

bank muscat SAOG

Basel III Disclosures



September 30, 2022

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The Central Bank of Oman has issued final guidelines on the implementation of the new capital norms as well as the Liquidity norms along with the phase-in arrangements and reporting norms. The bank muscat remains strongly capitalised. The appended tables are part of the disclosures under the new accord:

Table 1 Basel III common disclosure template

		RO '000	
Common Equity Tier 1 capital: instruments and reserves			Reference to Table 2b
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	906,855	a= a1+ a2
2	Retained earnings	465,923	b
3	Accumulated other comprehensive income (and other reserves)	529,407	c= c1+c2
4	<i>Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)</i>	-	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
6	Common Equity Tier 1 capital before regulatory adjustments	1,902,185	
Common Equity Tier 1 capital: regulatory adjustments			
7	Prudential valuation adjustments	22,843	d= (Absolute d1+d2)
8	Goodwill (net of related tax liability)	-	
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	-	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	
11	Cash-flow hedge reserve	-	
12	Shortfall of provisions to expected losses	-	
13	Securitisation gain on sale (as set out in paragraph 14.9 of CP-1)	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities.	-	
15	Defined-benefit pension fund net assets	-	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	-	
17	Reciprocal cross-holdings in common equity	-	
18	Investments in the capital of banking, financial, insurance and takaful entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	
19	Significant investments in the common stock of banking, financial, insurance and takaful entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	48,368	e
20	Mortgage Servicing rights (amount above 10% threshold)	-	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	4,164	f=(f1-f2)
22	Amount exceeding the 15% threshold	-	
23	of which: significant investments in the common stock of financials	-	
24	of which: mortgage servicing rights	-	
25	of which: deferred tax assets arising from temporary differences	-	
26	National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	-	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
28	Total regulatory adjustments to Common equity Tier 1	75,375	
29	Common Equity Tier 1 capital (CET1)	1,826,810	
Additional Tier 1 capital: instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	130,000	g
31	of which: classified as equity under applicable accounting standards 5	130,000	
32	of which: classified as liabilities under applicable accounting standards 6	-	
33	<i>Directly issued capital instruments subject to phase out from Additional Tier 1</i>	-	

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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)	-	
35	<i>of which: instruments issued by subsidiaries subject to phase out</i>	-	
36	Additional Tier 1 capital before regulatory adjustments	130,000	
Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments		
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	
39	Investments in the capital of banking, financial, insurance and takaful entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	
40	Significant investments in the capital of banking, financial, insurance and takaful entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
41	National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	-	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
43	Total regulatory adjustments to Additional Tier 1 capital	-	
44	Additional Tier 1 capital (AT1)	130,000	
45	Tier 1 capital (T1 = CET1 + AT1)	1,956,810	
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	-	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	
49	<i>of which: instruments issued by subsidiaries subject to phase out</i>	-	
50	Provisions and Cumulative gains on fair value	99,636	h =Absolute (h1+h2)
51	Tier 2 capital before regulatory adjustments	99,636	
Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	-	
53	Reciprocal cross-holdings in Tier 2 instruments	-	
54	Investments in the capital of banking, financial, insurance and takaful entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	-	
55	Significant investments in the capital banking, financial, insurance and takaful entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
56	National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	-	
57	Total regulatory adjustments to Tier 2 capital	-	
58	Tier 2 capital (T2)	99,636	
59	Total capital (TC = T1 + T2)	2,059,446	
Risk Weighted Assets			
RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT			
60	Total risk weighted assets (60a+60b+60c)	10,071,734	
60a	<i>Of which: Credit risk weighted assets</i>	9,048,802	
60b	<i>Of which: Market risk weighted assets</i>	147,439	
60c	<i>Of which: Operational risk weighted assets</i>	875,494	
Capital Ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	18.14%	
62	Tier 1 (as a percentage of risk weighted assets)	19.43%	
63	Total capital (as a percentage of risk weighted assets)	20.42%	

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64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB/D-SIB buffer requirement expressed as a percentage of risk weighted assets)	9.25%
65	<i>of which: capital conservation buffer requirement</i>	1.25%
66	<i>of which: bank specific countercyclical buffer requirement</i>	0%
67	<i>of which: D-SIB/G-SIB buffer requirement</i>	1.00%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	9.42%
National minima (if different from Basel III)		
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	7.00%
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)	11.25%
71	National total capital minimum ratio (if different from Basel 3 minimum)	13.25%
Amounts below the thresholds for deduction (before risk weighting)		
72	Non-significant investments in the capital of other financials	-
73	Significant investments in the common stock of financials	-
74	Mortgage servicing rights (net of related tax liability)	-
75	Deferred tax assets arising from temporary differences (net of related tax liability)	4,164
Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	98,753
77	Cap on inclusion of provisions in Tier 2 under standardised approach	-
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-
80	<i>Current cap on CET1 instruments subject to phase out arrangements</i>	-
81	<i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	-
82	<i>Current cap on AT1 instruments subject to phase out arrangements</i>	-
83	<i>Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)</i>	-
84	<i>Current cap on T2 instruments subject to phase out arrangements</i>	-
85	<i>Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)</i>	-

Step-1

Table 2a Reconciliation between published financial statements and regulatory scope of consolidation

	Balance sheet as in published financial statements	Under regulatory scope of consolidation
	As at 30-Sep-2022 in RO '000	As at 30-Sep-2022 in RO '000
Assets		
Cash and balances with CBO	584,607	584,607
Certificate of deposits with Central Banks	-	-
Due from banks	527,004	527,004
Loans & Advances/Islamic Financing - Net,	9,229,125	9,385,999
Investments in securities	1,782,400	1,782,400
Investments in associates	8,932	8,932
Loans and advances to banks	303,878	303,878
Fixed assets	68,804	68,804
Deferred Tax Asset (CET1 adjustment)	5,030	5,030
Other assets	232,719	232,719
Non-Qualifying Components of Basel III (Stage-2 ECL)	-	(156,874)
Total Assets	12,742,499	12,742,499
Liabilities		
Due to banks	928,378	928,378
Customer deposits	8,708,955	8,708,955
Current tax liabilities	46,122	46,122
Other liabilities	453,512	453,512
Deferred Tax Liabilities (CET1 adjustment)	866	866
Sukuk	46,515	46,515
Euro Medium term notes	385,747	385,747
Total liabilities	10,570,095	10,570,095
Shareholder's Equity		
Share capital	375,320	375,320
Share premium	531,535	531,535
General reserve	410,258	410,258
Retained profit	614,213	614,213
Legal reserve	119,149	119,149
Cash flow hedge reserve	-	-
Foreign currency translation reserve	(3,495)	(3,495)
Cumulative changes in fair value	(11,815)	(18,465)
Non-Qualifying Components of Basel III:		
Revaluation reserve	4,904	4,904
Impairment reserve for Restructured loans	2,335	2,335
Non-Qualifying Components of Cumulative changes in fair value		6,650
Total shareholder's equity	2,042,404	2,042,404
Perpetual Tier I capital	130,000	130,000
Total equity	2,172,404	2,172,404
Total Liability and shareholders' funds	12,742,499	12,742,499

Step-2

Table 2b Reconciliation between expanded line items as per published financial statements and regulatory scope of consolidation with reference to Table 1.

	As per financial statements	Under regulatory scope of consolidation	Reference with Table 1
	As at 30-Sep-2022 in RO '000	As at 30-Sep-2022 in RO '000	
Assets			
Cash and balances with CBO	584,607	584,607	
Due from banks	527,004	527,004	
Investments:			
-Designated as Amortised Cost	1,552,041	1,552,041	
-Designated as Fair Value through OCI	172,684	172,684	
- Designated as fair value through profit or loss	9,307	9,307	
Strategic Investment (CET1 adjustment)	48,368	48,368	e
Investment in associates (CET1 & T2 adjustment)	8,932	8,932	
Loans & Advances/Islamic Financing - Net, Of which:	9,533,003	9,533,003	
- Loans and advances to domestic banks		63,576	
- Loans and advances to non-resident banks		400,898	
- Loans and advances to domestic customers		7,764,238	
- Loans and advances to non-resident for domestic operations		-	
- Loans and advances to non-resident for operations abroad		131,246	
- Loans and advances to SMEs		282,023	
- Financing from Islamic banking window		1,450,503	
Provision against Loans and Advances, Of which:			
- Stage 3 ECL Allowance		(303,854)	
- Stage 2 and 1 ECL Allowance Eligible as Tier 2 Capital		(98,753)	h2
- Stage 2 and 1 ECL Allowance not eligible as Tier 2 Capital ¹		(156,874)	
Fixed assets	68,804	68,804	
Other assets:	237,749	237,749	
Acceptances	152,707	152,707	
Positive value of Derivatives	43,302	43,302	
Deferred Tax Asset (CET1 adjustment)	5,030	5,030	f1
Accrued Interest & Others	36,710	36,710	
Total Assets	12,742,499	12,742,499	

¹The bank has also applied in its capital adequacy calculation the “Prudential filter” under interim adjustment arrangement for Stage-I and Stage-II ECL in line with CBO guidelines Circular letter (BSD/CB/2020/005) dated June 03, 2020. The impact of above filter on the bank’s regulatory capital is 77bps.

Step-2 (Continued)

Table 2b Reconciliation between published financial statements and regulatory scope of consolidation with reference to regulatory capital working in Table 1

	As per financial statements	Under regulatory scope of consolidation	Reference with Table
	As at 30-Sep-2022 in RO '000	As at 30-Sep-2022 in RO '000	
Capital & Liabilities			
Paid-up Capital, Of which:			
Amount eligible for CET1			
Paid-up share capital	375,320	375,320	a1
Share Premium	531,535	531,535	a2
Legal reserve	119,149	119,149	c1
General reserve	410,258	410,258	c2
Retained earnings	465,923	465,923	b
Current Year Profit	148,290	148,290	
Cumulative loss on Fair Value (CET1 adjustment)		(19,348)	d1
Foreign Currency Translation Reserve (CET1 adjustment)	(3,495)	(3,495)	d2
Amount eligible for AT1			
Perpetual Tier I capital	130,000	130,000	g
Amount eligible for Tier 2			
Cumulative gains on fair value- (Positive MTM after applying 55% haircut)	-	883	h1
Reserve for restructured accounts	2,335	-	
Reserve for restructured accounts - Non- Qualifying for Basel		2,335	
Cumulative gains on fair value	(11,815)	6,650	
Revaluation reserve	4,904		
Revaluation reserve- Non- Qualifying for Basel		4,904	
Total Capital	2,172,404	2,172,404	
Deposits from banks	928,378	928,378	
Customer deposits	8,708,955	8,708,955	
Unsecured bonds	46,515	46,515	
Borrowings in the form of bonds and Notes	385,747	385,747	
Other liabilities	452,646	452,646	
Deferred Tax Liabilities (CET1 adjustment)	866	866	f2
Taxation	46,988	46,988	
Total Capital & Liabilities	12,742,499	12,742,499	

Table 3 Main features of regulatory capital instruments

1	Issuer	Additional Equity Tier 1 Capital (AET1)	Paid-up share capital
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)		MSX code: BKMB
3	Governing law(s) of the instrument	Governed by the Laws of the Sultanate of Oman.	CMA Oman
4	<i>Regulatory treatment</i>		CET1 Capital
5	Transitional Basel III rules	Additional Tier 1 Capital	CET1 Capital
6	Post-transitional Basel III rules	Additional Tier 1 Capital	CET1 Capital
7	Eligible at solo/group/group & solo	Group	Group
8	Instrument type (types to be specified by each jurisdiction)	AET1 Capital	Paid-up share capital
9	Amount recognised in regulatory capital - in RO million	130.000	375.320
10	Par value of instrument - in RO	130.000 million	0.100 baisa
11	Accounting classification	Equity	Equity
12	Original date of issuance	03-Apr-17	Various
13	Perpetual or dated	Perpetual	Perpetual
14	Original maturity date	Perpetual	Various
15	Issuer call subject to prior supervisory approval	Yes, After 5 years	No
16	Optional call date, contingent call dates and redemption amount	Redemption of the capital deposit pursuant to agreement and CBO may only occur on the first call date or on any call date thereafter or on any interest payment date after the first call date.	NA
17	Subsequent call dates, if applicable	The first call date (fifth anniversary of the deposit date) or the second call date or the call date falling on any interest payment date after the first call date.	NA
18	Fixed or floating dividend/coupon	Fixed	Floating
19	Coupon rate and any related index	5.50%	NA
20	Existence of a dividend stopper	No	No
21	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Partially discretionary
22	Existence of step up or other incentive to redeem	No	No
23	Noncumulative or cumulative	Non-cumulative	NA
24	Convertible or non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	NA	NA
26	If convertible, fully or partially	NA	NA
27	If convertible, conversion rate	NA	NA
28	If convertible, mandatory or optional conversion	NA	NA
29	If convertible, specify instrument type convertible into	NA	NA
30	If convertible, specify issuer of instrument it converts into	NA	NA
31	Write-down feature	Yes	No
32	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The instrument is subordinated to depositors, general creditors and subordinated debt/sukuk of the bank.	Sub-Debt
33	If write-down, write-down trigger(s)	Non-viability event	NA
34	If write-down, full or partial	In Full or partial, as determined by the Bank in conjunction with CBO and in accordance with the Basel Regulations.	NA
35	If write-down, permanent or temporary	Permanent	NA
36	If temporary write-down, description of write-up mechanism	NA	NA
37	Non-compliant transitioned features	None	None
38	If yes, specify non-compliant features	NA	NA

Leverage Ratio

Under its Basel III guidelines, Basel Committee for Banking Supervision (BCBS) introduced a non-risk sensitive Leverage Ratio to address excessive build-up of on and off-balance sheet exposures, which was the root cause of the Financial/Credit crisis of 2008. The ratio is calculated by dividing the Tier I capital of the bank by the Bank's total assets (sum of all on and off-balance sheet assets). Being a DSIB the Bank is required to maintain a higher Leverage ratio of 5% considering the systemic importance.

Table 1: Summary comparison of accounting assets vs leverage ratio exposure measure as at September 30, 2022

Item	RO'000
1 Total consolidated assets as per published financial statements	12,742,499
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(48,368)
3 Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
4 Adjustments for derivative financial instruments	121,890
5 Adjustment for securities financing transactions (i.e., repos and similar secured lending)	
6 Adjustment for off-balance sheet items (i.e., conversion to credit equivalent amounts of off-balance sheet exposures)	1,078,362
7 Other adjustments	(4,164)
8 Leverage ratio exposure	13,890,219

Table 2: Leverage ratio common disclosure template

Item	RO'000
1 On-balance sheet items (excluding derivatives and SFTs, but including collateral)	12,742,499
2 (Asset amounts deducted in determining Basel III Tier 1 capital)	(52,532)
3 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	12,689,967
Derivative Exposures	
4 Replacement cost associated with all derivatives transactions (i.e., net of eligible cash variation margin)	47,633
5 Add-on amounts for PFE associated with all derivatives transactions	74,257
6 Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-
7 (Deductions of receivables 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	-
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-
11 Total derivative exposures (sum of lines 4 to 10)	121,890
Securities financing transaction exposures	
12 Gross SFT assets (with no recognition of netting), after adjusting for sale accounting 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 lines 12 to 15)	-
Other Off-balance sheet exposures	
17 Off-balance sheet exposure at gross notional amount	2,107,299
18 (Adjustments for conversion to credit equivalent amounts)	(1,028,937)
19 Off-balance sheet items (sum of lines 17 and 18)	1,078,362
Capital and total exposures	
20 Tier 1 capital	1,956,810
21 Total exposures (sum of lines 3, 11, 16 and 19)	13,890,219
Leverage Ratio	
22 Basel III leverage ratio (%)	14.1

Bank: bank muscat

LCR Common Disclosure Template for the period ending:

Sep-22

(RO '000)

	Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets		
1 Total High Quality Liquid Assets (HQLA)		1,959,071
Cash Outflows		
2 Retail deposits and deposits from small business customers, of which:	3,928,397	200,903
3 Stable deposits	2,078,811	62,364
4 Less stable deposits	1,849,586	138,539
5 Unsecured wholesale funding, of which:	2,274,940	1,164,873
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7 Non-operational deposits (all counterparties)	2,274,940	1,164,873
8 Unsecured debt		
9 Secured wholesale funding		0
10 Additional requirements, of which	283,226	88,577
11 Outflows related to derivative exposures and other collateral requirements	31,949	31,949
12 Outflows related to loss of funding on debt products		
13 Credit and liquidity facilities	251,277	56,628
14 Other contractual funding obligations	133,250	133,250
15 Other contingent funding obligations	1,853,217	92,661
16 TOTAL CASH OUTFLOWS		1,680,264
Cash Inflows		
17 Secured lending (e.g. reverse repos)		
18 Inflows from fully performing exposures	984,414	553,295
19 Other cash inflows		
20 TOTAL CASH INFLOWS	984,414	553,295
		Total Adjusted Value
21 TOTAL HQLA		1,959,071
22 TOTAL NET CASH OUTFLOWS		1,126,969
23 LIQUIDITY COVERAGE RATIO (%)		174

NSFR disclosures

Bank: Bank Muscat

Quarter ended:

Sep-22

(RO '000)

ASF Item		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
1	Capital:	2,134,227	0	0	0	2,134,227
2	Regulatory capital	2,032,180				2,032,180
3	Other capital instruments	102,047				102,047
4	Retail deposits and deposits from small business customers	0	0	3,733,638	0	3,466,141
5	Stable deposits			2,117,319		2,011,453
6	Less stable deposits			1,616,319		1,454,688
7	Wholesale funding:	0	34,969	3,123,098	2,501,322	4,080,355
8	Operational deposits		34,969			17,484
9	Other wholesale funding			3,123,098	2,501,322	4,062,871
10	Liabilities with matching interdependent assets					
11	Other liabilities:					
12	NSFR derivative liabilities				31,949	
13	All other liabilities and equity not included in above categories	1,369,342				
14	Total ASF					9,680,723
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					82,180
16	Deposits held at other financial institutions for operational purposes		98,827			49,414
17	Performing loans and securities:	0	106,689	1,931,612	6,834,790	6,480,432
18	Performing loans to financial institutions secured by Level 1 HQLA					
19	Performing loans to financial institutions secured by non- Level 1 HQLA and unsecured performing loans to financial institutions		106,689	0		16,003
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which			1,931,612	5,280,044	5,453,844
21	-With a risk weight of less than or equal to 35% under the Basel II Standardised approach for credit risk					
22	Performing residential mortgages, of which:					

23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				1,554,746	1,010,585
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities				0	0
25	Assets with matching interdependent liabilities					
26	Other Assets:	1,891,515	41,508	0	0	1,933,023
27	Physical traded commodities, including gold					
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs					
29	NSFR derivative assets				41,508	41,508
30	NSFR derivative liabilities before deduction of variation margin posted				0	0
31	All other assets not included in the above categories	1,891,515				1,891,515
32	Off-balance sheet items				2,105,996	105,300
33	TOTAL RSF					8,650,349
34	NET STABLE FUNDING RATIO (%)					112%