CAPITAL REQUIREMENTS

Overview of RWAs

		RWAs		Minimum capital requirements
		31-03-2019	**31-12-2018**	**31-03-2019**
1	Credit risk (excluding CCR)	1,328,452	1,290,021	106,276
2	Of which the standardised approach	1,328,452	1,290,021	106,276
3	Of which the foundation IRB (FIRB) approach	-	-	-
4	Of which the advanced IRB (AIRB) approach	-	-	-
5	Of which equity IRB under the simple risk-weighted approach or the IMA	-	-	-
6	CCR	638	188	51
7	Of which mark to market	-	-	-
8	Of which original exposure	-	-	-
9	Of which the standardised approach	638	188	51
10	Of which internal model method (IMM)	-	-	-
11	Of which risk exposure amount for contributions to the default fund of a CCP	-	-	-
12	Of which CVA	-	-	-
13	Settlement risk	-	-	-
14	Securitisation exposures in the banking book (after the cap)	-	-	-
15	Of which IRB approach	-	-	-
16	Of which IRB supervisory formula approach (SFA)	-	-	-
17	Of which internal assessment approach (IAA)	-	-	-
18	Of which standardised approach	-	-	-
19	Market risk	12,731	23,277	1,018
20	Of which the standardised approach	12,731	23,277	1,018
21	Of which IMA	-	-	-
22	Large exposures	-	-	-
23	Operational risk	140,419	140,419	11,234
24	Of which basic indicator approach	140,419	140,419	11,234
25	Of which standardised approach	-	-	-
26	Of which advanced measurement approach	-	-	-
27	Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-
28	Floor adjustment	-	-	-
29	Total	1,482,240	1,453,905	118,579

Comparison of institutions’ own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs

		31-03-2019	31-12-2018	30-09-2018	30-06-2018
	Available capital (amounts)				
1	Common Equity Tier 1 (CET1) capital	252,165	219,617	196,792	199,797
2	Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	235,331	191,383	171,172	174,458
3	Tier 1 capital	252,165	219,617	196,792	199,797
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	235,331	191,383	171,172	174,458
5	Total capital	252,165	219, 617	214,394	218,406
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	235,331	191,383	188,774	193,067
	Risk-weighted assets (amounts)				
7	Total risk-weighted assets	1,482,240	1,453,905	1,385,151	1,349,868
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,472,592	1,438,102	1,370,486	1,335,626
	Capital ratios				
9	Common Equity Tier 1 (as a percentage of risk exposure amount)	17.01%	15.11%	14.21%	14.80%
10	Common Equity Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.98%	13.31%	12.49%	13.06%
11	Tier 1 (as a percentage of risk exposure amount)	17.01%	15.11%	14.21%	14.80%
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.98%	13.31%	12.49%	13.06%
13	Total capital (as a percentage of risk exposure amount)	17.01%	15.11%	15.48%	16.18%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.98%	13.31%	13.37%	14.46%
	Leverage ratio				
15	Leverage ratio total exposure measure	2,584,446	2,314,860	2,268,642	2,207,294
16	Leverage ratio	9.76%	9.49%	8.67%	9.05%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9.11%	8.27%	7.55%	7.90%