

### **Investec Bank Limited (a subsidiary of Investec Limited)**

Unaudited condensed consolidated financial information for the year ended 31 March 2014

IFRS - Rand







#### **Overview of results**

Unaudited

			%
	31 March 2014	31 March 2013	change
Total operating income before impairment losses on loans and advances (R'million)	7,216	6,620	9.0%
Operating costs (R'million)	4,113	3,629	13.3%
Profit before taxation (R'million)	2,465	2,123	16.1%
Headline earnings attributable to ordinary shareholders (R'million)	2,086	1,741	19.8%
Cost to income ratio	57.0%	54.8%	
Total capital resources (including subordinated liabilities) (R'million)	36,099	36,005	0.3%
Total equity (R'million)	25,601	23,509	8.9%
Total assets (R'million)	303,218	279,274	8.6%
Net core loans and advances (R'million)	151,384	138,105	9.6%
Customer accounts (deposits) (R'million)	204,903	185,311	10.6%
Cash and near cash balances (R'million)	84,476	72,974	15.8%
Capital adequacy ratio	15.3%	16.2%	
Tier 1 ratio	10.8%	10.9%	
Defaults (net of impairments) as a % of net core loans and advances	1.50%	1.93%	
Net defaults (after collateral and impairments) as a % of net core loans and advances	-	-	
Credit loss ratio (i.e. income statement impairment charge as a % of average core loans			
and advances)	0.44%	0.65%	
Total gearing ratio (i.e. total assets excluding intergroup loans to equity)	11.8x	11.4x	
Loans and advances to customers: customer deposits	72.5%	73.2%	I



## Investec Bank Limited Consolidated income statement

Unaudited

R'mn	Year to 31 March 2014	Year to 31 March 2013
Interest income	17,063	15,809
Interest expense	(12,147)	(10,926)
Net interest income	4,916	4,883
Fee and commission income	1,567	1,051
Fee and commission expense	(174)	(109)
Investment income Trading income arising from	334	459
- customer flow	343	119
- balance sheet management and other trading activities	235	220
Other operating loss	(5)	(3)
Total operating income before impairment losses on loans and advances	7,216	6,620
Impairment losses on loans and advances	(638)	(868)
Operating income	6,578	5,752
Operating costs	(4,113)	(3,629)
Profit before taxation	2,465	2,123
Taxation	(315)	(245)
Profit after taxation	2,150	1,878

#### Consolidated statement of total comprehensive income

R'mn	Year to 31 March 2014	Year to 31 March 2013
Profit after taxation	2,150	1,878
Other comprehensive income:		
Items that may be reclassified to the income statement:		
Fair value movements on cash flow hedges taken directly to other comprehensive		
income*	(75)	(194)
Fair value movements on available-for-sale assets taken directly to other		
comprehensive income*	(212)	86
Gain on realisation of available-for-sale assets recycled to the income statement*	(2)	(39)
Foreign currency adjustments on translating foreign operations	414	441
Total comprehensive income	2,275	2,172
Total comprehensive income attributable to ordinary shareholders	2,167	2,063
Total comprehensive income attributable to perpetual preference shareholders	108	109
Total comprehensive income	2,275	2,172

<sup>\*</sup>Net of taxation of R120 million (year to 31 March 2013: R1.4 million).

#### **Calculation of headline earnings**

R'mn	Year to 31 March 2014	Year to 31 March 2013
Profit after taxation	2,150	1,878
Preference dividends paid	(108)	(109)
Earnings attributable to ordinary shareholders	2,042	1,769
Headline adjustments, net of taxation:		
Revaluation of investment properties^	46	-
Gain on realisation of available-for-sale financial assets^	(2)	(28)
Headline earnings attributable to ordinary shareholders	2,086	1,741

<sup>^</sup>Taxation on headline earnings adjustments amounted to R18.2 million (year to 31 March 2013: R10.9 million).



# Investec Bank Limited Consolidated balance sheet

Unaudited

R'mn	31 March 2014	31 March 2013
Assets		
Cash and balances at central banks	5,927	5,677
Loans and advances to banks	32,672	23,278
Non-sovereign and non-bank cash placements	9,045	5,875
Reverse repurchase agreements and cash collateral on securities borrowed	6,442	7,668
Sovereign debt securities	34,815	33,730
Bank debt securities	21,538	20,969
Other debt securities	11,933	6,258
Derivative financial instruments	12,299	12,161
Securities arising from trading activities	1,316	1,357
Investment portfolio	8,834	9,102
Loans and advances to customers	148,562	135,726
Own originated loans and advances to customers securitised	2,822	2,379
Other loans and advances	552	672
Other securitised assets	1,503	1,168
Interest in associated undertakings	52	45
Deferred taxation assets	75	55
Other assets	1,771	1,166
Property and equipment	219	224
Investment properties	84	1
Intangible assets	102	90
Loans to group companies	1,924	11,673
Non-current assets classified as held for sale	731	-
	303,218	279,274
Liabilities		
Deposits by banks	22,407	17,861
Derivative financial instruments	9,259	9,232
Other trading liabilities	1,431	1,063
Repurchase agreements and cash collateral on securities lent	17,686	18,188
Customer accounts (deposits)	204,903	185,311
Debt securities in issue	5,366	4,091
Liabilities arising on securitisation of own originated loans and advances	1,369	2,933
Liabilities arising on securitisation of other assets	156	588
Current taxation liabilities	1,288	1,142
Deferred taxation liabilities	61	61
Other liabilities	3,193	2,799
	267,119	243,269
Subordinated liabilities	10,498	12,496
	277,617	255,765
	,	
Equity		
Ordinary share capital	32	32
Share premium	14,885	14,885
Other reserves	364	175
Retained income	10,320	8,417
	25,601	23,509
Total liabilities and equity	303,218	279,274



# Investec Bank Limited Condensed consolidated statement of changes in equity

Unaudited

R'mn	Year to 31 March 2014	Year to 31 March 2013
Balance at the beginning of the year	23,509	20,933
Total comprehensive income for the year	2,275	2,172
Issue of ordinary shares	-	1,361
Dividends paid to ordinary shareholders	(75)	(848)
Dividends paid to perpetual preference shareholders	(108)	(109)
Balance at the end of the year	25,601	23,509



### Additional income statement note disclosures Unaudited

Additional income statement note disclosures

#### Net interest income

Not interest income				
	2014		2013	
Year to 31 March R'million	Balance sheet value	Interest received	Balance sheet value	Interest received
Cash, near cash and bank debt and sovereign debt				
securities	110,439	4,617	97,197	4,245
Core loans and advances	151,384	11,775	138,105	11,149
Private client	93,720	7,456	92,563	7,185
Corporate, institutional and other clients	57,664	4,319	45,542	3,964
Other debt securities and other loans and advances	12,485	504	6,930	266
Other interest earning assets	3,427	167	12,841	149
Total interest earning assets	277,735	17,063	255,073	15,809

	2014		2013		
Year to 31 March R'million	Balance sheet value	Interest paid	Balance sheet value	Interest paid	
Deposits by banks and other debt related securities	45,459	(825)	40.140	(797)	
Customer accounts (deposits)	204,903	(10,313)	.,	(8,892)	
Other interest earning liabilities	1,529	(308)	3,521	(419)	
Subordinated liabilities	10,498	(701)	12,496	(818)	
Total interest earning liabilities	262,386	(12,147)	241,468	(10,926)	
Net interest income		4.916		4.883	

#### Net fees and commissions

Year to 31 March R'million	2014	2013
Private client transactional fees	444	424
Corporate and institutional transactional and advisory		
services	1,123	627
Fee and commission income	1,567	1,051
Fee and commission expense	(174)	(109)
Net fees and commissions	1,393	942
Annuity fees (net of fees payable)	622	541
Deal fees	771	401

investment income					
Year to 31 March R'million	Investment portfolio* (listed and unlisted equities)	Other debt securities (sovereign, bank and other)	Investment properties	Other asset categories	Total
2014					
Realised	216	_	_	14	230
Unrealised	(240)	(175)	63	(6)	(358)
Dividend income	646	-	-	-	646
Funding and net other related costs/income	(181)	-	-	(3)	(184)
	441	(175)	63	5	334
2013		( /			
Realised	512	-	26	10	548
Unrealised	(103)	42	-	-	(61)
Dividend income	159	-	-	-	159
Funding and net other related costs	(180)	-	-	(7)	(187)
Investment income	388	42	26	3	459

<sup>\*</sup> Including embedded derivatives (warrants and profit shares).



#### **Investec Bank Limited**

# An analysis of our core loans and advances, asset quality and impairments Risk management

Unaudited

R'mn	31 March 2014	31 March 2013
Loans and advances to customers as per the balance sheet	148,562	135,726
Add: own originated loans and advances securitised as per the balance sheet	2,822	2,379
Net core loans and advances to customers	151 384	138 105

The tables that follow provide information with respect to the asset quality of our core loans and advances to customers

R'mn	31 March 2014	31 March 2013
Gross core loans and advances to customers	152,634	139,456
Total impairments	(1,250)	(1,351)
Portfolio impairments	(173)	(123)
Specific impairments  Net core loans and advances to customers	(1,077) <b>151,384</b>	(1,228) <b>138,105</b>
	101,001	100,100
Average gross core loans and advances to customers	146,045	132,841
Current loans and advances to customers	147,724	133,943
Past due loans and advances to customers (1-60 days)  Special mention loans and advances to customers	729 658	649 852
Default loans and advances to customers	3,523	4,012
Gross core loans and advances to customers	152,634	139,456
Current loans and advances to customers	147,724	133,943
Default loans that are current and not impaired Gross core loans and advances to customers that are past due but not impaired	162 2,171	60 2,513
Gross core loans and advances to customers that are impaired	2,577	2,940
Gross core loans and advances to customers	152,634	139,456
Total income statement charge for impairments on core loans and advances	(638)	(868)
Gross default loans and advances to customers	3,523	4,012
Specific impairments	(1,077)	(1,228)
Portfolio impairments  Defaults net of impairments	(173)	(123) <b>2,661</b>
Collateral and other credit enhancements	<b>2,273</b> 3,520	<b>2,661</b> 3,841
Net default loans and advances to customers (limited to zero)	-	-
Ratios:		
Total impairments as a % of gross core loans and advances to customers	0.82%	0.97%
Total impairments as a % of gross default loans	35.48%	33.67%
Gross defaults as a % of gross core loans and advances to customers	2.31%	2.88%
Defaults (net of impairments) as a % of net core loans and advances to customers  Net defaults as a % of gross core loans and advances to customers	1.50%	1.93%
Credit loss ratio (i.e income statement impairment charge as a % of average gross core loans and		-
advances)	0.44%	0.65%



#### **Investec Bank Limited**

### Capital management and allocation Unaudited

Capital structure and capital adequacy

Tent   Capital   Shareholders' equity per balance sheet   26,651   23,508   23,508   23,508   24,677   24,677   25,508   23,508   24,677   25,508   23,508   24,677   25,508   26,508   23,508   26,508   23,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508   26,508	Capital Structure and Capital adequacy	0.111	
Shareholders' equity per balance sheet   25.650   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.506   25.50	R'million	31 March 2014	31 March 2013
Shareholders' equity per balance sheet   25,801   25,500   26,500   Perpetual preference share capital and share premium   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,534   11,5		24.067	21.075
Perpetual preference share capital and share premium   1.534   (1.534)   Regulatory adjustments to the accounting basis   522   446   Cach flow hedging reserve   6102   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (100)   (10			,
Cash flow hedging reserve   522   446     Goodwill and intangible assets net of deferred tax   (102)   (90)     Goodwill and intangible assets net of deferred tax   (102)   (90)     Common equify tier 1 capital Core tier 1 capital   22,4487   22,331     Additional tier 1 instruments   1,534   1,534   1,534     Additional tier 1 instruments   1,534   1,534     Collective impairment allowances   1,72   2,712     Total qualifying tier 2 capital before deductions   10,670   11,493     Collective impairment allowances   1,74   1,498     Phase out of non-qualifying tier 2 instruments   10,498   12,496     Phase out of non-qualifying tier 2 instruments   10,670   11,493     Total tier 2 capital   36,384   35,205     Risk-weighted assets   238,396   217,715     Capital regulatory capital   36,384   35,205     Risk-weighted assets   238,396   217,715     Capital requirements   10,3%   10,3%     Capital requirements   10,3%   10,3%   10,3%     Capital requirements   2,340   20,881     Credit risk - prescribed standardised exposure classes   1,761   1,798     Coporates   10,418   9,023     Securities alton exposures   1,086   611     Equities   7,77   7,99     Capital adequates   1,764   1,289     Commodities   1,759   7,83     Counterparty credit risk   1,174   1,229     Counterparty credit risk   1,174   1,245     Counterparty credi			
Deductions   (102) (20)	Regulatory adjustments to the accounting basis	522	446
Goodwill and intangbibe assets net of deferred tax  Common equity tier 1 capital/core tier 1 capital  Additional tier 1 capital before deductions Additional tier 1 instruments Phase out of non-qualifying additional tier 1 instruments Collective impairment allowances Tier 2 instruments Collective impairment allowances Tier 2 instruments Phase out of non-qualifying tier 2 instruments Total regulatory capital Phase out of non-qualifying tier 2 instruments Phase out of non-qualifying tier 2 instruments Total tier 2 capital Total regulatory capital Risk-weighted assets Risk-weighted assets  Common equity tier 1 ratio Total capital ratio Total capital ratio Total requirements Common equity tier 1 ratio Tier 1 ratio Total capital requirements Capital requirements Coprorates Secured on real estate property Total capital requirements Corporates Secured on real estate property Total remains on institutions and corporates Total remains on institutions and corporates Retail Securities and property Unitsed equities Total capital requirements Commondities Total capital return of the property Total			
Common equity tier 1 capital before deductions         1,227         1,381           Additional tier 1 capital before deductions         1,534         1,534           Additional tier 1 instruments         1,534         1,534           Phase out of non-qualifying additional tier 1 instruments         25,714         23,712           Tier 1 capital         25,714         23,712           Total qualifying tier 2 capital before deductions         10,670         11,493           Collective impairment allowances         172         122           Tier 2 instruments         10,498         12,498           Phase out of non-qualifying tier 2 instruments         -         (1,125)           Total tier 2 capital         36,384         35,205           Risk-weighted assets         238,396         217,715           Capital ratios         10,3%         10,3%           Common equity lier 1 ratio         10,3%         10,3%           Tier 1 ratio         10,8%         10,3%           Total capital ratio         10,8%         10,3%           Copital requirements         23,840         20,881           Credit risk - prescribed standardised exposure classes         17,611         14,788           Credit risk - prescribed standardised exposure classes         10,418 <td></td> <td></td> <td></td>			
Additional tier 1 capital before deductions	-		
Additional tier 1 instruments Phase out of non-qualifying additional tier 1 instruments Phase out of non-qualifying additional tier 1 instruments Total qualifying tier 2 capital before deductions Collective impairment allowances Tier 2 instruments Tier 2 instruments Phase out of non-qualifying tier 2 instruments Total tier 2 capital Phase out of non-qualifying tier 2 instruments Total tier 2 capital Total tier 2 capital Total requilatory capital Total requilatory capital Total requilatory capital Total requirements Common equily tier 1 ratio Tier 2 ray and tier 2	Common equity tier i capital/core tier i capital	24,407	22,331
Phase out of non-qualifying additional tier 1 instruments		1,227	1,381
Tier 1 capital         25,714         23,712           Total qualifying tier 2 capital before deductions         10,670         11,493           Collective impairment allowances         172         122           Tier 2 instruments         10,498         12,498           Phase out of non-qualifying tier 2 instruments         -         10,670         11,493           Total tier 2 capital         36,384         35,205           Risk-weighted assets         238,396         217,715           Capital ratios         -         10,3%         10,3%           Common equity tier 1 ratio         10,8%         10,9%         10,9%           Total capital ratio         10,8%         10,9%         10,9%           Total capital ratio         15,3%         10,2%         10,9%           Capital requirements         23,840         20,681         2,762           Capital requirements         23,840         20,681         2,762           Credit risk - prescribed standardised exposure classes         17,611         14,788           Credit risk - prescribed standardised exposure classes         10,418         9,023           Secured on real estate property         1,061         1,513           Shot term claims on institutions and corporates         2,72		-	,
Total qualifying tier 2 capital before deductions   10,670	· · · · ·		, ,
Collective impairment allowances   172   122   121   121   121   122   131   124   131   124   131   124   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131   131	Tier i dupitui	20,714	20,712
Tier 2 instruments	Total qualifying tier 2 capital before deductions	10,670	11,493
Phase out of non-qualifying tier 2 instruments			
Total regulatory capital         10,670         11,493           Total regulatory capital         36,384         35,205           Risk-weighted assets         238,396         217,715           Capital ratios         0.03%         10.3%         10.3%           Common equity tier 1 ratio         10.8%         10.9%         10.3%         10.2%           Capital requirements         23,840         20,681         14,788         10.9%         10.2%           Credit risk - prescribed standardised exposure classes         17,611         14,798         0.023         2.020,811         14,798         0.023         2.022         2,155         14,798         0.023         2.024         1,611         1,4798         0.023         2.024         1,611         1,4798         0.023         1,612         1,611         1,4798         0.023         1,611         1,4798         0.023         1,611         1,4798         0.023         1,611         1,4798         0.023         1,614         1,4798         0.023         1,614         1,4798         0.023         1,614         1,4798         0.023         1,666         1,611         1,614         1,4798         0.024         1,614         1,624         1,524         1,624         1,524         1,624 <td></td> <td>10,498</td> <td></td>		10,498	
Total regulatory capital   36,384   35,205   Risk-weighted assets   238,396   217,715   Capital ratios   10.3%   10.3%   10.3%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.9%   10.	· · · · ·	10.670	
Risk-weighted assets         238,396         217,715           Capital ratios         10.3%         10.3%         10.3%           Tier 1 ratio         10.8%         10.9%           Total capital ratio         15.3%         16.2%           Capital requirements         23,840         20,681           Credit risk - prescribed standardised exposure classes         17,611         14,788           Corporates         10,418         9,023           Secured on real estate property         1,601         1,513           Short term claims on institutions and corporates         2,722         2,155           Retail         544         325           Institutions         1,064         1,058           Other exposure classes         1,76         73           Securdisation exposures         1,066         651           Equity risk - standardised approach         3,865         3,472           Listed equities         3,108         2,683           Counterparty credit risk         648         716           Market risk         395         426           Interest rate         117         117           Foreign exchange         98         74           Commodities         5	Total tier 2 capital	10,070	11,493
Capital ratios         Common equity tier 1 ratio         10.3%         10.3%           Tier 1 ratio         10.8%         10.9%           Total capital ratio         15.3%         16.2%           Capital requirements         23,840         20,681           Credit risk - prescribed standardised exposure classes         17,611         14,788           Corporates         10,418         9,023           Secured on real estate property         1,601         1,513           Short term claims on institutions and corporates         2,722         2,155           Retail         544         325           Institutions         1,064         1,058           Other exposure classes         1,766         73           Securitistation exposures         1,066         651           Equity risk - standardised approach         3,865         3,472           Listed equities         757         769           Unlisted equities         3,108         2,683           Counterparty credit risk         648         716           Market risk         395         426           Interest rate         117         117           Foreign exchange         98         74           Commodities	Total regulatory capital	36,384	35,205
Capital ratios         Common equity tier 1 ratio         10.3%         10.3%           Tier 1 ratio         10.8%         10.9%           Total capital ratio         15.3%         16.2%           Capital requirements         23,840         20,681           Credit risk - prescribed standardised exposure classes         17,611         14,788           Corporates         10,418         9,023           Secured on real estate property         1,601         1,513           Short term claims on institutions and corporates         2,722         2,155           Retail         544         325           Institutions         1,064         1,058           Other exposure classes         1,766         73           Securitistation exposures         1,066         651           Equity risk - standardised approach         3,865         3,472           Listed equities         757         769           Unlisted equities         3,108         2,683           Counterparty credit risk         648         716           Market risk         395         426           Interest rate         117         117           Foreign exchange         98         74           Commodities	Pick weighted accets	220 206	217 715
Common equity tier 1 ratio         10.3%         10.3%           Tier 1 ratio         10.8%         10.9%           Total capital ratio         15.3%         16.2%           Capital requirements         23,840         20.681           Credit risk - prescribed standardised exposure classes         17,611         14,788           Corporates         10,418         9,023           Secured on real estate property         1,601         1,513           Short term claims on institutions and corporates         2,722         2,155           Retail         544         325           Institutions         1,064         1,086           Other exposure classes         1,766         73           Securitisation exposures         1,086         651           Equity risk - standardised approach         3,865         3,472           Listed equities         757         789           Unlisted equities         3,108         2,683           Counterparty credit risk         648         716           Market risk         395         426           Interest rate         117         117           Foreign exchange         98         74           Commodities         5         2	nisk-weighted assets	230,330	217,713
Tier 1 ratio   10.8%   10.9%   Total capital ratio   15.3%   16.2%   16.2%   15.3%   16.2%   16.2%   15.3%   16.2%   16.2%   15.3%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%   16.2%	Capital ratios		
Capital requirements         23,840         20,681           Credit risk - prescribed standardised exposure classes         17,611         14,798           Corporates         10,418         9,023           Secured on real estate property         1,610         1,513           Short term claims on institutions and corporates         2,722         2,155           Retail         544         325           Institutions         1,064         1,058           Other exposure classes         1,766         73           Securitisation exposures         1,086         651           Equity risk - standardised approach         3,865         3,472           Listed equities         757         789           Unlisted equities         757         789           Unlisted equities         3,108         2,683           Counterparty credit risk         648         716           Market risk         395         426           Interest rate         117         117           Foreign exchange         98         74           Commodities         5         2           Equities         175         233           Operational risk - standardised approach         1,321         1,269	* *		
Capital requirements         23,840         20,681           Credit risk - prescribed standardised exposure classes         17,611         14,798           Corporates         10,418         9,023           Secured on real estate property         1,601         1,513           Short term claims on institutions and corporates         2,722         2,155           Retail         544         325           Institutions         1,064         1,058           Other exposure classes         1,766         73           Securitisation exposures         1,086         651           Equity risk - standardised approach         3,865         3,472           Listed equities         757         789           Unlisted equities         3,109         2,683           Counterparty credit risk         648         716           Market risk         395         426           Interest rate         1177         117           Foreign exchange         98         74           Commodities         5         2           Equities         175         233           Operational risk - standardised approach         1,321         1,269           Capital adequacy         1,321         1,269 <td></td> <td></td> <td></td>			
Credit risk - prescribed standardised exposure classes         17,611         14,798           Corporates         10,418         9,023           Secured on real estate property         1,601         1,513           Short term claims on institutions and corporates         2,722         2,155           Retail         544         325           Institutions         1,064         1,058           Other exposure classes         176         73           Securitisation exposures         1,086         651           Equity risk - standardised approach         3,865         3,472           Listed equities         757         789           Unlisted equities         3,108         2,683           Counterparty credit risk         648         716           Market risk         395         426           Interest rate         117         117           Foreign exchange         98         74           Commodities         5         2           Equities         175         233           Operational risk - standardised approach         1,321         1,269           Capital adequacy         7         15,581           Risk-weighted assets (banking and trading)         238,396	Total capital ratio	15.3%	16.2%
Corporates         10,418         9,023           Secured on real estate property         1,601         1,513           Short term claims on institutions and corporates         2,722         2,155           Retail         544         325           Institutions         1,064         1,058           Other exposure classes         1,766         73           Securitisation exposures         1,086         651           Equity risk - standardised approach         3,865         3,472           Listed equities         757         789           Unlisted equities         3,108         2,683           Counterparty credit risk         648         716           Market risk         395         426           Interest rate         117         117           Interest rate         117         117           Interest rate         98         74           Commodities         5         2           Equities         175         233           Operational risk - standardised approach         1,321         1,269           Capital adequacy         Risk-weighted assets (banking and trading)         238,396         217,715           Credit risk - prescribed standardised exposure classes	Capital requirements	23,840	20,681
Secured on real estate property	Credit risk - prescribed standardised exposure classes	17,611	14,798
Short term claims on institutions and corporates         2,722         2,155           Retail         544         325           Institutions         1,064         1,058           Other exposure classes         176         73           Securitisation exposures         1,086         651           Equity risk - standardised approach         3,865         3,472           Listed equities         3,108         2,683           Counterparty credit risk         648         716           Market risk         395         426           Interest rate         117         117           Foreign exchange         98         74           Commodities         5         2           Equities         1,321         1,269           Capital adequacy         1,321         1,269           Capital adequacy         238,396         217,715           Credit risk - prescribed standardised exposure classes         176,112         155,781           Corporates         104,181         94,983           Secured on real estate property         16,011         15,925           Short term claims on institutions and corporates         27,215         22,685           Retail         5,441         3	·	-	
Retail         544         325           Institutions         1,064         1,058           Other exposure classes         1,066         651           Securitisation exposures         1,086         651           Equity risk - standardised approach         3,865         3,472           Listed equities         757         789           Unlisted equities         3,108         2,683           Counterparty credit risk         648         716           Market risk         395         426           Interest rate         117         117           Foreign exchange         98         74           Commodities         5         2           Equities         1,321         1,269           Capital adequacy         1,321         1,269           Risk-weighted assets (banking and trading)         238,396         217,715           Credit risk - prescribed standardised exposure classes         176,112         155,781           Corporates         104,181         94,893           Secured on real estate property         16,011         1,5925           Retail         5,441         3,426           Institutions         10,644         11,114           O		-	
Institutions         1,064         1,058           Other exposure classes         176         73           Securitisation exposures         1,086         651           Equity risk - standardised approach         3,865         3,472           Listed equities         757         789           Unlisted equities         3,108         2,683           Counterparty credit risk         648         716           Market risk         395         426           Interest rate         117         117           Foreign exchange         98         74           Commodities         5         2           Equities         175         233           Operational risk - standardised approach         1,321         1,269           Capital adequacy         2         1,571         1,269           Credit risk - prescribed standardised exposure classes         176,112         155,781           Corpor	-		
Securitisation exposures         1,086         651           Equity risk - standardised approach         3,865         3,472           Listed equities         757         789           Unlisted equities         3,108         2,683           Counterparty credit risk         648         716           Market risk         395         426           Interest rate         117         117           Foreign exchange         98         74           Commodities         5         2           Equities         175         233           Operational risk - standardised approach         1,321         1,269           Capital adequacy         1,321         1,269           Risk-weighted assets (banking and trading)         238,396         217,715           Credit risk - prescribed standardised exposure classes         176,112         155,781           Corporates         104,181         94,983           Secured on real estate property         16,011         15,925           Short term claims on institutions and corporates         27,215         22,685           Retail         5,441         3,426           Institutions         10,644         11,141           Other exposure classes			
Equity risk - standardised approach         3,865         3,472           Listed equities         757         789           Unlisted equities         3,108         2,683           Counterparty credit risk         648         716           Market risk         395         426           Interest rate         117         117           Foreign exchange         98         74           Commodities         5         2           Equities         175         233           Operational risk - standardised approach         1,321         1,269           Capital adequacy         2         2           Risk-weighted assets (banking and trading)         238,396         217,715           Credit risk - prescribed standardised exposure classes         176,112         155,781           Corporates         104,181         94,983           Secured on real estate property         16,011         15,925           Short term claims on institutions and corporates         27,215         22,685           Retail         5,441         3,426           Institutions         10,644         11,141           Other exposure classes         1,759         768           Securitisation exposures	Other exposure classes	176	73
Listed equities	· · · · · · · · · · · · · · · · · · ·		
Unlisted equities         3,108         2,683           Counterparty credit risk         648         716           Market risk         395         426           Interest rate         117         117         117           Foreign exchange         98         74           Commodities         5         2           Equities         175         233           Operational risk - standardised approach         1,321         1,269           Capital adequacy         2         2           Risk-weighted assets (banking and trading)         238,396         217,715           Credit risk - prescribed standardised exposure classes         176,112         155,781           Corporates         104,181         94,983           Secured on real estate property         16,011         15,925           Short term claims on institutions and corporates         27,215         22,685           Retail         5,441         3,426           Institutions         10,644         11,141           Other exposure classes         1,759         768           Securitisation exposures         10,861         6,853           Equity risk - standardised approach         38,653         36,548           Liste		-	
Counterparty credit risk         648         716           Market risk         395         426           Interest rate         117         117           Foreign exchange         98         74           Commodities         5         2           Equities         175         233           Operational risk - standardised approach         1,321         1,269           Capital adequacy         2         176,112         155,781           Credit risk - prescribed standardised exposure classes         176,112         155,781           Corporates         104,181         94,983           Secured on real estate property         16,011         15,95,781           Short term claims on institutions and corporates         27,215         22,685           Retail         5,441         3,426           Institutions         10,644         11,141           Other exposure classes         10,759         768           Securitisation exposures         10,861         6,853           Equity risk - standardised approach         38,653         36,548           Listed equities         7,570         8,306           Unlisted equities         7,570         8,306           Unlisted equities	·		
Market risk         395         426           Interest rate         117         117           Foreign exchange         98         74           Commodities         5         2           Equities         175         233           Operational risk - standardised approach         1,321         1,269           Capital adequacy         Risk-weighted assets (banking and trading)         238,396         217,715           Credit risk - prescribed standardised exposure classes         176,112         155,781           Corporates         104,181         94,983           Secured on real estate property         16,011         15,925           Short term claims on institutions and corporates         27,215         22,685           Retail         5,441         3,426           Institutions         10,644         11,141           Other exposure classes         1,759         768           Securitisation exposures         10,861         6,853           Equity risk - standardised approach         38,653         36,548           Listed equities         31,083         28,242           Counterparty credit risk         6,479         7,537           Market risk         3,947         4,4			
Foreign exchange         98         74           Commodities         5         2           Equities         175         233           Operational risk - standardised approach         1,321         1,269           Capital adequacy         2           Risk-weighted assets (banking and trading)         238,396         217,715           Credit risk - prescribed standardised exposure classes         176,112         155,781           Corporates         104,181         94,983           Secured on real estate property         16,011         15,925           Short term claims on institutions and corporates         27,215         22,685           Retail         5,441         3,426           Institutions         10,644         11,141           Other exposure classes         1,759         768           Securitisation exposures         10,861         6,853           Equity risk - standardised approach         38,653         36,548           Listed equities         7,570         8,306           Unlisted equities         31,033         28,242           Counterparty credit risk         6,479         7,537           Market risk         3,947         4,488           Interest rate <t< td=""><td></td><td></td><td></td></t<>			
Commodities         5         2           Equities         175         233           Operational risk - standardised approach         1,321         1,269           Capital adequacy         2         2         2         1,715         2         2         1,715         2         3,396         2,17,715         2,715         2         1,712         1,757         1,757         1,712         1,755,781         2         1,757         1,752         2,7215         2,2685         1,6011         1,592,57         2,2685         2,7215         2,2685         2,641         3,426         1,759         2,685         3,441         3,426         1,759         7,68         3,653         3,653         3,653         3,653         3,653         3,653         3,653         3,6548         2,000         3,000         3,000         3,000         3,000         3,000         3,000         3,000         3,000         3,000         3,000         3,000         3,000         3,000         3,000         3,000         3,000         3,000         3,000         3,000         3,000         3,000         3,000         3,000         3,000         3,000         3,000         3,000         3,000         3,000         3,000         3,000 </td <td>Interest rate</td> <td>117</td> <td>117</td>	Interest rate	117	117
Equities         175         233           Operational risk - standardised approach         1,321         1,269           Capital adequacy         Elisk-weighted assets (banking and trading)         238,396         217,715           Credit risk - prescribed standardised exposure classes         176,112         155,781           Corporates         104,181         94,983           Secured on real estate property         16,011         15,925           Short term claims on institutions and corporates         27,215         22,685           Retail         5,441         3,426           Institutions         10,644         11,141           Other exposure classes         1,759         768           Securitisation exposures         10,861         6,853           Equity risk - standardised approach         38,653         36,548           Listed equities         7,570         8,306           Unlisted equities         31,083         28,242           Counterparty credit risk         6,479         7,537           Market risk         3,947         4,488           Interest rate         1,174         1,229           Foreign exchange         978         783           Commodities         5,0			
Capital adequacy         238,396         217,715           Risk-weighted assets (banking and trading)         238,396         217,715           Credit risk - prescribed standardised exposure classes         176,112         155,781           Corporates         104,181         94,983           Secured on real estate property         16,011         15,925           Short term claims on institutions and corporates         27,215         22,685           Retail         5,441         3,426           Institutions         10,644         11,141           Other exposure classes         1,759         768           Securitisation exposures         10,881         6,853           Equity risk - standardised approach         38,653         36,548           Listed equities         7,570         8,306           Unlisted equities         31,083         28,242           Counterparty credit risk         6,479         7,537           Market risk         3,947         4,488           Interest rate         1,174         1,229           Foreign exchange         978         783           Commodities         50         20           Equities         1,745         2,456			
Capital adequacy         238,396         217,715           Credit risk - prescribed standardised exposure classes         176,112         155,781           Corporates         104,181         94,983           Secured on real estate property         16,011         15,925           Short term claims on institutions and corporates         27,215         22,685           Retail         5,441         3,426           Institutions         10,644         11,141           Other exposure classes         1,759         768           Securitisation exposures         10,861         6,853           Equity risk - standardised approach         38,653         36,548           Listed equities         7,570         8,306           Unlisted equities         31,083         28,242           Counterparty credit risk         6,479         7,537           Market risk         3,947         4,488           Interest rate         1,174         1,229           Foreign exchange         978         783           Commodities         50         20           Equities         1,745         2,456			
Risk-weighted assets (banking and trading)         238,396         217,715           Credit risk - prescribed standardised exposure classes         176,112         155,781           Corporates         104,181         94,983           Secured on real estate property         16,011         15,925           Short term claims on institutions and corporates         27,215         22,685           Retail         5,441         3,426           Institutions         10,644         11,141           Other exposure classes         1,759         768           Securitisation exposures         10,861         6,853           Equity risk - standardised approach         38,653         36,548           Listed equities         7,570         8,306           Unlisted equities         31,083         28,242           Counterparty credit risk         6,479         7,537           Market risk         3,947         4,488           Interest rate         1,174         1,229           Foreign exchange         978         783           Commodities         50         20           Equities         1,745         2,456	opposition for standardious approach	.,02.	.,200
Credit risk - prescribed standardised exposure classes         176,112         155,781           Corporates         104,181         94,983           Secured on real estate property         16,011         15,925           Short term claims on institutions and corporates         27,215         22,685           Retail         5,441         3,426           Institutions         10,644         11,141           Other exposure classes         1,759         768           Securitisation exposures         10,861         6,853           Equity risk - standardised approach         38,653         36,548           Listed equities         7,570         8,306           Unlisted equities         31,083         28,242           Counterparty credit risk         6,479         7,537           Market risk         3,947         4,488           Interest rate         1,174         1,229           Foreign exchange         978         783           Commodities         50         20           Equities         1,745         2,456			
Corporates         104,181         94,983           Secured on real estate property         16,011         15,925           Short term claims on institutions and corporates         27,215         22,685           Retail         5,441         3,426           Institutions         10,644         11,141           Other exposure classes         1,759         768           Securitisation exposures         10,861         6,853           Equity risk - standardised approach         38,653         36,548           Listed equities         7,570         8,306           Unlisted equities         31,083         28,242           Counterparty credit risk         6,479         7,537           Market risk         3,947         4,488           Interest rate         1,174         1,229           Foreign exchange         978         783           Commodities         50         20           Equities         1,745         2,456			
Secured on real estate property         16,011         15,925           Short term claims on institutions and corporates         27,215         22,885           Retail         5,441         3,426           Institutions         10,644         11,141           Other exposure classes         1,759         768           Securitisation exposures         10,861         6,853           Equity risk - standardised approach         38,653         36,548           Listed equities         7,570         8,306           Unlisted equities         31,083         28,242           Counterparty credit risk         6,479         7,537           Market risk         3,947         4,488           Interest rate         1,174         1,229           Foreign exchange         978         783           Commodities         50         20           Equities         1,745         2,456			
Short term claims on institutions and corporates         27,215         22,685           Retail         5,441         3,426           Institutions         10,644         11,141           Other exposure classes         1,759         768           Securitisation exposures         10,861         6,853           Equity risk - standardised approach         38,653         36,548           Listed equities         7,570         8,306           Unlisted equities         31,083         28,242           Counterparty credit risk         6,479         7,537           Market risk         3,947         4,488           Interest rate         1,174         1,229           Foreign exchange         978         783           Commodities         50         20           Equities         1,745         2,456			
Institutions			
Other exposure classes         1,759         768           Securitisation exposures         10,861         6,853           Equity risk - standardised approach         38,653         36,548           Listed equities         7,570         8,306           Unlisted equities         31,083         28,242           Counterparty credit risk         6,479         7,537           Market risk         3,947         4,488           Interest rate         1,174         1,229           Foreign exchange         978         783           Commodities         50         20           Equities         1,745         2,456	Retail	5,441	3,426
Securitisation exposures         10,861         6,853           Equity risk - standardised approach         38,653         36,548           Listed equities         7,570         8,306           Unlisted equities         31,083         28,242           Counterparty credit risk         6,479         7,537           Market risk         3,947         4,488           Interest rate         1,174         1,229           Foreign exchange         978         783           Commodities         50         20           Equities         1,745         2,456			
Equity risk - standardised approach         38,653         36,548           Listed equities         7,570         8,306           Unlisted equities         31,083         28,242           Counterparty credit risk         6,479         7,537           Market risk         3,947         4,488           Interest rate         1,174         1,229           Foreign exchange         978         783           Commodities         50         20           Equities         1,745         2,456	·		
Listed equities         7,570         8,306           Unlisted equities         31,083         28,242           Counterparty credit risk         6,479         7,537           Market risk         3,947         4,488           Interest rate         1,174         1,229           Foreign exchange         978         783           Commodities         50         20           Equities         1,745         2,456			
Unlisted equities         31,083         28,242           Counterparty credit risk         6,479         7,537           Market risk         3,947         4,488           Interest rate         1,174         1,229           Foreign exchange         978         783           Commodities         50         20           Equities         1,745         2,456	• •		
Market risk         3,947         4,488           Interest rate         1,174         1,229           Foreign exchange         978         783           Commodities         50         20           Equities         1,745         2,456			
Interest rate         1,174         1,229           Foreign exchange         978         783           Commodities         50         20           Equities         1,745         2,456			
Foreign exchange         978         783           Commodities         50         20           Equities         1,745         2,456			
Commodities         50         20           Equities         1,745         2,456			
Equities 1,745 2,456	0 0		
	Operational risk - standardised approach	13,205	13,361



The full set of annual financial statements will be available on 30 June 2014



