



Template OV1: Overview of RWA

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|----|--------------------------------------------------------|--------------------|---------------|------------------------------|
| | | RWA | | Minimum capital requirements |
| | | September 30, 2023 | June 30, 2023 | September 30, 2023 |
| 1 | Credit risk (excluding counterparty credit risk) (CCR) | 662,882,942 | 691,329,546 | 72,917,124 |
| 2 | Securitization exposures | 342,735,923 | 346,131,952 | 37,700,952 |
| 3 | Counterparty credit risk | 9,028 | 401,794 | 993 |
| 4 | Of which: current exposure method | 9,028 | 401,794 | 993 |
| 5 | Of which: standardized method | - | - | - |
| 6 | Market risk | 217,421 | 276,046 | 23,916 |
| 7 | Of which: Equity Risk (ER) | - | - | - |
| 8 | Operational risk | 277,872,241 | 277,872,241 | 30,565,947 |
| 9 | Of which: Basic Indicator Approach | - | - | - |
| 10 | Of which: Standardised Approach | 277,872,241 | 277,872,241 | 30,565,947 |
| 11 | Of which: Alternative Standardised | - | - | - |
| 12 | Total (1+2+3+6+8) | 1,283,717,555 | 1,316,011,580 | 141,208,931 |

Reductions in Credit Risk result primarily from residential mortgage prepayments.

Reductions in Securitsation exposures result from scheduled repayments on underlying mortgage backed securities received net of reinvestment.

Template LR1: Summary comparison of accounting assets vs leverage ratio exposure measure

| | | September 30, 2023 | June 30, 2023 |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|---------------|
| 1 | Total consolidated assets as per published financial statements | 4,122,160,464 | 4,339,887,606 |
| 2 | Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation | - | - |
| 3 | Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference | - | - |
| 4 | Adjustments for temporary exemption of central bank reserves (if applicable) | - | - |
| 5 | Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure | (38,990,211) | (40,488,002) |
| 6 | Adjustments for regular way purchases and sales of financial assets subject to trade date accounting | - | - |
| 7 | Adjustments for eligible cash pooling transactions | - | - |
| 8 | Adjustments for derivative financial instruments | 38,891 | 1,458,528 |
| 9 | Adjustment for securities financing transactions (i.e. repurchase agreements and similar secured lending) | - | - |
| 10 | Adjustment for off balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures) | 51,027,435 | 58,284,705 |
| 11 | Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital | 2,160,697 | 2,081,507 |
| 12 | Other adjustments | - | - |
| 13 | Leverage ratio exposure measure | 4,136,397,276 | 4,361,224,344 |

Net customer deposit outflows were funded by net repayments and maturities of Investments and Cash and cash equivalents in the quarter.

Template LR2: Leverage ratio common disclosure

| Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting) Add on amounts for potential future exposure associated with all derivatives transactions (Exempted central counterparty (CCP) leg of client cleared trade exposures) Adjusted effective notional amount of written credit derivatives Adjusted effective notional offsets and add-on deductions for written credit derivatives) Total derivative exposures (sum of lines 8 to 12) Securities financing transaction exposures Securities financing transaction exposures (Netted amounts of cash payables and cash receivables of gross SFT assets) Agent transaction exposures Total securities financing transaction exposures (sum of lines 14 to 17) Off-balance sheet exposure at gross notional amount (Adjustments for conversion to credit equivalent amounts) (Doff-balance sheet items (sum of lines 19 and 21) Capital and total exposures Tier 1 capital Tier 1 capital Agent and 348,360,698 A14,285,489 | | | а | b |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------------------------------|-----------------------------------------|---------------|
| 1 On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral) 2 foress up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework 3 (Deductions of receivable assets for cash variation margin provided in derivatives transactions) 4 (Deductions of receivable assets for cash variation margin provided in derivatives transactions) 5 (Deductions of receivable assets for cash variation margin provided in derivatives transactions) 6 (Deductions of receivable assets for cash variation margin provided in derivatives transactions) 7 (Deductions of receivable assets for cash variation margin provided in derivatives transactions) 8 (Specific and general provisions associated with pn balance sheet exposures that are recognised as an asset) 7 (Specific and general provisions associated with pn balance sheet exposures (excluding derivatives and SFTs) (sum of files 1 and 6) 8 (Specific and general provisions associated with all derivatives and SFTs) (sum of files 1 and 6) 9 (Sases amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments) 8 (Sases amounts device exposures (excluding derivatives and SFTs) (sum of files 1 and 6) 9 (Sases amounts device exposures (excluding derivatives and SFTs) (sum of files 1 and 6) 9 (Sases amounts device exposures (excluding derivatives and SFTs) (sum of files 1 and 6) 9 (Sases amounts device exposures (excluding derivatives transactions and sases and and sases and and sases and and derivative exposures sases and and | | | September 30, 2023 | June 30, 2023 |
| Including collateral | _ | On-balance sheet exposures | | |
| 2 Gross up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework Continued to the operative accounting framework Continued to the operative accounting framework Continued to the operative accounting framework Continued to the operative accounting framework Continued to the operative accounting framework Continued to the operative accounting framework Continued to the operation of the operation operation operation operation operation operation operation of the operation ope | 1 1 1 | , , , | | |
| the operative accounting framework Continue of the operative accounting framework Continue of the operative accounting framework Continue of the operative accounting framework Continue of the operative of the operation operation of the operation | | 9 . | 4,122,154,217 | 4,339,337,163 |
| Collections of receivable assets for cash variation margin provided in derivatives transactions - - - - - - - - - | 7 | · | - | - |
| 4 (Adjustment for securities received under securities financing transactions that are recognised as an asset) 5 (Specific and general provisions associated with on balance sheet exposures that are deducted from Basel III Tier 1 capital) 6 (Asest amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments) 7 (Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 6) 4 (A88, 302, 703 4 (30, 930, 66) 7 (Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 6) 9 (Application margin and/or with bilateral netting) 9 (Application margin and/or with bilateral netting) 9 (Add on amounts for potential future exposure associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting) 9 (Add on amounts for potential future exposure associated with all derivatives transactions 38,891 1 (Asplicated central counterparty (CCP) leg of client cleared trade exposures) 10 (Exempted central counterparty (CCP) leg of client cleared trade exposures) 11 (Adjusted effective notional amount of written credit derivatives) 12 (Adjusted effective notional offsets and add-on deductions for written credit derivatives) 13 (Total derivative exposures (sum of lines 8 to 12) 14 (Gross SFT assets) 15 (Netted amounts of cash payables and cash receivables of gross SFT assets) 16 (CCR exposure for SFT assets 17 (Netted amounts of cash payables and cash receivables of gross SFT assets) 18 (Netted amounts of cash payables and cash receivables of gross SFT assets) 19 (Application application of netting), after adjusting for sale accounting transactions 19 (Netted amounts of cash payables and cash receivables of gross SFT assets) 19 (Application application of netting), after adjusting for sale accounting transaction exposures 19 (Netted amounts of cash payables and cash receivables of gross SFT assets) 19 (Off-balance sheet exposure at gross notional amount of the patient of the patient of the patient | 3 (De | eductions of receivable assets for cash variation margin provided in derivatives transactions) | _ | _ |
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| Contemplate | ₅ (Sp | ecific and general provisions associated with on balance sheet exposures that are deducted from | 2.160.697 | 2.081.507 |
| Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 6) 4,085,324,703 4,300,930,666 | | • ' | | |
| Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting) 6,247 550,443 Add on amounts for potential future exposure associated with all derivatives transactions 38,891 1,458,521 (Exempted central counterparty (CCP) leg of client cleared trade exposures) | (, 13 | | , , , , , , , , , , , , , , , , , , , , | 4,300,930,668 |
| variation margin and/or with bilateral netting) Add on amounts for potential future exposure associated with all derivatives transactions (Exempted central counterparty (CCP) leg of client cleared trade exposures) (Adjusted effective notional amount of written credit derivatives (Adjusted effective notional offsets and add-on deductions for written credit derivatives) (Adjusted effective notional offsets and add-on deductions for written credit derivatives) (Adjusted effective notional offsets and add-on deductions for written credit derivatives) (Adjusted effective notional offsets and add-on deductions for written credit derivatives) (Adjusted effective notional offsets and add-on deductions for written credit derivatives) (Adjusted effective notional offsets and add-on deductions for written credit derivatives) (Adjusted effective notional offsets and add-on deductions for written credit derivatives) (Adjusted effective notional offsets and add-on deductions for written credit derivatives) (Adjusted effective notional offsets and add-on deductions for written credit derivatives) (Adjusted effective notional offsets and add-on deductions for written credit derivatives) (Adjusted effective notional offsets and add-on deductions for written credit derivatives) (Adjusted effective notional offsets and add-on deductions for written credit derivatives) (Adjusted effective notional offsets and add-on deductions for written credit derivatives) (Adjusted effective notional offsets and add-on deductions for written credit derivatives) (Adjusted effective notional offsets and add-on deductions for written credit derivatives) (Adjusted effective notional offsets and add-on deductions for stransaction exposures (with of necessary stransaction exposures (sum of lines 14 to 17) (Adjusted effective notional affects and add-on deductions of gross SFT assets) (Adjusten exposure for sprassets of a sprassets) (Adjusten effective notional affects and add-on deductions of sprassets) (Adjusten effective noti | | | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | , , , |
| variation margin and/or with bilateral netting) 9. Add on amounts for potential future exposure associated with all derivatives transactions 18,891 1,458,528 10. [Exempted central counterparty (CCP) leg of client cleared trade exposures) 10. Adjusted effective notional amount of written credit derivatives 11. Adjusted effective notional offsets and add-on deductions for written credit derivatives) 12. [Adjusted effective notional offsets and add-on deductions for written credit derivatives) 13. Total derivative exposures (sum of lines 8 to 12) Securities financing transaction exposures 14. Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions 15. [Netted amounts of cash payables and cash receivables of gross SFT assets) 16. CCR exposure for SFT assets 17. Agent transaction exposures 18. Total securities financing transaction exposures 19. Off-balance sheet exposure at gross notional amount 10. Other off-balance sheet exposure 19. Off-balance sheet exposure at gross notional amount 10. (Adjustments for conversion to credit equivalent amounts) 11. (Adjustments for conversion to credit equivalent amounts) 12. (Adjustments for conversion to credit equivalent amounts) 13. (Adjus | , Rep | placement cost associated with all derivatives transactions (where applicable net of eligible cash | | |
| 10 (Exempted central counterparty (CCP) leg of client cleared trade exposures) - - - - - - - - - | o var | riation margin and/or with bilateral netting) | 6,247 | 550,443 |
| Adjusted effective notional amount of written credit derivatives (Adjusted effective notional offsets and add-on deductions for written credit derivatives) (Adjusted effective notional offsets and add-on deductions for written credit derivatives) (Adjusted effective notional offsets and add-on deductions for written credit derivatives) (Adjusted effective notional offsets and add-on deductions for written credit derivatives) (Adjusted effective notional offsets and add-on deductions for written credit derivatives) (Adjusted effective notional and add-on deductions for written credit derivatives) (Adjusted effective notional offsets and add-on deductions for written credit derivatives) (Adjusted effective notional offsets and add-on deductions for written credit derivatives) (Adjusted effective notional offsets and add-on deductions for written credit derivatives) (Adjusted effective notional offsets and add-on deductions for written credit equivations of the state of t | 9 Add | d on amounts for potential future exposure associated with all derivatives transactions | 38,891 | 1,458,528 |
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| 17 Agent transaction exposures 18 Total securities financing transaction exposures (sum of lines 14 to 17) 19 Off-balance sheet exposure at gross notional amount 20 (Adjustments for conversion to credit equivalent amounts) 21 (Specific and general provisions associated with off balance sheet exposures deducted in determining Tier 1 capital) 22 Off-balance sheet items (sum of lines 19 and 21) 23 Tier 1 capital 24 Total exposures (sum of lines 7,13, 18 and 22) 25 Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) 26 Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) | | , | - | - |
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| 19 Off-balance sheet exposure at gross notional amount 20 (Adjustments for conversion to credit equivalent amounts) 21 (Specific and general provisions associated with off balance sheet exposures deducted in determining Tier 1 capital) 22 Off-balance sheet items (sum of lines 19 and 21) 23 Tier 1 capital 24 Total exposures (sum of lines 7,13, 18 and 22) 25 Leverage ratio 26 Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) 26 Page 10 III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) | 10 10 | | | |
| 20 (Adjustments for conversion to credit equivalent amounts) (Specific and general provisions associated with off balance sheet exposures deducted in determining Tier 1 capital) 21 (Specific and general provisions associated with off balance sheet exposures deducted in determining Tier 1 capital) 22 Off-balance sheet items (sum of lines 19 and 21) Capital and total exposures 23 Tier 1 capital 348,360,698 341,285,489 24 Total exposures (sum of lines 7,13, 18 and 22) Leverage ratio 4,136,397,276 4,361,224,344 25 Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) 25 Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) | 19 Off | | 189.780.674 | 211.143.062 |
| Copecific and general provisions associated with off balance sheet exposures deducted in determining Tier 1 capital) | | · · · · · · · · · · · · · · · · · · · | | (152,847,994) |
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| Tier 1 capital Total exposures (sum of lines 7,13, 18 and 22) Leverage ratio Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) | | , , | , , , | · · · · · |
| Tier 1 capital Total exposures (sum of lines 7,13, 18 and 22) Leverage ratio Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) | | · · | 31,027,133 | 30,201,703 |
| 24 Total exposures (sum of lines 7,13, 18 and 22) Leverage ratio Leverage ratio 8.42% 7.83% 25 Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) | 23 Tie | | 348,360,698 | 341,285,485 |
| 25 Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) 25a Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) | | • | | 4,361,224,344 |
| reserves) Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) | | Leverage ratio | 8.42% | 7.83% |
| reserves) | 1 /5 1 | | | |
| · · | 25a Bas | sel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank | | |
| | | · | 3% | 3% |
| 27 Applicable leverage buffers 5.42% 4.83% | 27 Ap | plicable leverage buffers | 5.42% | 4.83% |

The Leverage Ratio improved in the most recent quarter following a 2.1% increase in Tier 1 capital against a 5.2% decline in Total exposures.

LIQ1: Liquidity Coverage Ratio (LCR)

| | | Quarter Ended September 30, 2023 | | |
|-----|-----------------------------------------------------------------------------------|----------------------------------|-----------------------|--|
| | | a | b | |
| | | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE | |
| | | (average) | (average) | |
| HIG | H-QUALITY LIQUID ASSETS | | | |
| 1 | Total high-quality liquid assets (HQLA) | | 1,184,064,681 | |
| CAS | H OUTFLOWS | | | |
| 2 | Retail deposits and deposits from small business customers of which: | 1,021,491,993 | 102,149,199 | |
| 3 | Stable deposits | - | - | |
| 4 | Less stable deposits | 1,021,491,993 | 102,149,199 | |
| 5 | Unsecured wholesale funding, of which: | 2,743,301,380 | 1,179,173,722 | |
| 6 | Operational deposits (all counterparties) and deposits in networks of cooperative | | | |
| ь | banks | 870,064,666 | 217,516,166 | |
| 7 | Non-operational deposits (all counterparties) | 1,873,236,714 | 961,657,555 | |
| 8 | Unsecured debt | - | - | |
| 9 | Secured wholesale funding | - | - | |
| 10 | Additional requirements, of which: | 60,760,798 | 9,831,158 | |
| 11 | Outflows related to derivative exposures and other collateral requirements | - | - | |
| 12 | Outflows related to loss of funding on debt products | - | - | |
| 13 | Credit and liquidity facilities | 60,760,798 | 9,831,158 | |
| 14 | Other contractual funding obligations | - | - | |
| 15 | Other contingent funding obligations | 123,617,211 | 5,221,716 | |
| 16 | TOTAL CASH OUTFLOWS | 3,949,171,382 | 1,296,375,795 | |
| CAS | H INFLOWS | | | |
| 17 | Secured lending (e.g. reverse repos) | - | - | |
| 18 | Inflows from fully performing exposures | 458,495,239 | 403,127,221 | |
| 19 | Other cash inflows | 19,355,765 | - | |
| 20 | TOTAL CASH INFLOWS | 477,851,005 | 403,127,221 | |
| | | | TOTAL ADJUSTED VALUES | |
| 21 | TOTAL HQLA | | 1,184,064,681 | |
| 22 | TOTAL NET CASH OUTFLOWS | | 893,248,574 | |
| 23 | LIQUIDITY COVERAGE RATIO (%) | | 133% | |

Columns a and b are calculated as simple average month end balances for July 2023, August 2023 and September 2023.

Average LCR % declined over the quarter ended June 30, 2023 (139%) on marginal decrease in HQLA following repayments in the Bank's investment portfolio and a marginal decline in Weighted Value Net Cash Outflows.