of which: other CCR Credit valuation adjustment (CVA) Equity positions under the simple risk weight approach Equity investments in funds - look-through approach Equity investments in funds - mandate-based approach Equity investments in funds - fall-back approach Settlement risk Securitisation exposures in the banking book Of which: securitisation internal ratings-based approach (SEC-IRBA) Of which: securitisation external ratings-based approach (SEC-ERBA), including	14 303 065 14 303 065 457 760 457 760	RWA T-1 16 372 512 16 372 512 370 091 370 091	Minimu	um capital re	1 698 489 1 698 490 54 359 54 360
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2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 27 Template LR	Of which: standardised approach (SA) Of which: foundation internal ratings-based (F-IRB) approach Of which: supervisory slotting approach Of which: supervisory slotting approach Of which: standardised internal ratings-based (A-IRB) approach Counterparty credit risk (CCR) Of which: standardised approach for counterparty credit risk Of which: Internal Model Method (IMM) Of which: other CCR Credit valuation adjustment (CVA) Equity positions under the simple risk weight approach Equity investments in funds - look-through approach Equity investments in funds - mandate-based approach Equity investments in funds - fall-back approach Settlement risk Securitisation exposures in the banking book Of which: securitisation internal ratings-based approach (SEC-IRBA) Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach Of which: securitisation standardised approach (SEC-SA) Market risk Of which: standardised approaches (IMA) Capital charge for switch between trading book and banking book Operational risk Amounts below thresholds for deduction (subject to 250% risk weight) Floor adjustment Total (1+6+10+11+12+13+14+15+16+20+23+24+25+26) 1: Summary comparison of accounting assets vs leverage ratio exposure (January 2014)	14 303 065 14 303 065 14 303 065 457 760 457 760 0 0 18 18 18 242 626 15 988 917	RWA T-1 16 372 512 16 372 512 370 091 370 091 0 25 25 25 985 448	Minimu	um capital re	T 1698 489 1698 490 54 359 54 360 0 0 0 117 022 2 8 812 1898 684 a a
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27	Of which: standardised approach (SA) Of which: foundation internal ratings-based (F-IRB) approach Of which: supervisory slotting approach Of which: supervisory slotting approach Of which: standardised internal ratings-based (A-IRB) approach Counterparty credit risk (CCR) Of which: standardised approach for counterparty credit risk Of which: Internal Model Method (IMM) Of which: other CCR Credit valuation adjustment (CVA) Equity positions under the simple risk weight approach Equity investments in funds - look-through approach Equity investments in funds - mandate-based approach Equity investments in funds - fall-back approach Settlement risk Securitisation exposures in the banking book Of which: securitisation internal ratings-based approach (SEC-IRBA) Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach Of which: securitisation standardised approach (SEC-SA) Market risk Of which: standardised approach (SA) Of which: internal model approaches (IMA) Capital charge for switch between trading book and banking book Operational risk Amounts below thresholds for deduction (subject to 250% risk weight) Floor adjustment Total (1+6+10-11+12+13+14+15+16+20+23+24+25+26) 1: Summary comparison of accounting assets vs leverage ratio exposure (January 2014) Total consolidated assets as per published financial statements	14 303 065 14 303 065 14 303 065 457 760 457 760 0 0 18 18 18 242 626 15 988 917	RWA T-1 16 372 512 16 372 512 370 091 370 091 0 25 25 25 985 448	Minimu	um capital re	T 1 698 489 1 698 490 54 359 54 360 0 0 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 27 Template LR	Of which: standardised approach (SA) Of which: foundation internal ratings-based (F-IRB) approach Of which: supervisory slotting approach Of which: supervisory slotting approach Of which: supervisory slotting approach Of which: standardised approach for counterparty credit risk Of which: standardised approach for counterparty credit risk Of which: Internal Model Method (IMM) Of which: other CCR Credit valuation adjustment (CVA) Equity positions under the simple risk weight approach Equity investments in funds - look-through approach Equity investments in funds - mandate-based approach Equity investments in funds - fall-back approach Settlement risk Securitisation exposures in the banking book Of which: securitisation internal ratings-based approach (SEC-IRBA) Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach Of which: securitisation standardised approach (SEC-SA) Market risk Of which: standardised approach (SA) Of which: internal model approaches (IMA) Capital charge for switch between trading book and banking book Operational risk Amounts below thresholds for deduction (subject to 250% risk weight) Floor adjustment Total (1+6+10+11+12+13+14+15+16+20+23+24+25+26) 1: Summary comparison of accounting assets vs leverage ratio exposure (January 2014)	14 303 065 14 303 065 14 303 065 457 760 457 760 0 0 18 18 18 242 626 15 988 917	RWA T-1 16 372 512 16 372 512 370 091 370 091 0 25 25 25 985 448	Minim	um capital re	T 1698 489 1698 490 54 359 54 360 0 0 0 117 022 2 8 812 1898 684 a a
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 Template LR	Of which: standardised approach (SA) Of which: foundation internal ratings-based (F-IRB) approach Of which: supervisory slotting approach Of which: supervisory slotting approach Of which: advanced internal ratings-based (A-IRB) approach Counterparty credit risk (CCR) Of which: standardised approach for counterparty credit risk Of which: Internal Model Method (IMM) Of which: other CCR Credit valuation adjustment (CVA) Equity positions under the simple risk weight approach Equity investments in funds - look-through approach Equity investments in funds - mandate-based approach Equity investments in funds - fall-back approach Settlement risk Securitisation exposures in the banking book Of which: securitisation internal ratings-based approach (SEC-IRBA) Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach Of which: securitisation standardised approach (SEC-SA) Market risk Of which: standardised approach (SA) Of which: internal model approaches (IMA) Capital charge for switch between trading book and banking book Operational risk Amounts below thresholds for deduction (subject to 250% risk weight) Floor adjustment Total (1+6+10+11+12+13+14+15+16+20+23+24+25+26) 1: Summary comparison of accounting assets vs leverage ratio exposure (January 2014 Total consolidated assets as per published financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory	14 303 065 14 303 065 14 303 065 457 760 457 760 0 0 18 18 18 242 626 15 988 917	RWA T-1 16 372 512 16 372 512 370 091 370 091 0 25 25 25 985 448	Minim	um capital re	1 698 489 1 698 490 54 359 54 360 0 0 2 2 2 117 022 28 812 1 898 684
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 Template LR	Of which: standardised approach (SA) Of which: foundation internal ratings-based (F-IRB) approach Of which: supervisory slotting approach Of which: supervisory slotting approach Of which: advanced internal ratings-based (A-IRB) approach Counterparty credit risk (CCR) Of which: standardised approach for counterparty credit risk Of which: Internal Model Method (IMM) Of which: other CCR Credit valuation adjustment (CVA) Equity positions under the simple risk weight approach Equity investments in funds - look-through approach Equity investments in funds - mandate-based approach Equity investments in funds - fall-back approach Settlement risk Securitisation exposures in the banking book Of which: securitisation internal ratings-based approach (SEC-IRBA) Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach Of which: securitisation standardised approach (SEC-SA) Market risk Of which: standardised approaches (IMA) Capital charge for switch between trading book and banking book Operational risk Amounts below thresholds for deduction (subject to 250% risk weight) Floor adjustment Total (1+6+10+11+12+13+14+15+16+20+23+24+25+26) 1: Summary comparison of accounting assets vs leverage ratio exposure (January 2014) Total consolidated assets as per published financial statements Adjustments for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	14 303 065 14 303 065 14 303 065 457 760 457 760 0 0 18 18 18 242 626 15 988 917	RWA T-1 16 372 512 16 372 512 370 091 370 091 0 25 25 25 985 448	Minimu	um capital re	1 698 489 1 698 490 54 359 54 360 0 0 2 2 2 117 022 28 812 1 898 684
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 Template LR	Of which: standardised approach (SA) Of which: foundation internal ratings-based (F-IRB) approach Of which: supervisory slotting approach Of which: supervisory slotting approach Of which: standardised internal ratings-based (A-IRB) approach Counterparty credit risk (CCR) Of which: standardised approach for counterparty credit risk Of which: Internal Model Method (IMM) Of which: other CCR Credit valuation adjustment (CVA) Equity positions under the simple risk weight approach Equity investments in funds - look-through approach Equity investments in funds - mandate-based approach Equity investments in funds - fall-back approach Settlement risk Securitisation exposures in the banking book Of which: securitisation internal ratings-based approach (SEC-IRBA) Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach Of which: securitisation standardised approach (SEC-SA) Market risk Of which: standardised approaches (IMA) Capital charge for switch between trading book and banking book Operational risk Amounts below thresholds for deduction (subject to 250% risk weight) Floor adjustment Total (146+10+11+12+13+14+15+16+20+23+24+25+26) 1: Summary comparison of accounting assets vs leverage ratio exposure (January 2014 Total consolidated assets as per published financial statements Adjustments for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation Adjustment for fiduciary assets recognised on the balance sheet pursuant to the	14 303 065 14 303 065 14 303 065 457 760 457 760 0 0 18 18 18 242 626 15 988 917	RWA T-1 16 372 512 16 372 512 370 091 370 091 0 25 25 25 985 448	Minim	um capital re	1 698 489 1 698 490 54 359 54 360 0 0 2 2 2 117 022 28 812 1 898 684
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 Template LR	Of which: standardised approach (SA) Of which: foundation internal ratings-based (F-IRB) approach Of which: supervisory slotting approach Of which: supervisory slotting approach Of which: standardised internal ratings-based (A-IRB) approach Counterparty credit risk (CCR) Of which: standardised approach for counterparty credit risk Of which: Internal Model Method (IMM) Of which: other CCR Credit valuation adjustment (CVA) Equity positions under the simple risk weight approach Equity investments in funds - look-through approach Equity investments in funds - mandate-based approach Equity investments in funds - fall-back approach Equity investments in funds - fall-back approach Settlement risk Securitisation exposures in the banking book Of which: securitisation internal ratings-based approach (SEC-IRBA) Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach Of which: securitisation standardised approach (SEC-SA) Market risk Of which: standardised approaches (IMA) Capital charge for switch between trading book and banking book Operational risk Amounts below thresholds for deduction (subject to 250% risk weight) Floor adjustment Total (1+6+10+11+12+13+14+15+16+20+23+24+25+26) 1: Summary comparison of accounting assets vs leverage ratio exposure (January 2014) Total consolidated assets as per published financial statements Adjustments for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure	14 303 065 14 303 065 14 303 065 457 760 457 760 0 0 18 18 18 242 626 15 988 917	RWA T-1 16 372 512 16 372 512 370 091 370 091 0 25 25 25 985 448	Minim	um capital re	1 698 489 1 698 490 54 359 54 360 0 0 2 2 2 117 022 28 812 1 898 684
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 Template LR	Of which: standardised approach (SA) Of which: foundation internal ratings-based (F-IRB) approach Of which: supervisory slotting approach Of which: supervisory slotting approach Of which: standardised internal ratings-based (A-IRB) approach Counterparty credit risk (CCR) Of which: standardised approach for counterparty credit risk Of which: Internal Model Method (IMM) Of which: other CCR Credit valuation adjustment (CVA) Equity positions under the simple risk weight approach Equity investments in funds - look-through approach Equity investments in funds - mandate-based approach Equity investments in funds - fall-back approach Settlement risk Securitisation exposures in the banking book Of which: securitisation internal ratings-based approach (SEC-IRBA) Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach Of which: securitisation standardised approach (SEC-SA) Market risk Of which: standardised approaches (IMA) Capital charge for switch between trading book and banking book Operational risk Amounts below thresholds for deduction (subject to 250% risk weight) Floor adjustment Total (146+10+11+12+13+14+15+16+20+23+24+25+26) 1: Summary comparison of accounting assets vs leverage ratio exposure (January 2014 Total consolidated assets as per published financial statements Adjustments for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation Adjustment for fiduciary assets recognised on the balance sheet pursuant to the	14 303 065 14 303 065 14 303 065 457 760 457 760 0 0 18 18 18 242 626 15 988 917	RWA T-1 16 372 512 16 372 512 370 091 370 091 0 25 25 25 985 448	Minim	um capital re	1 698 489 1 698 490 54 359 54 360 0 0 2 2 2 117 022 28 812 1 898 684

5	Adjustment for securities financing transactions (i.e. repos and similar secured		
	lending) Adjustments for off-balance sheet items (i.e. conversion to credit equivalent amounts		
6	of off-balance sheet exposures)		679 422
7	Other adjustments		-383 072
8	Leverage ratio exposure measure		35 159 335
Template LP	R2: Summary comparison of accounting assets vs leverage ratio exposure measure (Jan	uary 2014 standard)	
		<u>a</u>	b T-1
	On-balance sheet ex	T	1-1
	On-balance sheet exposures (excluding derivatives and securities financing		
1	transactions (SFTs), but including collateral)	33 905 613	39 091 952
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-24 843	-24 875
	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of row 1 and	33 880 770	39 067 077
3	[2]		
Derivative e	exposures		
	Replacement cost associated with all derivatives transactions (where applicable net of	416 494	275 112
4	eligible cash variation margin and/or with bilateral netting)		
5	Add-on amounts for PFE associated with all derivatives transactions	182 649	212 871
	Gross-up for derivatives collateral provide where deducted from the balance sheet		
6	assets pursuant to the operative accounting framework		
7	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)		
8	(Exempted CCP leg of client-cleared trade exposures)		
9	Adjusted effective notional amount of written credit derivatives		
	(Adjusted effective notional offsets and add-on deductions for written credit		
10	derivatives)		
11	Total derivative exposures (sum of rows 4 to 10)	599 143	487 983
Securities til	nancing transactions Gross SFT assets (with no recognition of netting), after adjusting for sale accounting		
12	transactions		
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)		
14	CCR exposure for SFT assets		
15	Agent transaction exposures		
16	Total securities financing transaction exposures (sum of rows 12 to 15)	0	0
17	alance sheet exposures Off-balance sheet exposure at gross notional amount	1 715 211	1 766 637
1/	on balance sheet exposure at gross notional amount		
	(Adjustments for conversion to credit equivalent amounts)	-1 035 789	-1 069 249
18 19	(Adjustments for conversion to credit equivalent amounts) Off-balance sheet items (sum of rows 17 and 18)	-1 035 789 679 422	-1 069 249 697 389
18 19			
18 19 Capital and 1	Off-balance sheet items (sum of rows 17 and 18) total exposures Tier 1 capital	679 422 4 684 611	697 389 4 604 996
18 19 Capital and 1 20 21	Off-balance sheet items (sum of rows 17 and 18) total exposures Tier 1 capital Total exposures (sum of rows 3, 11, 16 and 19)	679 422	697 389
18 19 Capital and 1 20 21 Leverage rat	Off-balance sheet items (sum of rows 17 and 18) total exposures Tier 1 capital Total exposures (sum of rows 3, 11, 16 and 19) tio	679 422 4 684 611 35 159 335	697 389 4 604 996 40 252 449
18 19 Capital and 1 20 21 Leverage rat	Off-balance sheet items (sum of rows 17 and 18) total exposures Tier 1 capital Total exposures (sum of rows 3, 11, 16 and 19) tio Basel III leverage ratio	679 422 4 684 611	697 389 4 604 996
18 19 Capital and 1 20 21 Leverage rat	Off-balance sheet items (sum of rows 17 and 18) total exposures Tier 1 capital Total exposures (sum of rows 3, 11, 16 and 19) tio	679 422 4 684 611 35 159 335	697 389 4 604 996 40 252 449
18 19 Capital and 1 20 21 Leverage rat	Off-balance sheet items (sum of rows 17 and 18) total exposures Tier 1 capital Total exposures (sum of rows 3, 11, 16 and 19) tio Basel III leverage ratio	679 422 4 684 611 35 159 335 13.32% a Total unweighted	697 389 4 604 996 40 252 449 11.44%
18 19 Capital and 1 20 21 Leverage rat 22 Template Lit	Off-balance sheet items (sum of rows 17 and 18) total exposures Tier 1 capital Total exposures (sum of rows 3, 11, 16 and 19) tio Basel III leverage ratio Q1: Liquidity Coverage Ratio (LCR)	679 422 4 684 611 35 159 335 13.32%	697 389 4 604 996 40 252 449
18 19 Capital and 20 21 Leverage rat 22 Template Li	Off-balance sheet items (sum of rows 17 and 18) total exposures Tier 1 capital Total exposures (sum of rows 3, 11, 16 and 19) tio Basel III leverage ratio Q1: Liquidity Coverage Ratio (LCR)	679 422 4 684 611 35 159 335 13.32% a Total unweighted	697 389 4 604 996 40 252 449 11.44% b Total weighted value (average)
18 19 Capital and 20 21 Leverage rat 22 Template Li	Off-balance sheet items (sum of rows 17 and 18) total exposures Tier 1 capital Total exposures (sum of rows 3, 11, 16 and 19) tio Basel III leverage ratio Q1: Liquidity Coverage Ratio (LCR)	679 422 4 684 611 35 159 335 13.32% a Total unweighted	697 389 4 604 996 40 252 449 11.44%
18 19 Capital and 1 20 21 Leverage rat 22 Template Lit High-quality 1	Off-balance sheet items (sum of rows 17 and 18) total exposures Tier 1 capital Total exposures (sum of rows 3, 11, 16 and 19) tio Basel III leverage ratio Q1: Liquidity Coverage Ratio (LCR)	679 422 4 684 611 35 159 335 13.32% a Total unweighted	697 389 4 604 996 40 252 449 11.44% b Total weighted value (average)
18 19 Capital and 1 20 21 Leverage rat 22 Template Lift High-quality 1 Cash outflow 2	Off-balance sheet items (sum of rows 17 and 18) total exposures Tier 1 capital Total exposures (sum of rows 3, 11, 16 and 19) tio Basel III leverage ratio Q1: Liquidity Coverage Ratio (LCR) / liquid assets Total HQLA ws Retail deposits and deposits from small business customers, of which: Stable deposits	679 422 4 684 611 35 159 335 13.32% a Total unweighted value (average)	697 389 4 604 996 40 252 449 11.44% b Total weighted value (average) 9 418 731
18 19 Capital and 1 20 21 Leverage rat 22 Template Lit High-quality 1 Cash outflox 2 3	Off-balance sheet items (sum of rows 17 and 18) total exposures Tier 1 capital Total exposures (sum of rows 3, 11, 16 and 19) tio Basel III leverage ratio Q1: Liquidity Coverage Ratio (LCR) / liquid assets Total HQLA ws Retail deposits and deposits from small business customers, of which: Stable deposits Less stable deposits	679 422 4 684 611 35 159 335 13.32% a Total unweighted value (average)	697 389 4 604 996 40 252 449 11.44% b Total weighted value (average) 9 418 731 1 615 - 1 615
18 19 Capital and 1 20 21 Leverage rat 22 Template Lift High-quality Cash outflox 2	Off-balance sheet items (sum of rows 17 and 18) total exposures Tier 1 capital Total exposures (sum of rows 3, 11, 16 and 19) tio Basel III leverage ratio Q1: Liquidity Coverage Ratio (LCR) / liquid assets Total HQLA ws Retail deposits and deposits from small business customers, of which: Stable deposits Less stable deposits Unsecured wholesale funding, of which:	679 422 4 684 611 35 159 335 13.32% a Total unweighted value (average)	697 389 4 604 996 40 252 449 11.44% b Total weighted value (average) 9 418 731
18 19 Capital and to 20 21 Leverage rate 22 Template Life High-quality 1 Cash outflow 2 3 4 5	Off-balance sheet items (sum of rows 17 and 18) total exposures Tier 1 capital Total exposures (sum of rows 3, 11, 16 and 19) tio Basel III leverage ratio Q1: Liquidity Coverage Ratio (LCR) liquid assets Total HQLA ws Retail deposits and deposits from small business customers, of which: Stable deposits Less stable deposits Unsecured wholesale funding, of which: Operational deposits (all counterparties) and deposits in networks of cooperative	679 422 4 684 611 35 159 335 13.32% a Total unweighted value (average)	697 389 4 604 996 40 252 449 11.44% b Total weighted value (average) 9 418 731 1 615 - 1 615
18 19 Capital and 1 20 21 Leverage rat 22 Template Lit High-quality 1 Cash outflox 2 3	Off-balance sheet items (sum of rows 17 and 18) total exposures Tier 1 capital Total exposures (sum of rows 3, 11, 16 and 19) tio Basel III leverage ratio Q1: Liquidity Coverage Ratio (LCR) liquid assets Total HQLA	679 422 4 684 611 35 159 335 13.32% a Total unweighted value (average)	697 389 4 604 996 40 252 449 11.44% b Total weighted value (average) 9 418 731 1 615 - 1 615
18 19 Capital and 1 20 21 Leverage rat 22 Template Life High-quality 1 Cash outflow 2 3 4 5	Off-balance sheet items (sum of rows 17 and 18) total exposures Tier 1 capital Total exposures (sum of rows 3, 11, 16 and 19) tio Basel III leverage ratio Q1: Liquidity Coverage Ratio (LCR) liquid assets Total HQLA ws Retail deposits and deposits from small business customers, of which: Stable deposits Less stable deposits Unsecured wholesale funding, of which: Operational deposits (all counterparties) and deposits in networks of cooperative	679 422 4 684 611 35 159 335 13.32% a Total unweighted value (average)	697 389 4 604 996 40 252 449 11.44% b Total weighted value (average) 9 418 731 1 615 - 1 615
18 19 Capital and to 20 21 Leverage rat 22 Template Lift High-quality 1 Cash outflow 2 3 4 5	Off-balance sheet items (sum of rows 17 and 18) total exposures Tier 1 capital Total exposures (sum of rows 3, 11, 16 and 19) tio Basel III leverage ratio Q1: Liquidity Coverage Ratio (LCR) / liquid assets Total HQLA ws Retail deposits and deposits from small business customers, of which: Stable deposits Less stable deposits Unsecured wholesale funding, of which: Operational deposits (all counterparties) and deposits in networks of cooperative banks Non-operational deposits (all counterparties)	679 422 4 684 611 35 159 335 13.32% a Total unweighted value (average) 16 154 - 16 154 - 11 727 414	697 389 4 604 996 40 252 449 11.44% b Total weighted value (average) 9 418 731 1 615 - 1 615 8 691 819 8 691 819 1 042 750
18 19 Capital and 1 20 21 Leverage rat 22 Template Lit High-quality 1 Cash outflox 2 3 4 5 6 7 8 9 10	Off-balance sheet items (sum of rows 17 and 18) total exposures Tier 1 capital Total exposures (sum of rows 3, 11, 16 and 19) tio Basel III leverage ratio Q1: Liquidity Coverage Ratio (LCR) liquid assets Total HQLA ws Retail deposits and deposits from small business customers, of which: Stable deposits Less stable deposits Unsecured wholesale funding, of which: Operational deposits (all counterparties) and deposits in networks of cooperative banks Non-operational deposits (all counterparties) Unsecured debt Secured wholesale funding Additional requirements, of which:	4 684 611 35 159 335 13.32% a Total unweighted value (average) 16 154 - 16 154 11 727 414	697 389 4 604 996 40 252 449 11.44% b Total weighted value (average) 9 418 731 1 615 1 615 8 691 819 8 691 819 1 042 750 1 042 751
18 19 Capital and 1 20 21 Leverage rat 22 Template Life High-quality 1 Cash outflow 2 3 4 5 6 7 8 9 10	Off-balance sheet items (sum of rows 17 and 18) total exposures Tier 1 capital Total exposures (sum of rows 3, 11, 16 and 19) tio Basel III leverage ratio Q1: Liquidity Coverage Ratio (LCR) (liquid assets Total HQLA ws Retail deposits and deposits from small business customers, of which: Stable deposits Less stable deposits Unsecured wholesale funding, of which: Operational deposits (all counterparties) and deposits in networks of cooperative banks Non-operational deposits (all counterparties) Unsecured wholesale funding Secured wholesale funding Additional requirements, of which: Outflows related to derivative exposures and other collateral requirements	679 422 4 684 611 35 159 335 13.32% a Total unweighted value (average) 16 154 - 16 154 - 11 727 414	697 389 4 604 996 40 252 449 11.44% b Total weighted value (average) 9 418 731 1 615 - 1 615 8 691 819 8 691 819 1 042 750
18 19 Capital and 1 20 21 Leverage rat 22 Template Li High-quality 1 Cash outflow 2 3 4 5 6 7 8 9 10 11	Off-balance sheet items (sum of rows 17 and 18) total exposures Tier 1 capital Total exposures (sum of rows 3, 11, 16 and 19) tio Basel III leverage ratio Q1: Liquidity Coverage Ratio (LCR) / Liquid assets Total HQLA ws Retail deposits and deposits from small business customers, of which: Stable deposits Less stable deposits Unsecured wholesale funding, of which: Operational deposits (all counterparties) and deposits in networks of cooperative banks Non-operational deposits (all counterparties) Unsecured debt Secured wholesale funding Additional requirements, of which: Outflows related to derivative exposures and other collateral requirements Outflows related to loss of funding of debt products	679 422 4 684 611 35 159 335 13.32% a Total unweighted value (average) 16 154 - 16 154 - 11 727 414 11 727 414 1867 991 205 513	697 389 4 604 996 40 252 449 11.44% b Total weighted value (average) 9 418 731 1 615 - 1 615 8 691 819 8 691 819 1 042 750 1 042 751 205 513
18 19 Capital and 1 20 21 Leverage rat 22 Template Lit High-quality 1 Cash outflow 5 6 7 8 9 10 10 11 12	Off-balance sheet items (sum of rows 17 and 18) total exposures Tier 1 capital Total exposures (sum of rows 3, 11, 16 and 19) tio Basel III leverage ratio Q1: Liquidity Coverage Ratio (LCR) / liquid assets Total HQLA ws Retail deposits and deposits from small business customers, of which: Stable deposits Less stable deposits Unsecured wholesale funding, of which: Operational deposits (all counterparties) and deposits in networks of cooperative banks Non-operational deposits (all counterparties) Unsecured debt Secured wholesale funding Additional requirements, of which: Outflows related to derivative exposures and other collateral requirements Outflows related to derivative exposures and other collateral requirements Outflows related to loss of funding of debt products Credit and liquidity facilities	679 422 4 684 611 35 159 335 13.32% a Total unweighted value (average) 16 154 - 16 154 11 727 414 11 727 414 1867 991 205 513 1 662 478	697 389 4 604 996 40 252 449 11.44% b Total weighted value (average) 9 418 731 1 615 1 615 8 691 819 8 691 819 1 042 750 1 042 751
18 19 Capital and 1 20 21 Leverage rat 22 Template Li High-quality 1 Cash outflow 2 3 4 5 6 7 8 9 10 11	Off-balance sheet items (sum of rows 17 and 18) total exposures Tier 1 capital Total exposures (sum of rows 3, 11, 16 and 19) tio Basel III leverage ratio Q1: Liquidity Coverage Ratio (LCR) / Liquid assets Total HQLA ws Retail deposits and deposits from small business customers, of which: Stable deposits Less stable deposits Unsecured wholesale funding, of which: Operational deposits (all counterparties) and deposits in networks of cooperative banks Non-operational deposits (all counterparties) Unsecured debt Secured wholesale funding Additional requirements, of which: Outflows related to derivative exposures and other collateral requirements Outflows related to loss of funding of debt products	679 422 4 684 611 35 159 335 13.32% a Total unweighted value (average) 16 154 - 16 154 - 11 727 414 11 727 414 1867 991 205 513	697 389 4 604 996 40 252 449 11.44% b Total weighted value (average) 9 418 731 1 615 - 1 615 8 691 819 8 691 819 1 042 750 1 042 751 205 513
18 19 Capital and 1 20 21 Leverage rat 22 Template Lit High-quality 1 Cash outflox 2 3 4 5 6 7 8 9 10 11 12 13 14	Off-balance sheet items (sum of rows 17 and 18) total exposures Tier 1 capital Total exposures (sum of rows 3, 11, 16 and 19) tio Basel III leverage ratio Q1: Liquidity Coverage Ratio (LCR) / liquid assets Total HQLA ws Retail deposits and deposits from small business customers, of which: Stable deposits Less stable deposits Unsecured wholesale funding, of which: Operational deposits (all counterparties) and deposits in networks of cooperative banks Non-operational deposits (all counterparties) Unsecured debt Secured wholesale funding Additional requirements, of which: Outflows related to derivative exposures and other collateral requirements Outflows related to loss of funding of debt products Credit and liquidity facilities Other contractual funding obligations	679 422 4 684 611 35 159 335 13.32% a Total unweighted value (average) 16 154 - 16 154 11 727 414 11 727 414 1867 991 205 513 1 662 478	697 389 4 604 996 40 252 449 11.44% b Total weighted value (average) 9 418 731 1 615 - 1 615 8 691 819 8 691 819 1 042 750 1 042 751 205 513
18 19 Capital and 1 20 21 Leverage rat 22 Template Life High-quality 1 Cash outflow 2 3 4 5 6 7 8 9 10 11 12 13 13 14 15 16 Cash inflows	Off-balance sheet items (sum of rows 17 and 18) total exposures Tier 1 capital Total exposures (sum of rows 3, 11, 16 and 19) tio Basel III leverage ratio Q1: Liquidity Coverage Ratio (LCR) / Liquid assets Total HQLA ws Retail deposits and deposits from small business customers, of which: Stable deposits Less stable deposits Unsecured wholesale funding, of which: Operational deposits (all counterparties) and deposits in networks of cooperative banks Non-operational deposits (all counterparties) Unsecured debt Secured wholesale funding Additional requirements, of which: Outflows related to derivative exposures and other collateral requirements Outflows related to loss of funding of debt products Credit and liquidity facilities Other contractual funding obligations TOTAL CASH OUTFLOWS s	679 422 4 684 611 35 159 335 13.32% a Total unweighted value (average) 16 154 - 16 154 11 727 414 11 727 414 1867 991 205 513 1 662 478	697 389 4 604 996 40 252 449 11.44% b Total weighted value (average) 9 418 731 1 615 - 1 615 8 691 819 8 691 819 1 042 750 1 042 751 205 513 837 237 1 769
18 19 Capital and 1 20 21 Leverage rat 22 Template Lit High-quality 1 Cash outflow 2 3 4 5 6 7 8 9 10 10 11 12 13 14 15 16 Cash inflows 17	Off-balance sheet items (sum of rows 17 and 18) total exposures Tier 1 capital Total exposures (sum of rows 3, 11, 16 and 19) tio Basel III leverage ratio Q1: Liquidity Coverage Ratio (LCR) Liquid assets Total HQLA Retail deposits and deposits from small business customers, of which: Stable deposits Less stable deposits Unsecured wholesale funding, of which: Operational deposits (all counterparties) and deposits in networks of cooperative banks Non-operational deposits (all counterparties) Unsecured debt Secured wholesale funding Additional requirements, of which: Outflows related to derivative exposures and other collateral requirements Outflows related to loss of funding of debt products Credit and liquidity facilities Other contractual funding obligations Other contingent funding obligations TOTAL CASH OUTFLOWS Secured lending (e.g. reverse repo)	679 422 4 684 611 35 159 335 13.32% a Total unweighted value (average) 16 154 - 16 154 - 11 727 414 11 727 414 1867 991 205 513 1 662 478 50 278	697 389 4 604 996 40 252 449 11.44% b Total weighted value (average) 9 418 731 1 615 - 1 615 8 691 819 1 042 750 1 042 750 1 042 751 205 513 837 237 1 769
18 19 Capital and 1 20 21 Leverage rat 22 Template Lit High-quality 1 Cash outflox 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 Cash inflows 17 18	Off-balance sheet items (sum of rows 17 and 18) total exposures Tier 1 capital Total exposures (sum of rows 3, 11, 16 and 19) tio Basel III leverage ratio Q1: Liquidity Coverage Ratio (LCR) / liquid assets Total HQLA ws Retail deposits and deposits from small business customers, of which: Stable deposits Less stable deposits Unsecured wholesale funding, of which: Operational deposits (all counterparties) and deposits in networks of cooperative banks Non-operational deposits (all counterparties) Unsecured debt Secured wholesale funding Additional requirements, of which: Outflows related to derivative exposures and other collateral requirements Outflows related to loss of funding of debt products Credit and liquidity facilities Other contractual funding obligations Other contingent funding obligations TOTAL CASH OUTFLOWS S Secured lending (e.g. reverse repo) Inflows from fully performing exposures	679 422 4 684 611 35 159 335 13.32% a Total unweighted value (average) 16 154 - 16 154 11 727 414 11 727 414 1867 991 205 513	697 389 4 604 996 40 252 449 11.44% b Total weighted value (average) 9 418 731 1 615 - 1 615 8 691 819 8 691 819 1 042 750 1 042 751 205 513 837 237 1 769
18 19 Capital and 1 20 21 Leverage rat 22 Template Lit High-quality 1 Cash outflow 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 Cash inflows 17 18	Off-balance sheet items (sum of rows 17 and 18) total exposures Tier 1 capital Total exposures (sum of rows 3, 11, 16 and 19) tio Basel III leverage ratio Q1: Liquidity Coverage Ratio (LCR) / liquid assets Total HQLA ws Retail deposits and deposits from small business customers, of which: Stable deposits Less stable deposits Unsecured wholesale funding, of which: Operational deposits (all counterparties) and deposits in networks of cooperative banks Non-operational deposits (all counterparties) Unsecured debt Secured wholesale funding Additional requirements, of which: Outflows related to derivative exposures and other collateral requirements Outflows related to loss of funding of debt products Credit and liquidity facilities Other contractual funding obligations Other contingent funding obligations TOTAL CASH OUTFLOWS Secured lending (e.g. reverse repo) Inflows from fully performing exposures Other cash inflows	4 684 611 35 159 335 13.32% a Total unweighted value (average) 16 154 - 16 154 11 727 414 11 867 991 205 513 1 662 478 50 278	697 389 4 604 996 40 252 449 11.44% Total weighted value (average) 9 418 731 1 615 - 1 615 8 691 819 1 042 750 1 042 751 205 513 837 237 1 769 9 737 953
18 19 Capital and 1 20 21 Leverage rat 22 Template Lit High-quality 1 Cash outflox 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 Cash inflows 17 18	Off-balance sheet items (sum of rows 17 and 18) total exposures Tier 1 capital Total exposures (sum of rows 3, 11, 16 and 19) tio Basel III leverage ratio Q1: Liquidity Coverage Ratio (LCR) / liquid assets Total HQLA ws Retail deposits and deposits from small business customers, of which: Stable deposits Less stable deposits Unsecured wholesale funding, of which: Operational deposits (all counterparties) and deposits in networks of cooperative banks Non-operational deposits (all counterparties) Unsecured debt Secured wholesale funding Additional requirements, of which: Outflows related to derivative exposures and other collateral requirements Outflows related to loss of funding of debt products Credit and liquidity facilities Other contractual funding obligations Other contingent funding obligations TOTAL CASH OUTFLOWS S Secured lending (e.g. reverse repo) Inflows from fully performing exposures	679 422 4 684 611 35 159 335 13.32% a Total unweighted value (average) 16 154 - 16 154 - 11 727 414 11 727 414 1867 991 205 513 1 662 478 50 278	697 389 4 604 996 40 252 449 11.44% b Total weighted value (average) 9 418 731 1 615 - 1 615 8 691 819 1 042 750 1 042 750 1 042 751 205 513 837 237 1 769
18 19 Capital and 1 20 21 Leverage rat 22 Template Lit High-quality 1 Cash outflow 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 Cash inflows 17 18	Off-balance sheet items (sum of rows 17 and 18) total exposures Tier 1 capital Total exposures (sum of rows 3, 11, 16 and 19) tio Basel III leverage ratio Q1: Liquidity Coverage Ratio (LCR) / liquid assets Total HQLA ws Retail deposits and deposits from small business customers, of which: Stable deposits Less stable deposits Unsecured wholesale funding, of which: Operational deposits (all counterparties) and deposits in networks of cooperative banks Non-operational deposits (all counterparties) Unsecured debt Secured wholesale funding Additional requirements, of which: Outflows related to derivative exposures and other collateral requirements Outflows related to loss of funding of debt products Credit and liquidity facilities Other contractual funding obligations Other contingent funding obligations TOTAL CASH OUTFLOWS Secured lending (e.g. reverse repo) Inflows from fully performing exposures Other cash inflows	4 684 611 35 159 335 13.32% a Total unweighted value (average) 16 154 - 16 154 11 727 414 11 867 991 205 513 1 662 478 50 278	697 389 4 604 996 40 252 449 11.44% Total weighted value (average) 9 418 731 1 615 1 615 8 691 819 8 691 819 1 042 750 1 042 751 205 513 837 237 1 769 9 737 953
18 19 Capital and 1 20 21 Leverage rat 22 Template Lit High-quality 1 Cash outflox 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 Cash inflows 17 18 19 20	Off-balance sheet items (sum of rows 17 and 18) total exposures Tier 1 capital Total exposures (sum of rows 3, 11, 16 and 19) tio Basel III leverage ratio Q1: Liquidity Coverage Ratio (LCR) liquid assets Total HQLA	4 684 611 35 159 335 13.32% a Total unweighted value (average) 16 154 - 16 154 11 727 414 11 867 991 205 513 1 662 478 50 278	697 389 4 604 996 40 252 449 11.44% Total weighted value (average) 9 418 731 1 615 - 1 615 8 691 819 1 042 750 1 042 750 1 042 751 205 513 837 237 1 769 9 737 953