



standard  
chartered

**Standard Chartered Bank - Johannesburg Branch**  
**Pillar 3 Disclosures**  
**30 June 2022**

## Contents

<b>1. Introduction</b> .....	3
<b>1.1 Purpose and basis of preparation</b> .....	3
<b>1.2 Bank management's responsibility statement</b> .....	3
<b>1.3 Key metrics for the Bank</b> .....	3
<b>2. Capital</b> .....	3
<b>2.1 Leverage ratio</b> .....	3
<b>2.2 Capital requirements</b> .....	4
<b>Table 1: Composition of regulatory capital (CC1)</b> .....	4
<b>3.1 Standardised Approach to Credit Risk</b> .....	6
<b>Table 2: Credit quality of exposures by exposure class and instruments (CR1)</b> .....	6
<b>Table 3: Changes in the stock of general and specific credit risk adjustments (CR2)</b> .....	6
<b>Table 4: Credit risk mitigation techniques – overview (CR3)</b> .....	7
<b>Table 5: Standardised approach – credit risk exposure and CRM effects (CR4)</b> .....	7
<b>Table 6: Standardised approach – exposures by asset classes and risk weights (CR5)</b> .....	8
<b>4. Market Risk</b> .....	8
<b>Table 7: Market risk under standardised approach (MR1)</b> .....	8
<b>5. Counterparty credit risk</b> .....	9
<b>Table 8: Analysis of CCR exposure by approach (CCR1)</b> .....	9
<b>Table 9: Credit valuation adjustment (CVA) capital charge (CCR2)</b> .....	9
<b>Table 10: Standardised approach - CCR exposures by regulatory portfolio and risk weights (CCR3)</b> .....	9
<b>Table 11: Composition of collateral for CCR exposure (CCR5)</b> .....	10
<b>6. Liquidity Risk</b> .....	11
<b>Table 13 Net stable ratio funding (LIQ2)</b> .....	11

## 1. Introduction

### 1.1 Purpose and basis of preparation

Standard Chartered Bank - Johannesburg Branch (the Bank, SCBJ) is a Branch of Standard Chartered Bank PLC, incorporated in the United Kingdom (SCB Group). The Bank is primarily involved in the provision of wholesale banking services.

This report presents the Pillar 3 disclosures of the Bank as at 30 June 2022 and should be read in conjunction with the SCB Group Annual Half Year Reports and Accounts and Pillar 3 disclosures. Where appropriate, this document provides links to the Group reports for the period ended 30 June 2022 which can also be found directly at:

Half Year Report – <https://av.sc.com/corp-en/content/docs/standard-chartered-plc-hy-2022-report.pdf>

Pillar 3 report – <https://av.sc.com/corp-en/content/docs/standard-chartered-plc-pillar3-half-year-2022-report.pdf>

The Pillar 3 disclosures comprise detailed information on the underlying drivers of Risk Weighted Assets (RWA), capital, leverage and liquidity ratios as of 30 June 2022 in accordance with Regulation 43 and the South African Banks Act 1990 (as amended).

The SCBJ quarterly disclosure requirements are published separately:

Quarterly Pillar 3 reports - <https://av.sc.com/corp-en/nr/za/content/docs/Pillar-3-Disclosure-Q222.pdf>

The information presented in this Pillar 3 disclosure document is not required to be, and has not been, subjected to external audit. Ernst & Young Inc. has expressed a limited assurance conclusion on the Pillar 3 disclosures in accordance with the International Standard on Assurance Engagements (ISAE) 3000 (Revised) issued by the International Auditing and Assurance Standards Board.

### 1.2 Bank management's responsibility statement

Bank management is responsible for the preparation and fair presentation of the disclosure requirements in respect of Regulation 43 of the Regulations relating to Banks. The Pillar 3 Disclosures document has been verified internally in accordance with the Bank's policies on disclosure and its financial reporting and governance processes.

During 2021, SCBJ approved the Pillar 3 disclosure policy which is aligned to the Pillar 3 disclosure requirements set out by the Basel Committee on Banking Supervision's (BCBS) revised Pillar 3 disclosure requirements, the Prudential Authority (PA) Directive 1 of 2019, issued in terms of section 6(6) of the Banks Act No.94 of 1990 and Regulation 43 of the regulations relating to Banks.

### 1.3 Key metrics for the Bank

The key prudential metrics (KM1) as of 30 June 2022, are disclosed in the Quarterly 30 June 2022 Pillar 3 disclosure. No transitional arrangement has been applied with regards implementation of IFRS 9 for the impact of expected credit loss accounting on regulatory capital.

## 2. Capital

### 2.1 Leverage ratio

The quantitative disclosures for 30 June 2022 LR1 Summary comparison of accounting assets compared to leverage ratio exposure and LR2 Leverage ratio common disclosure template is included in the Quarterly Pillar 3 report for 30 June 2022.

## 2.2 Capital requirements

Pillar 1 and Pillar 2A CET1 requirements and the combined buffer requirement together represent the Bank's Maximum Distributable Amount threshold. The Bank will be subject to restrictions on discretionary distributions if the CET1 ratio falls below this threshold. The Bank expects to continue to operate with a prudent management buffer above this threshold in the forecast period.

The tables representing the Bank's RWA and capital requirements, Key Metrics KM1 (calculated as 11.5 per cent of RWA) and Overview of RWA OV1 are included in the Quarterly Pillar 3 report for 30 June 2022.

**Table 1: Composition of regulatory capital (CC1)**

	30.06.2022 ZAR'million(m)
<b>Common Equity Tier 1 capital: instruments and reserves</b>	
Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	4,054
Retained earnings	96
Accumulated other comprehensive income (and other reserves)	(78)
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-
Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)	-
<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>4,071</b>
<b>Common Equity Tier 1 capital: regulatory adjustments</b>	<b>-</b>
Prudent valuation adjustments	(53)
Goodwill (net of related tax liability)	(158)
Other intangibles other than mortgage servicing rights (net of related tax liability)	(180)
Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	-
Cash flow hedge reserve	-
Shortfall of provisions to expected losses	-
Securitisation gain on sale (as set out in paragraph 36 of Basel III securitisation framework <sup>25</sup> )	-
Gains and losses due to changes in own credit risk on fair valued liabilities	-
Defined benefit pension fund net assets	-
Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	-
Reciprocal cross-holdings in common equity	-
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-
Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-
Mortgage servicing rights (amount above 10% threshold)	-
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-
Amount exceeding the 15% threshold	-
Of which: significant investments in the common stock of financials	-
Of which: mortgage servicing rights	-
Of which: deferred tax assets arising from temporary differences	-
National specific regulatory adjustments	-
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-
<b>Total regulatory adjustments to Common Equity Tier 1</b>	<b>(391)</b>
<b>Common Equity Tier 1 capital (CET1)</b>	<b>3,680</b>
<b>Additional Tier 1 capital: instruments</b>	<b>-</b>
Directly issued qualifying additional Tier 1 instruments plus related stock surplus	-
Of which: classified as equity under applicable accounting standards	-
Of which: classified as liabilities under applicable accounting standards	-
Directly issued capital instruments subject to phase-out from additional Tier 1	-
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)	-
Of which: instruments issued by subsidiaries subject to phase-out	-
<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>-</b>
<b>Additional Tier 1 capital: regulatory adjustments</b>	<b>-</b>
Investments in own additional Tier 1 instruments	-
Reciprocal cross-holdings in additional Tier 1 instruments	-
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	-
National specific regulatory adjustments	-

Regulatory adjustments applied to additional Tier 1 due to insufficient Tier 2 to cover deductions	-
<b>Total regulatory adjustments to additional Tier 1 capital</b>	-
<b>Additional Tier 1 capital (AT1)</b>	-
<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>3,680</b>
<b>Tier 2 capital: instruments and provisions</b>	-
Directly issued qualifying Tier 2 instruments plus related stock surplus	-
Directly issued capital instruments subject to phase-out from Tier 2	-
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)	-
Of which: instruments issued by subsidiaries subject to phase-out	-
Provisions	32
<b>Tier 2 capital before regulatory adjustments</b>	<b>32</b>
<b>Tier 2 capital: regulatory adjustments</b>	-
Investments in own Tier 2 instruments	-
Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	-
Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-
Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)	-
Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-
National specific regulatory adjustments	-
<b>Total regulatory adjustments to Tier 2 capital</b>	-
<b>Tier 2 capital (T2)</b>	<b>32</b>
<b>Total regulatory capital (TC = T1 + T2)</b>	<b>3,712</b>
<b>Total risk-weighted assets</b>	<b>19,352</b>
<b>Capital ratios and buffers</b>	-
Common Equity Tier 1 (as a percentage of risk-weighted assets)	19.02%
Tier 1 (as a percentage of risk-weighted assets)	19.02%
Total capital (as a percentage of risk-weighted assets)	19.18%
Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	2.50%
Of which: capital conservation buffer requirement	2.50%
Of which: bank-specific countercyclical buffer requirement	-
Of which: higher loss absorbency requirement	-
Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	11.14%
<b>National minima (if different from Basel III)</b>	-
National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	7.50%
National Tier 1 minimum ratio (if different from Basel III minimum)	9.25%
National total capital minimum ratio (if different from Basel III minimum)	11.50%
<b>Amounts below the thresholds for deduction (before risk weighting)</b>	-
Non-significant investments in the capital and other TLAC liabilities of other financial entities	-
Significant investments in the common stock of financial entities	-
Mortgage servicing rights (net of related tax liability)	-
Deferred tax assets arising from temporary differences (net of related tax liability)	166
<b>Applicable caps on the inclusion of provisions in Tier 2</b>	-
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)*	32
Cap on inclusion of provisions in Tier 2 under standardised approach*	187
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-
Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>	-
Current cap on CET1 instruments subject to phase-out arrangements	-
Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-
Current cap on AT1 instruments subject to phase-out arrangements	-
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-
Current cap on T2 instruments subject to phase-out arrangements	-
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-

### 3.1 Standardised Approach to Credit Risk

Since 1 April 2020, the Bank has used the Standardised Approach to calculate Credit Risk capital requirements in line with the approval from our relevant regulators. The Standardised Approach measures credit risk pursuant to fixed risk-weights and is the least sophisticated of the capital requirement calculation methodologies under Basel III.

**Table 2: Credit quality of exposures by exposure class and instruments (CR1)**

The tables below include a breakdown of defaulted and non-defaulted exposure by exposure class. Exposure values presented in the tables are before the impact of Credit Conversion Factors (CCF) and Credit Risk Mitigants (CRM).

	30.06.2022					
	Gross carrying value of			Of which ECL accounting provisions for credit losses on SA exposures		
	Defaulted exposures	Non-defaulted exposures	Allowances/ Impairments	Allocated in Regulatory category specific	Allocated in regulatory category general	Net values
	ZAR'm					
Loans	1,255	28,141	949	939	9	28,446
Debt securities	-	14,941	18	-	18	14,922
Off-balance sheet exposures	6	25,779	11	6	5	25,775
Total	1,261	68,861	978	945	32	69,144

**Table 3: Changes in the stock of general and specific credit risk adjustments (CR2)**

	30.06.2022
	Gross carrying value of defaulted exposures
	ZAR'm
Opening balance	1,225
Loans and debt securities that have defaulted or impaired since the last reporting period	-
Returned to non-defaulted status	-
Amounts written off	30
Other changes	6
Closing balance	1,261

The Bank applies the SCB Group Accounting definition of default:

Financial assets in default represent those that are at least 90 days past due in respect of principal or interest and/or where the assets are otherwise considered to be unlikely to pay, including those that are credit-impaired.

### 3.2 Credit Risk Mitigation

**Table 4: Credit risk mitigation techniques – overview (CR3)**

The table below shows the unfunded credit protection held by the Bank, consisting of credit derivatives and guarantees, and funded credit protection, including financial collateral.

	30.06.2022						
	Exposures unsecured: carrying amount	Exposures secured by collateral	Exposures secured by collateral of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives: secured amount
	ZAR'm						
Loans	18,672	3	3	-	-	-	-
Debt securities	14,941	-	-	-	-	-	-
<b>Total</b>	<b>33,613</b>	<b>3</b>	<b>3</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Of which defaulted	1,261	-	-	-	-	-	-

**Table 5: Standardised approach – credit risk exposure and CRM effects (CR4)**

The table presents exposure before and after the effect of CRM, including credit substitution and financial collateral, with a further split into on-balance sheet and off-balance sheet exposures. Off-balance sheet exposures are presented before and after the application of standardised CCFs.

	30.06.2022					
	Exposures before CCF and CRM <sup>1</sup>		Exposures post CCF and CRM		RWA and RWA density	
	On-balance sheet	Off-balance sheet	On-balance sheet	Off-balance sheet	RWA	RWA density
	ZAR'm					%
Standardised Exposure Class						
Sovereigns and their central Banks	14,941	-	14,941	-	-	-
Non-central government public sector entities	-	-	-	-	-	-
Multilateral development banks	-	-	-	-	-	-
Banks	9,345	1,262	9,345	542	857	6
Securities firms	-	-	-	-	-	-
Corporates	8,075	24,517	8,072	3,353	12,089	91
Regulatory retail portfolios	-	-	-	-	-	-
Secured by residential property	-	-	-	-	-	-
Secured by commercial real estate	-	-	-	-	-	-
Equity	-	-	-	-	-	-
Past-due loans	1,255	6	311	-	343	3
Higher-risk categories	-	-	-	-	-	-
Other assets	-	-	-	-	-	-
<b>Total</b>	<b>33,616</b>	<b>25,786</b>	<b>32,669</b>	<b>3,895</b>	<b>13,289</b>	<b>100</b>

Portfolio composition changed as commercial surplus was deployed to Sovereign debt securities (with lower RWA density).

**Table 6: Standardised approach – exposures by asset classes and risk weights (CR5)**

The following tables set out EAD and EAD after CRM associated with each risk weight as prescribed, including credit and counterparty credit risk regulatory risk weights based on the exposure classes applied to unrated exposures.

	30.06.2022									
	Risk Weight									
	0%	10%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
Standardised Exposure Class										
Sovereigns and their central Banks	14,941	-	-	-	-	-	-	-	-	14,941
Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-
Multilateral development banks	-	-	-	-	-	-	-	-	-	-
Banks	8,821	-	177	-	134	-	755	-	-	9,887
Securities firms	-	-	-	-	-	-	-	-	-	-
Corporates	-	-	-	-	-	-	10,278	1,147	-	11,426
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-	-
Secured by residential property	-	-	-	-	-	-	-	-	-	-
Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	-	-	-
Past-due loans	-	-	-	-	-	-	154	156	-	311
Higher-risk categories	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-	-
Total	23,761	-	177	-	134	-	11,188	1,304	-	36,564

Total EAD post CRM and post CCF decreased because of the increase in Sovereigns and Corporates EAD off-set by a decrease in Banks EAD.

#### 4. Market Risk

**Table7: Market risk under standardised approach (MR1)**

The Bank applies the Standardised Approach to portfolios that attract market risk. The minimum regulatory market risk capital requirements for the trading book are presented below for the Bank.

	30.06.2022	31.12.2021
	Risk	Risk
	Weighted	Weighted
	Assets	Assets
	ZAR'm	
Outright products		
Interest rate risk	2	2
Equity risk	-	-
Foreign exchange risk	3	11
Commodity risk	-	-
Options		
Simplified approach	-	-
Delta-plus method	-	-
Scenario approach	-	-
Securitisation (specific risk) <sup>1</sup>	-	-
Total	5	13

Foreign Exchange and Rates Trading Desk is included for regulatory capital purposes. Decrease in the USD Net Open Position over the reporting period.



## 5. Counterparty credit risk

**Table 8: Analysis of CCR exposure by approach (CCR1)**

The below table specifies the methods used by the Bank to calculate counterparty credit risk regulatory requirements.

		30.06.2022				
		Replacement cost/current market value	Potential future exposure	EEPE	Multiplier	EAD post CRM
		ZAR'm				RWA
1	SA-CCR	1,401	2,332		1.4	5,226
2	IMM (for derivatives and SFTs)			-	-	-
3	Financial collateral simple method (for SFTs)					-
4	Financial collateral comprehensive method (for SFTs)					-
5	VaR for SFTs					-
6	Total					1,746

**Table 9: Credit valuation adjustment (CVA) capital charge (CCR2)**

Table 9 demonstrates the risk-weighted exposure amounts to central counterparties by derivative types.

		30.06.2022	
		Exposure Value	RWA
		ZAR'm	
Total portfolios subject to the Advanced Method		-	-
(i) VaR component (including the 3x multiplier)		-	-
(ii) Stressed VaR component (including the 3x multiplier)		-	-
All portfolios subject to the Standardised Method		756	478
Total subject to the CVA capital charge		756	478

The decrease in CVA RWA was mainly driven by a decrease in derivative exposure.

**Table 10: Standardised approach - CCR exposures by regulatory portfolio and risk weights (CCR3)**

The table depicts exposure after the effect of collateral associated with each risk weight.

		30.06.2022							
		Risk Weight							
Regulatory portfolio	Standardised Exposure Class	0%	10%	20%	50%	75%	100%	150%	Others
	Sovereigns	5	-	-	-	-	-	-	-
	Non-central government public sector entities (PSE's)	-	-	-	-	-	-	-	-
	Multilateral development banks	-	-	-	-	-	-	-	-
	Banks	3,467	-	10	-	-	73	-	-
	Securities firms	-	-	-	-	-	-	-	-
	Corporates	-	-	-	-	-	1,672	-	-
	Regulatory retail portfolios	-	-	-	-	-	-	-	-
	Other assets	-	-	-	-	-	-	-	-
Total		3,472	-	10	-	-	1,744	-	-

**Table 11: Composition of collateral for CCR exposure (CCR5)**

The table outlines the credit exposure on derivative transactions after considering the benefits from legally enforceable netting agreements and collateral held. Increase due to deployment from cash surplus into sovereign debt exposures.

30.06.2022						
	Collateral used in derivative transactions				Collateral used in SFT's	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
	ZAR'm					
Cash - domestic currency	-	60	-	-	-	-
Cash - other currencies	-	-	-	-	-	-
Domestic sovereign debt	-	-	-	-	5,522	-
Other sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	-	60	-	-	5,522	-

Collateral increased as commercial surplus was deployed to Sovereign debt securities

The CCR6 indicates the notional amounts of credit derivative transactions segregated between protection bought and sold within each product type. SCBJ has no credit derivative transitions as at 30 June 2022, prior disclosure included all derivative exposure in the CCR6 template.

## 6. Liquidity Risk

The Liquidity Coverage Ratio (LCR) **LIQ1** position at 30 June 2022 is included in the Quarterly Pillar 3 report for 30 June 2022.

**Table 13 Net stable ratio funding (LIQ2)**

	Unweighted value by residual maturity				Weighted Value
	No maturity	<6 months	6 months to <1	year ≥1	
	ZAR'm				
Available stable funding (ASF) item					
Capital:	-	-	-	4,530	4,530
Regulatory capital	-	-	-	4,530	4,530
Other capital instruments	-	-	-	-	-
Retail deposits and deposits from small business customers:	-	-	-	-	-
Stable deposits	-	-	-	-	-
Less stable deposits	-	-	-	-	-
Wholesale funding:	-	-	-	-	-
Operational deposits	-	-	-	-	-
Other wholesale funding		32,040			11,518
Liabilities with matching interdependent assets	-	-	-	-	-
Other liabilities:	-	-	-	-	-
NSFR derivative liabilities		-	-	-	
All other liabilities and equity not included in the above categories				854	854
Total ASF					17,298
Required stable funding (RSF) item					
Total NSFR high-quality liquid assets (HQLA)					778
Deposits held at other financial institutions for operational purposes	-	-	-	-	-
Performing loans and securities:					
Performing loans to financial institutions secured by Level 1 HQLA	-	5,494	-	-	549
Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	5,460	-	59	878
Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs , of which:	0	4,965	129	607	2,669
With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit	-	-	-	-	-
Performing residential mortgages, of which:	-	-	-	-	-
With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	-	-
Securities that are not in default and do not qualify as HQLA, including exchange-traded equities		-	200	-	100
Assets with matching interdependent liabilities	-	-	-	-	-
Other liabilities:	-				-
Physical traded commodities, including gold					
Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	-	-
NSFR derivative assets		-	-	2,061	2,061
NSFR derivative liabilities before deduction of variation margin posted		-	-	-	-
All other assets not included in the above categories	-	-	-	5,792	5,792
Off-balance sheet items		-	-	25,786	1,289
Total RSF					14,117
Net Stable Funding Ratio (%)					123%

