Qualitative & Quantitative Disclosures under Pillar III of Basel III for September 30, 2018

KM1: Key metrics (at consolidated group level)

		a	b	c	d	e
		30-Sep-18	30-Jun-18	31-Mar-18	31-Dec-17	30-Sep-17
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1): *(Exclusive of IFRS 9 adjustments)*	13,304,561	13,531,114	13,740,336	13,475,772	13,222,605
1a	Fully loaded ECL accounting model	13,140,050	13,366,603	13,575,825	13,475,772	13,222,605
2	Tier 1 (Exclusive of IFRS 9 adjustments)	15,089,561	15,316,114	15,525,336	14,260,772	14,007,605
2a	Fully loaded ECL accounting model Tier 1	14,925,050	15,151,603	15,360,825	14,260,772	14,007,605
3	Total capital (Exclusive of IFRS 9 adjustments)	15,107,856	15,334,409	15,543,631	14,279,067	14,025,900
3a	Fully loaded ECL accounting model total capital	14,285,300	14,511,853	14,721,075	14,279,067	14,025,900
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)-Pillar 1	**84,622,614**	**82,915,298**	**81,541,760**	**82,385,954**	**83,174,243**
	Risk-based capital ratios as a percentage of RWA-Pillar 1					
5	Common Equity Tier 1 ratio (%)	15.72%	16.32%	16.85%	16.36%	15.90%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	15.53%	16.12%	16.65%	16.36%	15.90%
6	Tier 1 ratio (%)	17.83%	18.47%	19.04%	17.31%	16.84%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	17.64%	18.27%	18.84%	17.31%	16.84%
7	Total capital ratio (%)	17.85%	18.49%	19.06%	17.33%	16.86%
7a	Fully loaded ECL accounting model total capital ratio (%)	16.88%	17.50%	18.05%	17.33%	16.86%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	1.875%	1.875%	1.875%	1.250%	1.250%
9	Countercyclical buffer requirement (%)	0.000%	0.000%	0.000%	0.000%	0.000%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0.000%	0.000%	0.000%	0.000%	0.000%
11	**Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)**	**1.875%**	**1.875%**	**1.875%**	**1.250%**	**1.250%**
12	CET1 available after meeting the bank’s minimum capital requirements (%) (5-11)	**13.85%**	**14.44%**	**14.98%**	**15.11%**	**14.65%**
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	105,455,664	111,942,893	100,749,749	100,500,407	104,720,268
14	Basel III leverage ratio (%) (row 2 / row 13)	14.31%	13.68%	15.41%	14.19%	13.38%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	14.15%	13.54%	15.25%	14.19%	13.38%
	Liquidity Coverage Ratio					
15	Total HQLA	20,223,870	23,519,226	18,475,924	18,083,593	19,467,332
16	Total net cash outflow	8,019,322	6,596,310	8,432,693	8,427,285	6,337,889
17	LCR ratio (%)	**252.19%**	**356.55%**	**219.10%**	**214.58%**	**307.16%**
	Net Stable Funding Ratio					
18	Total available stable funding	61,049,775	65,505,161	60,280,548	60,956,432	68,818,683
19	Total required stable funding	55,775,556	55,030,661	52,898,982	55,055,179	64,747,039
20	NSFR ratio (%)	**109.46%**	**119.03%**	**113.95%**	**110.72%**	**106.29%**