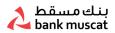
bank muscat SAOG

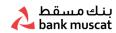
Basel III Disclosures





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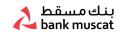
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LCR COMMON DISCLOSURE
NSFR DISCLOSURES



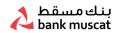
The Central Bank of Oman has issued final guidelines on the implementation of the new capital norms as well as the Liquidity norms along with reporting and disclosure norms. bank muscat SAOG remains strongly capitalised. The appended tables are part of the disclosures under the new accord:

Table 1 Basel III common disclosure template as at March 31, 2024:

Retained earning Accumulated of Directly issued Common Equit Prudential value Goodwill (net of Other intangible Deferred tax as Cash-flow hedges Shortfall of prosecuritisation of Gains and losse Defined-benefit Investments in Reciprocal crose Investments in consolidation, above 10% three Significant invertigations of Which: significant invertigations of Which: mort of Which: defer National specific REGULATORY of TREATMENT Regulatory adjute Total regulations of Which: class of Which: class of Which: class of Which: instructional Tier (amount allowed Additional Tier (amount allowed of Which: instructional Tier (amount significant investments in Reciprocal crose Investments in consolidation (in the officiant investme	Tier 1 capital: instruments and reserves		RO '0 Ref.to Table 2
Accumulated of Directly issued Common Equitable Common Eq	sued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	906,855	a= a1+ a
Common Equestion Procession of which: as a Month: mort of which: gign of which: mort of which: class of which: instructional Tier (amount allower of which: instructional Tier 1 cap Investments in Reciprocal cross Investments in consolidation, it the entity (amount allower of which: class of which: class of which: instructional Tier (amount allower of which: instructional Tier 1 cap Investments in Reciprocal cross Investments in consolidation, it the entity (amount allower of which: and the entity (amount allower of which: instructional Tier 1 cap Investments in consolidation, it the entity (amount allower of which: and the entity (amount a	earnings	207,092	b
Common share Common Equ Prudential valu Goodwill (net of Other intangibl Deferred tax as Cash-flow hedg Shortfall of pro Securitisation of Gains and losse Defined-benefit Investments in Reciprocal cross Investments in consolidation, above 10% thr Significant inveregulatory cons Mortgage Servi Deferred tax as Amount exceed of which: sign of which: mort of which: defer National specific REGULATORY TREATMENT Regulatory adjutational Tier 1 cap Directly issued of which: class of which: class of which: class of which: instructional Tier (amount allowed Additional Tier (amount allowed Investments in Reciprocal cross Investments in Consolidation, the entity (amount significant investments in consolidation (in consolidation) (in the consolidation) (in	ted other comprehensive income (and other reserves)	570,732	c= c1+c
Common Equipment of the consolidation, Iterature and of which: class of which: instruction of which: class of which: class of which: instruction of which: class of which: class of which: instruction of which: class of which: class of which: instruction of which: class o	sued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-	
Common Equipment of the consolidation, Iterature and of which: class of which: instruction of which: class of which: class of which: instruction of which: class of which: class of which: instruction of which: class of which: class of which: instruction of which: class o	share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
Prudential valu Goodwill (net c Other intangibl Deferred tax as Cash-flow hedg Shortfall of pro Securitisation of Gains and losse Defined-benefit Investments in Reciprocal cross Investments in consolidation, it above 10% thr Significant inveregulatory cons Mortgage Servi Deferred tax as Amount exceed of which: sign of which: sign of which: mort Regulatory adjit Total regulat Common Equ Itional Tier 1 cap Directly issued Additional Tier (amount allowe of which: instra Additional Tier (amount allowe Investments in Reciprocal cross Investments in Reciprocal cross Investments in Consolidation, it the entity (amount Significant inve consolidation (it	Equity Tier 1 capital before regulatory adjustments	1,684,679	
Goodwill (net of Other intangible) Deferred tax as Cash-flow hedg Shortfall of pro Securitisation of Gains and losse Defined-benefit Investments in Reciprocal cross Investments in consolidation, a babove 10% through Significant inveregulatory cons Mortgage Servi Deferred tax as Amount exceed of which: sign of which: sign of which: mort of which: sign of which: mort of which: general specific REGULATORY of TREATMENT Regulatory adjute Total regulate Common Equal Directly issued of which: class of which: class of which: class of which: class of which: instructional Tier (amount allowed of which: instructional Tier (amount allowed of which: instructional Tier 1 cap Investments in Reciprocal cross Investments in consolidation, at the entity (amount significant investments in consolidation (in significant investments).	Equity Tier 1 capital: regulatory adjustments		
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Deferred tax as Cash-flow hedg Shortfall of pro Securitisation of Gains and losse Defined-benefit Investments in Reciprocal cross Investments in consolidation, in above 10% thr Significant inveregulatory cons Mortgage Servi Deferred tax as Amount exceed of which: sign of which: sign of which: mort of which: mort of which: defer National specific REGULATORY in TREATMENT Regulatory adju Total regulation Common Equilitional Tier 1 cap Directly issued of which: class of which: class of which: instra Additional Tier (amount allowed in Additional Tier (amount allowed in Reciprocal cross Investments in Reciprocal cross Investments in Consolidation, in the entity (amount Significant inves consolidation (in Cash and the consolidation (in Consolidation (in Cash and the conso	ngibles other than mortgage-servicing rights (net of related tax liability)	-	
Cash-flow hedg Shortfall of pro Securitisation of Gains and losse Defined-benefit Investments in Reciprocal cross Investments in consolidation, above 10% thr Significant inveregulatory cons Mortgage Servi Deferred tax as Amount exceed of which: sign of which: mort of which: defer National specific REGULATORY of TREATMENT Regulatory adjutational Tier 1 cap Directly issued of which: class of which: class of which: class of which: instructional Tier (amount allowed Additional Tier (amount allowed Additional Tier (amount sin Reciprocal cross Investments in Reciprocal cross Investments in consolidation, the entity (amount significant investments in consolidation (in significant investments in consolidation			
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Defined-benefii Investments in Reciprocal cros Investments in consolidation, i above 10% thr Significant inve regulatory cons Mortgage Servi Deferred tax as Amount exceed of which: sign of which: defer National specifi REGULATORY in TREATMENT Regulatory adju Total regulati Common Equ litional Tier 1 cap Directly issued of which: class of which: class of which: instru Additional Tier (amount allowe of which: instru Additional Tier 1 cap Investments in Reciprocal cros Investments in consolidation, i the entity (amount Significant inve consolidation (i	tion gain on sale (as set out in paragraph 14.9 of CP-1)	-	
Investments in Reciprocal cros Investments in consolidation, I above 10% thr Significant inveregulatory consolidation. Mortgage Servi Deferred tax as Amount exceed of which: significant inveregulatory consolidation, I above 10% the consolidation, I above 10% the chity (amount allowed of which: class of which: instructional Tier (amount allowed of which: instructional Tier (amoun	losses due to changes in own credit risk on fair valued liabilities.	-	
Reciprocal cros Investments in consolidation, a above 10% thr Significant inve regulatory cons Mortgage Servi Deferred tax as Amount exceed of which: sign of which: defer National specifi REGULATORY TREATMENT Regulatory adjı Total regulat Common Equ litional Tier 1 cap Directly issued of which: class of which: instra Additional Tier (amount allowe of which: instra Additional Tier 1 cap Investments in Reciprocal cros Investments in consolidation, i the entity (amo Significant inve consolidation (i	enefit pension fund net assets	-	
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consolidation, in above 10% three significant invergulatory consended with the significant invergulatory consended with the significant inverse of which: significant inverse of which: significant inverse of which: significant investments in consolidation, in above 10% the significant investments in consolidation (in significant invest	cross-holdings in common equity	-	
regulatory cons Mortgage Servi Deferred tax as Amount exceed of which: sign of which: mort of which: defer National specifi REGULATORY of TREATMENT Regulatory adju Total regulate Common Equ litional Tier 1 cap Directly issued of which: class of which: class of which: class of which: instru Additional Tier (amount allowe of which: instru Additional Tier 1 cap Investments in Reciprocal cross Investments in consolidation, i the entity (amount Significant inves consolidation (i	nts in the capital of banking, financial, insurance and takaful entities that are outside the scope of regulatory ion, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount % threshold)	-	
Deferred tax as Amount exceed of which: sign of which: defer National specifi REGULATORY of TREATMENT Regulatory adju Total regulate Common Equ litional Tier 1 cap Directly issued of which: class of which: class of which: class of which: instruction of which: in	t investments in the common stock of banking, financial, insurance and takaful entities that are outside the scope of consolidation, net of eligible short positions (amount above 10% threshold)	49,149	е
Amount exceed of which: sign of which: defer National specifi REGULATORY TREATMENT Regulatory adju Total regulate Common Equ litional Tier 1 cap Directly issued of which: class of which: cl	Servicing rights (amount above 10% threshold)	-	
Amount exceed of which: sign of which: defer National specifi REGULATORY TREATMENT Regulatory adju Total regulate Common Equ litional Tier 1 cap Directly issued of which: class of which: cl	ax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	_	f=(f1-f
of which: sign of which: defer National specification of which: defer National specification of which: defer National specification of which: class of which: national tier (amount allower of which: national tier 1 cap Investments in Reciprocal cross Investments in consolidation, in the entity (amount significant invesconsolidation (invesconsolidation).			1-(11-1
of which: morn of which: defer National specific REGULATORY of TREATMENT Regulatory adjusted of which: class of which: instructional Tier (amount allower of which: instructional Tier 1 cap Investments in Reciprocal cross Investments in consolidation, in the entity (amount significant investments in consolidation, in the consolidation (in the second consolidation).	exceeding the 15% threshold	-	
of which: defer National specifi REGULATORY of TREATMENT Regulatory adju Total regulate Common Equ litional Tier 1 cap Directly issued of which: class of which: class Oirectly issued Additional Tier (amount allowe of which: instru Additional Tier Investments in Reciprocal cros Investments in consolidation, I the entity (amo Significant inve consolidation (i	significant investments in the common stock of financials	-	
National specific REGULATORY ATREATMENT Regulatory adjuted Total regulatory issued of which: class of which: class of which: class of which: class of which: instructional Tier (amount allowed of which: instructional Tier 1 cap Investments in Reciprocal cross Investments in consolidation, in the entity (amount significant investments) in consolidation (in the significant investments) in the significant investments in consolidation (in the significant investments) in the significant investments in consolidation (in the significant investments) in the significant investments in consolidation (in the significant investments) in the significant investments in consolidation (in the significant investments) in the significant investments in consolidation (in the significant investments) in the significant investments in consolidation (in the significant investments) in the significant investments in consolidation (in the significant investments) in the significant investments in consolidation (in the significant investments) in the significant investments	mortgage servicing rights	-	
REGULATORY ATREATMENT Regulatory adji Total regulati Common Equitional Tier 1 cap Directly issued of which: class of which: class of which: class of which: instructional Tier (amount allowed additional Tier (amount allowed additional Tier 1 cap Investments in Reciprocal cross Investments in consolidation, in the entity (amount significant investments in consolidation) (in the consolidation) (in the consolidation) (in the consolidation) (in the significant investments) (in the consolidation) (in the	deferred tax assets arising from temporary differences pecific regulatory adjustments	-	
Common Equ litional Tier 1 cap Directly issued of which: class of which: class of which: class of which: class of which: litional Tier (amount allower of which: instructional Tier 1 cap Investments in Reciprocal cross Investments in consolidation, in the entity (amount significant investments) in consolidation (in the consolidation (in the consolidation) (in the	ORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III		
Common Equitional Tier 1 cap Directly issued of which: class of which: class of which: class of which: instead Additional Tier (amount allower of which: instructional Tier 1 cap Investments in Reciprocal cross Investments in consolidation, in the entity (amount significant invesconsolidation (in the consolidation) in the consolidation (in the consolidation) in the consoli	y adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		
Directly issued of which: class of which: class of which: class of which: class of which: instruction of which	ulatory adjustments to Common equity Tier 1	63,060	
Directly issued of which: class of which: class of which: class of which: class of which: issued Additional Tier (amount allowed of which: instructional Tier 1 cap Investments in Reciprocal cross Investments in consolidation, in the entity (amount of the entity (amount of the entity) (amount of which: is the entity (amount of the entity) (amount of which: is th	Equity Tier 1 capital (CET1)	1,621,619	
of which: class of which: class of which: class of which: class of which: issued Additional Tier (amount allower of which: instructional Tier 1 cap Investments in Reciprocal cross Investments in consolidation, in the entity (amount investment) (a	capital: instruments		
of which: class Directly issued Additional Tier (amount allowe of which: instru Additional Tier Investments in Reciprocal cros Investments in consolidation, in the entity (amount Significant investments (amount Significant investment) Consolidation (investment)	sued qualifying Additional Tier 1 instruments plus related stock surplus	505,320	g
of which: class Directly issued Additional Tier (amount allowe of which: instru Additional Tier Investments in Reciprocal cros Investments in consolidation, in the entity (amount Significant investments (amount Significant investment) Consolidation (investment)	classified as equity under applicable accounting standards 5	505,320	
Additional Tier (amount allower of which: instru- Additional Tier 1 cap Investments in Reciprocal cros Investments in consolidation, in the entity (amo Significant inve- consolidation (in	classified as liabilities under applicable accounting standards 6	-	
(amount allowe of which: instru Additional Tier Investments in Reciprocal cros Investments in consolidation, in the entity (amo Significant inve consolidation (in	sued capital instruments subject to phase out from Additional Tier 1	-	
(amount allower of which: instructional Tier 1 cap Investments in Reciprocal cross Investments in consolidation, in the entity (amount in the consolidation (in consolidation) (in the consolidation) (in the consolidation)	Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties		
Additional Tier 1 cap Investments in Reciprocal cros Investments in consolidation, i the entity (amc Significant inve consolidation (i	illowed in group AT1)		
Investments in Reciprocal cros Investments in consolidation, in the entity (amc Significant invesconsolidation (in consolidation).	instruments issued by subsidiaries subject to phase out	-	
Investments in Reciprocal cros Investments in consolidation, I the entity (amo Significant inve consolidation (i	al Tier 1 capital before regulatory adjustments	505,320	
Reciprocal cros Investments in consolidation, i the entity (and Significant inve consolidation (i	capital: regulatory adjustments		
Investments in consolidation, i the entity (amo Significant inve consolidation (i	nts in own Additional Tier 1 instruments	-	
consolidation, in the entity (among Significant invectors consolidation (in the consolidation).	cross-holdings in Additional Tier 1 instruments	-	
consolidation (nts in the capital of banking, financial, insurance and takaful entities that are outside the scope of regulatory ion, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of (amount above 10% threshold)	-	
ivacional specif	t investments in the capital of banking, financial, insurance and takaful entities that are outside the scope of regulatory ion (net of eligible short positions)	-	
	pecific regulatory adjustments ORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III	-	
		-	
	y adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		
		-	



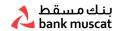
45	Tier 1 capital (T1 = CET1 + AT1)	2,126,939	
	capital: instruments and provisions	_,,	
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	
47	Directly issued capital instruments subject to phase out from Tier 2	-	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	_	
	(amount allowed in group Tier 2)	-	
49	of which: instruments issued by subsidiaries subject to phase out	-	
50	Provisions and Cumulative gains on fair value	80,333	h =
51	-	80,333	(h1+h2)
31	Tier 2 capital before regulatory adjustments	80,333	
er 2	capital: regulatory adjustments		
52	Investments in own Tier 2 instruments	-	
53	Reciprocal cross-holdings in Tier 2 instruments	-	
	Investments in the capital of banking, financial, insurance and takaful entities that are outside the scope of regulatory		
54	consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of	-	
	the entity (amount above the 10% threshold)		
55	Significant investments in the capital banking, financial, insurance and takaful entities that are outside the scope of regulatory	_	
	consolidation (net of eligible short positions)		
56	National specific regulatory adjustments	_	
00	REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	-	
57	Total regulatory adjustments to Tier 2 capital	-	
58	Tier 2 capital (T2)	80,333	
	Table with (TO, TA, TO)	2 207 272	
59	Total capital (TC = T1 + T2)	2,207,272	
ick \	Veighted Assets		
SIK 1	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
50	Total risk weighted assets (60a+60b+60c)	10,755,703	
0a	Of which: Credit risk weighted assets	9,723,124	
60b	Of which: Market risk weighted assets	127,747	
50c	Of which: Operational risk weighted assets	904,832	
		307,032	
	al Ratios	·	
61	al Ratios Common Equity Tier 1 (as a percentage of risk weighted assets)	15.08%	
51 52	Al Ratios Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets)	15.08% 19.77%	
51 52	al Ratios Common Equity Tier 1 (as a percentage of risk weighted assets)	15.08% 19.77% 20.52%	
51 52 53	Al Ratios Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets)	15.08% 19.77%	
51 52 53 54	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB/D-SIB buffer requirement expressed as a percentage of risk weighted assets)	15.08% 19.77% 20.52% 9.25%	
51 52 53 54	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB/D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement	15.08% 19.77% 20.52%	
51 52 53 54 55 56	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB/D-SIB buffer requirement expressed as a percentage of risk weighted assets)	15.08% 19.77% 20.52% 9.25%	
51 52 53 54 55 56 57	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB/D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement	15.08% 19.77% 20.52% 9.25%	
51 52 53 54 55 56 57 58	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB/D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: D-SIB/G-SIB buffer requirement	15.08% 19.77% 20.52% 9.25% 1.25%	
51 52 53 54 55 56 57 58 atio	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB/D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: D-SIB/G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets nal minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	15.08% 19.77% 20.52% 9.25% 1.25% - 1.00% 6.82%	
51 52 53 54 55 56 57 58 atio	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB/D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: D-SIB/G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets	15.08% 19.77% 20.52% 9.25% 1.25% - 1.00% 6.82% 7.00% 11.25%	
51 52 53 54 55 56 57 58 actio	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB/D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: D-SIB/G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets nal minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	15.08% 19.77% 20.52% 9.25% 1.25% - 1.00% 6.82%	
51 52 53 54 54 55 56 66 57 58 atio 70	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB/D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: D-SIB/G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets nal minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum)	15.08% 19.77% 20.52% 9.25% 1.25% - 1.00% 6.82% 7.00% 11.25%	
51 552 53 54 555 566 57 58 atio 70	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB/D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: D-SIB/G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets nal minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) nts below the thresholds for deduction (before risk weighting)	15.08% 19.77% 20.52% 9.25% 1.25% - 1.00% 6.82% 7.00% 11.25%	
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51 52 53 53 54 55 56 66 57 58 atio 71 72 72	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB/D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: D-SIB/G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets nal minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) nts below the thresholds for deduction (before risk weighting)	15.08% 19.77% 20.52% 9.25% 1.25% - 1.00% 6.82% 7.00% 11.25%	
51 52 53 54 55 56 57 58 atio 59 70 71 mou 72 73	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB/D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: D-SIB/G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets nal minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) nts below the thresholds for deduction (before risk weighting) Non-significant investments in the common stock of financials	15.08% 19.77% 20.52% 9.25% 1.25% - 1.00% 6.82% 7.00% 11.25%	
51 52 53 54 55 56 57 58 atio 70 71 72 73 74	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB/D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: D-SIB/G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets nal minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability)	15.08% 19.77% 20.52% 9.25% 1.25% - 1.00% 6.82% 7.00% 11.25%	
51 52 53 54 55 55 56 66 57 68 atio 59 70 71 mou 72 73 74 75	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB/D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: D-SIB/G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets nal minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) nable caps on the inclusion of provisions in Tier 2	15.08% 19.77% 20.52% 9.25% 1.25% - 1.00% 6.82% 7.00% 11.25% 13.25%	
61 62 63 64 65 66 67 68 atio 70 71 72 73 74 75 pplic	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB/D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: D-SIB/G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets nal minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) able caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	15.08% 19.77% 20.52% 9.25% 1.25% - 1.00% 6.82% 7.00% 11.25%	
61 62 63 64 65 66 66 67 68 atio 70 71 mou 77 77 74 75 pplic 76	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB/D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: D-SIB/G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets nal minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) nts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) able caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach	15.08% 19.77% 20.52% 9.25% 1.25% - 1.00% 6.82% 7.00% 11.25% 13.25%	
51 52 53 54 54 55 55 66 57 58 atio 72 73 74 75 ppli 76	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB/D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: D-SIB/G-SIB buffer requirement of which: D-SIB/G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets nal minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Non-significant investments in the capital of other financials Significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) able caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of	15.08% 19.77% 20.52% 9.25% 1.25% - 1.00% 6.82% 7.00% 11.25% 13.25%	
61 62 63 64 65 66 67 68 atio 69 70 71 mou 72 73 74 75 pplic 76	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB/D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: D-SIB/G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets nal minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Non-significant investments in the capital of other financials Significant investments in the capital of other financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) cable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	15.08% 19.77% 20.52% 9.25% 1.25% - 1.00% 6.82% 7.00% 11.25% 13.25%	
51 52 53 54 55 55 56 57 58 atio 59 70 71 mou 72 73 74 75 pplic 76	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB/D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: D-SIB/G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets nal minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) cable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 under standardised approach Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	15.08% 19.77% 20.52% 9.25% 1.25% - 1.00% 6.82% 7.00% 11.25% 13.25%	
51 52 53 54 55 56 57 58 atio 59 70 71 72 73 74 75 pplic 76 77 78	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB/D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: bank specific countercyclical buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets nal minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) nts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) cable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 under standardised approach Cap on inclusion of provisions in Tier 2 under internal ratings-based approach Cap or inclusion of provisions in Tier 2 under internal ratings-based approach Current cap on CET1 instruments subject to phase out arrangements	15.08% 19.77% 20.52% 9.25% 1.25% - 1.00% 6.82% 7.00% 11.25% 13.25%	
51 52 53 54 55 56 57 58 atio 59 70 71 mou 72 73 74 75 77 78 77 78	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB/D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement expressed as a percentage of risk weighted assets) of which: bank specific countercyclical buffer requirement of which: bank specific countercyclical buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets nal minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) nts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) able caps on the inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	15.08% 19.77% 20.52% 9.25% 1.25% - 1.00% 6.82% 7.00% 11.25% 13.25%	
51 52 53 54 55 56 57 58 atio 59 70 71 72 73 74 75 pplic 77 78 79 80 31	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB/D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: D-SIB/G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets nal minima (if different from Basel 111) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) Current cap on AT1 instruments subject to phase out arrangements	15.08% 19.77% 20.52% 9.25% 1.25% - 1.00% 6.82% 7.00% 11.25% 13.25%	
51 52 53 54 55 55 66 57 58 atio 72 73 74 75 ppli 67	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB/D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement expressed as a percentage of risk weighted assets) of which: bank specific countercyclical buffer requirement of which: bank specific countercyclical buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets nal minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) nts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) able caps on the inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	15.08% 19.77% 20.52% 9.25% 1.25% - 1.00% 6.82% 7.00% 11.25% 13.25%	



Step-1

Table 2a Reconciliation between published financial statements and regulatory scope of consolidation

	Balance sheet as in published financial statements	Under regulatory scope of consolidation
	As at 31-Mar-2024	As at 31-Mar-2024
Accelo	in RO '000	in RO '000
Assets Cash and balances with CBO	771 775	771 725
Due from banks	771,725 706,317	771,725 706,317
Loans & Advances/Islamic Financing - Net,	9,860,338	9,860,338
Investments in securities	2,207,664	2,207,664
Investments in securities Investments in associates	9,218	9,218
Loans and advances to banks	209,023	209,023
Fixed assets	77,965	77,965
Deferred Tax Asset (CET1 adjustment)	1,860	1,860
Other assets Total Assets	164,993	164,993
Liabilities	14,009,103	14,009,103
Due to banks	1,223,836	1,223,836
Customer deposits	9,750,423	9,750,423
Current tax liabilities	67,493	9,750,423 67,493
Other liabilities		
Deferred Tax Liabilities (CET1 adjustment)	406,499 4,993	406,499
Sukuk	63,094	4,993 63,094
Euro Medium term notes		
Total liabilities	192,853	192,853
	11,709,191	11,709,191
Shareholder's Equity	750.640	750.640
Share capital	750,640	750,640
Share premium	156,215	156,215
General reserve	410,258	410,258
Retained profit	261,332	302,399
Legal reserve	160,474	139,229
Foreign currency translation reserve	(3,652)	(3,652)
Cumulative changes in fair value	46,170	(8,335)
Non-Qualifying Components of Basel III:	C 11E	C 11F
Cash flow hedge reserve	6,115	6,115
Revaluation reserve	4,904	4,904
Impairment reserve for Restructured loans	2,136	2,136
Non-Qualifying Components of Cumulative changes in fair value	4 704 -00	54,505
Total shareholder's equity	1,794,592	1,794,592
Perpetual Tier I capital	505,320	505,320
Total equity	2,299,912	2,299,912
Total Liability and shareholders' funds	14,009,103	14,009,103

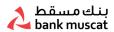


Step-2

Table 2b Reconciliation between expanded line items as per published financial statements and regulatory scope of consolidation with reference to Table 1.

	As per financial statements	Under regulatory scope of consolidation	Reference with Table 1
	As at 31-Mar-2024 in RO '000	As at 31-Mar-2024 in RO '000	
Assets			
Cash and balances with CBO	771,725	771,725	
Due from banks	706,317	706,317	
Investments:			
-Designated as Amortised Cost	1,874,535	1,874,535	
-Designated as Fair Value through OCI	278,206	278,206	
- Designated as fair value through profit or loss	14,992	14,992	
Strategic Investment (CET1 adjustment)	39,931	39,931	e
Investment in associates (CET1 adjustment)	9,218	9,218	
Loans & Advances/Islamic Financing – Net of provisions Of which:	10,069,361	10,069,361	
- Loans and advances to domestic banks	47,563	47,563	
- Loans and advances to non-resident banks	374,078	374,078	
- Loans and advances to domestic customers	8,253,462	8,253,462	
- Loans and advances to non-resident for operations abroad	182,918	182,918	
- Loans and advances to SMEs	264,936	264,936	
- Financing from Islamic banking window	1,527,783	1,527,783	
Provision against Loans and Advances, Of which:	,	,,	
- Stage 3 ECL Allowance	(323,538)	(323,538)	
- Stage 2 and 1 ECL Allowance Eligible as Tier 2 Capital	(257,841)	(78,409)	h2
- Stage 2 ECL Allowance not eligible as Tier 2 Capital ¹	-	(179,432)	
Fixed assets	77,965	77,965	
Other assets:	166,853	166,853	
Acceptances	39,944	39,944	
Positive value of Derivatives	7,265	7,265	
Deferred Tax Asset (CET1 adjustment)	1,860	1,860	f1
Accrued Interest & Others	117,784	117,784	
Total Assets	14,009,103	14,009,103	

¹The bank has applied in its capital adequacy calculation the "Prudential filter" under interim adjustment arrangement for Stage-I and Stage-II ECL in line with CBO guidelines Circular letter (BSD/CB/2020/005) dated June 03, 2020. The impact of above filter on the bank's regulatory capital is 30 bps.



Step-2 (Continued)

Table 2b Reconciliation between published financial statements and regulatory scope of consolidation with reference to regulatory capital working in Table 1

	As per financial statements	Under regulatory scope of consolidation	Reference with Table
	As at 31-Mar-2024	As at 31-Mar-2024	
	in RO '000	in RO '000	
Capital & Liabilities			
Paid-up Capital, Of which:			
Amount eligible for CET1			
Paid-up share capital	750,640	750,640	a1
Share Premium	156,215	156,215	a2
Legal reserve	160,474	160,474	c1
General reserve	410,258	410,258	c2
Retained earnings	207,092	207,092	b
Current Year Profit	54,240	54,240	
Cumulative loss on Fair Value		(10,259)	d1
Cash flow Hedge Reserve - Non- Qualifying for Basel	6,115	6,115	
Foreign Currency Translation Reserve (CET1 adjustment)	(3,652)	(3,652)	d2
Amount eligible for AT1			
Perpetual Tier I capital	505,320	505,320	G
Amount eligible for Tier 2			
Cumulative gains on fair value- (Positive MTM after applying 55% haircut)		1,924	h1
Reserve for restructured accounts	2,136	-	
Reserve for restructured accounts - Non-qualifying for Regulatory Capital		2,136	
Cumulative gains on fair value	46,170	54,505	
Revaluation reserve	4,904		
Revaluation reserve- Non- Qualifying for Basel		4,904	
Total Capital	2,299,912	2,299,912	
Deposits from banks	1,223,836	1,223,836	
Customer deposits	9,750,423	9,750,423	
Unsecured bonds	63,094	63,094	
Borrowings in the form of bonds and Notes	192,853	192,853	
Other liabilities	401,506	401,506	
Deferred Tax Liabilities (CET1 adjustment)	4,993	4,993	f2
Taxation	72,486	72,486	
Total Capital & Liabilities	14,009,103	14,009,103	

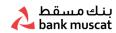
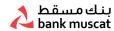


Table 3 Main features of regulatory capital instruments

1	Issuer	Additional Equity Tier 1 Capital	Additional Equity Tier 1 Capital	Paid-up share capital
•		(AET1)	(AET1) 2022	r did up share capital
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	-	ISIN OM000008892	MSX code: BKMB
	Governing law(s) of the instrument	Coverned by the Laws of		CMA Oman
3		Governed by the Laws of	Governed by the Laws of	
4	Regulatory treatment	the Sultanate of Oman.	the Sultanate of Oman.	CET1 Capital
4	Transitional Basel III rules	Additional Tier 1 Capital	Additional Tier 1 Capital	CET1 Capital
5	Post-transitional Basel III rules	Additional Tier 1 Capital	NA	CET1 Capital
6	Eligible at solo/group/group & solo	Group	Group	Group
7	Instrument type (types to be specified by each jurisdiction)	AET1 Capital	AET1 Capital	Paid-up share capital
8	Amount recognised in regulatory capital - in RO million	130.000	375.320	750.640
9	Par value of instrument - in RO	RO 1	RO 1	0.100 baisa
10	Accounting classification	Equity	Equity	Equity
11	Original date of issuance	April 03, 2017	Nov 20, 2022	Various
	Perpetual or dated	Perpetual		
12			Perpetual	Perpetual
13	Original maturity date	Perpetual	Perpetual	Various
14	Issuer call subject to prior supervisory approval	Yes, After 5 years	Yes, After 5 years	No
15	Optional call date, contingent call dates and redemption amount	Redemption of the capital deposit pursuant to agreement and CBO may only occur on the first call date or on any call date thereafter or on any interest payment date after the first call date.	Redemption of the AET 1 Perpetual Bonds either in full or in part pursuant to conditions mentioned in prospectus on first call date or subsequent call date (every six months after first call date).	NA
16	Subsequent call dates, if applicable	The first call date (fifth anniversary of the deposit date) or the second call date or the call date falling on any interest payment date after the first call date.	The First call date is 20 November 2027, being the date falling on the fifth anniversary of the bond Issue Date. Subsequent call dates, every six (6) months after the first call date.	NA
17	Fixed or floating dividend/coupon	Fixed	Fixed until first call date and based on index thereafter.	Floating
18	Coupon rate and any related index	5.50%	4.25% until first call date, thereafter it is sum of Reset Reference Rate (weighted average interest rate payable on Rial Omani Deposits) plus Relevant Marqin (2.25%)	NA
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Partially discretionary
21	Existence of step up or other incentive to	No		No
	redeem		No.	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	NA
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA
	If convertible, mandatory or optional		NA NA	14/7
27	conversion	NA	INA	NA
	70		814	
28	If convertible, specify instrument type convertible into	NA	NA	NA
	convertible into If convertible, specify issuer of instrument it	NA NA	NA NA	NA
29	convertible into If convertible, specify issuer of instrument it converts into	NA		
29 30	convertible into If convertible, specify issuer of instrument it		NA The instrument is subordinated to deposit holders, general creditors, holders of subordinated debt/ bonds/	NA No Sub-Debt
29 30 31	convertible into If convertible, specify issuer of instrument it converts into Write-down feature Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	NA Yes The instrument is subordinated to depositors, general creditors and subordinated debt/sukuk of the bank.	NA The instrument is subordinated to deposit holders, general creditors, holders of subordinated debt/ bonds/ sukuk of the Bank.	No Sub-Debt
29 30 31 32	convertible into If convertible, specify issuer of instrument it converts into Write-down feature Position in subordination hierarchy in liquidation (specify instrument type	NA Yes The instrument is subordinated to depositors, general creditors and	NA The instrument is subordinated to deposit holders, general creditors, holders of subordinated debt/ bonds/ sukuk of the Bank. Non-viability event In Full or partial, as determined by the Bank in conjunction with CBO and in accordance with conditions mentioned in prospectus and the	No
29 30 31 32	convertible into If convertible, specify issuer of instrument it converts into Write-down feature Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) If write-down, write-down trigger(s) If write-down, full or partial	NA Yes The instrument is subordinated to depositors, general creditors and subordinated debt/sukuk of the bank. Non-viability event In Full or partial, as determined by the Bank in conjunction with CBO and in accordance with the Basel Regulations.	NA The instrument is subordinated to deposit holders, general creditors, holders of subordinated debt/ bonds/ sukuk of the Bank. Non-viability event In Full or partial, as determined by the Bank in conjunction with CBO and in accordance with conditions mentioned in prospectus and the extant Basel Regulations.	No Sub-Debt NA NA
29 30 31 32 33	convertible into If convertible, specify issuer of instrument it converts into Write-down feature Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	NA Yes The instrument is subordinated to depositors, general creditors and subordinated debt/sukuk of the bank. Non-viability event In Full or partial, as determined by the Bank in conjunction with CBO and in	NA The instrument is subordinated to deposit holders, general creditors, holders of subordinated debt/ bonds/ sukuk of the Bank. Non-viability event In Full or partial, as determined by the Bank in conjunction with CBO and in accordance with conditions mentioned in prospectus and the	No Sub-Debt NA
28 29 30 31 32 33 34 35 36	convertible into If convertible, specify issuer of instrument it converts into Write-down feature Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	NA Yes The instrument is subordinated to depositors, general creditors and subordinated debt/sukuk of the bank. Non-viability event In Full or partial, as determined by the Bank in conjunction with CBO and in accordance with the Basel Regulations. Permanent	NA The instrument is subordinated to deposit holders, general creditors, holders of subordinated debt/ bonds/ sukuk of the Bank. Non-viability event In Full or partial, as determined by the Bank in conjunction with CBO and in accordance with conditions mentioned in prospectus and the extant Basel Regulations. Permanent	No Sub-Debt NA NA



Leverage Ratio

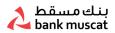
Under its Basel III guidelines, Basel Committee for Banking Supervision (BCBS) introduced a non-risk sensitive Leverage Ratio to address excessive build-up of on and off-balance sheet exposures, which was the root cause of the Financial/Credit crisis of 2008. The ratio is calculated by dividing the Tier I capital of the bank by the Bank's total assets (sum of all on and off-balance sheet assets). Being a DSIB the Bank is required to maintain a higher Leverage ratio of 5% considering the systemic importance.

Table 1: Summary comparison of accounting assets vs leverage ratio exposure measure as at March 31, 2024

#	Item	RO'000
1	Total consolidated assets as per published financial statements	14,009,103
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(49,149)
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	
4	Adjustments for derivative financial instruments	115,906
5	Adjustment for securities financing transactions (i.e., repos and similar secured lending)	
6	Adjustment for off-balance sheet items (i.e., conversion to credit equivalent amounts of off-balance sheet exposures)	1,001,299
7	Other adjustments	-
8	Leverage ratio exposure	15,077,159

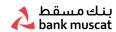
Table 2: Leverage ratio common disclosure template

	2: Leverage ratio common disclosure template	
	Item	RO'000
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	14,009,103
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(49,149)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	13,959,954
	Derivative Exposures	
4	Replacement cost associated with all derivatives transactions (i.e., net of eligible cash variation margin)	34,245
5	Add-on amounts for PFE associated with all derivatives transactions	81,661
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	
8	(Exempted CCP 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 4 to 10)	115,906
	Securities financing transaction exposures	
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	-
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-
14	CCR exposure for SFT assets	-
15	Agent transaction exposures	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	-
	Other Off-balance sheet exposures	
17	Off-balance sheet exposure at gross notional amount	2,066,031
18	(Adjustments for conversion to credit equivalent amounts)	(1,064,732)
19	Off-balance sheet items (sum of lines 17 and 18)	1,001,299
	Capital and total exposures	
20	Tier 1 capital	2,126,939
21	Total exposures (sum of lines 3, 11, 16 and 19)	15,077,159
22	Basel III leverage ratio (%)	14.1



LCR Common Disclosure

	Total unweighted value (Average)	TOTAL CASH INFLOWS
	As at 31-Mar-2024	As at 31-Mar-2024
	in RO '000	in RO '000
High Quality Liquid Assets		
1 Total High-Quality Liquid Assets (HQLA)		2,527,581
Cash Outflows		
2 Retail deposits and deposits from small business customers, of which:	4,044,305	215,137
3 Stable deposits	2,288,445	69,361
4 Less stable deposits	1,755,861	145,776
5 Unsecured wholesale funding, of which:	2,653,795	1,272,149
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7 Non-operational deposits (all counterparties)	2,653,795	1,272,149
8 Unsecured debt		
9 Secured wholesale funding		0
10 Additional requirements, of which	307,065	45,420
11 Outflows related to derivative exposures and other collateral requirements	16,348	16,348
12 Outflows related to loss of funding on debt products		
13 Credit and liquidity facilities	290,717	29,072
14 Other contractual funding obligations	143,450	143,450
15 Other contractual funding obligations	1,766,561	88,328
16 TOTAL CASH OUTFLOWS		1,764,484
17 Secured lending (e.g. reverse repos)		
18 Inflows from fully performing exposures	1,036,941	579,489
19 Other cash inflows		
20 TOTAL CASH INFLOWS	1,036,941	579,489
		Total Adjusted Value
21 TOTAL HQLA		2,527,581
22 TOTAL NET CASH OUTFLOWS		1,184,995
23 LIQUIDITY COVERAGE RATIO (%)		213



NSFR disclosure

			RC	000' 3	As at 1-Mar-2024
Unweighted value by residual maturity					
ASF Item	No	< 6	6 months		Weighted
	maturity	months	to < 1yr	≥ 1yr	value
1 Capital:	2,271,921		•		2,271,921
2 Regulatory capital	2,190,923				2,190,923
3 Other capital instruments	80,998				80,998
A Retail deposits and deposits from small business customers	,		3,931,952		3,654,133
5 Stable deposits			2,307,514		2,192,138
5 Less stable deposits			1,624,438		1,461,99
7 Wholesale funding:		57,424	3,124,090	3,705,086	5,295,843
8 Operational deposits		57,424	, , , , , , , , , , , , , , , , , , , ,	.,,	28,712
9 Other wholesale funding		,	3,124,090	3,705,086	5,267,13
10 Liabilities with matching interdependent assets			.,	-,:,	0,201,20
11 Other liabilities:					
12 NSFR derivative liabilities	16,348				
13 All other liabilities and equity not included in above categories	1,078,087				
14 TOTAL ASF					11,221,89
RSF Item					
.5 Total NSFR high-quality liquid assets (HQLA)					112,95
6 Deposits held at other financial institutions for operational purposes		122,768			61,38
1.7 Performing loans and securities:	0	109,283	2,196,653	7,399,816	7,077,01
.8 Performing loans to financial institutions secured by Level 1 HQLA			_,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	.,,.
9 Performing loans to financial institutions secured by non- Level 1 HQLA and		400 000	255 500		44440
insecured performing loans to financial institutions		109,283	255,599		144,19
20 Performing loans to non-financial corporate clients, loans to retail and small business			1 041 054	F 762 004	F 000 20
customers, and loans to sovereigns, central banks and PSEs, of which			1,941,054	5,762,084	5,868,29
21 -With a risk weight of less than or equal to 35% under the Basel II Standardised					
approach for credit risk					
22 Performing residential mortgages, of which:					
23 With a risk weight of less than or equal to 35% under the Basel II Standardised				1 627 722	1 064 52
Approach for credit risk				1,637,733	1,064,52
24 Securities that are not in default and do not qualify as HQLA, including exchange-				0	
raded equities				U	
25 Assets with matching interdependent liabilities					
26 Other Assets:	1,735,444	0	0	0	1,735,44
7 Physical traded commodities, including gold					
28 Assets posted as initial margin for derivative contracts and contributions to default unds of CCPs					
9 NSFR derivative assets	33,099				33,09
O NSFR derivative liabilities before deduction of variation margin posted				0	
1 All other assets not included in the above categories	1,702,345				1,702,34
32 Off-balance sheet items				2,057,278	102,86
33 TOTAL RSF					9,089,66
4 NET STABLE FUNDING RATIO (%)					1239