

INDUSTRIAL AND COMMERCIAL BANK OF CHINA (CANADA) BASEL III PILLAR 3 DISCLOSURES AS AT JUNE 30, 2025

Table of Contents

Notes to Users	2
Key Metrics	3
Composition of Capital	4
Leverage Ratio	5

Notes to Users

This document addresses the Basel III Pillar 3 disclosure requirements for Industrial and Commercial Bank of China (Canada) (the "Bank") in accordance with *OSFI's Pillar 3 Disclosure Guideline for Small and Medium-Sized Deposit-Taking Institutions (SMSBs) Capital and Liquidity Requirements* (the "Guideline") https://www.osfi-bsif.gc.ca/en/guidance/guidance-library/pillar-3-disclosure-quideline-small-medium-sized-deposit-taking-institutions-smsbs-quideline-2024

The following disclosures do not constitute any form of financial statements and must not be relied upon in making any investment or judgment on the Bank or its shareholder bank.

Segmentation Category

The Bank is currently categorized as Category 2 SMSB in accordance with OSFI's Small and Medium-Sized Deposit-Taking Institutions (SMSBs) Capital and Liquidity Requirements, section entitled "Segmentation of SMSBs"

https://www.osfi-bsif.gc.ca/Eng/fi-if/rg-ro/gdn-ort/gl-ld/Pages/SMSB.aspx#ToC3.0.

Financial Data Website

For the Bank's Financial Data, refer to OSFI's Financial Data for Banks website https://www.osfibsif.gc.ca/Eng/wt-ow/Pages/fd-df.aspx

Frequency of Reporting

OSFI expects SMSBs to adhere to the Guideline for frequency and format of reporting. Accordingly, the Bank's relevant quantitative disclosure are provided quarterly, and the general qualitative information of credit risk and operational risk are provided annually, at year-end.

Key Metrics

Key Metrics –KM1

	Item	Amounts (CAD in '000 except ratios)				
		Jun 30, 2025	Mar 31, 2025	Dec 31, 2024	Sep 30, 2024	Jun 30, 2024
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	493,224	487,205	484,977	480,048	473,287
2	Tier 1	493,224	487,205	484,977	480,048	473,287
3	Total capital	520,753	521,522	513,148	504,740	497,864
	Risk-weighted assets (amounts)			·		
4	Total risk-weighted assets (RWA)	3,118,897	3,028,744	3,043,880	2,767,698	2,734,135
4a	Total risk-weighted assets (pre-floor)	3,118,897	3,028,744	3,043,880	2,767,698	2,734,135
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	15.81%	16.09%	15.93%	17.34%	17.31%
5a	CET1 ratio (%) (pre-floor ratio)	15.81%	16.09%	15.93%	17.34%	17.31%
6	Tier 1 ratio (%)	15.81%	16.09%	15.93%	17.34%	17.31%
6a	Tier 1 ratio (%) (pre-floor ratio)	15.81%	16.09%	15.93%	17.34%	17.31%
7	Total capital ratio (%)	16.70%	17.22%	16.86%	18.24%	18.21%
7a	Total capital ratio (%) (pre-floor ratio)	16.70%	17.22%	16.86%	18.24%	18.21%
	Additional CET1 bu	uffer requirem	ents as a perd	centage of RW	/A	
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	0	0	0	0	0
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%) *	11.31%	11.59%	11.43%	12.84%	12.81%
		Basel III Leve	rage ratio			
13	Total Basel III leverage ratio exposure measure	3,671,287	3,617,342	3,713,809	3,474,203	3,410,396
14	Basel III leverage ratio (row 2 / row 13)	13.43%	13.47%	13.06%	13.82%	13.88%

^{*}Calculated as row 5 minus minimum CET1 requirement of 4.5%

Composition of Capital

Composition of regulatory capital -Modified CC1

Q2 2025 as at Jun 30, 2025

	Q2 2020 as at Juli 30, 2023	
	Item	Amounts (CAD in '000 except ratios)
	Common Equity Tier 1 capital: instruments and reserves	
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	208,000
2	Retained earnings	284,919
3	Accumulated other comprehensive income (and other reserves)	329
4	Directly issued capital subject to phase out from CET1 (only applicable to Federal Credit Unions)	-
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-
6	Common Equity Tier 1 capital before regulatory adjustments	493,248
	Common Equity Tier 1 capital: regulatory adjustments	
28	Total regulatory adjustments to Common Equity Tier 1	(24)
29	Common Equity Tier 1 capital (CET1)	493,224
	Additional Tier 1 capital: instruments	
36	Additional Tier 1 capital before regulatory adjustments	-
	Additional Tier 1 capital: regulatory adjustments	
43	Total regulatory adjustments to additional Tier 1 capital	-
44	Additional Tier 1 capital (AT1)	-
45	Tier 1 capital (T1 = CET1 + AT1)	493,224
	Tier 2 capital: instruments and provisions	
50	Collective allowances	27,529
51	Tier 2 capital before regulatory adjustments	27,529
	Tier 2 capital: regulatory adjustments	
57	Total regulatory adjustments to Tier 2 capital	-
58	Tier 2 capital (T2)	27,529
59	Total capital (TC = T1 + T2)	520,753
60	Total risk-weighted assets	3,118,897
	Capital ratios	
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	15.81%
62	Tier 1 (as a percentage of risk-weighted assets)	15.81%
63	Total capital (as a percentage of risk-weighted assets)	16.70%
	OSFI target	
69	Common Equity Tier 1 target ratio	7.00%
70	Tier 1 capital target ratio	8.50%
71	Total capital target ratio	10.50%

Leverage Ratio

Leverage Ratio -LR2

Seturitization exposures but including collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework (IFRS) 3 (Poductions of receivable assets for cash variation margin provided in derivatives transactions) 4 (Asset amounts deducted in determining Tier 1 capital) 5 (Sum of lines 1 to 4) 5 (Sum of lines 1 to 4) Derivative exposures 6 Replacement cost associated with all derivative transactions 7 Add-on amounts for potential future exposure associated with all derivative transactions 8 (Exempted central counterparty-leg of client cleared trade exposures) 9 Adjusted effective notional amount of written credit derivatives 10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives) 11 Total derivative exposures 22 Gross SFT assets recognized for accounting purposes (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 Counterparty credit risk (CCR) exposure for SFTs 15 Agent transaction exposures 16 Total securities financing transaction exposures (sum of lines 12 to 15 ft) 16 15) Other off-balance sheet exposure at gross notional amount 1 (Adjustments for conversion to credit equivalent amounts) 17 (Total securities financing transaction exposures (sum of lines 12 to 15 ft) 18 (Adjustments for conversion to credit equivalent amounts) 19 Off-balance sheet exposure at gross notional amount 1 (Adjustments for conversion to credit equivalent amounts) 20 Tier 1 capital 20 Tier 2 capital		Item		ounts except ratios)		
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral) 2 Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework (IFRS) 3 (Deductions of receivable assets for cash variation margin provided in derivatives transactions) 4 (Asset amounts deducted in determining Tier 1 capital) 5 (Sum of lines 1 to 4) 5 (sum of lines 1 to 4) Derivative exposures 6 Replacement cost associated with all derivative transactions 7 Add-on amounts for potential future exposure associated with all derivative transactions 8 (Exempted central counterparty-leg of client cleared trade exposures) 9 Adjusted effective notional amount of written credit derivatives 10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives) 11 Total derivative exposures 8 (Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions 13 (Netted amounts of cash payables and cash receivables of gross SFT assets recognized for accounting transactions 14 (Counterparty credit risk (CCR) exposure for SFTs 15 Agent transaction exposures 16 Total securities financing transaction exposures 17 Off-balance sheet exposures 18 (Adjustments for conversion to credit equivalent amounts) 19 (Agent transaction exposures 10 (Folial securities financing transaction exposures (sum of lines 12 to 15) 10 (Folial securities financing transaction exposures (sum of lines 12 to 15) 11 (Folial securities financing transaction exposures (sum of lines 12 to 15) 12 (Folial securities financing transaction exposures (sum of lines 12 to 15) 13 (Agent transaction exposures 14 (Adjustments for conversion to credit equivalent amounts) 15 (Folial securities financing transaction exposures (sum of lines 17 and 18) 16 (Folial exposures (sum of lines 5, 11, 16 and 19) 17 (Folial exposures (sum of lines 5, 11, 16 and 19) 18 (Folial exposures (sum of lines			Jun 30,2025	Mar 31,2025		
securitization exposures but including collateral) Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework (IFRS) (Deductions of receivable assets for cash variation margin provided in derivatives transactions) (Asset amounts deducted in determining Tier 1 capital) (Berliams 1 to 4) (Asset amounts deducted in determining Tier 1 capital) (Berliams 1 to 4) (Berliams 1	On-ba	alance sheet exposures				
sheet assets pursuant to the operative accounting framework (IFRS) (Deductions of receivable assets for cash variation margin provided in derivatives transactions) (Asset amounts deducted in determining Tier 1 capital) (Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4) (Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4) (Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4) (Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4) (Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4) (Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4) (Total on-balance sheet exposure sexociated with all derivative exposures associated with all derivative transactions (Exempted central counterparty-leg of client cleared trade exposures) (Adjusted effective notional amount of written credit derivatives (Adjusted effective notional offsets and add-on deductions for written credit derivatives) (Adjusted effective notional offsets and add-on deductions for written credit derivatives) (Total derivative exposures (sum of lines 6 to 10) 11,611 7,252 Securities financing transaction exposures Gross SFT assets recognized for accounting purposes (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 Counterparty credit risk (CCR) exposure for SFTs 15 Agent transaction exposures 16 15) 17 Agent transaction exposures 18 Off-balance sheet exposures 19 Off-balance sheet exposure at gross notional amount 1,289,471 1,414,394 18 (Adjustments for conversion to credit equivalent amounts) 7,45,218 7,49,205 7,49,206 7,49,207 7,49,218 7,49,207 7,49,218 7,49,207 7,49,218 7,49,208 7,49,208 7,49,208 7,49,208 7,49,208 7,49,208 7,49,208 7,49,208 7,49,208 7,49,208 7,49,208 7,49,208 7,49,208	1		3,123,646	2,980,622		
derivatives transactions) (9,072) (Asset amounts deducted in determining Tier 1 capital) (24) (1) Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4) 3,115,423 2,971,891 Derivative exposures Replacement cost associated with all derivative transactions 3,438 3,722 Add-on amounts for potential future exposure associated with all derivative transactions 8,173 3,530 (Exempted central counterparty-leg of client cleared trade exposures)	2	sheet assets pursuant to the operative accounting framework (IFRS)	(2,456)	(2,658)		
Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4) Derivative exposures 6 Replacement cost associated with all derivative transactions 3,438 3,722 7 Add-on amounts for potential future exposure associated with all derivative transactions 8 (Exempted central counterparty-leg of client cleared trade exposures) 9 Adjusted effective notional amount of written credit derivatives 10 credit derivatives) 11 Total derivative exposures (sum of lines 6 to 10) 11 Total derivative exposures (sum of lines 6 to 10) 12 Gross SFT assets recognized for accounting purposes (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 Counterparty credit risk (CCR) exposure for SFTs 15 Agent transaction exposures 16 Total securities financing transaction exposures (sum of lines 12 to 15) 17 Agent transaction exposures 18 (Adjustments for conversion to credit equivalent amounts) 19 Off-balance sheet exposure at gross notional amount 10 (Fability and total exposures) 10 (Off-balance sheet items (sum of lines 17 and 18) 11 (Adjustments for conversion to credit equivalent amounts) 11 (Adjustments for conversion to credit equivalent amounts) 11 (Adjustments for conversion to credit equivalent amounts) 12 (Adjustments for conversion to credit equivalent amounts) 13 (Adjustments for conversion to credit equivalent amounts) 14 (Adjustments for conversion to credit equivalent amounts) 15 (Adjustments for conversion to credit equivalent amounts) 16 (Adjustments for conversion to credit equivalent amounts) 17 (Adjustments for conversion to credit equivalent amounts) 18 (Adjustments for conversion to credit equivalent amounts) 19 Off-balance sheet items (sum of lines 17 and 18) 19 Off-balance sheet items (sum of lines 17 and 18) 10 (Adjustments for conversion to credit equivalent amounts) 10 (Adjustments for conversion to credit equivalent amounts) 11 (Adjustments for conversion to credit equivalent amoun	3		(5,743)	(6,072)		
Sum of lines 1 to 4 2,971,891	4	(Asset amounts deducted in determining Tier 1 capital)	(24)	(1)		
6 Replacement cost associated with all derivative transactions 3,438 3,722 7 Add-on amounts for potential future exposure associated with all derivative transactions 8,173 3,530 8 (Exempted central counterparty-leg of client cleared trade exposures)	5		3,115,423	2,971,891		
Add-on amounts for potential future exposure associated with all derivative transactions (Exempted central counterparty-leg of client cleared trade exposures) Adjusted effective notional amount of written credit derivatives (Adjusted effective notional offsets and add-on deductions for written credit derivatives) Total derivative exposures (sum of lines 6 to 10) 11 Total derivative exposures (sum of lines 6 to 10) 12 Foress SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions (Netted amounts of cash payables and cash receivables of gross SFT assets) (Netted amounts of cash payables and cash receivables of gross SFT assets) Agent transaction exposures Agent transaction exposures Total securities financing transaction exposures (sum of lines 12 to 15) Off-balance sheet exposure at gross notional amount (Adjustments for conversion to credit equivalent amounts) (Adjustments for conversion to credit equivalent amounts) (Adjustments for conversion to credit equivalent amounts) Total Exposures Tier 1 capital 493,224 487,205 Total Exposures (sum of lines 5, 11, 16 and 19) Adjustments for conversion to lines 5, 11, 16 and 19) Agent Task (Adjustments (sum of lines 5, 11, 16 and 19) Agent Task (Adjustments (sum of lines 5, 11, 16 and 19) Agent Task (Adjustments (sum of lines 5, 11, 16 and 19) Agent Task (Adjustments (sum of lines 5, 11, 16 and 19)	Deriv	ative exposures				
transactions (Exempted central counterparty-leg of client cleared trade exposures) Adjusted effective notional amount of written credit derivatives (Adjusted effective notional offsets and add-on deductions for written credit derivatives) Total derivative exposures (sum of lines 6 to 10) 11,611 7,252 Securities financing transaction exposures Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions (Netted amounts of cash payables and cash receivables of gross SFT assets) Counterparty credit risk (CCR) exposure for SFTs Agent transaction exposures Total securities financing transaction exposures (sum of lines 12 to 15) Total securities financing transaction exposures (sum of lines 12 to 15) Off-balance sheet exposure at gross notional amount 1,289,471 1,414,394 (Adjustments for conversion to credit equivalent amounts) (745,218) (821,185) 9 Off-balance sheet items (sum of lines 17 and 18) Capital and total exposures Tier 1 capital 493,224 487,205 Total Exposures (sum of lines 5, 11, 16 and 19) Asign transactions 3,671,287 3,617,342	6	·	3,438	3,722		
Adjusted effective notional amount of written credit derivatives (Adjusted effective notional offsets and add-on deductions for written credit derivatives) 11 Total derivative exposures (sum of lines 6 to 10) 11,611 7,252 Securities financing transaction exposures 12 Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions (Netted amounts of cash payables and cash receivables of gross SFT assets) 13 (Netted amounts of cash payables and cash receivables of gross SFT assets) 14 Counterparty credit risk (CCR) exposure for SFTs 15 Agent transaction exposures 16 Total securities financing transaction exposures (sum of lines 12 to 15) 17 Off-balance sheet exposures 18 (Adjustments for conversion to credit equivalent amounts) 19 Off-balance sheet items (sum of lines 17 and 18) 19 Off-balance sheet items (sum of lines 17 and 18) 20 Tier 1 capital 21 Total Exposures (sum of lines 5, 11, 16 and 19) 22 Leverage ratio	7		8,173	3,530		
(Adjusted effective notional offsets and add-on deductions for written credit derivatives) Total derivative exposures (sum of lines 6 to 10) 11,611 7,252 Securities financing transaction exposures Coross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions (Netted amounts of cash payables and cash receivables of gross SFT assets) Counterparty credit risk (CCR) exposure for SFTs Agent transaction exposures Total securities financing transaction exposures (sum of lines 12 to 15) Other off-balance sheet exposure at gross notional amount Adjustments for conversion to credit equivalent amounts) (Adjustments for conversion to credit equivalent amounts) Off-balance sheet items (sum of lines 17 and 18) Capital and total exposures Total Exposures (sum of lines 5, 11, 16 and 19) Agent transaction exposures (sum of lines 17, 36, 71, 287, 36, 71, 342) Leverage ratio	8	(Exempted central counterparty-leg of client cleared trade exposures)	-	_		
Total derivatives) Total derivative exposures (sum of lines 6 to 10) Total derivative exposures (sum of lines 6 to 10) Total derivative exposures Total derivative exposures Total derivative exposures (sum of lines 6 to 10) Total derivative exposures Total derivative exposures (sum of lines 12 to 15) Total securities financing transaction exposures (sum of lines 12 to 15) Total securities financing transaction exposures (sum of lines 12 to 15) Total securities financing transaction exposures (sum of lines 12 to 15) Total securities financing transaction exposures (sum of lines 12 to 15) Total securities financing transaction exposures (sum of lines 12 to 15) Total securities financing transaction exposures (sum of lines 12 to 15) Total securities financing transaction exposures (sum of lines 12 to 15) Total securities financing transaction exposures (sum of lines 12 to 15) Total securities financing transaction exposures (sum of lines 12 to 15) Total securities financing transaction exposures (sum of lines 12 to 15) Total securities financing transaction exposures (sum of lines 12 to 15) Total securities financing transaction exposures (sum of lines 17 and 18) Total securities financing transaction exposures (sum of lines 17 and 18) Total securities financing transaction exposures (sum of lines 5, 11, 16 and 19) Total Exposures (sum of lines 5, 11, 16 and 19) Total Exposures (sum of lines 5, 11, 16 and 19)	9	Adjusted effective notional amount of written credit derivatives	-	-		
Securities financing transaction exposures Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions (Netted amounts of cash payables and cash receivables of gross SFT assets) Counterparty credit risk (CCR) exposure for SFTs Agent transaction exposures Total securities financing transaction exposures (sum of lines 12 to 15) Other off-balance sheet exposures To Off-balance sheet exposure at gross notional amount Adjustments for conversion to credit equivalent amounts) Off-balance sheet items (sum of lines 17 and 18) Capital and total exposures Tier 1 capital Agent transaction exposures 44,990 Capital and total exposures Toff-balance sheet items (sum of lines 17 and 18) Total Exposures (sum of lines 5, 11, 16 and 19) Leverage ratio	10		-	-		
Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions (Netted amounts of cash payables and cash receivables of gross SFT assets) Counterparty credit risk (CCR) exposure for SFTs Agent transaction exposures Total securities financing transaction exposures (sum of lines 12 to 15) Other off-balance sheet exposures (Adjustments for conversion to credit equivalent amounts) (Adjustments for conversion to credit equivalent amounts) Off-balance sheet items (sum of lines 17 and 18) Capital and total exposures Total Exposures (sum of lines 5, 11, 16 and 19) Leverage ratio	11	Total derivative exposures (sum of lines 6 to 10)	11,611	7,252		
recognition of netting), after adjusting for sale accounting transactions (Netted amounts of cash payables and cash receivables of gross SFT assets) (Netted amounts of cash payables and cash receivables of gross SFT assets) (Netted amounts of cash payables and cash receivables of gross SFT assets) (Netted amounts of cash payables and cash receivables of gross SFT assets) (Netted amounts of cash payables and cash receivables of gross SFT assets) (Netted amounts of cash payables and cash receivables of gross SFT assets) (Adjust transaction exposures (Netted amounts (CCR) exposures of transaction exposures (sum of lines 12 to assets of transaction exposures (sum of lines 12 to assets of transaction exposures (sum of lines 12 to assets of transaction exposures (sum of lines 12 to assets of transaction exposures (sum of lines 12 to assets of l	Secu	Securities financing transaction exposures				
13 assets	12		-	-		
Agent transaction exposures Total securities financing transaction exposures (sum of lines 12 to 15) Other off-balance sheet exposures Off-balance sheet exposure at gross notional amount 1,289,471 1,414,394 (Adjustments for conversion to credit equivalent amounts) (745,218) (821,185) Off-balance sheet items (sum of lines 17 and 18) 544,253 593,209 Capital and total exposures Tier 1 capital 493,224 487,205 Total Exposures (sum of lines 5, 11, 16 and 19) 3,671,287 3,617,342 Leverage ratio	13	, ,	-	-		
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 1,289,471 1,414,394 18 (Adjustments for conversion to credit equivalent amounts) (745,218) (821,185) 19 Off-balance sheet items (sum of lines 17 and 18) 544,253 593,209 Capital and total exposures 20 Tier 1 capital 493,224 487,205 21 Total Exposures (sum of lines 5, 11, 16 and 19) 3,671,287 3,617,342 Leverage ratio	14	Counterparty credit risk (CCR) exposure for SFTs	-	44,990		
15	15		-	-		
17 Off-balance sheet exposure at gross notional amount 1,289,471 1,414,394 18 (Adjustments for conversion to credit equivalent amounts) (745,218) (821,185) 19 Off-balance sheet items (sum of lines 17 and 18) 544,253 593,209 Capital and total exposures 20 Tier 1 capital 493,224 487,205 21 Total Exposures (sum of lines 5, 11, 16 and 19) 3,671,287 3,617,342 Leverage ratio	16		-	44,990		
18 (Adjustments for conversion to credit equivalent amounts) (745,218) (821,185) 19 Off-balance sheet items (sum of lines 17 and 18) 544,253 593,209 Capital and total exposures 20 Tier 1 capital 493,224 487,205 21 Total Exposures (sum of lines 5, 11, 16 and 19) 3,671,287 3,617,342 Leverage ratio	Other	r off-balance sheet exposures				
19 Off-balance sheet items (sum of lines 17 and 18) 544,253 593,209 Capital and total exposures 20 Tier 1 capital 493,224 487,205 21 Total Exposures (sum of lines 5, 11, 16 and 19) 3,671,287 3,617,342 Leverage ratio	17	Off-balance sheet exposure at gross notional amount	1,289,471	1,414,394		
Capital and total exposures 20 Tier 1 capital 493,224 487,205 21 Total Exposures (sum of lines 5, 11, 16 and 19) 3,671,287 3,617,342 Leverage ratio	18	(Adjustments for conversion to credit equivalent amounts)	(745,218)	(821,185)		
20 Tier 1 capital 493,224 487,205 21 Total Exposures (sum of lines 5, 11, 16 and 19) 3,671,287 3,617,342 Leverage ratio	19	Off-balance sheet items (sum of lines 17 and 18)	544,253	593,209		
21 Total Exposures (sum of lines 5, 11, 16 and 19) 3,671,287 3,617,342 Leverage ratio	Capital and total exposures					
Leverage ratio	20	Tier 1 capital	493,224	487,205		
	21	Total Exposures (sum of lines 5, 11, 16 and 19)	3,671,287	3,617,342		
22 Basel III leverage ratio 13.43% 13.47%	Leverage ratio					
	22	Basel III leverage ratio	13.43%	13.47%		