

Leverage Ratio

In millions of RMB, except for percentages

Item	As at December 31, 2020	As at September 30, 2020	As at June 30, 2020	As at March 31, 2020
Tier 1 capital – net	670,301	655,785	636,586	644,503
On- and off-balance sheet assets after adjustments	11,806,091	11,623,969	11,423,194	11,234,217
Leverage ratio (%)	5.68	5.64	5.57	5.74

Relevant accounting items corresponding to regulatory leverage ratio items and differences between regulatory items and accounting items

In millions of RMB

No.	Item	As at December 31, 2020
1	Consolidated total assets	11,353,263
2	Consolidated adjustments	–
3	Customer assets adjustments	–
4	Derivative adjustments	6,401
5	Securities financing transactions adjustments	14,023
6	Off-balance sheet items adjustments	434,711
7	Other adjustments	(2,307)
8	On- and off-balance sheet assets after adjustments	11,806,091

Leverage ratio, Tier 1 capital – net, On- and off-balance sheet assets after adjustments and relevant details

In millions of RMB, except for percentages

No.	Item	As at December 31, 2020
1	On-balance sheet assets (excluding derivatives and securities financing transactions)	11,082,167
2	Less: Deduction from tier 1 capital	2,307
3	On-balance sheet assets after adjustments (excluding derivatives and securities financing transactions)	11,079,860
4	Replacement costs of various derivatives (excluding eligible margin)	10,128
5	Potential risk exposures of various derivatives	7,413
6	Total collateral deducted from the balance sheet	–
7	Less: Assets receivable arising from the provision of eligible margin	–
8	Less: Derivative assets arising from central counterparty transactions when providing clearing services to customers	–
9	Nominal principal arising from sales of credit derivatives	–
10	Less: Deductible assets arising from sales of credit derivatives	–
11	Derivative assets	17,541
12	Accounting assets arising from securities financing transactions	259,956
13	Less: Deductible assets arising from securities financing transactions	–
14	Counter-party credit risk exposures arising from securities financing transactions	14,023
15	Assets arising from agency services in connection with securities financing transactions	–
16	Securities financing transactions assets	273,979
17	Off-balance sheet assets	1,806,571
18	Less: Decrease in off-balance sheet items due to credit conversion	1,371,860
19	Off-balance sheet items after adjustments	434,711
20	Tier 1 capital – net	670,301
21	On- and off-balance sheet assets after adjustments	11,806,091
22	Leverage ratio (%)	5.68

International Claims

The Group regards all claims on third parties outside the Chinese mainland and claims denominated in foreign currencies on third parties in the Chinese mainland as international claims.

International claims include loans and advances to customers, deposits with the central bank, deposits and placements with banks and other financial institutions, investments in debt securities and others, etc.

A country or geographical region is reported where it constitutes 10% or more of the aggregate amount of international claims, after taking into account any risk transfers. Risk transfers are only made if the claims are guaranteed by a party in a country which is different from that of the counterparty or if the claims are on an overseas branch of a bank whose Head Office is located in another country.

In millions of RMB

Item	As at December 31, 2020			Total
	Public sector	Banks and other financial institutions	Non-bank private sectors	
Asia Pacific	4,936	45,321	45,885	96,142
– of which attributed to Hong Kong	–	420	11,137	11,557
North and South America	–	2,668	4,054	6,722
Europe	–	1,005	8,170	9,175
Total	4,936	48,994	58,109	112,039

In millions of RMB

Item	As at December 31, 2019			Total
	Public sector	Banks and other financial institutions	Non-bank private sectors	
Asia Pacific	3,704	63,932	19,588	87,224
– of which attributed to Hong Kong	–	1,102	3,183	4,285
North and South America	–	3,120	4,551	7,671
Europe	–	2,401	7,298	9,699
Total	3,704	69,453	31,437	104,594

Gross Amount of Overdue Loans to Customers

In millions of RMB, except for percentages

Item	As at December 31, 2020	As at December 31, 2019
Gross loans to customers which have been overdue with respect to either principal or interest for periods		
Within 3 months (inclusive)	13,553	22,046
Between 3 months and 6 months (inclusive)	5,716	5,411
Between 6 months and 12 months (inclusive)	8,408	6,949
Over 12 months	17,702	16,677
Total	45,379	51,083
As a percentage of total loans and advances to customers ¹ (%)		
Within 3 months (inclusive)	0.24%	0.44%
Between 3 months and 6 months (inclusive)	0.10%	0.11%
Between 6 months and 12 months (inclusive)	0.15%	0.14%
Over 12 months	0.31%	0.34%
Total	0.80%	1.03%

¹ In calculating the percentage, total loans and advances to customers exclude accrued interest.

In millions of RMB, except for percentages

		As at December 31, 2020
Core tier 1 capital:		
1	Paid-in capital	86,979
2	Retained earnings	353,331
2a	Surplus reserve	42,688
2b	General risk reserve	130,071
2c	Undistributed profits	180,572
3	Accumulated other comprehensive income and disclosed reserve	103,631
3a	Capital reserve	100,906
3b	Others	2,725
4	Valid portion to core tier 1 capital during the transition period (only applicable to non-joint stock companies. Fill in 0 for joint stock banks)	-
5	Valid portion of minority interests	713
6	Core tier 1 capital before regulatory adjustments	544,654
Core tier 1 capital: Regulatory adjustments		
7	Prudential valuation adjustments	-
8	Goodwill (net of deferred tax liabilities)	-
9	Other intangible assets other than land use rights (net of deferred tax liabilities)	2,307
10	Net deferred tax assets that rely on future profitability and arise from operating losses	-
11	Reserves that relate to the cash flow hedging of items that are not measured at fair value	-
12	Shortfall of provision for loan impairment	-
13	Gain on sale related to asset securitization	-
14	Unrealized gains and losses resulted from changes in the fair value of liabilities due to changes in own credit risk	-
15	Defined-benefit pension fund net assets (net of deferred tax liabilities)	-
16	Direct or indirect holding in own ordinary shares	-
17	Reciprocal cross-holdings in core tier 1 capital between banks or between banks and other financial institutions	-
18	Deductible amount of insignificant minority investments in core tier 1 capital instruments issued by financial institutions that are not subject to consolidation	-

		As at December 31, 2020
19	Deductible amount of significant minority investments in core tier 1 capital instruments issued by financial institutions that are not subject to consolidation	–
20	Mortgage servicing rights	–
21	Deductible amount in net deferred tax assets that rely on the bank's future profitability	–
22	Deductible amount exceeding the 15% threshold for significant minority capital investments in core tier 1 capital instruments issued by financial institutions that are not subject to consolidation and undeducted portion of net deferred tax assets that rely on the bank's future profitability	–
23	Including: Deductible amount of significant minority investments in capital instruments issued by financial institutions	–
24	Including: Deductible amount of mortgage servicing rights	–
25	Including: Deductible amount in net deferred tax assets that rely on the bank's future profitability	–
26a	Investments in core tier 1 capital instruments issued by financial institutions that are under control but not subject to consolidation	–
26b	Shortfall in core tier 1 capital instruments issued by financial institutions that are under control but not subject to consolidation	–
26c	Other items that should be deducted from core tier 1 capital	–
27	Undeducted shortfall that should be deducted from additional tier 1 capital and tier 2 capital	–
28	Total regulatory adjustments to core tier 1 capital	2,307
29	Core tier 1 capital	542,347
Additional tier 1 capital:		
30	Additional tier 1 capital instruments and related premium	127,858
31	Including: Portion classified as equity	127,858
32	Including: Portion classified as liabilities	–
33	Invalid instruments to additional tier 1 capital after the transition period	–
34	Valid portion of minority interests	96
35	Including: Invalid portion to additional tier 1 capital after the transition period	–
36	Additional tier 1 capital before regulatory adjustments	127,954

As at
December 31,
2020

		As at December 31, 2020
Additional tier 1 capital: Regulatory adjustments		
37	Direct or indirect investments in own additional tier 1 instruments	-
38	Reciprocal cross-holdings in additional tier 1 capital between banks or between banks and other financial institutions	-
39	Deductible amount of insignificant minority investments in additional tier 1 capital instruments issued by financial institutions that are not subject to consolidation	-
40	Significant minority investments in additional tier 1 capital instruments issued by financial institutions that are not subject to consolidation	-
41a	Investments in additional tier 1 capital instruments issued by financial institutions that are under control but not subject to consolidation	-
41b	Shortfall in additional tier 1 capital instruments issued by financial institutions that are under control but not subject to consolidation	-
41c	Other items that should be deducted from additional tier 1 capital	-
42	Undeducted shortfall that should be deducted from tier 2 capital	-
43	Total regulatory adjustments to additional tier 1 capital	-
44	Additional tier 1 capital	127,954
45	Tier 1 capital (core tier 1 capital + additional tier 1 capital)	670,301
Tier 2 capital:		
46	Tier 2 capital instruments and related premium	49,967
47	Invalid instruments to tier 2 capital after the transition period	-
48	Valid portion of minority interests	190
49	Including: Invalid portion to tier 2 capital after the transition period	-
50	Valid portion of surplus provision for loan impairment	64,121
51	Tier 2 capital before regulatory adjustments	114,278

		As at December 31, 2020
Tier 2 capital: Regulatory adjustments		
52	Direct or indirect investments in own tier 2 instruments	–
53	Reciprocal cross-holdings in tier 2 capital between banks or between banks and other financial institutions	–
54	Deductible portion of insignificant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	–
55	Significant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	–
56a	Investments in tier 2 capital instruments issued by financial institutions that are under control but not subject to consolidation	–
56b	Shortfall in tier 2 capital instruments issued by financial institutions that are under control but not subject to consolidation	–
56c	Other items that should be deducted from tier 2 capital	–
57	Total regulatory adjustments to tier 2 capital	–
58	Tier 2 capital	114,278
59	Total capital (tier 1 capital + tier 2 capital)	784,579
60	Total risk-weighted assets	5,651,439
Requirements for capital adequacy ratio and reserve capital		
61	Core tier 1 capital adequacy ratio	9.60
62	Tier 1 capital adequacy ratio	11.86
63	Capital adequacy ratio	13.88
64	Institution specific capital requirements	2.50
65	Including: Capital conservation buffer requirement	2.50
66	Including: Countercyclical buffer requirement	–
67	Including: G-SIB buffer requirement	–
68	Percentage of core tier 1 capital meeting buffers to risk-weighted assets	4.60
Domestic minimum requirements for regulatory capital		
69	Core tier 1 capital adequacy ratio	5.00
70	Tier 1 capital adequacy ratio	6.00
71	Capital adequacy ratio	8.00

As at
December 31,
2020

		As at December 31, 2020
Amounts below the thresholds for deduction		
72	Undeducted amount of insignificant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	39,015
73	Undeducted amount of significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	–
74	Mortgage servicing rights (net of deferred tax liabilities)	–
75	Other net deferred tax assets that rely on the bank's future profitability (net of deferred tax liabilities)	53,216
Valid caps of surplus provision for loan impairment to tier 2 capital		
76	Provision for loan impairment under the weighted approach	205,528
77	Valid cap of surplus provision for loan impairment in tier 2 capital under the weighted approach	64,121
78	Surplus provision for loan impairment under the internal ratings-based approach	–
79	Valid cap of surplus provision for loan impairment in tier 2 capital under the internal ratings-based approach	–
Capital instruments subject to phase-out arrangements		
80	Valid cap to core tier 1 capital for the current period due to phase-out arrangements	–
81	Excluded from core tier 1 capital due to phase-out arrangements	–
82	Valid cap to additional tier 1 capital for the current period due to phase-out arrangements	–
83	Excluded from additional tier 1 capital due to phase-out arrangements	–
84	Valid cap to tier 2 capital for the current period due to phase-out arrangements	–
85	Excluded from tier 2 capital for the current period due to phase-out arrangements	–

Detailed Description of Related Items

In millions of RMB

	Balance sheet under regulatory scope of consolidation	Code
Goodwill	–	a
Intangible assets	2,307	b
Deferred income tax liabilities	–	
Including: Deferred tax liabilities related to goodwill	–	c
Including: Deferred tax liabilities related to other intangible assets other than land use rights	–	d
Paid-in capital		
Including: Amount included in core tier 1 capital	86,979	e
Other equity instruments	127,858	f
Including: Preference shares	47,869	
Including: Perpetual bonds	79,989	
Capital reserve	100,906	g
Others	2,725	h
Surplus reserve	42,688	i
General risk reserve	130,071	j
Undistributed profits	180,572	k

Correspondence between All the Items Disclosed in the Second Step and Items in the Disclosure Template of Capital Composition

In millions of RMB

Core tier 1 capital:			
1	Paid-in capital	86,979	e
2	Retained earnings	353,331	i+j+k
2a	Surplus reserve	42,688	i
2b	General risk reserve	130,071	j
2c	Undistributed profits	180,572	k
3	Accumulated other comprehensive income and disclosed reserve	103,631	g+h
3a	Capital reserve	100,906	g
3b	Others	2,725	h
4	Valid portion to core tier 1 capital during the transition period (only applicable to non-joint stock companies. Fill in 0 for joint stock banks)	–	
5	Valid portion of minority interests	713	
6	Core tier 1 capital before regulatory adjustments	544,654	
Core tier 1 capital: Regulatory adjustments			
7	Prudential valuation adjustments	–	
8	Goodwill (net of deferred tax liabilities)	–	a-c
9	Other intangible assets other than land use rights (net of deferred tax liabilities)	2,307	b-d
10	Net deferred tax assets that rely on future profitability and arise from operating losses	–	

		Amount	Code
11	Reserves that relate to the cash flow hedging of items that are not measured at fair value	–	
12	Shortfall of provision for loan impairment	–	
13	Gain on sale related to asset securitization	–	
14	Unrealized gains and losses resulted from changes in the fair value of liabilities due to changes in own credit risk	–	
15	Defined-benefit pension fund net assets (net of deferred tax liabilities)	–	
16	Direct or indirect holding in own ordinary shares	–	
17	Reciprocal cross-holdings in core tier 1 capital between banks or between banks and other financial institutions	–	
18	Deductible amount of insignificant minority investments in core tier 1 capital instruments issued by financial institutions that are not subject to consolidation	–	
19	Deductible amount of significant minority investments in core tier 1 capital instruments issued by financial institutions that are not subject to consolidation	–	
20	Mortgage servicing rights	–	
Additional tier 1 capital:			
21	Additional tier 1 capital instruments and related premium	127,858	
22	Including: Portion classified as equity	127,858	f

1	Issuer	Postal Savings Bank of China Co., Ltd.	Postal Savings Bank of China Co., Ltd.	Postal Savings Bank of China Co., Ltd.	Postal Savings Bank of China Co., Ltd.	Postal Savings Bank of China Co., Ltd.	Postal Savings Bank of China Co., Ltd.
2	Identification code	601658.SH	1658.HK	1628016.IB	1728005.IB	4612	2028006.IB
3	Applicable laws	PRC laws	PRC laws/laws of Hong Kong, PRC	PRC laws	PRC laws	The creation and issuance of the Offshore Preference Shares and the rights and obligations (including non-contractual rights and obligations) attached to them are governed by and shall be construed in accordance with PRC laws	PRC laws
4	Including: Applicable to rules for the transitional period of the Capital Rules for Commercial Banks (Trial)	Core tier 1 capital	Core tier 1 capital	Tier 2 capital	Tier 2 capital	Additional tier 1 capital	Additional tier 1 capital
5	Including: Applicable to the rules after expiration of the transitional period of the Capital Rules for Commercial Banks (Trial)	Core tier 1 capital	Core tier 1 capital	Tier 2 capital	Tier 2 capital	Additional tier 1 capital	Additional tier 1 capital
6	Including: Applicable to bank/group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level
7	Instrument type	Core tier 1 capital instruments	Core tier 1 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Additional tier 1 capital instruments	Additional tier 1 capital instruments
8	Amount that can be included in regulatory capital (in millions; on the latest reporting date)	RMB112,279	RMB75,606	RMB29,981	RMB19,986	RMB47,869	RMB79,989
9	Par value of instrument (in millions)	RMB67,122	RMB19,856	RMB30,000	RMB20,000	USD7,250	RMB80,000
10	Accounting treatment	Share capital, capital reserve	Share capital, capital reserve	Bonds payable	Bonds payable	Other equity instruments	Other equity instruments
11	Initial issuance date	November 28, 2019	September 20, 2016	October 26, 2016	March 22, 2017	September 27, 2017	March 16, 2020
12	Perpetual or dated	Perpetual	Perpetual	Dated	Dated	Perpetual	Perpetual
13	Including: Original maturity date	No maturity date	No maturity date	October 28, 2026	March 24, 2027	No maturity date	No maturity date
14	Issuer's redemption (subject to regulatory approval)	No	No	Yes	Yes	Yes	Yes

Main Features of Qualified Capital Instruments		Ordinary shares (A shares)	Ordinary shares (H shares)	Tier 2 capital bonds	Tier 2 capital bonds	Preference shares (overseas)	Undated capital bonds
15	Including: Redemption date (or contingent redemption date) and amount	Not applicable	Not applicable	October 28, 2021 Part or full	March 24, 2022 Part or full	The first redemption date is September 27, 2022 full or part	The first redemption date is March 18, 2025 full or part
16	Including: Subsequent redemption date (if any)	Not applicable	Not applicable	Not applicable	Not applicable	September 27 in each year after the first redemption date	March 18 in each year after the first redemption date
17	Including: Fixed or floating interest payment or dividend	Floating	Floating	Fixed	Fixed	Floating: The dividend yield is fixed in a single dividend yield adjustment cycle (five years) and is reset every five years	Floating: The coupon rate is fixed in a single coupon rate adjustment cycle (five years) and is reset every five years
18	Including: Coupon rate and relevant indicators	Not applicable	Not applicable	3.30%	4.50%	The dividend yield in the first five years is 4.50% and is reset every five years based on the yield of five-year US treasury bond on the resetting date plus 263.4 basis points	The coupon rate in the first five years is 3.69% and is reset every five years based on the arithmetic average of the maturity yield of the 5-year product of the maturity yield curve of China Bonds published on ChinaBond.com (or other websites approved by China Central Depository & Clearing Co., Ltd.) (rounded to 0.01%) plus 125 basis points to reset the coupon rate 5 trading days (excluding the day) before the adjustment date of the benchmark interest rate.
19	Including: Existence of dividend brake mechanism	Not applicable	Not applicable	No	No	Yes	Yes

Main Features of Qualified Capital Instruments		Ordinary shares (A shares)	Ordinary shares (H shares)	Tier 2 capital bonds	Tier 2 capital bonds	Preference shares (overseas)	Undated capital bonds
20	Including: Discretion to cancel dividend or interest payment	Full discretion	Full discretion	No	No	Full discretion	Full discretion
21	Including: Existence of redemption incentive mechanism	No	No	No	No	No	No
22	Including: Cumulative or non-cumulative	Non-cumulative	Non-cumulative	Not applicable	Not applicable	Non-cumulative	Non-cumulative
23	Conversion into shares	No	No	No	No	Yes	No
24	Including: Please specify the trigger condition for share conversion, if allowed	Not applicable	Not applicable	Not applicable	Not applicable	Upon the occurrence of any additional tier 1 capital instrument trigger event, that is, the CET 1 CAR drops to 5.125% or below; or upon the occurrence of any tier 2 capital instrument trigger event, which means either of the following circumstances (whichever is earlier): (1) the CBIRC having concluded that a share conversion or write-off is necessary without which the Bank would become non-viable; (2) the relevant authorities having concluded that a public sector injection of capital or equivalent support is necessary, without which the Bank would become non-viable	Not applicable

Main Features of Qualified Capital Instruments		Ordinary shares (A shares)	Ordinary shares (H shares)	Tier 2 capital bonds	Tier 2 capital bonds	Preference shares (overseas)	Undated capital bonds
25	Including: Please specify share conversion in whole or in part, if allowed	Not applicable	Not applicable	Not applicable	Not applicable	Upon the occurrence of any additional tier 1 capital instrument trigger event, the Bank shall have the right to, without the consent of holders of preference shares, convert all or part of the issued and outstanding offshore preference shares into ordinary H shares; Upon the occurrence of any tier 2 capital instrument trigger event, the Bank shall have the right to, without the consent of holders of preference shares, convert all of the issued and outstanding offshore preference shares into ordinary H shares	Not applicable
26	Including: Please specify the method to determine the conversion price, if share conversion is allowed	Not applicable	Not applicable	Not applicable	Not applicable	The initial conversion price is the average trading price of ordinary H shares of the Bank in the 20 trading days prior to the announcement date of the Board resolution (March 24, 2017) on the Offshore Preference Shares issuance	Not applicable
27	Including: Please specify share conversion is mandatory or not, if allowed	Not applicable	Not applicable	Not applicable	Not applicable	Mandatory	Not applicable

Main Features of Qualified Capital Instruments		Ordinary shares (A shares)	Ordinary shares (H shares)	Tier 2 capital bonds	Tier 2 capital bonds	Preference shares (overseas)	Undated capital bonds
28	Including: Please specify the instrument type after conversion, if allowed	Not applicable	Not applicable	Not applicable	Not applicable	Core tier 1 capital	Not applicable
29	Including: Please specify the issuer of the instrument after conversion, if allowed	Not applicable	Not applicable	Not applicable	Not applicable	The Bank	Not applicable
30	Write-down or not	No	No	Yes	Yes	No	Yes
31	Including: Please specify the trigger point of write-down, if allowed	Not applicable	Not applicable	Trigger events refer to either of the following circumstances (whichever is earlier): 1. the CBIRC having concluded that a write-off is necessary without which the issuer would become non-viable; or 2. the relevant authorities having concluded that a public sector injection of capital or equivalent support is necessary without which the issuer would become non-viable	Trigger events refer to either of the following circumstances (whichever is earlier): 1. the CBIRC having concluded that a write-off is necessary without which the issuer would become non-viable; or 2. the relevant authorities having concluded that a public sector injection of capital or equivalent support is necessary without which the issuer would become non-viable	Not applicable	Trigger events refer to either of the following circumstances (whichever is earlier): 1. the CBIRC having concluded that a write-off is necessary without which the issuer would become non-viable; or 2. the relevant authorities having concluded that a public sector injection of capital or equivalent support is necessary without which the issuer would become non-viable
32	Including: Please specify write-down in part or in full, if allowed	Not applicable	Not applicable	In full	In full	Not applicable	Part or full
33	Including: Please specify the write-down is perpetual or temporary, if write-down is allowed	Not applicable	Not applicable	Perpetual	Perpetual	Not applicable	Perpetual
34	Including: Please specify the book entry value recovery mechanism, if temporary write-down is allowed	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable

Main Features of Qualified Capital Instruments		Ordinary shares (A shares)	Ordinary shares (H shares)	Tier 2 capital bonds	Tier 2 capital bonds	Preference shares (overseas)	Undated capital bonds
35	Hierarchy of claims in liquidation (please specify instrument types enjoying higher priorities)	After depositor, general creditor, and holders of subordinated debts (including tier 2 capital bonds) and additional tier 1 capital instruments	After depositor, general creditor, and holders of subordinated debts (including tier 2 capital bonds) and additional tier 1 capital instruments	The repayment sequence of the bond principal and the interest payment sequence are after depositors and general creditors, and before equity capital, additional tier 1 capital instruments and hybrid capital bonds; the current bonds are in the same liquidation order as other subordinated debts which are issued by the issuer with the same repayment order as the current bonds and are paid in the same order as additional tier 2 capital instruments that may be issued in the future with the same repayment order as the current bonds	The repayment sequence of the bond principal and the interest payment sequence are after depositors and general creditors, and before equity capital, additional tier 1 capital instruments and hybrid capital bonds; the current bonds are in the same liquidation order as other subordinated debts which are issued by the issuer with the same repayment order as the current bonds and are paid in the same order as additional tier 2 capital instruments that may be issued in the future with the same repayment order as the current bonds	After depositors, general creditors, and holders of subordinated debts (including tier 2 capital bonds), pari passu with those capital instruments with the same repayment order	After depositors, general creditors, and holders of subordinated debts that are senior to the current bonds and before all classes of shares held by shareholders of the issuer; the current bonds are in the same priority as additional tier 1 capital instruments of the issuer with the same repayment order
36	Does the instrument contain temporary illegible attribute?	No	No	No	No	No	No
37	Including: If yes, please specify such attribute	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable