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EQB Inc.

Supplemental Regulatory Disclosure

RETURNS
+16% ROE 10-YEAR AVERAGE

GROWTH
12.7% EPS GROWTH 10-YEAR CAGR

WEALTH
230% 10-YEAR TSR

DRIVE CHANGE

TO ENRICH PEOPLE'S LIVES

INNOVATION
TECHNOLOGY TO BETTER SERVE CANADIANS

SCALE
EQB WELCOMES CONCENTRA BANK

GAINS
578,000 CUSTOMERS

SUSTAINABILITY
CARBON NEUTRAL IN SCOPE 1 & 2 GHG EMISSIONS

For the four and ten months ended
October 31, 2023

Note: all cover measures as at October 31, 2023.

Canada's Challenger Bank ™

EQB
EQ Bank
Equitable Bank

Notes to Readers

Overview and background

On January 31, 2022, the Office of the Superintendent of Financial Institution (OSFI) announced revised capital, leverage, liquidity and disclosure rules that incorporate the final Basel III banking reforms to help Canadian deposit-taking institutions (DTIs) more effectively manage risks and sustain resilience. The revised rules were effective April 1, 2023, and include the following:

- Capital Adequacy Requirements (CAR)
- Leverage Requirements (LR)
- Liquidity Adequacy Requirements (LAR)
- Small and Medium-Sized Deposit-Taking Institutions (SMSBs) Capital and Liquidity Requirements
- Pillar 3 Disclosures

Pursuant to the *Small and Medium-Sized Deposit-Taking Institutions (SMSBs) Capital and Liquidity Requirements* guidelines, Equitable Bank, the wholly-owned subsidary of EQB Inc., is classified as Category I SMSB with total assets over the $10 billion threshold.

Information reported in this Equitable Bank's Supplemental Regulatory Disclosure Report (Report) are prepared in accordance with the above revised guidelines and Pillar 3 disclosure requirements pertaining to Category I SMSB.

Full qualitative disclsoures are provided annually, at the fiscal year end.

Starting Q2 2023, this Report reflects the revised Basel III disclsoures and prior periods have not been restated.

Change of fiscal year end

To align with its parent company, EQB Inc. fiscal year end change, Equitable Bank changed its current fiscal reporting period to end on October 31, 2023 rather than December 31, 2023. With this change, Equitable Bank's reporting regimen is now consistent with Canada's publicly traded Canadian banks. As an outcome, 2023 is a 10-month reporting year and only reports 3 quarters (Q1, Q2 and a four-month "Q4", reflecting the reporting period of July 1 to October 31, 2023).

Basis of presentation

All numbers in this Report are Canadian dollars and are unaudited.

Use of this document

This Report should be read in conjunction with EQB Inc.'s 2023 annual report and Supplemental Financial Information, which can be accessed at our website at eqbank.investoroom.com.

Additional financial data published on OSFI website can also be accessed through the link below.

https://www.osfi-bsif.gc.ca/Eng/wt-ow/Pages/fd-df.aspx

Equitable Bank

Fourth Quarter 2023

Table of Content - Pillar 3 Disclosures

Note 1: Equitable Bank does not use credit derivative as credit protection and as such this disclosure is not required.

Note 2: Equitable Bank does not have OSFI's approval to use the Standardized Approach for Operational Risk, so these disclosures are not required.

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Annual Qualitative Disclosure Requirments and Reference

Item #	Annual Qualitative Requirements	2023 Annual Report: Management's Discussion and Analysis	2023 Annual Report: Financial Statement
		Page reference	**Page reference**
OVA	**Bank risk management approach**		
	SMSBs must describe their risk management objectives and policies, in particular:		
(a)	How the business model determines and interacts with the overall risk profile (eg the key risks related to the business model and how each of these risks is reflected and described in the risk disclosures) and how the risk profile of the SMSB interacts with the risk tolerance approved by the board.	59 - 61	
(b)	The risk governance structure: responsibilities attributed throughout the SMSB (eg oversight and delegation of authority; breakdown of responsibilities by type of risk, business unit etc); relationships between the structures involved in risk management processes (eg board of directors, executive management, separate risk committee, risk management structure, compliance function, internal audit function).	60 - 61	
(c)	Channels to communicate, decline and enforce the risk culture within the SMSB (eg code of conduct; manuals containing operating limits or procedures to treat violations or breaches of risk thresholds; procedures to raise and share risk issues between business lines and risk functions).	60 - 61	
(d)	The scope and main features of risk measurement systems.	60 - 61	
(e)	Description of the process of risk information reporting provided to the board and senior management, in particular the scope and main content of reporting on risk exposure.	60 - 61	
(f)	Qualitative information on stress testing (eg portfolios subject to stress testing, scenarios adopted and methodologies used, and use of stress testing in risk management).	60	
(g)	The strategies and processes to manage, hedge and mitigate risks that arise from the SMSB's business model and the processes for monitoring the continuing effectiveness of hedges and mitigants.	60 - 61	
CRA	**General qualitative information about credit risk**		
	SMSBs must describe their risk management objectives and policies for credit risk, focusing in particular on:		
(a)	How the business model translates into the components of the SMSB’s credit risk profile	61 - 63	
(b)	Criteria and approach used for defining credit risk management policy and for setting credit risk limits	61 - 63	
(c)	Structure and organisation of the credit risk management and control function	61 - 63	
(d)	Relationships between the credit risk management, risk control, compliance and internal audit functions	61	
(e)	Scope and main content of the reporting on credit risk exposure and on the credit risk management function to the executive management and to the board of directors	63 - 65	
CRC	**Qualitative disclosure related to credit risk mitigation techniques**		
	SMSBs must disclose:		
(a)	Core features of policies and processes for, and an indication of the extent to which the SMSB makes use of, on- and off-balance sheet netting.	N/A	
(b)	Core features of policies and processes for collateral evaluation and management.	66	
(c)	Information about market or credit risk concentrations under the credit risk mitigation instruments used (ie by guarantor type, collateral and credit derivative providers).	66	
	SMSBs should disclose a meaningful breakdown of their credit derivative providers, and set the level of granularity of this breakdown in accordance with [OSFI's Pillar 3 guidance on proprietary and confidential information]. For instance, SMSBs are not required to identify their derivative counterparties nominally if the name of the counterparty is considered to be confidential information. Instead, the credit derivative exposure can be broken down by rating class or by type of counterparty (eg banks, other financial institutions, non-financial institutions).		132 - 133

Annual Qualitative Disclosure Requirments and Reference

Item #	Annual Qualitative Requirements	2023 Annual Report: Management's Discussion and Analysis	2023 Annual Report: Financial Statement
CCRA	**Qualitative disclosure related to CCR**		
	SMSBs must provide risk management objectives and policies related to counterparty credit risk, including:		
(a)	The method used to assign the operating limits defined in terms of internal capital for counterparty credit exposures and for CCP exposures;	64	
(b)	Policies relating to guarantees and other risk mitigants and assessments concerning counterparty risk, including exposures towards CCPs;	65	
(c)	Policies with respect to wrong-way risk exposures;	N/A	
(d)	The impact in terms of the amount of collateral that the SMSB would be required to provide given a credit rating downgrade.	Not significant	
SECA	**Qualitative disclosure requirements related to securitisation exposures**		
	SMSBs must describe their risk management objectives and policies for securitisation activities and main features of these activities according to the framework below. If an SMSB holds securitisation positions reflected both in the regulatory banking book and in the regulatory trading book, the SMSB must describe each of the following points by distinguishing activities in each of the regulatory books.		
(a)	The SMSB's objectives in relation to securitisation and re-securitisation activity, including the extent to which these activities transfer credit risk of the underlying		127 - 129
(b)	The SMSB must provide a list of:		
	· special purpose entities (SPEs) where the SMSB acts as sponsor (but not as an originator such as an Asset Backed Commercial Paper (ABCP) conduit), indicating whether the SMSB consolidates the SPEs into its scope of regulatory consolidation. A bank would generally be considered a "sponsor" if it, in fact or in substance, manages or advises the programme, places securities into the market, or provides liquidity and/or credit enhancements. The programme may include, for example, ABCP conduit programmes and structured investment vehicles.	N/A	
	· ffiliated entities (i) that the SMSB manages or advises and (ii) that invest either in the securitisation exposures that the SMSB has securitised or in SPEs that the SMSB sponsors.	N/A	
	· a list of entities to which the SMSB provides implicit support and the associated capital impact for each of them (as required in [CAR 2023, Chapter 6, Section 6.2.1.8, paragraph 17] and [CAR 2023, Chapter 6, Section 6.8, paragraph 148].	N/A	
(c)	Summary of the SMSB's accounting policies for securitisation activities. Where relevant, SMSBs are expected to distinguish securitisation exposures from re-securitisation exposures.		100
(d)	If applicable, the names of external credit assessment institution (ECAIs) used for securitisations and the types of securitisation exposure for which each agency is used.	N/A	
(e)	If applicable, describe the process for implementing the Basel internal assessment approach (IAA). The description should include:		
	· structure of the internal assessment process and relation between internal assessment and external ratings, including information on ECAIs as referenced in item (d) of this table.	N/A	
	· control mechanisms for the internal assessment process including discussion of independence, accountability, and internal assessment process review.	N/A	
	· the exposure type to which the internal assessment process is applied; and stress factors used for determining credit enhancement levels, by exposure type. For example, credit cards, home equity, auto, and securitisation exposures detailed by underlying exposure type and security type (eg residential mortgage-backed securities, commercial mortgage-backed securities, asset-backed securities, collateralised debt obligations) etc.	N/A	
(f)	SMSBs must describe the use of internal assessment other than for SEC-IAA capital purposes.	N/A	

Annual Qualitative Disclosure Requirments and Reference

Item #	Annual Qualitative Requirements	2023 Annual Report: Management's Discussion and Analysis	2023 Annual Report: Financial Statement
ORA	**General qualitative information on a bank's operational risk framework**		
	SMSBs must describe:		
(a)	Their policies, frameworks and guidelines for the management of operational risk.	70 - 73	
(b)	The structure and organisation of their operational risk management and control function.	70 - 73	
(c)	Their operational risk measurement system (ie the systems and data used to measure operational risk in order to estimate the operational risk capital charge).	70 - 73	
(d)	The scope and main context of their reporting framework on operational risk to executive management and to the board of directors.	70 - 73	
(e)	The risk mitigation and risk transfer used in the management of operational risk. This includes mitigation by policy (such as the policies on risk culture, risk appetite, and outsourcing), by divesting from high-risk businesses, and by the establishment of controls. The remaining exposure can then be absorbed by the bank or transferred. For instance, the impact of operational losses can be mitigated with insurance.	70 - 73	
IRRBB	**Risk management objectives, policies and quantitative information**		
	Institutions should publicly disclose:		
	Their risk management objectives and policies, including the nature of IRRBB and key assumptions. This includes assumptions regarding loan prepayments and behaviour of non-maturity deposits, and frequency of IRRBB measurement.	70 - 73	
	The increase (decline) in earnings or economic value (or relevant measure used by management) for upward and downward rate shocks according to management's method for measuring IRRBB, broken down by currency (as relevant). Examples of the type of upward and downward rates shocks are outlined below.		
	Sensitivity (pre-tax) of:		
	Net interest income and economic value to parallel shifts in the yield curve of 10, 25, 100 and 200 basis points, the latter metric additionally as a percentage of capital,	68 - 69	
	Net interest income and economic value to three non-parallel shifts in the yield curve to which the institution is vulnerable, and	68 - 69	
	Net interest income and economic value to, for example, key interest rates or other variables to which the institution is vulnerable.	68 - 69	
	(Net Interest Income Sensitivities should be measured over a 12-month period.)	68 - 69	

KM1: Key metrics (at consolidated group level)

	($000s, except percentages)	a Q4 2023 Revised Basel III	b Q2 2023 Revised Basel III	c Q1 2023 Basel III	d Q4 2022 Basel III	e Q3 2022 Basel III
	Available capital					
1	Common Equity Tier 1 (CET1)	**2,763,500**	2,743,523	2,657,354	2,593,136	2,049,786
1a	Common Equity Tier 1 with transitional arrangements for ECL provisioning not applied[1]	**2,763,500**	2,743,523	2,657,354	2,582,489	2,046,053
2	Tier 1	**2,893,682**	2,880,176	2,840,895	2,776,677	2,122,340
2a	Tier 1 with transitional arrangements for ECL provisioning not applied[1]	**2,893,682**	2,880,176	2,840,895	2,766,030	2,118,607
3	Total capital	**3,001,563**	2,987,450	2,933,500	2,855,961	2,170,265
3a	Total capital with transitional arrangements for ECL provisioning not applied (%)[1]	**3,001,563**	2,987,450	2,933,500	2,855,961	2,170,265
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	**19,809,239**	19,427,469	18,980,786	18,925,660	15,458,591
4a	Total risk-weighted assets (pre-floor)	**19,809,239**	19,427,469	18,980,786	18,925,660	15,458,591
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	**14.0**	14.1	14.0	13.7	13.3
5a	Common Equity Tier 1 ratio with transitional arrangements for ECL provisioning not applied[1]	**14.0**	14.1	14.0	13.6	13.2
5b	CET1 ratio (%) (pre-floor ratio)	**14.0**	14.1	14.0	13.7	13.3
6	Tier 1 ratio (%)	**14.6**	14.8	15.0	14.7	13.7
6a	Tier 1 ratio with transitional arrangements for ECL provisioning not applied[1]	**14.6**	14.8	15.0	14.6	13.7
6b	Tier 1 ratio (%) (pre-floor ratio)	**14.6**	14.8	15.0	14.7	13.7
7	Total capital ratio (%)	**15.2**	15.4	15.5	15.1	14.0
7a	Total capital ratio with transitional arrangements for ECL provisioning not applied (%)[1]	**15.2**	15.4	15.5	15.1	14.0
7b	Total capital ratio (%) (pre-floor ratio)	**15.2**	15.4	15.5	15.1	14.0
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	**2.5**	2.5	2.5	2.5	2.5
9	Countercyclical buffer requirement (%)	**-**	-	-	-	-
10	Bank G-SIB and/or D-SIB additional requirements (%) **[Not applicable for SMSBs]**					
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	**2.5**	2.5	2.5	2.5	2.5
12	CET1 available after meeting the bank's minimum capital requirements (%)[2]	**7.2**	7.4	7.5	7.1	6.0
	Basel III Leverage ratio					
13	Total Basel III leverage ratio exposure measure	**55,079,625**	55,277,255	53,353,465	52,815,314	41,236,905
14	Basel III leverage ratio (row 2 / row 13) (%)	**5.3**	5.2	5.3	5.3	5.1
14a	Basel III leverage ratio (row 2a / row 13) with transitional arrangements for ECL provisioning not	**5.3**	5.2	5.3	5.2	5.1

(1) The transitional arrangement has ended as at December 31, 2022, and thus there would be no impact on Equitable Bank's CET1 and Tier 2 capital starting Q1 2023.

(2) CET1 available after meeting the bank's minimum capital requirements (as a percentage of RWA) was calculated as the CET1 capital adequacy ratio of the bank less the ratio of RWA of any common equity used to meet the bank's minimum CET1, Tier 1 and Total capital requirements (4.5%, 6.0% and 8.5%).

Modified CC1: Composition of capital for SMSBs

	($000s, except percentages)	Q4 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III	Q4 2022 Basel III	Q3 2022 Basel III
	Common Equity Tier 1 capital: instruments and reserves					
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	**944,064**	946,269	941,461	941,315	368,738
2	Retained earnings	**2,057,262**	2,035,296	1,931,789	1,856,084	1,838,792
3	Accumulated other comprehensive income (and other reserves)	**(49,956)**	(50,567)	(32,349)	(33,759)	(34,928)
4	*Directly issued capital subject to phase out from CET1 (only applicable to Federal Credit Unions)*	**-**	-	-	-	-
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**	**2,951,370**	2,930,998	2,840,901	2,763,640	2,172,602
	Common Equity Tier 1 capital: regulatory adjustments					
28	Total regulatory adjustments to Common Equity Tier 1	**(187,870)**	(187,475)	(183,547)	(170,504)	(122,816)
29	**Common Equity Tier 1 capital (CET1)**	**2,763,500**	2,743,523	2,657,354	2,593,136	2,049,786
	Additional Tier 1 capital: instruments					
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	**72,554**	72,554	72,554	72,554	72,554
31	of which: classified as equity under applicable accounting standards	**72,554**	72,554	72,554	72,554	72,554
32	of which: classified as liabilities under applicable accounting standards	**-**	-	-	-	-
33	*Directly issued capital instruments subject to phase out from Additional Tier 1 (applicable only to Federal Credit Unions)*	**-**	-	-	-	-
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)	**57,628**	64,099	110,987	110,987	-
35	*of which: instruments issued by subsidiaries subject to phase out (applicable only to Federal Credit Unions)*	**-**	-	-	-	-
36	**Additional Tier 1 capital before regulatory adjustments**	**130,182**	136,653	183,541	183,541	72,554
	Additional Tier 1 capital: regulatory adjustments					
43	Total regulatory adjustments to additional Tier 1 capital	**-**	-	-	-	-
44	**Additional Tier 1 capital (AT1)**	**130,182**	136,653	183,541	183,541	72,554
45	**Tier 1 capital (T1 = CET1 + AT1)**	**2,893,682**	2,880,176	2,840,895	2,776,677	2,122,340
	Tier 2 capital: instruments and provisions					
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	**-**	-	-	-	-
47	*Directly issued capital instruments subject to phase out from Tier 2 (applicable only to Federal Credit Unions)*	**-**	-	-	-	-
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)	**6,719**	8,311	-	-	-
49	*of which: instruments issued by subsidiaries subject to phase out (applicable only to Federal Credit Unions)*	**-**	-	-	-	-
50	Collective allowances	**101,162**	98,963	92,605	79,284	47,925
51	**Tier 2 capital before regulatory adjustments**	**107,881**	107,274	92,605	79,284	47,925
	Tier 2 capital: regulatory adjustments					
57	Total regulatory adjustments to Tier 2 capital	**-**	-	-	-	-
58	**Tier 2 capital (T2)**	**107,881**	107,274	92,605	79,284	47,925
59	**Total capital (TC = T1 + T2)**	**3,001,563**	2,987,450	2,933,500	2,855,961	2,170,265
60	**Total risk-weighted assets**	**19,809,239**	19,427,469	18,980,786	18,925,660	15,458,591
60a	**Credit Valuation Adjustment (CVA) Risk-weighted Assets (RWA)**	**55,713**	62,897	83,777	101,251	70,388
	Capital ratios					
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	**14.0%**	14.1%	14.0%	13.7%	13.3%
62	Tier 1 (as a percentage of risk-weighted assets)	**14.6%**	14.8%	15.0%	14.7%	13.7%
63	Total capital (as a percentage of risk-weighted assets)	**15.2%**	15.4%	15.5%	15.1%	14.0%
	OSFI target					
69	Common Equity Tier 1 target ratio	**7.0%**	7.0%	7.0%	7.0%	7.0%
70	Tier 1 capital target ratio	**8.5%**	8.5%	8.5%	8.5%	8.5%
71	Total capital target ratio	**10.5%**	10.5%	10.5%	10.5%	10.5%
	Capital instruments subject to phase-out arrangements (For Federal Credit Unions only)					
80	Current cap on CET1 instruments subject to phase-out arrangements	**N/A**	N/A	N/A	N/A	N/A
81	Amount excluded from CET1 capital due to cap (excess over cap after redemptions and maturities)	**N/A**	N/A	N/A	N/A	N/A
82	Current cap on AT1 instruments subject to phase-out arrangements	**N/A**	N/A	N/A	N/A	N/A
83	Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	**N/A**	N/A	N/A	N/A	N/A
84	Current cap on Tier 2 instruments subject to phase-out arrangements	**N/A**	N/A	N/A	N/A	N/A
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	**N/A**	N/A	N/A	N/A	N/A

CR1: Credit quality of assets

		a	b	c	d	e	f	g
		Gross carrying values of [2]		Allowances /impairments	Of which ECL accounting provisions for credit losses on SA exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)
	($000s)	Defaulted exposures[1]	Non-defaulted exposures		Allocated in regulatory category of Specific[3]	Allocated in regulatory category of General[3]		
	Q4 2023 Revised Basel III							
1	Loans	**379,590**	**34,312,214**	**73,756**	**17,994**	**55,762**	**-**	**34,618,048**
2	Debt Securities	**-**	**2,003,383**	**-**	**-**	**-**	**-**	**2,003,383**
3	Off-balance sheet exposures	**-**	**5,789,560**	**1,488**	**-**	**1,488**	**-**	**5,788,072**
4	**Total**	**379,590**	**42,105,157**	**75,244**	**17,994**	**57,250**	**-**	**42,409,503**
	Q2 2023 Revised Basel III							
1	Loans	233,297	47,314,113	108,706	11,319	97,387	-	47,438,704
2	Debt Securities	-	2,107,423	-	-	-	-	2,107,423
3	Off-balance sheet exposures	-	5,354,627	1,574	-	1,574	-	5,353,053
4	Total	233,297	54,776,163	110,280	11,319	98,961	-	54,899,180
	Q1 2023 Basel III							
1	Loans	156,863	46,524,806	100,138	8,835	91,302	-	46,581,531
2	Debt Securities	-	2,349,238	-	-	-	-	2,349,238
3	Off-balance sheet exposures	-	4,392,043	1,304	-	1,305	-	4,390,738
4	Total	156,863	53,266,087	101,442	8,835	92,607	-	53,321,507
	Q4 2022 Basel III							
1	Loans	138,513	46,468,484	95,310	6,851	88,459	-	46,511,687
2	Debt Securities	-	2,153,139	-	-	-	-	2,153,139
3	Off-balance sheet exposures	-	4,276,606	1,472	-	1,472	-	4,275,134
4	Total	138,513	52,898,229	96,782	6,851	89,931	-	52,939,960

(1) A defaulted exposure is defined as one that is past due for more than 90 days, or is an exposure to a defaulted borrower, as defined in Capital Adequacy Requirements (CAR) 2023 Chapter 4, Section 4.1.21, paragraph 14

(2) The gross carrying values are gross of credit conversion factor (CCF) and credit risk mitigant (CRM) techniques, but after considering write-offs.

(3) General allowances are defined as Stage 1 and Stage 2 allowances, and Specific allowances are defined as Stage 3 allowances under IFRS 9.

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CR3: Credit risk mitigation techniques – overview

		a	b	c	d	e
	($000s)	**Exposures unsecured: carrying amount[1]**	**Exposures to be secured[2]**	**Exposures secured by collateral**	**Exposures secured by financial guarantees[3]**	**Exposures secured by credit derivatives**
	Q4 2023 Revised Basel III					
1	Loans	**17,442,345**	**17,175,703**	**-**	**17,175,703**	**-**
2	Debt securities	**1,218,243**	**785,140**	**-**	**785,140**	**-**
3	**Total**	**18,660,588**	**17,960,843**	**-**	**17,960,843**	**-**
4	Of which defaulted[4]	**351,777**	**9,819**	**-**	**9,819**	**-**
	Q2 2023 Revised Basel III					
1	Loans	29,847,366	17,591,338	-	17,591,338	-
2	Debt securities	1,224,936	882,487	-	882,487	-
3	Total	31,072,302	18,473,825	-	18,473,825	-
4	Of which defaulted[4]	214,487	7,490	-	7,490	-
	Q1 2023 Basel III					
1	Loans	29,111,440	17,470,091	-	17,470,091	-
2	Debt securities	1,104,496	1,244,742	-	1,244,742	-
3	Total	30,215,936	18,714,833	-	18,714,833	-
4	Of which defaulted[4]	135,822	12,205	-	12,205	-
	Q4 2022 Basel III					
1	Loans	28,937,215	17,574,472	-	17,574,472	-
2	Debt securities	876,262	1,276,877	-	1,276,877	-
3	Total	29,813,477	18,851,349	-	18,851,349	-
4	Of which defaulted[4]	120,813	10,849	-	10,849	-

(1) Exposures unsecured- carrying amount: carrying amount of on-balance sheet exposures (net of allowances/impairments) that do not benefit from a credit risk mitigation technique.

(2) Exposures to be secured: carrying amount of on-balance sheet exposures which have at least one credit risk mitigation mechanism (collateral, financial guarantees, credit derivatives) associated with them.

(3) Exposures secured by financial guarantees: carrying amount of exposures (net of allowances/impairments) partly or totally secured by financial guarantees.

(4) A defaulted exposure is defined as one that is past due for more than 90 days, or is an exposure to a defaulted borrower, as defined in CAR 2023 Chapter 4, Section 4.1.21, paragraph 140.

CR4: Standardised approach – credit risk exposure and credit risk mitigation (CRM) effects

		a	b	c	d	e	f
		Exposures before CCF and CRM[8]		Exposures post-CCF and post-CRM[9]		RWA and RWA density	
	Asset classes ($000s, except percentages)	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density = e/(c+d)
	Q4 2023 Revised Basel III						
1	Sovereigns and their central banks	1,183,801	-	18,589,600	998,504	-	0%
2	Public sector entities (PSEs)	-	-	-	-	-	0%
3	Multilateral development banks	-	-	-	-	-	0%
4	Banks	1,266,702	170,955	1,816,779	49,782	649,549	35%
	Of which: securities firms and other financial institutions treated as banks	-	-	550,084	5,800	320,274	58%
5	Covered bonds	55,732	-	55,732	-	11,146	20%
6	Corporates	684,471	433,486	634,195	144,478	702,939	90%
	Of which: securities firms and other financial institutions treated as corporates	640	-	5,600	41	1,503	27%
	Of which: specialised lending	-	-	-	-	-	0%
7	Subordinated debt, equity and other capital	85,863	916	85,863	366	188,472	219%
8	Retail	2,180,743	140,320	2,118,712	52,718	1,630,492	75%
9	Real estate	42,301,779	4,453,553	25,253,168	583,012	12,648,533	49%
	Of which: general RRE[1]	25,741,334	589,808	15,668,285	55,512	5,055,536	32%
	Of which: IPRRE[2]	4,141,471	146,614	3,959,087	14,569	1,874,870	47%
	Of which: other RRE[3]	-	-	-	-	-	0%
	Of which: general CRE[4]	87,919	83	87,919	9	78,481	89%
	Of which: IPCRE[5]	9,078,641	439,145	4,062,247	83,545	3,461,536	83%
	Of which: land acquisition, development and construction[6]	3,252,414	3,277,903	1,475,630	429,377	2,178,110	114%
10	Reverse mortgages	1,315,633	231,632	1,315,633	92,654	486,536	35%
11	Mortgage-backed securities	785,140	-	-	-	-	0%
12	Defaulted exposures	345,768	-	335,950	-	439,099	131%
13	Other assets[7]	1,265,758	-	1,265,758	-	771,580	61%
14	**Total**	51,471,390	5,430,862	51,471,390	1,921,514	17,528,346	33%

CR4: Standardised approach – credit risk exposure and credit risk mitigation (CRM) effects

		a	b	c	d	e	f
		Exposures before CCF and CRM[8]		Exposures post-CCF and post-CRM[9]		RWA and RWA density	
	Asset classes ($000s, except percentages)	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density = e/(c+d)
	Q2 2023 Revised Basel III						
1	Sovereigns and their central banks	1,267,373	-	19,218,662	854,563	-	0%
2	Public sector entities (PSEs)	-	-	-	-	-	0%
3	Multilateral development banks	-	-	-	-	-	0%
4	Banks	1,194,356	181,029	1,731,506	54,871	640,851	36%
	Of which: securities firms and other financial institutions treated as banks	-	-	557,701	6,859	336,124	60%
5	Covered bonds	55,177	-	55,177	-	11,035	20%
6	Corporates	639,445	289,601	598,149	85,833	621,117	91%
	Of which: securities firms and other financial institutions treated as corporates	640	-	2,962	2	964	33%
	Of which: specialised lending	-	-	-	-	-	0%
7	Subordinated debt, equity and other capital	103,090	916	103,090	366	229,622	222%
8	Retail	2,086,237	135,988	2,029,908	53,060	1,562,674	75%
9	Real estate	42,887,612	4,143,146	25,403,712	567,313	12,804,001	49%
	Of which: general RRE[1]	26,054,648	722,094	15,676,399	65,534	5,081,444	32%
	Of which: IPRRE[2]	4,102,557	134,385	3,909,827	13,400	1,852,797	47%
	Of which: other RRE[3]	-	-	-	-	-	0%
	Of which: general CRE[4]	59,105	83	59,105	9	49,655	84%
	Of which: IPCRE[5]	9,641,189	328,874	4,148,337	77,198	3,520,925	83%
	Of which: land acquisition, development and construction[6]	3,030,113	2,957,710	1,610,044	411,172	2,299,180	114%
10	Reverse mortgages	1,108,115	215,750	1,108,115	86,299	411,625	34%
11	Mortgage-backed securities	861,936	-	-	-	-	0%
12	Defaulted exposures	222,013	-	214,523	-	282,217	132%
13	Other assets[7]	1,191,797	-	1,191,797	-	715,078	60%
14	**Total**	**51,617,151**	**4,966,430**	**51,654,639**	**1,702,305**	**17,278,220**	**32%**

CR4: Standardised approach – credit risk exposure and credit risk mitigation (CRM) effects

		a	b	c	d	e	f
		Exposures before CCF and CRM[(8)]		Exposures post-CCF and post-CRM[(9)]		RWA and RWA density	
	Asset classes ($000s, except percentages)	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density = e/(c+d)
	Q1 2023 Basel III						
1	Corporate	1,205,927	300,551	1,205,927	142,108	1,029,692	76%
2	Sovereign	1,223,511	-	1,223,511	-	-	0%
3	Bank	1,433,906	186,029	1,433,906	37,206	197,758	13%
4	Retail Residential Mortgages	38,620,114	2,424,459	38,620,114	720,068	8,226,150	21%
5	Other Retail	7,199,410	1,190,695	7,199,221	500,520	7,101,297	92%
6	Equity excluding Equity Investment in Funds	125,849	-	125,849	-	125,849	100%
13	Other assets	759,750	-	759,750	-	392,886	52%
14	**Total**	**50,568,467**	**4,101,734**	**50,568,278**	**1,399,902**	**17,073,632**	**33%**
	Q4 2022 Basel III						
1	Corporate	1,207,932	328,534	1,207,932	171,051	1,064,745	77%
2	Sovereign	716,530	-	716,530	-	-	0%
3	Bank	1,704,050	165,187	1,704,050	33,037	241,533	14%
4	Retail Residential Mortgages	38,820,787	2,126,902	38,820,787	667,111	8,141,922	21%
5	Other Retail	7,110,046	1,369,022	7,110,046	577,388	7,083,603	92%
6	Equity excluding Equity Investment in Funds	132,195	-	132,195	-	132,195	100%
13	Other assets	772,311	-	772,311	-	411,462	53%
14	**Total**	**50,463,851**	**3,989,645**	**50,463,851**	**1,448,587**	**17,075,460**	**33%**

(1) General residential real estate (General RRE): refers to regulatory residential real estate exposures that are not materially dependent on cash flows generated by the property as set out in CAR 2023 Chapter 4, Section 4.1.11, paragraph 97-102.

(2) Income-producing residential real estate (IPRRE): refers to regulatory residential real estate exposures that are materially dependent on cash flows generated by the property as set out in CAR 2023 Chapter 4, Section 4.1.11, paragraph 97-102.

(3) Other residential real estate (other RRE) refers to regulatory residential real estate exposures that are set out in CAR 2023 Chapter 4, Section 4.1.11 , paragraph 96.

(4) General commercial real estate (General CRE): refers to regulatory commercial real estate exposures that are not materially dependent on cash flows generated by the property as set out in CAR 2023 Chapter 4, Section 4.1.12, paragraph 105-107.

(5) Income-producing commercial real estate (IPCRE): refers to regulatory commercial real estate exposures that are materially dependent on cash flows generated by the property as set out in CAR 2023 Chapter 4, Section 4.1.12, paragraph 108-109.

(6) Land acquisition, development and construction: refers to exposures subject to the risk weights set out in CAR 2023 Chapter 4, Section 4.1.13, paragraph 110-113.

(7) Other assets: refers to assets subject to specific risk weight as set out in CAR 2023 Chapter 4, Section 4.1.23, paragraph 164.

(8) Exposures before credit conversion factors (CCF) and CRM: refers to the regulatory exposure amount (net of specific provisions, including partial write-offs) under the regulatory scope of consolidation gross of (ie before taking into account) the effect of CRM techniques, and excluding securitization, counterparty credit risk (CCR), and equity investment in funds exposures.

(9) Exposure post-CCF and post-CRM: refers to the amount used for the capital requirements calculation (for both on- and off-balance sheet amounts), which is calculated with the following measures are applied in sequence but before the application of the relevant risk weight - 1) CCF for off-balance sheet amounts, 2) net of Stage 3 allowances and partial write-off, and 3) CRM techniques. Securitization, counterparty credit risk (CCR), and equity investment in funds exposures are excluded from this table. The post-CCF and post-CRM amounts presented in the table above include the application of the Comprehensive Approach for collateral and also reflect the following CRM techniques.

Guarantee CRM techniques:

If a guarantor belongs to a different asset class from the original obligor, the guaranteed exposures are move from the original obligor's asset class schedule to the guarantor's asset class schedule by reporting a negative value under CRM on the obligor's schedule, and a positive value under CRM on the guarantor's schedule.

CR5: Standardised approach – exposures by asset classes and risk weights

		Risk weights																										
	Asset classes ($000s)	**0%**	**15%**	**20%**	**25%**	**30%**	**35%**	**40%**	**45%**	**50%**	**55%**	**60%**	**65%**	**70%**	**75%**	**80%**	**85%**	**90%**	**100%**	**105%**	**110%**	**130%**	**150%**	**250%**	**400%**	**1250%**	**Other**	**Total credit exposure amount (post-CCF and post-CRM)[1]**
	Q4 2023 Revised Basel III																											
1	Sovereigns and their central banks	19,588,104		-						-									-				-				-	19,588,104
2	Public sector entities (PSEs)			-						-									-				-				-	-
3	Multilateral development banks	-		-		-				-									-				-				-	-
4	Banks			1,379,252		27,754		22,383		345					-				-				-				436,827	1,866,561
	Of which: securities firms and other financial institutions treated as banks			112,557		6,155		-		345					-				-				-				436,827	555,884
5	Covered bonds			55,732		-		-		-					-				-				-				-	55,732
6	Corporates			10,371						2,996			-		4,285	-	432,458		328,563			-	-				-	778,673
	Of which: securities firms and other financial institutions treated as corporates			4,924						77			-		640				-				-				-	5,641
	Of which: specialised lending			-						-					-	-			-			-	-				-	-
7	Subordinated debt, equity and other capital																		-					59,129	-		27,100	86,229
8	Retail		-												2,163,755				7,675								-	2,171,430
9	Real estate	-	-	1,374,910	1,738,675	3,508,800	9,256,791	4,084	742,691	2,776,610	-	21,221	-	1,491,727	-	-	6,397	2,510,729	1,419,114	-	143,336	-	546,203	-	-		294,892	25,836,180
	Of which: general RRE			1,374,910	1,738,675	3,336,903	8,978,188	4,084		71			-	-	-		-		-				-				290,966	15,723,797
	Of which: IPRRE					171,897	278,603		742,691	2,776,539		-			-					-			-				3,926	3,973,656
	Of which: other RRE					-	-		-		-	-			-					-			-				-	-
	Of which: general CRE			-		-		-		-	-	21,221	-		-		6,397		60,310				-				-	87,928
	Of which: IPCRE													1,491,727				2,510,729			143,336		-				-	4,145,792
	Of which: land acquisition, development and construction																		1,358,804				546,203				-	1,905,007
10	Reverse mortgages					489,832	756,719		148,707			13,029							-				-				-	1,408,287
11	Mortgage-backed securities			-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-		-				-	-
12	Defaulted exposures									-									129,655				206,295				-	335,950
13	Other assets	509,641		293															745,360							-	10,464	1,265,758
14	**Total**	**20,097,745**	**-**	**2,820,558**	**1,738,675**	**4,026,386**	**10,013,510**	**26,467**	**891,398**	**2,779,951**	**-**	**34,250**	**-**	**1,491,727**	**2,168,040**	**-**	**438,855**	**2,510,729**	**2,630,367**	**-**	**143,336**	**-**	**752,498**	**59,129**	**-**	**-**	**769,283**	**53,392,904**
	Q2 2023 Revised Basel III																											
1	Sovereigns and their central banks	20,073,225		-						-									-				-				-	20,073,225
2	Public sector entities (PSEs)			-						-									-				-				-	-
3	Multilateral development banks	-		-						-									-				-				-	-
4	Banks			1,273,519		29,124		23,212		1,315					-				-				-				459,207	1,786,377
	Of which: securities firms and other financial institutions treated as banks			99,714		4,324		-		1,315					-				-				-				459,207	564,560
5	Covered bonds			55,177		-		-		-					-				-				-				-	55,177
6	Corporates			8,636						3,776			-		4,200	-	353,449		313,921			-	-				-	683,982
	Of which: securities firms and other financial institutions treated as corporates			2,259						65			-		640				-				-				-	2,964
	Of which: specialised lending			-						-					-	-			-			-	-				-	-
7	Subordinated debt, equity and other capital																		-					74,436	-		29,020	103,456
8	Retail		-												2,081,173				1,795								-	2,082,968
9	Real estate	-	-	1,245,433	1,719,837	3,536,167	9,381,340	3,219	740,875	2,743,569	-	22,092	-	1,566,239	-	-	6,408	2,503,339	1,496,750	-	155,957	-	555,926	-	-		293,874	25,971,025
	Of which: general RRE			1,245,433	1,719,837	3,374,583	9,108,792	3,219		29			-	-	-		-		-				-				290,040	15,741,933
	Of which: IPRRE					161,584	272,548		740,875	2,743,540		846			-					-			-				3,834	3,923,227
	Of which: other RRE					-	-		-		-	-			-					-			-				-	-
	Of which: general CRE			-		-		-		-	-	21,246	-		-		6,408		31,460				-				-	59,114
	Of which: IPCRE													1,566,239				2,503,339			155,957		-				-	4,225,535
	Of which: land acquisition, development and construction																		1,465,290				555,926				-	2,021,216
10	Reverse mortgages					412,650	646,589		130,551			4,624							-				-				-	1,194,414
11	Mortgage-backed securities			-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-		-				-	-
12	Defaulted exposures									-									79,141				135,382				-	214,523
13	Other assets	493,488		340															686,608							-	11,361	1,191,797
14	**Total**	**20,566,713**	**-**	**2,583,105**	**1,719,837**	**3,977,941**	**10,027,929**	**26,431**	**871,426**	**2,748,660**	**-**	**26,716**	**-**	**1,566,239**	**2,085,373**	**-**	**359,857**	**2,503,339**	**2,578,215**	**-**	**155,957**	**-**	**691,308**	**74,436**	**-**	**-**	**793,462**	**53,356,944**
	Q1 2023 Basel III																											
1	Corporate	288,748		6,375			4,550			43,104									1,005,233				25					1,348,035
2	Sovereign	1,223,511		-						-									-				-					1,223,511
3	Bank	482,320		988,792						-									-				-					1,471,112
4	Retail Residential Mortgages	17,561,556		532,916			19,778,821			520,841					37,955				908,093				-					39,340,182
5	Other Retail	-		86,541						3,681					2,255,983				5,280,288				73,248					7,699,741
6	Equity	-		-															125,849									125,849
7	Other assets	384,211		483															363,234					11,822				759,750
8	**Total**	**19,940,346**	**-**	**1,615,107**	**-**	**-**	**19,783,371**	**-**	**-**	**567,626**	**-**	**-**	**-**	**-**	**2,293,938**	**-**	**-**	**-**	**7,682,697**	**-**	**-**	**-**	**73,273**	**11,822**	**-**	**-**	**-**	**51,968,180**
	Q4 2022 Basel III																											
1	Corporate	285,009		6,309			5,356			41,519									1,040,670				120					1,378,983
2	Sovereign	716,530		-						-									-				-					716,530
3	Bank	529,422		1,207,665						-									-				-					1,737,087
4	Retail Residential Mortgages	18,004,286		541,670			19,463,965			503,519					20,070				954,388				-					39,487,898
5	Other Retail	-		80,135						2,475					2,276,225				5,267,462				61,137					7,687,434
6	Equity	-		-															132,195									132,195
7	Other assets	360,532		486															411,245					48				772,311
8	**Total**	**19,895,779**	**-**	**1,836,265**	**-**	**-**	**19,469,321**	**-**	**-**	**547,513**	**-**	**-**	**-**	**-**	**2,296,295**	**-**	**-**	**-**	**7,805,960**	**-**	**-**	**-**	**61,257**	**48**	**-**	**-**	**-**	**51,912,438**

(1) Total credit exposure amount (post-CCF and post-CRM refers to the amount used for the capital requirements calculation (for both on- and off-balance sheet amounts),which is calculated with the following measures are applied in sequence but before the application of the relevant risk weight - 1) CCF for off-balance sheet amounts, 2) net of Stage 3 allowances and partial write-off, and 3) CRM techniques. Securitization, counterparty credit risk (CCR) and equity investment in funds exposures are excluded from this table.
The post-CCF and post-CRM amounts presented in the table above include the application of the Comprehensive Approach for collateral and also reflect the following CRM techniques.

Guarantee CRM techniques:

If a guarantor belongs to a different asset class from the original obligor, the guaranteed exposures are move from the original obligor's asset class schedule to the guarantor's asset class schedule by reporting a negative value under CRM on the obligor's schedule, and a positive value under CRM on the guarantor's schedule.

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CR5: Standardised approach – exposures by asset classes and risk weights

		a	b	c	d
	Risk weight ($000s, except percentages)	*On-balance sheet exposure*	*Off-balance sheet exposure (pre-CCF)*	*Weighted average CCF (1)*	*Exposure (post-CCF and post-CRM)*
	Q4 2023 Revised Basel III				
1	Less than 40%	**37,521,757**	**3,407,552**	**34.7%**	**38,696,879**
2	40–70%	**5,596,937**	**304,531**	**24.9%**	**5,656,827**
3	75-80%	**2,173,619**	**101,508**	**51.9%**	**2,226,335**
4	85%	**478,666**	**171,523**	**24.7%**	**520,518**
5	90–100%	**4,617,023**	**1,293,249**	**41.4%**	**5,142,940**
6	105–130%	**299,835**	**945**	**40.0%**	**300,213**
7	150%	**713,960**	**151,554**	**43.4%**	**779,599**
8	250%	**69,593**	**-**	**0.0%**	**69,593**
9	400%	**-**	**-**	**0.0%**	**-**
10	1250%	**-**	**-**	**0.0%**	**-**
11	**Total**	**51,471,390**	**5,430,862**	**36.0%**	**53,392,904**
	Q2 2023 Revised Basel III				
1	Less than 40%	37,838,015	3,149,068	33.2%	38,875,528
2	40–70%	5,616,210	307,692	25.2%	5,677,355
3	75-80%	2,095,228	103,554	53.0%	2,150,093
4	85%	402,192	157,130	23.3%	438,835
5	90–100%	4,645,361	1,051,485	42.7%	5,083,452
6	105–130%	323,720	6,047	36.4%	325,919
7	150%	648,117	191,453	43.9%	719,964
8	250%	85,796	-	0.0%	85,798
9	400%	-	-	0.0%	-
10	1250%	-	-	0.0%	-
11	**Total**	**51,654,639**	**4,966,429**	**35.2%**	**53,356,944**

(1) Weighting is based on off-balance sheet exposure (pre-CCF).

CCR1: Analysis of CCR exposures by approach

	($000s)	a Replacement cost[(1)]	b Potential future exposure[(2)]	c Effective EPE	d Alpha used for computing regulatory EAD	e EAD post-CRM[(3)]	f RWA[(3)]
	Q4 2023 Revised Basel III						
1	SA-CCR (for derivatives)	**113,265**	**96,681**		**1.4**	**293,924**	**67,478**
2	Internal Model Method (for derivatives and SFTs)			**-**	**-**	**-**	**-**
3	Simple Approach for credit risk mitigation (for SFTs)					**-**	**-**
4	Comprehensive Approach for credit risk mitigation (for SFTs)					**24,399**	**4,880**
5	Value-at-risk (VaR) for SFTs					**-**	**-**
6	**Total**						**72,358**
	Q2 2023 Revised Basel III						
1	SA-CCR (for derivatives)	120,029	73,753		1.4	271,295	68,229
2	Internal Model Method (for derivatives and SFTs)			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					20,315	4,063
5	Value-at-risk (VaR) for SFTs					-	-
6	Total						72,292
	Q1 2023 Basel III						
1	SA-CCR (for derivatives)	118,217	64,345		1.4	255,589	51,312
2	Internal Model Method (for derivatives and SFTs)			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					41,319	8,264
5	Value-at-risk (VaR) for SFTs					-	-
6	Total						59,576
	Q4 2022 Basel III						
1	SA-CCR (for derivatives)	159,647	55,385		1.4	301,045	77,256
2	Internal Model Method (for derivatives and SFTs)			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					20,040	4,008
5	Value-at-risk (VaR) for SFTs					-	-
6	Total						81,264

(1) Replacement Cost (RC): For trades that are not subject to margining requirements, the RC is the loss that would occur if a counterparty were to default and was closed out of its transactions immediately. For margined trades, it is the loss that would occur if a counterparty were to default at present or at a future date, assuming that the closeout and replacement of transactions occur instantaneously. However, closeout of a trade upon a counterparty default may not be instantaneous. The replacement cost under the standardised approach for measuring counterparty credit risk exposures is described in CAR 2023, Chapter 7.

(2) Potential Future Exposure is any potential increase in exposure between the present and up to the end of the margin period of risk. The potential future exposure for the standardised approach is described in CAR 2023, Chapter 7.

(3) Excludes exposures and RWA for CVA.

CCR3: Standardised approach – CCR exposures by regulatory portfolio and risk weights

($000s)	a	b	c	d	e	f	g	h	i	j	k	l	m	n
Risk weight / Regulatory portfolio	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total credit exposure[1]
Q4 2023 Revised Basel III														
Sovereigns	-	-	-			-	-			-		-	-	-
Public sector entities (PSEs)	-	-	-			-	-			-		-	-	-
Multilateral development banks	-	-	-			-	-			-		-	-	-
Banks	-	-	302,516	-	-	-	-			-		-	-	302,516
Securities firms and other financial institutions treated as Banks	-	-	-	-	-	-	-			-		-	-	-
Corporates	-	-	-			-	-	-	-	-	-	-	-	-
Of which: specialised lending	-	-	-			-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	-	-	-			-	15,807		-	-		-	-	15,807
Regulatory retail portfolios	-	-	-			-	-		-	-		-	-	-
Other assets	-	-	-			-	-		-	-		-	-	-
Total	-	-	302,516	-	-	-	15,807	-	-	-	-	-	-	318,323
Q2 2023 Revised Basel III														
Sovereigns	-	-	-			-	-			-		-	-	-
Public sector entities (PSEs)	-	-	-			-	-			-		-	-	-
Multilateral development banks	-	-	-			-	-			-		-	-	-
Banks	-	-	266,207	-	-	-	-			-		-	-	266,207
Securities firms and other financial institutions treated as Banks	-	-	-	-	-	-	-			-		-	-	-
Corporates	-	-	-			-	-	-	-	-	-	-	-	-
Of which: specialised lending	-	-	-			-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	-	-	-			-	25,403		-	-		-	-	25,403
Regulatory retail portfolios	-	-	-			-	-		-	-		-	-	-
Other assets	-	-	-			-	-		-	-		-	-	-
Total	-	-	266,207	-	-	-	25,403	-	-	-	-	-	-	291,610
Q1 2023 Basel III														
Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks	-	-	296,665	-	-	-	-	-	-	-	-	-	-	296,665
Corporates	-	-	-	-	-	-	-	-	-	243	-	-	-	243
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	296,665	-	-	-	-	-	-	243	-	-	-	296,908
Q4 2022 Basel III														
Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks	-	-	299,776	-	-	-	-	-	-	-	-	-	-	299,776
Corporates	-	-	-	-	-	-	-	-	-	21,309	-	-	-	21,309
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	299,776	-	-	-	-	-	-	21,309	-	-	-	321,085

(1) Total credit exposure: refers to the on- and off-balance sheet amount relevant for the capital requirements calculation, having applied CRM techniques and net of Stage 3 allowances and partial write-off.

CCR5: Composition of collateral for CCR exposure

	a	b	c	d	e	f
	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral			
($000s)	Segregated[1]	Unsegregated[2]	Segregated[1]	Unsegregated[2]	Fair value of collateral received	Fair value of posted collateral
Q4 2023 Revised Basel III						
Cash – domestic currency	**-**	**110,611**	**-**	**27,310**	**1,127,791**	**942,698**
Cash – other currencies	**-**	**-**	**-**	**-**	**-**	**-**
Domestic sovereign debt	**-**	**-**	**-**	**-**	**677,271**	**-**
Other sovereign debt	**-**	**-**	**-**	**-**	**-**	**-**
Government agency debt	**-**	**-**	**-**	**-**	**230,537**	**1,150,419**
Corporate bonds	**-**	**-**	**-**	**-**	**-**	**-**
Equity securities	**-**	**-**	**-**	**-**	**-**	**-**
Other collateral	**-**	**-**	**-**	**-**	**-**	**-**
Total	**-**	**110,611**	**-**	**27,310**	**2,035,599**	**2,093,117**
Q2 2023 Revised Basel III						
Cash – domestic currency	-	69,077	-	49,300	875,060	1,242,795
Cash – other currencies	-	-	-	-	-	-
Domestic sovereign debt	-	-	-	-	474,703	-
Other sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	231,682	895,375
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	507,769	-
Total	-	69,077	-	49,300	2,089,214	2,138,170
Q1 2023 Basel III						
Cash – domestic currency	-	6,511	-	84,410	902,669	765,401
Cash – other currencies	-	-	-	-	-	-
Domestic sovereign debt	-	-	-	-	250,051	-
Other sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	264,037	925,849
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	217,602	-
Total	-	6,511	-	84,410	1,634,359	1,691,250
Q4 2022 Basel III						
Cash – domestic currency	-	40,640	-	101,660	664,125	231,698
Cash – other currencies	-	-	-	-	-	-
Domestic sovereign debt	-	-	-	-	-	-
Other sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	200,251	672,906
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	-	40,640	-	101,660	864,376	904,604

(1) Segregated refers to collateral which is held in a bankruptcy-remote manner according to the description included in CAR Chapter 7, Section 7.1.8.1, paragraph 185-190.

(2) Unsegregated refers to collateral that is not held in a bankruptcy-remote manner.

EQB EQ Bank | Equitable Bank

LR2: Leverage ratio common disclosure template

	($000s, except percentages)	a Q4 2023 Revised Basel III	b Q2 2023 Revised Basel III	c Q1 2023 Basel III	d Q4 2022 Basel III	e Q3 2022 Basel III
On-balance sheet exposures						
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	**51,715,429**	51,870,067	50,875,951	50,700,483	38,971,106
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework (IFRS)	**-**	-	-	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	**-**	-	-	-	-
4	(Asset amounts deducted in determining Tier 1 capital)	**(178,374)**	(231,626)	(214,862)	(224,349)	(165,869)
5	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)**	**51,537,055**	51,638,441	50,661,089	50,476,134	38,805,237
Derivative exposures						
6	Replacement cost associated with all derivative transactions	**158,573**	168,040	165,504	223,506	35,148
7	Add-on amounts for potential future exposure associated with all derivative transactions	**135,352**	103,255	90,083	77,539	17,314
8	(Exempted central counterparty-leg of client cleared trade exposures)	**-**	-	-	-	-
9	Adjusted effective notional amount of written credit derivatives	**-**	-	-	-	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	**-**	-	-	-	-
11	**Total derivative exposures (sum of lines 6 to 10)**	**293,925**	271,295	255,587	301,045	52,462
Securities financing transaction exposures						
12	Gross SFT assets recognised for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	**909,579**	1,209,087	601,728	200,432	750,072
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	**-**	-	-	-	-
14	Counterparty credit risk (CCR) exposure for SFTs	**24,399**	20,315	41,319	20,040	36,195
15	Agent transaction exposures	**-**	-	-	-	-
16	**Total securities financing transaction exposures (sum of lines 12 to 15)**	**933,978**	1,229,402	643,047	220,472	786,267
Other off-balance sheet exposures						
17	Off-balance sheet exposure at gross notional amount	**5,789,560**	5,354,627	4,392,043	4,276,606	4,011,054
18	(Adjustments for conversion to credit equivalent amounts)	**(3,474,893)**	(3,216,510)	(2,598,301)	(2,458,943)	(2,418,115)
19	**Off-balance sheet items (sum of lines 17 and 18)**	**2,314,667**	2,138,117	1,793,742	1,817,663	1,592,939
Capital and total exposures						
20	**Tier 1 capital**	**2,893,682**	2,880,176	2,840,895	2,776,677	2,122,340
21	**Total Exposures (sum of lines 5, 11, 16 and 19)**	**55,079,625**	55,277,255	53,353,465	52,815,314	41,236,905
Leverage ratio						
22	**Basel III leverage ratio (%)**	**5.3**	5.2	5.3	5.3	5.1