

BASEL III DISCLOSURE REPORT

FOR THE PERIOD ENDED
30 SEPTEMBER 2018



AHLI BANK SAOG

AHLI BANK SAOG
1. BASEL III CAPITAL DISCLOSURE

The below capital disclosures are prepared in accordance with the requirements of the CBO Circular BM 1114 'Regulatory Capital and Composition of Capital Disclosure Requirements under Basel III' issued on 17 November 2013.

1.1 THE 3 STEP APPROACH TO RECONCILIATION

Below disclosures are prepared using three step reconciliation approach as defined in the CP2-Guidelines on composition of capital disclosure requirements issued along with the CBO Circular BM 1114. In step 1, the accounting consolidation is identical to regulatory consolidation therefore the capital reconciliation is started from step 2 onwards.

Step 2: Expansion of Balance Sheet under Regulatory Scope of Consolidation

Table 2a		
	Balance sheet as in published financial statements	Under regulatory scope of consolidation
(RO'000)	As at 30 September 2018	As at 30 September 2018
Assets		
Cash and balances with Central Bank of Oman	66,553	66,553
Certificates of deposit	-	-
Due from banks	12,992	12,992
Loans and advances	1,870,881	1,870,881
Investments in securities	271,093	271,093
Loans and advances to banks	-	-
Property and equipment	16,935	16,935
Deferred tax assets	-	-
Other assets	13,268	13,268
Total assets	2,251,722	2,251,722
Liabilities		
Due to banks	258,718	258,718
Customer deposits	1,567,154	1,567,154
Borrowings	51,975	51,975
Deferred tax liabilities	135	135
Other liabilities	45,212	45,212
Subordinated bonds	25,000	25,000
Total liabilities	1,948,194	1,948,194
Shareholders' Equity		
Paid-up share capital	149,629	149,629
Share premium	-	-
Legal reserve	25,651	25,651
Retained earnings	54,365	54,365
Special reserve	1,785	1,785
Impairment reserve	6,738	6,738
Cumulative changes in fair value of investments	(3,080)	(3,080)
Subordinated debt reserve	18,440	18,440
Total shareholders' equity	253,528	253,528
Tier 1 Perpetual subordinated bonds	50,000	50,000
Total equity	303,528	303,528
Total liability and shareholders' funds	2,251,722	2,251,722

Step 2: Expansion of Balance Sheet under Regulatory Scope of Consolidation (Continued)

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Table 2b – Expansion of Balance Sheet Under Regulatory Scope of Consolidation (RO '000)			
For the period ended 30 September 2018	Third Quarter 2018	Under Regulatory scope of consolidation	Reference
Assets			
Cash and balances with CBO	66,553	66,553	
Balance with banks and money at call & short notice	12,992	12,992	
Balance with banks and money at call & short notice, of which	-	13,058	
- Stage 1 / 2 impairment allowance, of which	-	(66)	
- amount eligible for T2	-	66	
Investments, of which:	271,093	271,093	
Fair Value Through Other Comprehensive income (FVOCI)	-	270,617	
Fair Value Through Profit & Loss (FVTPL)	-	493	
- Stage 1 / 2 impairment allowance, of which	-	(17)	
- amount eligible for T2	-	17	
Loans and advances – Net, of which:	1,870,881	1,870,881	
- Loans and advances to domestic banks	-	5,096	
- Loans and advances to non-resident banks	-	-	
- Loans and advances to domestic customers	-	1,517,921	
- Loans and advances to non-resident for operations abroad	-	17,551	
- Loans and advances to SMEs	-	69,332	
- Financing from Islamic banking window	-	292,854	
- Provision against Loans and Advances, of which:	-	(31,873)	
- Stage 3 Impairment allowance and Reserve interest & profit	-	(13,529)	
- Stage 1 / 2 impairment allowance, of which	-	(18,344)	
- amount eligible for T2	-	6,988	a
- amount ineligible for T2	-	11,356	
Fixed assets	16,935	16,935	
- Intangibles (CET1 adjustment)	-	2,394	
- Other fixed Asset	-	14,541	
Other assets	13,268	13,268	
Other assets, of which	-	13,280	
- Stage 1 / 2 impairment allowance, of which	-	(12)	
- amount eligible for T2	-	9	
- amount ineligible for T2	-	3	
Total Assets	2,251,722	2,251,722	
Capital & Liabilities			
Paid-up Capital, of which:	149,629	149,629	
- Amount eligible for CET1	-	149,629	b
Reserves & Surplus; of which	153,899	153,899	
- Amount eligible for CET1 (Legal reserve)	25,651	25,651	c
- Amount eligible for CET1 (Subordinated debt reserve)	18,440	18,440	d
- Amount eligible for CET1 (Retained earnings)	54,365	54,365	e
- Amount eligible for CET1 (Special Reserve)	1,785	1,785	
- Amount eligible for AT1	50,000	50,000	
- Amount ineligible for T2 (Impairment reserve)	6,738	6,738	f
- Amount eligible for T2 (Investments Fair value gains)	(3,080)	138	g
- AFS investments fair value loss (CET1 adjustment)	-	(4,211)	h
- AFS investments fair value gain unutilized	-	993	
Total Capital	303,528	303,528	
Deposits from banks	258,718	258,718	
Customer deposits, of which	1,567,154	1,567,154	
- Deposits for customers	-	1,351,826	
- Deposits of Islamic Banking window	-	215,328	
Borrowings, of which:	51,975	51,975	
- From banks	51,975	51,975	
Borrowings in form of bonds, Debentures & sukuks, of which	25,000	25,000	
- Amount eligible for T2	-	6,560	i
- Amount ineligible for T2	-	18,440	
Other liabilities & provisions	45,347	45,347	
Other liabilities & provisions , of which	-	46,490	
- Stage 1 / 2 impairment allowance, of which	-	(1,143)	
- amount eligible for T2	-	750	
- amount ineligible for T2	-	393	
TOTAL	2,251,722	2,251,722	

Step 3: Step Reconciliation of Regulatory Capital:

Common Equity Tier 1 capital: instruments and reserves (RO' 000)			
		Component of regulatory capital reported by Bank	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation from step 2
For the period ended 30 September 2018			
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	149,629	b
2	Retained earnings	54,365	e
3	Accumulated other comprehensive income (and other reserves)	45,876	c+d
4	Common Equity Tier 1 capital before regulatory adjustments	249,870	
3 5	Prudential valuation adjustments	(6,605)	h
6	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	
7	Total regulatory adjustments to Common equity Tier 1	(6,605)	
8	Common Equity Tier 1 capital (CET1)	243,265	
Additional Tier 1 capital: instruments			
9	Additional Tier 1 capital (AT1)	50,000	
	Tier 1 capital (T1 = CET1 + AT1)	293,265	
Tier 2 capital: instruments and provisions			
9	Directly issued qualifying Tier 2 instruments plus related stock surplus	6,560	i
10	Provisions	7,830	a+f
11	Fair value reserve of AFS investments	138	g
	Tier 2 capital before regulatory adjustments	14,528	
	Tier 2 capital: regulatory adjustments	-	
	Tier 2 capital (T2)	14,528	
Total capital (TC = T1 + T2)		307,793	

1.2 MAIN FEATURES OF REGULATORY CAPITAL

Table below discloses the key features of all the regulatory capital issued by the Bank;

1	Ahli Bank SAOG	Common Equity Share Capital	Perpetual subordinated bonds (additional Tier 1)	Subordinated debt (Basel III)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA	NA	NA
3	Governing law(s) of the instrument Regulatory treatment	The laws of Oman in the form of Royal Decrees, Ministerial Decisions and CMA and CBO Regulations	The laws of Oman in the form of Royal Decrees, Ministerial Decisions and CMA and CBO Regulations	The laws of Oman in the form of Royal Decrees, Ministerial Decisions and CMA and CBO Regulations
4	Transitional Basel III rules	Common Equity Tier 1	Additional Tier 1	Tier II
30	Post-transitional Basel III rules	Common Equity Tier 1	Eligible	Eligible
6	Eligible at solo/group/group & solo	Solo	Solo	Solo
7	Instrument type (types to be specified by each jurisdiction)	Common Equity Share Capital	Rights issue of Perpetual subordinated bonds	Private Placement of Subordinated debt
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	RO 142.504 million	RO 50 million	RO 18.440 million
9	Par value of instrument	RO 142.504 million	RO 50 million	RO 25.000 million
10	Accounting classification	Shareholders' Equity	Equity	Liability amortised cost
11	Original date of issuance	Bank started operations in 1997	11-Oct-17	*Refer to the below table
12	Perpetual or dated	Perpetual	Perpetual	Dated
13	Original maturity date	No maturity	No maturity	**Refer to the below table
14	Issuer call subject to prior supervisory approval	No	Yes	No
15	Optional call date, contingent call dates and redemption amount	NA	The Bank May, at the end of five years and every interest payment date thereafter, redeem all but not some, of the bonds at nominal value, subject to prior approval from CBO.	NA
16	Subsequent call dates, if applicable	NA		NA
Coupons / dividends				
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18	Coupon rate and any related index	NA	7.50%	4% - 5%
19	Existence of a dividend stopper	NA	NA	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Mandatory
21	Existence of step up or other incentive to redeem	No	NA	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Convertible
24	If convertible, conversion trigger (s)	NA	NA	Statutory approach
25	If convertible, fully or partially	NA	NA	May convert fully or partially
26	If convertible, conversion rate	NA	NA	Average price *
27	If convertible, mandatory or optional conversion	NA	NA	Optional
28	If convertible, specify instrument type convertible into	NA	NA	CET 1
29	If convertible, specify issuer of instrument it converts into	NA	NA	Ahli Bank
30	Write-down feature	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Statutory approach	Statutory approach	Statutory approach
32	If write-down, full or partial	Write down fully	Full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	NA	NA	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Perpetual subordinated bonds (additional Tier 1)	All depositors, general creditors, secured loans and Subordinated debt	All depositors, general creditors and secured loans
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	NA	NA	NA

* 1) Number of Shares to be issued = Subordinate Debt outstanding plus interest accrued thereon/ Conversion Price

2) Conversion Price, means the higher of: (i) average of the weekly high and low closing prices of the Bank's shares quotes in Muscat Securities Market in the last twenty six (26) weeks; or (ii) such average during four (4) weeks before the date of the conversion, as communicated by the CBO

Number Of Subordinated debt (as per Basel III) (RO '000)	Par value of instrument	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	*Original date of issuance	**Original maturity date
Subordinated debt 1	5,000	5,000	28-Aug-14	29-Aug-19
Subordinated debt 2	1,000	600	30-Sep-14	30-Sep-21
Subordinated debt 3	5,000	3,000	01-Oct-14	02-Oct-21
Subordinated debt 4	5,000	3,900	10-Nov-14	10-Nov-20
Subordinated debt 5	1,000	980	13-Nov-14	16-Nov-19
Subordinated debt 6	2,000	1,960	17-Nov-14	18-Nov-19
Subordinated debt 7	3,000	1,800	30-Jun-15	29-Jun-21
Subordinated debt 8	3,000	1,200	10-Jun-15	13-Jun-22
Total	25,000	18,440		

1.3 BASEL III COMMON DISCLOSURE TEMPLATE

For the period ended 30 September 2018

Basel III common disclosure template		
Common Equity Tier 1 capital: instruments and reserves		RO'000
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	149,629
2	Retained earnings	54,365
30 J	Accumulated other comprehensive income (and other reserves)	45,876
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-
	Public sector capital injections grandfathered until 1 January 2018	-
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	249,870
Common Equity Tier 1 capital: regulatory adjustments		
7	Prudential valuation adjustments	(4,211)
8	Goodwill (net of related tax liability)	-
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	(2,394)
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 562 of Basel II framework)	-
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 and insurance 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 and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-
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	-
26a	Shortfall in equity capital of majority owned financial entities, which have not been consolidated with the banks	-
26b	Investments in equity capital of unconsolidated non-financial entities....etc.	-
	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE BASEL III TREATMENT	-
	OF WHICH: INSERT NAME OF ADJUSTMENT	-
	OF WHICH: INSERT NAME OF ADJUSTMENT	-
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	(6,605)
29	Common Equity Tier 1 capital (CET1)	243,265

1.3 BASEL III COMMON DISCLOSURE TEMPLATE

For the period ended 30 September 2018

Basel III common disclosure template		
Additional Tier 1 capital: instruments		RO'000
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	50,000
31	of which: classified as equity under applicable accounting standards	50,000
32	of which: classified as liabilities under applicable accounting standards	-
33	<i>Directly issued capital instruments subject to phase out from Additional Tier 1</i>	-
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	50,000
Additional Tier 1 capital before 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 and insurance 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 and insurance 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	-
	OF WHICH: [INSERT NAME OF ADJUSTMENT]	-
	OF WHICH:	-
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)	50,000
45	Tier 1 capital (T1 = CET1 + AT1)	293,265
Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-
	OF WHICH: ...	
47	<i>Directly issued capital instruments subject to phase out from Tier 2</i>	6,560
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 (<i>provision and fair value reserve</i>) - Stage 1 Provision	7,968
51	Tier 2 capital before regulatory adjustments	14,528
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 and insurance 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)	-

1.3 BASEL III COMMON DISCLOSURE TEMPLATE

For the period ended 30 September 2018

Basel III common disclosure template		
55	Significant investments in the capital banking, financial and insurance 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	-
	OF WHICH: [INSERT NAME OF ADJUSTMENT]	-
	OF WHICH: ...	-
57	Total regulatory adjustments to Tier 2 capital	-
58	Tier 2 capital (T2)	14,528
59	Total capital (TC = T1 + T2)	307,793
	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	2,061,142
	OF WHICH: [INSERT NAME OF ADJUSTMENT]	-
	OF WHICH: ...	-
60	60 Total risk weighted assets	2,061,142
60a	<i>Of which: Credit risk weighted assets</i>	1,890,959
60b	<i>Of which: Market risk weighted assets</i>	67,987
60c	<i>Of which: Operational risk weighted assets</i>	102,196
Capital Ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	11.80%
62	Tier 1 (as a percentage of risk weighted assets)	14.23%
63	Total capital (as a percentage of risk weighted assets)	14.93%
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)	7.88%
65	<i>of which: capital conservation buffer requirement</i>	1.875%
66	<i>of which: bank specific countercyclical buffer requirement</i>	-
67	<i>of which: G-SIB buffer requirement</i>	-
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted)	3.94%
Nat	Tier 2 capital: instruments and provisions	
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	7.875%
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)	9.875%
71	National total capital minimum ratio (if different from Basel 3 minimum)	12.875%
Amounts below the thresholds for deduction (before risk weighting)		
72	Non-significant investments in the capital of other financials	8,276
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)	-
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) - Stage 1	7,830
77	Cap on inclusion of provisions in Tier 2 under standardised approach	23,637
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	-

1.3 BASEL III COMMON DISCLOSURE TEMPLATE

For the period ended 30 September 2018

Basel III common disclosure template		
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan		
80	Current cap on CET1 instruments subject to phase out arrangements	-
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-
82	Current cap on AT1 instruments subject to phase out arrangements	-
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-
84	Current cap on T2 instruments subject to phase out arrangements	-
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-

The financial statements and other related disclosures are also available on the ahlibank’s website, to view it on the website refer the link <http://ahlibank.om/investor-relations/financial-reports/>.

Basel III capital disclosures are prepared in accordance with CBO Circular BM 1114 ‘Regulatory Capital and Composition of Capital Disclosure Requirements under Basel III’ issued on 17 November

For Ahli Bank SAOG

Sriram Balakrishnan
AGM-Head of Finance

Date: 15 October 2018

1.4 LIQUIDITY COVERAGE RATIO

LIQUIDITY COVERAGE RATIO (LCR)		
Common Disclosure Template for the period ending:		
30 September 2018		
	(RO `000)	
	Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets		
1 Total High Quality Liquid Assets (HQLA)		201,676
Cash Outflows		
2 Retail deposits and deposits from small business customers, of which:	172,045	13,825
3 Stable deposits	64,485	3,069
4 Less stable deposits	107,560	10,756
5 Unsecured wholesale funding, of which:	487,296	238,379
6 cooperative banks	3,360	840
7 Non-operational deposits (all counterparties)	405,983	159,585
8 Unsecured debt	77,954	77,954
9 Secured wholesale funding	71,649	-
10 Additional requirements, of which	-	-
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	-	-
14 Other contractual funding obligations	64,966	18,386
15 Other contingent funding obligations	241,209	180,864
16 TOTAL CASH OUTFLOWS		451,454
Cash Inflows		
17 Secured lending (e.g. reverse repos)	-	-
18 Inflows from fully performing exposures	230,569	115,285
19 Other cash inflows	219,800	212,073
20 TOTAL CASH INFLOWS	450,369	327,357
		Total Adjusted Value
21 TOTAL HQLA		201,676
22 TOTAL NET CASH OUTFLOWS		124,097
23 LIQUIDITY COVERAGE RATIO (%)		162.5%

The Bank has used 3 data points for calculating LCR for the quarter ended 30 September 2018.

AHLI BANK OMAN

(RO '000)

	Associated factor	Unweighted amount	Weighted amount
Available stable funding			
Tier 1 capital	100%	293,265	293,265
Tier 2 capital (excluding Tier 2 instruments with residual maturity of less than one year)	100%	27,968	27,968
Other capital instruments with effective residual maturity of one year or more	100%	-	-
Other liabilities with effective residual maturities of one year or more	100%	614,706	614,706
Stable non-maturity (demand) deposits and term deposits with residual maturity of less than one year provided by retail and small business customers	95%	34,852	33,109
Less stable non-maturity deposits and term deposits with residual maturity of less than one year provided by retail and small business customers	90%	162,463	146,217
Funding with residual maturity of less than one year provided by non-financial corporate customers, Funding with residual maturity of less than one year from sovereigns, PSEs, and multilateral and national development banks	50%	811,092	405,546
Operational deposits	50%	1,531	765
Other funding with residual maturity between six months and less than one year not included in the above categories, including funding provided by central banks and financial institutions	50%	10,700	5,350
All other liabilities and equity not included in the above categories, including liabilities without a stated maturity (with a specific treatment for deferred tax liabilities and minority interests)	0%	295,565	-
NSFR derivative liabilities net of NSFR derivative assets if NSFR derivative liabilities are greater than NSFR derivative assets,	0%	-	-
"Trade date" payables arising from purchases of financial instruments, foreign currencies & commodities	0%	-	-
Total Available Stable Funding			1,526,927
Required stable funding			
Coins, banknotes and reserves with CBO	0%	66,553	-
All claims on central banks with residual maturities of less than six months	0%	-	-
"Trade date" receivables arising from sales of financial instruments, foreign currencies and commodities	0%	-	-
Unencumbered Level 1 assets, excluding coins, banknotes and reserves with CBO	5%	135,877	6,794
Unencumbered loans to financial institutions with residual maturities of less than six months, where the loan is secured against Level 1 assets as defined in LCR framework, para 5.5 and where the bank has the ability to freely rehypothecate the received collateral for the life of the loan	10%	-	-
All other unencumbered loans to financial institutions with residual maturities of less than six months not included in the above categories	15%	93,542	14,031
Unencumbered Level 2A assets	15%	-	-
Unencumbered Level 2B assets	50%	106,146	53,073
HQLA encumbered for a period of six months or more and less than one year	50%	-	-
Loans to financial institutions and central banks with residual maturities between six months and less than one year	50%	4,358	2,179
Deposits held at other financial institutions for operational purposes	50%	13,059	6,529
All other assets not included in the above categories with residual maturity of less than one year, including loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns and PSEs	50%	458,512	229,256
Unencumbered residential mortgages with a residual maturity of one year or more and with a risk weight of less than or equal to 35% under the Standardised Approach	65%	132,894	86,381
Other unencumbered loans not included in the above categories, excluding loans to financial institutions, with a residual maturity of one year or more and with a risk weight of less than or equal to 35% under the Standardised Approach	65%	-	-
Cash, securities or other assets posted as initial margin for derivative contracts and cash or other assets provided to contribute to the default fund of a CCP	85%	-	-
Other unencumbered performing loans with risk weights greater than 35% under the Standardised Approach and residual maturities of one year or more, excluding loans to financial institutions.	85%	1,169,128	993,759
Unencumbered securities that are not in default and do not qualify as HQLA with a remaining maturity of one year or more and exchange-traded equities	85%	3,355	2,851
Physical traded commodities, including gold	85%	-	-
All assets that are encumbered for a period of one year or more	100%	25,709	25,709
NSFR derivative assets net of NSFR derivative liabilities if NSFR derivative assets are greater than NSFR derivative liabilities	100%	443	443
20% of derivative liabilities (as per para 18 above)	100%	-	-
All other assets not included in the above categories, including non-performing loans, loans to financial institutions with a residual maturity of one year or more, non-exchange-traded equities, fixed assets, items deducted from regulatory capital, retained interest, insurance assets, subsidiary interests and defaulted securities.	100%	42,567	42,567
Sub total (A)			1,463,571.94
Off balance sheet exposures			
Irrevocable and conditionally revocable credit and liquidity facilities to any client	5%	105,913	5,296
Other contingent funding obligations, including products and instruments such as guarantees, letters of credit, Unconditionally revocable credit and liquidity facilities	5%	250,130	12,506
Non contractual obligations such as potential requests for debt repurchases of the bank's own debt or that of related conduits, securities investment vehicles and other such financing facilities, structured products where customers anticipate ready marketability, managed funds that are marketed with the objective of maintaining a stable value	5%	-	-
Sub total (B)			17,802
Total Required Stable Funding (A+B)			1,481,374
NSFR (%)			103.08%