



BASEL Pillar 3

**Public Disclosure of Prudential Information under APS 330
As at 30 Dec 2020**

Bank of China (Australia) Limited

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Table 1 Common Equity Tier 1 capital: instruments and reserves		A\$m	Reconciliation Table Reference
1	Directly issued qualifying ordinary shares (and equivalent for mutually-owned entities) capital	380.0	Table 1: E19
2	Retained earnings	95.7	Table 1: E22
3	Accumulated other comprehensive income (and other reserves)	3.1	
4	Directly issued capital subject to phase out from CET1 (only applicable to mutually-owned companies)	-	
5	Ordinary share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
6	Common Equity Tier 1 capital before regulatory adjustments	478.8	
Common Equity Tier 1 capital : regulatory adjustments			
7	Prudential valuation adjustments	-	
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 562 of Basel II framework)	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
15	Defined benefit superannuation 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 ADI does not own more than 10% of the issued share capital (amount above 10% threshold)	-	
19	Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-	
20	Mortgage service rights (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 ordinary shares of financial entities	-	
24	of which: mortgage servicing rights	-	
25	of which: deferred tax assets arising from temporary differences	-	Table 1: A8, L15
26	National specific regulatory adjustments (sum of rows 26a, 26b, 26c, 26d, 26e, 26f, 26g, 26h, 26i and 26j)	(13.4)	
26a	of which: treasury shares	-	
26b	of which: offset to dividends declared under a dividend reinvestment plan (DRP), to the extent that the dividends are used to purchase new ordinary shares issued by the ADI	-	
26c	of which: deferred fee income	-	
26d	of which: equity investments in financial institutions not reported in rows 18, 19 and 23	-	
26e	of which: deferred tax assets not reported in rows 10, 21 and 25	-	
26f	of which: capitalised expenses	(13.4)	Table 2
26g	of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements	-	
26h	of which: covered bonds in excess of asset cover in pools	-	
26i	of which: undercapitalisation of a non-consolidated subsidiary	-	

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26j	of which: other national specific regulatory adjustments not reported in rows 26a to 26i	-	
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	(13.4)	
29	Common Equity Tier 1 Capital (CET1)	465.4	
Additional Tier 1 Capital: instruments			
30	Directly issued qualifying Additional Tier 1 instruments	30.0	E20
31	of which: classified as equity under applicable accounting standards	30.0	E20
32	of which: classified as liabilities under applicable accounting standards	-	
33	Directly issued capital instruments subject to phase out from Additional Tier 1	-	
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	of which: instruments issued by subsidiaries subject to phase out	-	
36	Additional Tier 1 Capital before regulatory adjustments	30.0	
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 ADI does not own more than 10% of the issued share capital (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 (sum of rows 41a, 41b and 41c)	-	
41a	of which: holdings of capital instruments in group members by other group members on behalf of third parties	-	
41b	of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidations not reported in rows 39 and 40	-	
41c	of which: other national specific regulatory adjustments not reported in rows 41a and 41b	-	
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)	30.0	
45	Tier 1 Capital (T1=CET1+AT1)	495.4	
Tier 2 Capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments	30.0	
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 T2)	-	
49	of which: instruments issued by subsidiaries subject to phase out	-	
50	Provisions	3.5	Table 3
51	Tier 2 Capital before regulatory adjustments	33.5	
Tier 2 Capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	-	
53	Reciprocal cross-holdings in Tier 2 instruments	-	
54	Investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold)	-	
55	Significant investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	-	

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56	National specific regulatory adjustments (sum of rows 56a, 56b and 56c)	-	
56a	of which: holdings of capital instruments in group members by other group members on behalf of third parties	-	
56b	of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidation not reported in rows 54 and 55	-	
56c	of which: other national specific regulatory adjustments not reported in rows 56a and 56b	-	
57	Total regulatory adjustments to Tier 2 capital	-	
58	Tier 2 capital (T2)	33.5	
59	Total capital (TC=T1+T2)	528.8	
60	Total risk-weighted assets based on APRA standards	1,821.9	
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	25.5%	
62	Tier 1 (as a percentage of risk-weighted assets)	27.2%	
63	Total capital (as a percentage of risk-weighted assets)	29.0%	
64	Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)	7.0%	
65	of which: capital conservation buffer requirement	2.5%	
66	of which: ADI-specific countercyclical buffer requirements	0.0%	
67	of which: G-SIB buffer requirement (not applicable)	n/a	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)	25.5%	
National minima (if different from Basel III)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)		
70	National Tier 1 minimum ratio (if different from Basel III minimum)		
71	National total capital minimum ratio (if different from Basel III minimum)		
Amount below thresholds for deductions (not risk-weighted)			
72	Non-significant investments in the capital of other financial entities	-	
73	Significant investments in the ordinary shares of financial entities	-	
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)	3.5	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	20.4	
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	-	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements	n/a	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	n/a	
82	Current cap on AT1 instruments subject to phase out arrangements	n/a	
83	Amount excluded from AT1 instruments due to cap (excess over cap after redemptions and maturities)	n/a	
84	Current cap on T2 instruments subject to phase out arrangements	n/a	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	n/a	

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Reconciliation Table 1. Audited Financial Statement	Ref	Financial Statement	Balance Sheet under Regulatory Scope of Consolidation
		A\$m	A\$m
		per audited accounts	
Assets			
Cash and liquid assets	A1	14.4	14.4
Receivables due from financial institutions	A2	366.0	366.0
Financial assets at fair value through income statement	A3	-	-
Derivative assets	A4	0.0	0.0
Available-for-sale financial assets	A5	456.3	456.3
Loans and advances	A6	3,794.5	3,794.5
Tax recoverable	A7	-	-
Deferred tax assets	A8	-	-
Other assets	A9	18.8	18.8
Total assets	A10	4,650.0	4,650.0
Liability			
Payables due to financial institutions	L11	738.5	738.5
Derivative liabilities	L12	5.7	5.7
Customer deposits	L13	3,142.5	3,142.5
Current tax liabilities	L14	0.3	0.3
Deferred tax liabilities	L15	0.1	0.1
Other liabilities	L16	254.1	254.1
Total liabilities	L17	4,141.2	4,141.2
Net assets	L18	508.8	508.8
Equity			
Contributed equity	E19	380.0	380.0
Other Equity	E20	30.0	30.0
Reserves	E21	3.1	3.1
Retained profits	E22	95.7	95.7
Total contributed equity	E23	508.8	508.8

Reconciliation Table 2. Other assets	Ref	Consolidated
		A\$m
11. Other assets		per audited accounts

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Accrued interest receivable	5.2
Prepaid expenses and other receivables	13.6
Total Other Assets	18.8

Prepaid expenses and other receivables	13.6
Exclude other receivables	0.1
Capitalised expenses	13.4

Row 26f

Reconciliation Table 3. Provision		Ref	Consolidated
			\$'000,000
10. Loan and advances			per audited accounts
Housing loans			3,718.2
Personal loans			12.7
Corporate loans			66.0
Overdrafts			1.4
Total			3,798.3
Provision for impairment:			
Stage 1 ECL			(3.0)
Stage 2 ECL			(0.5)
Total			(3.5)
Total Loan and advances			3,794.8

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Table 3: Capital Adequacy

	2020 Dec Quarter (A\$m)	2020 Sep Quarter (A\$m)
(a) Capital requirements (in terms of risk-weighted assets) for:		
• Credit Risk	1,633.19	1,585.5
Residential mortgage	1,309.2	1,261.2
Other retail	25.2	25.0
Corporate	65.5	70.8
Bank	146.2	121.7
Government	-	-
Other risk assets	0.6	2.1
Performance-related Contingencies	18.7	18.9
Loan commitment	66.1	82.5
Market related derivatives	1.76	3.2
• Securitisation	-	-
(b) Capital requirements (in terms of risk-weighted assets) for equity exposures in the IRB approach (simple risk-weighted method).	-	-
(c) Capital requirements (in terms of risk-weighted assets) for market risk.	0.6	0.6
(d) Capital requirements (in terms of risk-weighted assets) for operational risk.	188.1	164.1
Capital requirements (in terms of risk-weighted assets) for interest rate risk in the banking book (IRRBB) (IRB/AMA approved Australian-owned ADIs only).	-	-
(e)		
(f) Common Equity Tier 1, Tier 1 and Total Capital ratio for the consolidated banking group.		
• Common Equity Tier 1 Ratio	25.5%	26.3%
• Tier 1 Ratio	27.2%	28.0%
• Total Capital Ratio	29.0%	30.0%

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Table 4: Credit Risk

	2020 Dec Quarter	2020 Sep Quarter	Average Balance for the Quarter
	(Credit Risk Exposure in A\$m)	(Credit Risk Exposure in A\$m)	(Credit Risk Exposure in A\$m)
(a) Total gross credit exposures, plus average gross exposure over the period, broken down by:			
Total gross credit risk exposures, broken down by			
Debt securities and Due from ADIs	506.0	367.4	436.7
Loans	3,802.3	3,672.4	3737.3
Loan commitments	184.0	214.7	199.3
Performance-related contingencies	18.7	18.9	18.8
Market related derivatives	3.8	6.1	4.9
All other	332.0	498.4	415.2
Total gross credit risk exposures, broken down by portfolio			
Claims secured by residential mortgage	3,895.7	3,791.2	3843.5
Other retail	25.2	25.0	25.1
Corporate	65.5	70.8	68.1
Banks and other ADIs	506.0	367.4	436.7
Government	305.9	257.7	281.8
RBA	11.7	223.7	117.7
All other	37.0	42.0	39.5
(b) Amount of impaired facilities, provision and write-offs, by portfolio			
Amount of impaired facilities, by portfolio			
Claims secured by residential mortgage	-	-	-
Other retail	-	-	-
Corporate	-	-	-
Banks and other ADIs	-	-	-
Government	-	-	-
All other	-	-	-

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Table 4: Credit Risk (Continued)

	2020 Dec Quarter	2020 Sep Quarter	Average Balance for the Quarter
	(Credit Risk Exposure in A\$m)	(Credit Risk Exposure in A\$m)	(Credit Risk Exposure in A\$m)
Amount of past due items, by portfolio*			
Claims secured by residential mortgage	6.8	6.1	6.4
Other retail	0.0	0.0	0.0
Corporate	-	-	-
Banks and other ADIs	-	-	-
Government	-	-	-
All other	-	-	-
Amount of specific provision, by portfolio			
Claims secured by residential mortgage	0.7	0.8	0.7
Other retail	-	-	-
Corporate	-	-	-
Banks and other ADIs	-	-	-
Government	-	-	-
All other	-	-	-
Charges for specific provisions and write-offs during the period			
Claims secured by residential mortgage	-	-	-
Other retail	-	-	-
Corporate	-	-	-
Banks and other ADIs	-	-	-
Government	-	-	-
All other	-	-	-
(c) General reserves for credit losses	3.5	3.7	3.6

*Amount of past due but not impaired items

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Table 5: Securitisation exposures

The Bank had successfully completed a self securitisation for China Dragon Trust 2 Series 2020-1R in September 2020. The transaction is a securitisation of a portfolio of Australian prime loans backed by residential mortgage originated by the Bank. Total amount of mortgage transferred amounted to AUD 200 million. The Bank holds notes issued by this Trust. This Trust is a special purpose entity consolidated by the Bank.

Moody's Investors Service has assigned the following definitive long-term rating to notes issued by Perpetual Corporate Trust Limited in its capacity as trustee of the China Dragon Trust 2 Series 2020-1R (Trust).

The complete rating action is as follows:
 — AUD 172 million of Class A Notes, rated Aaa
 The AUD 16 million Class B Notes are not rated.

The self securitisation transaction is entered by the Bank for the purpose of generating extra contingency funding channel during liquidity crisis.

(a)	Securitisation activity of current period (AUD million)	Exposure securitized		Recognized gain(or loss) on sale	
		2020 Q4	2020 Q3	2020 Q4	2020 Q3
	Residential Mortgage	-	200	-	-
	Total exposure securitized during the period	-	200	-	-
(b)		2020 Q4		2020 Q3	
	On balance sheet securitisation exposure				
	Securities held in the banking book		183.8		196.5
	Total on balance sheet exposure		183.8		196.5
	Funding facilities		9.0		25.0
	Credit enhancements		16.0		16.0
	Derivatives - Basis swaps		-		-
	Total off balance sheet exposures		25.0		41.0

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Liquidity Risk

Liquidity Coverage Ratio Disclosure

Liquidity Coverage Ratio (LCR) measures whether an ADI maintains an adequate level of unencumbered high-quality liquid assets (HQLA) to meet its liquidity needs for a 30 calendar day period stress scenario.

BOCAL reported weighted average LCR of 193% in the quarter ended 31 December 2020, increased by 9% compared to last quarter, as the ESA account balance increased due to the market liquidity. BOCAL successfully issued long-term securities with AUD 200mio in Q4, which brought stable funding. BOCAL manages its LCR position on a daily basis and maintains a buffer over the minimum regulatory requirement and the Board's risk tolerance. Methodologies used to determine LCR outcomes are reviewed on a regular basis.

The Bank holds a mix of High Quality Liquid Assets, consisting of cash equivalent assets, Australian government bonds and Semi-government bonds, securities eligible for repo with RBA under the Committed Liquidity Facility (CLF) and Term Funding Facility (TFF). The composition of the liquid asset portfolio has remained relatively stable and commensurate with its business size, characteristics and complexity of the Bank over this quarter of 2020.

The Bank follows the principle of prudence in its liquidity management strategy, and manages its funding maturity profile, deposit product diversification and customer relationships to minimize Net Cash Outflows. The cash outflows ratio associated with the Bank's retail funding base were relatively stable.

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APS 330 Table 20 - LCR disclosure 2020Q4

		31 Dec 2020	
		Total unweighted value (average) \$M	Total weighted value (average) \$M
Liquid assets, of which:			
1	High-quality liquid assets (HQLA)		492
2	Alternative liquid assets (ALA)		98
3	Reserve Bank of New Zealand (RBNZ) securities		-
Cash outflows			
4	Retail deposits and deposits from small business customers, of which:	3,060	408
5	Stable deposits	1,216	61
6	Less stable deposits	1,844	347
7	Unsecured wholesale funding, of which:	131	116
8	Operational deposits (all counterparties) and deposits in networks for cooperative banks	-	-
9	Non-operational deposits (all counterparties)	131	116
10	Unsecured debt	-	-
11	Secured wholesale funding		-
12	Additional requirements, of which:	372	64
13	Outflows related to derivatives exposures and other collateral requirements	48	48
14	Outflows related to loss of funding on debt products	-	-
15	Credit and liquidity facilities	324	16
16	Other contractual funding obligations	47	43
17	Other contingent funding obligations	122	6
18	Total cash outflows	3,732	638
Cash inflows			
19	Secured lending	-	-
20	Inflows from fully performing exposures	263	259
21	Other cash inflows	73	73
22	Total cash inflows	336	332
23	Total liquid assets		590
24	Total net cash outflows		306
25	Liquidity Coverage Ratio (%)		193%
Number of data points used			92

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Public Disclosure of Prudential Information Part 4

under APS 330 – Sep 2020

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APS 330 Table 20 - LCR disclosure 2020Q3

		30 Sep 2020	
		Total unweighted value (average) \$M	Total weighted value (average) \$M
Liquid assets, of which:			
1	High-quality liquid assets (HQLA)		340
2	Alternative liquid assets (ALA)		163
3	Reserve Bank of New Zealand (RBNZ) securities		0
Cash outflows			
4	Retail deposits and deposits from small business customers, of which:	2865	369
5	Stable deposits	1114	56
6	Less stable deposits	1751	313
7	Unsecured wholesale funding, of which:	92	75
8	Operational deposits (all counterparties) and deposits in networks for cooperative banks	0	0
9	Non-operational deposits (all counterparties)	92	75
10	Unsecured debt	0	0
11	Secured wholesale funding		0
12	Additional requirements, of which:	387	60
13	Outflows related to derivatives exposures and other collateral requirements	43	43
14	Outflows related to loss of funding on debt products	0	0
15	Credit and liquidity facilities	344	17
16	Other contractual funding obligations	37	34
17	Other contingent funding obligations	0	0
18	Total cash outflows	3381	538
Cash inflows			
19	Secured lending	0	0
20	Inflows from fully performing exposures	191	188
21	Other cash inflows	77	77
22	Total cash inflows	268	265
23	Total liquid assets		503
24	Total net cash outflows		273
25	Liquidity Coverage Ratio (%)		184%
Number of data points used (Calendar Days)			92

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Liquidity Risk

Net Stable Funding Ratio Disclosure

As a key component of the supervisory approach to funding risk, the NSFR is defined as the available stable funding relative to the amount of required stable funding.

BOCAL maintains a buffer over the minimum regulatory requirement and the Board's risk tolerance. Methodologies used to determine NSFR outcomes are reviewed regularly.

The main sources of ASF are capital, retail deposits, mid-term and long-term market funding. RSF mainly consists of residential mortgages.

BOCAL reported NSFR of 147% in the quarter ended 31 December 2020, which rose by 4% from last quarter. The increasing deposits from retail customers and AUD\$200 million long-term securities issuance in the 4th quarter are the main reasons for the increased NSFR.

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APS 330 Table 20 - NSFR disclosure 2020Q4

Net Stable Funding Ratio A\$ Million		31-Dec-20				
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available Stable Funding (ASF) Item						
1	Capital	512	-	-	30	542
2	Regulatory capital	512			30	542
3	Other capital instruments					
4	Retail deposits and deposits from small business customers	1,768	1,362	-	-	2,878
5	Stable deposits	699	547			1,183
6	Less stable deposits	1,069	815			1,695
7	Wholesale funding	20	504	167	277	367
8	Operational deposits					-
9	Other wholesale funding	20	504	167	277	367
10	Liabilities with matching interdependent assets					
11	Other liabilities	5	6	-	1	1
12	NSFR derivative liabilities		6	-	-	
13	All other liabilities and equity not included in the above categories	5	-	-	1	1
14	Total ASF					3,789
Required Stable Funding (RSF) Item						
15(a)	Total NSFR (HQLA)		128	50	153	15
15(b)	ALA		-	20	134	15
15(c)	RBNZ securities					
16	purposes					
17	Performing loans and securities	104	269	12	3,763	2,494
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	104	250	-	-	53
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and public sector entities (PSEs), of which:		15	11	57	62
21	With a risk weight of less than or equal to 35% under APS 112					
22	Performing residential mortgages, of which:		-	0	3,614	2,356
23	With a risk weight equal to 35% under APS 112		-	0	3,580	2,327
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities		4	0	92	22
25	Assets with matching interdependent liabilities					
26	Other assets:	-	7	-	28	35
27	Physical traded commodities, including gold					
28	Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties (CCPs)					
29	NSFR derivative assets				1	1
30	NSFR derivative liabilities before deduction of variation margin posted					
31	All other assets not included in the above categories		7	-	27	34
32	Off-balance sheet items		318			15
33	Total RSF					2,574
34	Net Stable Funding Ratio (%)					147%

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APS 330 Table 20 - NSFR disclosure 2020Q3

Net Stable Funding Ratio A\$ Million		30-Sep-20				
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available Stable Funding (ASF) Item						
1	Capital	506	-	-	30	536
2	Regulatory capital	506			30	536
3	Other capital instruments					
4	Retail deposits and deposits from small business customers	1,704	1,312	-	-	2,774
5	Stable deposits	635	546			1,123
6	Less stable deposits	1,069	766			1,651
7	Wholesale funding	17	455	425	93	305
8	Operational deposits					-
9	Other wholesale funding	17	455	425	93	305
10	Liabilities with matching interdependent assets					
11	Other liabilities	5	3	-	1	1
12	NSFR derivative liabilities		3	-	-	
13	All other liabilities and equity not included in the above categories	5	-	-	1	1
14	Total ASF					3,616
Required Stable Funding (RSF) Item						
15(a)	Total NSFR (HQLA)		270	72	152	13
15(b)	ALA		10	-	56	7
15(c)	RBNZ securities					
16	purposes					
17	Performing loans and securities	130	105	5	3,729	2,452
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	130	71	-	-	30
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and public sector entities (PSEs), of which:		16	5	68	68
21	With a risk weight of less than or equal to 35% under APS 112					
22	Performing residential mortgages, of which:		-	-	3,577	2,332
23	With a risk weight equal to 35% under APS 112		-	-	3,544	2,304
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities		18	-	84	22
25	Assets with matching interdependent liabilities					
26	Other assets:	-	6	-	25	30
27	Physical traded commodities, including gold					
28	Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties (CCPs)					
29	NSFR derivative assets				2	1
30	NSFR derivative liabilities before deduction of variation margin posted					
31	All other assets not included in the above categories		6	-	24	30
32	Off-balance sheet items		396			19
33	Total RSF					2,521
34	Net Stable Funding Ratio (%)					143%