

Habib African Bank Limited

Table 1: Qualitative Information about Credit risks

HABL credit risk model translates into components of banks credit risk profile by converting uncertainty about borrower behavior into quantifiable and measurable risk parameters.

HABL credit risk model translates into components of banks credit risk profile by converting uncertainty about borrower behavior into quantifiable and measurable risk parameters.

HABL establish its credit risk management policy basing on the following criteria or approach:

- **Criteria:** Bank's risk appetite, macro-economic conditions, historical performance or regulatory requirement, security arrangement.
- **Approach:** Credit risk assessment and mitigation, monitoring and review, approval hierarch and policy formulation

The credit risk management and control function is organized to ensure effective identification, measurement, monitoring, and control of credit risk across the bank. The structure is designed to maintain independence between business origination and risk oversight, and controls.

Our Credit risk management identifies and monitors risks, while the control functions ensure effective risk oversight.

Reports to Management and the Board it covers risk levels, loan quality, loans concentration, limit monitoring & compliance, stress testing analysis, and management actions.

Table 2: Prudential Regulation Matrix as at 31st December 2025

S/N	METRIC	a Dec-25	b Sep-25	c Jun-25	d Mar-25	e Dec-24
	Available Capital					
1	Common Equity Tier 1 (CET1)	32,143,951,237.02	45,907,353,550.42	45,127,086,321.87	43,441,471,451.36	43,462,330,848.01
2	Tier 1	32,143,951,237.02	45,907,353,550.42	45,127,086,321.87	43,441,471,451.36	43,462,330,848.01
3	Total Capital	32,143,951,237.02	45,907,353,550.42	45,127,086,321.87	43,441,471,451.36	43,462,330,848.01
	Risk -Weighted Assets					
4	Total Risk -Weighted Assets (RWA)	275,221,335,600.03	275,397,274,914.58	282,158,846,469.62	206,932,916,973.79	275,450,545,190.02
	Risk based capital ratios as per percentage of RWA					
5	Common Equity Tier 1 Ratio (%)	11.68%	16.67%	15.99%	20.99%	15.78%
6	Tier 1 Ratio (%)	11.68%	16.67%	15.99%	20.99%	15.78%
7	Total Capital Ratio (%)	11.68%	16.67%	15.99%	20.99%	15.78%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Total of bank CET1 specific buffer requirement (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	CET available after meeting the bank's minimum capital	3.18%	8.17%	7.49%	12.49%	7.28%
	Basel III Leverage Ratio					
11	Tier 1 Capital	32,143,951,237.02	45,907,353,550.42	45,127,086,321.87	43,441,471,451.36	43,462,330,848.01
12	Exposure measure	453,614,867,298.49	459,497,527,059.66	434,129,737,957.59	377,707,809,706.80	368,035,317,970.17
13	Basel III Leverage Ratio (%) (Tier 1Capital/Exposure measure)	7.09%	9.99%	10.39%	11.50%	11.81%
	Liquidity Coverage Ratio					
14	Total high quality liquid assets (HQLA)	92,993,377,043.43	124,014,672,131.35	106,629,493,053.77	150,988,565,570.53	145,298,344,412.77
15	Total Net cash outflow (HQLA)	19,239,303,166.25	25,840,856,015.92	29,033,540,030.15	36,163,149,367.13	54,495,717,800.27
16	LCR	483%	480%	367%	418%	267%
	Net Stable Funding Ratio					
17	Total Available stable funding	2.17585E+11	2.26973E+11	2.3945E+11	1.98702E+11	2.03921E+11
18	Total required stable funding	1.46997E+11	1.20565E+11	1.30226E+11	73545438098	74797449320
19	NSFR (%)	148%	188%	184%	270%	273%

Table 3: Composition of Regulatory Capital as at 31st December 2025

S/No	Particulars	Amount (TZS)	
		Dec-25	Dec-24
a	b		
1	Common Equity Tier 1 capital (CET1): Instruments and reserves	-	-
2	Fully Paid-up Ordinary shares Capital	2,600,000,000.00	2,600,000,000.00
3	Share Premium arising from Ordinary shares	-	-
4	Retained earnings less foreseeable dividends	39,831,042,534.00	36,980,578,741.44
1	Common Equity Tier 1 capital (CET1): Instruments and reserves	-	-
2	Fully Paid-up Ordinary shares Capital	2,600,000,000.00	2,600,000,000.00
3	Share Premium arising from Ordinary shares	-	-
4	Retained earnings less foreseeable dividends	39,831,042,534.00	36,980,578,741.44
5	Other disclosed reserves;	421,608,376.60	182,993,710.62
6	Year to date profits of:	-	-
7	Fifty per cent of the year to date profits less foreseeable dividends where accounts are unaudited or;	-	5,995,359,869.86
8	One hundred percent of the year to date profits, less foreseeable dividends, where accounts have been audited su	-	-
9	CET 1 before Regulatory Adjustments	42,852,649,110.60	45,758,932,321.92
10	Regulatory adjustments applied to CET1:	10,940,923,829.25	1,740,799,049.10
11	Year to date losses;	8,333,762,782.79	-
12	Goodwill;	-	-
13	Other intangible assets;	-	-
14	Deferred tax assets that rely on future profitability;	1,528,848,259.10	878,225,049.10
15	The amount of items where entities with which the bank has reciprocal cross holdings of Common Equity Tier 1 ins	-	-
16	The amount of items required to be deducted from Additional Tier 1 items that exceed the Additional Tier 1 capital	-	-
17	Pre-paid expenses;	846,088,631.69	862,574,000.00
18	Pre-operating expenses.	-	-
19	Available Common Equity Tier 1	31,911,725,281.35	44,018,133,559.70
20	Additional Tier 1 Capital	-	-
21	Non-cumulative Irredeemable Preference Shares	-	-
22	Share Premium arising from Non-cumulative Irredeemable Preference Shares	-	-
23	Other Qualifying Additional Tier-1 capital instruments plus any related share premium	-	-
24	Additional Tier 1 Capital before regulatory adjustments	-	-
25	Regulatory adjustment applied to Additional Tier 1 capital	-	-
26	The amount of items required to be deducted from Tier 2 items that exceed the Tier 2 capital of the bank.	-	-
27	Other Items Qualifying to be deducted from Additional Tier-1 Capital.	-	-
28	Available Additional Tier 1 Capital	-	-
29	Available Tier 1 Capital	31,911,725,281.35	44,018,133,559.70
30	Tier 2 Capital	-	-
31	Qualifying Tier 2 capital instruments and subordinated loans that meet the conditions stipulated by the Bank.	-	-
32	Share premium arising from capital instruments and subordinated loans qualifying as Tier 2 Capital	-	-

33	Instruments issued by consolidate subsidiaries and held by third parties that met the criteriastipulated by the Bank.	-	-
34	General provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	-	-
35	Available Tier 2 Capital	-	-
36	TOTAL CAPITAL (Tier Capital plus Tier 2 Capital).	31,911,725,281.35	44,018,133,559.70
37	Total Risk Weighted Assets (RWA) as BOT FORM 16-1 Schedule 15 (SUMMARY)	275,221,335,600.03	274,007,799,509.64
38	Capital Ratios and buffers (in percentage of risk weighted assets)	-	-
39	CET1 to total RWA	11.59%	16.06%
40	Tier-1 capital to total RWA	11.59%	16.06%
41	Total capital to total RWA	11.59%	16.06%
42	Capital conservation buffer	2.68%	3.78%
43	Minimum capital requirements prescribed by the Bank of Tanzania	0.00%	0.00%
44	CET1 to total RWA	8.50%	8.50%
45	Tier-1 capital to total RWA	10.00%	10.00%
46	Total capital to total RWA	12.00%	12.00%
47	Capital conservation buffer (Made of Instrument Qualifying to be included in CET1)	2.50%	2.50%

Table 4: Credit Quality of Assets as at 31st December 2025

	a	b	c	d
	Gross carrying value of:		Allowance/Impairment	Net values (a+b-c)
	Defaulted exposure	Non-Defaulted exposure		
Loans & Advances	18,281,021,436.00	221,546,477,618.59	8,116,126,305.08	231,711,372,749.51
Debts securities (T-bills)	0	11,360,364,000.00	-	11,360,364,000.00
Off Balance sheet items	0	69,402,290,593.92	44,762,878.94	69,357,527,714.98
Total	18,281,021,436.00	302,309,132,212.51	8,160,889,184.02	312,429,264,464.49

Table 5: Standardized Approach -Credit Risk Exposure and Credit Risk Mitigation Effects as at 31st December 2025

	a	b	c	d	e	f
	Exposure before CCF and CRM		Exposure post CCF and CRM		RWA and RWA density	
Asset classes	ON Balance sheet amount	OFF Balance sheet amount	ON Balance sheet amount	OFF Balance sheet amount	RWA	RWA Density
Sovereigns and their central banks	-		-		-	0%
Non -Central gov't public sector entity			-		-	0%
Multilateral development banks			-		-	0%
Banks and Financial institutions	131,613,738,895.73		127,533,351,015.15		4,080,387,880.58	3%
Corporate and securities firms	189,361,116,249.82	75,085,009,430.39	65,083,348,544.65	-	199,362,777,135.55	306%
Retail	14,879,894,315.30		6,750,188,406.23		8,129,705,909.07	120%
Real Estates	8,593,212,264.42		7,234,799,869.92		1,358,412,394.50	19%
Defaulted exposures	20,074,256,218.08		-	-	20,970,873,609.12	0%
Other assets	27,201,518,653.25		-		17,668,219,757.42	0%
Total	391,723,736,596.60	75,085,009,430.39	206,601,687,835.95	-	251,570,376,686.23	

Table 6: Standardized Approach -Exposure By Asset Classes and Risk Weight as at 31st December 2024

Sovereigns and their central banks	-							-	
	20%	50%		100%	150%	Total credit exposure amount post CCF and CRM			
Non -Central gov't public sector entity									
	0%	20%		30%	50%	100%	150%	Total credit exposure amount post CCF and CRM	
Multilateral development banks									
	20%	30%		40%	50%	75%	100%	150%	Total credit exposure amount post CCF and CRM
Banks and Financial institutions	19,312,302,941.36				4,980,000,000.00				17,939,842,353.09
	20%	50%		75%	100%	150%	Total credit exposure amount post CCF and CRM		
Corporate and securities firms					2.51424E+11			0	
	75%	Total credit exposure amount post CCF and CRM							
Retail	10,023,202,110.76	2,505,800,527.69							
	20%	25%		30%	40%	50%	70%	Total credit exposure amount post CCF and CRM	
Residential Real Estates	6,792,061,972.48								5,433,649,577.98
Commercial Real Estates	1,801,150,291.94								1,440,920,233.55
	100%	150%	Total credit exposure amount post CCF						
Defaulted exposures									
	0%	20%		100%	1250%	Total credit exposure amount post CCF and CRM			
Other assets	92,303,556,255.56	134,285,519.18		77,397,932,964.20				92,410,984,670.91	

Table 7: Additional disclosure related to the credit quality of assets

The bank's Past due exposures refer to financial assets where contractual payments of principal and/or interest have not been made when due while financial assets are considered impaired when there is objective evidence of a loss event or borrower is unlikely to pay (More than 90 days past due).

Even when exposures exceed 90 days past due, they may not be classified as impaired due to moratorium period, restructuring, payment cycle (bullet repayment) or cash cover.

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Even when exposures exceed 90 days past due, they may not be classified as impaired due to moratorium period, restructuring, payment cycle (bullet repayment) or cash cover.

The Bank determines impairment of financial assets in accordance with the principles of IFRS 9 Financial Instruments, using the Expected Credit Loss (ECL) model and as per Management of risk assets (Bot Regulation).

Restructured exposures are credit facilities for which the bank has modified the original contractual terms due to the borrower's actual or anticipated financial difficulties.

(d) Breakdown of exposure by geographical area and residual maturity

Geographical	Less than a year	Over 1 year to 3 Years	Over 3 years to 5 Years	Over 5 Years
Dar-es salaam	125,896,738,549.14	45,086,274,981.82	45,233,460,819.95	-
Mwanza	6,002,178,552.59	4,755,428,806.39	7,035,132,885.61	3,734,660,807.92

(e) Amount of impaired exposure by geographical area

Geographical	Outstanding balance	Impairment/Provisions
Dar-es salaam	14,514,786,060.20	4,833,944,755.63
Mwanza	3,766,235,375.80	3,326,944,428.39

(f) Aging analysis of accounting past due exposure

Days past dues	Exposure amount
91-180	11,867,515,906.78
181-360	301,075,446.17
361 and above	6,112,430,083.05

(h) Breakdown of Restructured exposure between impaired and not impaired exposure

Outstanding Restructured exposure	Impaired exposure	Not Impaired exposure
49,818,676,907.98	-	49,818,676,907.98

Table 8: Qualitative disclosure requirements related to credit risk mitigation techniques

The bank established formal policies and procedures to govern the use of netting arrangements as part of credit risk mitigation and balance sheet management through settlement netting and limit monitoring.

The bank Mitigation of concentration risk is achieved through diversification across guarantors, collateral types, economic sectors, currencies, and large borrower exposures. In addition, loans are secured with collateral coverage exceeding 100%, structured in various acceptable forms to enhance risk protection.

Table 9: Credit risk mitigation (CRM) techniques – overview

Credit Risk Mitigation (CRM) are methods and tools used by bank to reduce potential losses arising from borrower default i.e. cash margin, frequent revaluation of collaterals, guarantees, insurance cover, marginal & haircut and other monitoring tools with comprehensive risk management.

	a	b		c
	Exposure carrying amount	Exposure secured by eligible collateral		Exposure not secured by eligible collateral
Loans & Advances	231,711,372,749.51	44,539,662,666.80		187,171,710,082.71
Debts securities (T-bills)	11,360,364,000.00	11,360,364,000.00		-
Total	243,071,736,749.51	55,900,026,666.80		187,171,710,082.71
Of which defaulted	18,281,021,436.00			18,281,021,436.00

Table 10: Operational risk – Qualitative disclosure

The bank has clear policy and framework based on regulatory standards and best practices

Our independent operational risk and control function oversees risk identification, controls, incidents, and compliance under Senior Management.

We use internal data and KRIs to assess operational risk and determine the required capital charge using regulatory approaches.

Table 11: Operational Risk - Quantitative Disclosure as at 31st December 2025

	BI and its subcomponents	T	T-1	T-2	Average for 3 years
1	Interest, lease and dividend components	6,512,528,475.00	6,624,471,465.00	6,698,375,235.00	6,611,791,725.00
	Interest and lease income	32,722,215,000.00	32,045,675,000.00	27,243,082,000.00	30,670,324,000.00
	Interest and lease expense	19,444,741,000.00	17,423,552,000.00	15,398,490,000.00	17,422,261,000.00
	Interest earning assets	289,445,710,000.00	294,420,954,000.00	297,705,566,000.00	293,857,410,000.00
	Dividend income	0	-	-	-
2	Service components	16,803,353,000.00	14,330,254,000.00	13,919,842,000.00	15,017,816,333.33
	Fees and commission income	4,620,305,000.00	4,251,154,000.00	3,986,565,000.00	4,286,008,000.00
	Fees and commission expense	1,115,156,000.00	1,281,675,000.00	1,147,001,000.00	1,181,277,333.33
	Other operating income	49,221,000.00	31,263,000.00	60,135,000.00	46,873,000.00
	Other operating expense	12,183,048,000.00	10,079,100,000.00	9,933,277,000.00	10,731,808,333.33
3	Financial components	3,070,539,000.00	1,785,420,000.00	1,037,143,000.00	1,964,367,333.33
	Net P&L on the trading book	3,070,539,000.00	1,785,420,000.00	1,037,143,000.00	1,964,367,333.33
	Net P&L on the banking book	0			
4	BI	26,386,420,475.00	22,740,145,465.00	21,655,360,235.00	23,593,975,391.67
5	Marginal coefficient				0.12
6	Business indicator component (BIC)				2,831,277,047.00
7	Conversion factor (Reciprocal of Total Capital Ratio)				8.3
8	Risk Weighted Assets for Operational Risk				23,593,975,391.67

Table 12: Market risk

Qualitative disclosure

a) Strategies and processes of the bank or financial institution, which must include an explanation and/or a description of:

The bank undertakes trading activities in line with its strategic objectives of enhancing profitability, diversifying revenue streams, and optimizing the risk-return profile. Trading activities are conducted within approved risk appetite limits and are aligned with the bank's overall business strategy and regulatory requirements.

Our trading desk structure consists of front office, mid-office and back office with no separate trading desks in the bank.

The Bank does not maintain a trading book and, as such, does not designate any positions as trading positions. All financial instruments are managed within the banking book in line with the Bank's overall risk management framework.

The bank's market risk is managed through daily exposure monitoring, limit enforcement, stress testing, and regular reporting to Senior Management.

The bank has a clear governance structure with well-documented terms of reference to ensure accountability.

Our measurement system and risk reporting are monitoring and reports risk using tools like Stress tests and scenario analysis to ensure exposures stay within limits and inform Senior Management.

Quantitative disclosures

	Capital charge in simplified standardized method
Interest rate risk	0.00
Equity Risk	0.00
Foreign exchange risk	5,698,352.21

Table 13: Interest rate risk in the banking book

The bank conducts ALCO meetings to review market conditions, interest rates, and economic activities, providing insights on loan prepayments, deposit withdrawals, repricing, and managing liquidity and portfolio mismatches

IRRBB Sensitivity Disclosure: Impact of Interest Rate Shocks

Category	Shock level	Impact on NII (12-Month)
Base case	2%	-72
Adverse	3%	-108
Severe Adverse	4%	-144

Table 14: Leverage Ratio as at 31st December 2025

S/No	Particulars	Amount
a	b	c
1	Total ON Balance sheet exposure measure	391,723,736,596.60
2	Total Off Balance Sheet Exposures measure	61,891,130,701.89
3	Total Exposure Measure (Item 1 plus 2)	453,614,867,298.49
4	Tier 1 Capital	32,143,951,237.02
5	Leverage Ratio	7.09%

Table 15: Liquidity Coverage Ratio (LCR) as at 31st December 2025

S/NO	PARTICULARS	Outstanding Amount	Factor	Net Amount
1	Stock of High-Quality Liquid Assets (HQLA)	0%	0	0
2	Cash (notes and coins)	5,840,959,855	100%	5,840,959,855
3	Balances with Bank of Tanzania to the extent that these balances can be drawn down in times of stress ¹	54,238,676,467	100%	54,238,676,467
4	Balances with Other banks and Interbank Loan Receivable callable on demand or with a maturity of less than 30 days	22,121,395,360	100%	22,121,395,360
5	Unencumbered Government securities maturing within 1 year	11,360,363,538	95%	10,792,345,362
6	Unencumbered Government securities maturing after 1 year	0	80%	0
7	Total high quality liquid assets	93,561,395,220	0%	92,993,377,043
8	Cash Outflows	0	0%	0
9	Demand deposits	70,015,669,177	10%	7,001,566,918
10	Savings deposits	40,268,874,726	10%	4,026,887,473
11	Time deposits (maturing in 30 days)	6,834,415,536	100%	6,834,415,536
12	Deposits from banks and financial institutions (maturing 30 days)	0	100%	0
13	Derivatives cash outflows (sum of all net cash outflows due within 30 days)	0	100%	0
14	All other contractual cash outflows (maturing in 30 days)	0	100%	0
15	Undrawn and unexpired overdrafts	49,030,126,702	30%	14,709,038,011
16	Undrawn balances of loans	0	10%	0
17	Other contingent funding liabilities (such as guarantees and letters of credit)	26,054,882,728	5%	1,302,744,136
18	Total cash outflows	192,203,968,869	0%	33,874,652,074
19	Cash Inflows	0%	0%	0%
20	Loans and advances (maturing within 30 days)	29,270,697,815	50%	14,635,348,908
21	Due from banks and financial institutions (maturing in 30 days)	0	100%	0
22	All other contractual cash inflows (maturing in 30 days)	0	100%	0
23	Net derivatives cash inflows	0	100%	0
24	Total cash inflows	29,270,697,815	0	14,635,348,908
25	Total net cash outflows = Total cash outflows minus the lower of total cash inflows and 75% of gross outflows	0	0	19,239,303,166
26	Liquidity Coverage Ratio = (Total high quality liquid assets)/(Total net cash outflows)	0	0	483%

Table 16: Net Stable Funding Ratio (NSFR) as at 31st December 2025

S/NO	PARTICULARS	Carrying Amount	Factor	Weighted Amount(B*C)
1	Available Stable Funding (ASF)	-	0	
2	Common equity Tier 1	31,911,725,281.35	100%	31,911,725,281.35
3	Additional Tier 1	-	100%	-
4	Tier 2 Capital (excluding Tier 2 instruments with residual maturity of less than one year)	-	100%	-
5	Borrowings and liabilities with maturities of one year or more	-	100%	-
6	Stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.	62,482,857,571.87	95%	59,358,714,693.28
7	Less stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.	-	90%	-
8	Funding with residual maturity of less than one year provided by non-financial corporate customers	-	50%	-
9	Operational Deposits	252,629,378,089.05	50%	126,314,689,044.52
10	Funding with residual maturity of less than one year from sovereigns, public sector entities (PSEs), and multilateral and national development banks	-	50%	-
11	Other funding maturing within a period of six months to one year and not included in the line items above, including funding provided by central banks and financial institutions, including banks within the same cooperative network	-	50%	-
12	Deferred tax liabilities (if the effective maturity of the liability greater than one year).	-	100%	-
13	Deferred tax liabilities maturing within a period of six months to one year.	-	50%	-
14	Deferred tax liabilities maturing within six months.	-	50%	-
15	Minority Interest – If perpetual or with effective maturity of greater than or equal to one year	-	100%	-
16	Minority Interest with residual maturity between six months and less than one year.	-	50%	-
17	Minority Interest with effective maturity of less than six months.	-	0%	-
18	All other liabilities and equity not included in the above categories, including liabilities without a stated maturity.	-	0%	-
19	NSFR derivative liabilities net of NSFR derivative assets if NSFR derivative liabilities are greater than NSFR derivative assets	-	0%	-
20	NSFR derivative liabilities (derivative liabilities less total collateral posted as variation margin on derivative liabilities).	-	0%	-
21	“Trade date” payables arising from purchases of financial instruments, foreign currencies	-	0%	-
22	Total Available Stable Funding (ASF) [sum (1)-(21)]	-	0	217,585,129,019.15
23	Required Stable Funding (RSF)	-	0	-
24	On-balance sheet	-	0	-
25	Cash	5,840,959,855.13	0%	-
26	Balances with Bank of Tanzania (All balances including Statutory Minimum Reserve).	78,092,537,697.21	0%	-
27	Claims on Bank of Tanzania with residual maturities of less than six months.	-	0%	-
28	Receivables arising from sales of financial instruments and foreign currencies.	-	0%	-
29	Unencumbered HQLA excluding cash and balance with the Bank of Tanzania.	11,360,363,538.46	5%	568,018,176.92
30	Unencumbered loans to banks and financial institutions with residual maturities of less than six months, where the loan is secured against Level 1 assets, where a bank or financial institution has the ability to freely rehypothecate the received collateral	-	10%	-
31	All other unencumbered loans to banks and financial institutions with residual maturities of less than six months not included in the above categories.	-	15%	-
32	HQLA encumbered for a period of six months or more and less than one year.	-	50%	-
33	Loans to Bank of Tanzania, banks and financial institutions with residual maturities between six months and less than one year.	-	50%	-
34	Deposits held at other banks and financial institutions for operational purposes	18,180,837,660.06	50%	9,090,418,830.03
35	All other assets not included in the above categories with residual maturity of less than one year.	56,953,982,984.91	50%	28,476,991,492.46
36	Unencumbered residential mortgages with a residual maturity of one year or more and with a risk weight of less than or equal to 75%.	935,119,895.44	65%	607,827,932.04

37	Other unencumbered loans not included in the above categories, excluding loans to banks and financial institutions, with a residual maturity of one year or more and with a risk weight of less than or equal to 50%.	6,808,243,869.09	65%	4,425,358,514.91
38	Cash, securities or other assets posted as initial margin for derivative contracts and cash or other assets provided to contribute to the default fund of a Central Counter Party.	-	85%	-
39	Other unencumbered performing loans with risk weights greater than 50% and residual maturities of one year or more, excluding loans to banks and financial institutions.	90,511,297,180.94	85%	76,934,602,603.80
40	Unencumbered securities that are not in default and do not qualify as HQLA with a remaining maturity of one year or more and exchange-traded equities	-	85%	-
41	Physical traded commodities, including gold	-	85%	-
42	All other assets that are encumbered for a period of one year or more	-	100%	-
43	Derivative assets net of derivative liabilities if derivative assets are greater than derivative liabilities.	-	100%	-
44	All other assets not included in the above categories, including non-performing loans, loans to banks and financial institutions with a residual maturity of one year or more, non-exchange-traded equities, fixed assets, items deducted from regulatory capital, retained interest, insurance assets, subsidiary interests and defaulted securities.	26,894,008,461.21	100%	26,894,008,461.21
45	Off-balance sheet	- 0		0
46	Irrevocable and conditionally revocable credit and liquidity facilities to any client	-	5%	0
47	Unconditionally revocable credit and liquidity facilities	-	5%	0
48	Trade finance-related obligations (including guarantees and letters of credit)	-	1%	0
49	Guarantees and letters of credit unrelated to trade finance obligations	-	1%	0
50	Other non-contractual obligations	-	1%	0
51	All other off balance-sheet obligations not included in the above categories.	-	5%	0
52	Total Required Stable Funding (RSF) [sum (22)-(47)]	0	0	1.46997E+11
53	Net Stable Funding Ratio = (Total available stable funding)/(Total required stable funding) [B/D]	0	0	148%