

OV1: Overview of RWA					
Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		Dec 31, 2024	Sep 30, 2024	Dec 31, 2024	Sep 30, 2024
1	Credit risk (excluding counterparty credit risk)	68,046,642	63,756,249	5,443,731	5,100,499
2	Of which: standardised approach (SA)	5,421,258	4,910,550	433,700	392,844
3	Of which: foundation internal ratings-based (F-IRB) approach	42,711,900	39,776,870	3,416,952	3,182,149
4	Of which: supervisory slotting criteria approach	724,410	661,841	57,952	52,947
5	Of which: advanced internal ratings-based (A-IRB) approach	14,993,363	14,273,534	1,199,469	1,141,882
	Of which: significant investments in commercial entities	—	—	—	—
	Of which: lease residual value	27,014	32,714	2,161	2,617
	Other assets	4,168,695	4,100,737	333,495	328,059
6	Counterparty credit risk (CCR)	2,885,434	2,819,541	230,834	225,563
7	Of which: standardised approach for counterparty credit risk (SA-CCR)	2,040,969	1,835,552	163,277	146,844
8	Of which: internal model method (IMM)	—	—	—	—
	Of which: Central Counterparty (CCP)	88,978	103,369	7,118	8,269
9	Others	755,485	880,620	60,438	70,449
10	Credit valuation adjustment (CVA)	2,780,656	2,798,655	222,452	223,892
	of which: the standardised approach (SA-CVA)	—	—	—	—
	of which: the full basic approach (full BA-CVA)	1,898,820	2,022,310	151,905	161,784
	of which: the reduced basic approach (reduced BA-CVA)	881,836	776,344	70,546	62,107
11	Equity positions in banking book under market-based approach during the five-year linear phase-in period	1,408,549	1,863,940	112,683	149,115
12	Equity investments in funds – look-through approach	4,274,214	4,086,236	341,937	326,898
13	Equity investments in funds – mandate-based approach	—	—	—	—
	Equity investments in funds – simple approach (subject to 250% risk weight)	243,851	234,994	19,508	18,799
	Equity investments in funds – simple approach (subject to 400% risk weight)	834,661	625,253	66,772	50,020
14	Equity investments in funds – fall-back approach	341,575	515,209	27,326	41,216
15	Settlement risk	15	6	1	0
16	Securitisation exposures in banking book	1,717,775	1,515,763	137,422	121,261
17	Of which: securitisation IRB approach (SEC-IRBA)	1,444,783	1,268,095	115,582	101,447
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	253,702	230,517	20,296	18,441
19	Of which: securitisation standardised approach (SEC-SA)	4,235	2,783	338	222
	Of which: RW 1250% is applied	15,054	14,366	1,204	1,149
20	Market risk	4,139,883	3,138,892	331,190	251,111
21	Of which: standardised approach (SA)	4,014,749	3,023,055	321,179	241,844
22	Of which: internal model approaches (IMA)	—	—	—	—
	Of which: simplified standardised approach (SSA)	125,134	115,836	10,010	9,266
23	Capital charge for switch between trading book and banking book	—	—	—	—
24	Operational risk	5,976,404	5,976,404	478,112	478,112
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	3,192,232	3,159,747	255,378	252,779
26	Floor adjustment	—	—	—	—
27	Total	95,841,896	90,490,896	7,667,351	7,239,271