

Basel III Common Equity Tier I Disclosure Template

DEC 2018 Quarter 4

	Common Equity Tier I capital: instruments and reserves	
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus.	230,000.00
2	Retained earnings	145,966
3	Accumulated other comprehensive income (and other reserves)	-
4	Directly issued capital subject to phase out from CET1 CAPITAL (only applicable to non-joint stock companies)	-
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1 CAPITAL)	-
6	Common Equity Tier I capital before regulatory adjustments	375,966
	Common Equity Tier I capital: regulatory adjustments	
7	Prudential valuation adjustments	-
8	Goodwill (net of related tax liability)	-
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	-
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-
11	Cash-flow hedge reserve	-
12	Shortfall of provisions to expected losses	-
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-
15	Defined-benefit pension fund net assets	_
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	
17	Reciprocal cross-holdings in common equity	-
40	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of	
18	eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-
	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory	
19	consolidation, net of eligible short positions (amount above 10 % threshold)	-
20	Mortgage servicing rights (amount above 10 % threshold)	-
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-
22	Amount exceeding the 15 % threshold	_
23	of which: significant investments in the common stock of financials	
24	of which: mortgage servicing rights	-
25	of which: deferred tax assets arising from temporary differences	-
26	National specific regulatory adjustments	
27	Regulatory adjustments applied to Common Equity Tier I due to insufficient Additional Tier I and Tier II to cover deductions	
28	Total regulatory adjustments to Common equity Tier I	5,088
28(a)	IFRS 9 Provisions Transitional Adjustments	32,038
_5(u)	a. Transitional Adjustment Amount Added Back to CET1	24,029
20	•	
29	Common Equity Tier I capital (CET1 CAPITAL)	362,869
	Additional Tier I capital: instruments	
30	Directly issued qualifying Additional Tier I instruments plus related stock surplus	
31	of which: classified as equity under applicable accounting standards	
32	of which: classified as liabilities under applicable accounting standards	
33	Directly issued capital instruments subject to phase out from Additional Tier I	
33		-
2.4	Additional Tier I instruments (and CET1 CAPITAL instruments not included in row 5) issued by subsidiaries and held by third parties	
34	(amount allowed in group AT1)	-
35	of which: instruments issued by subsidiaries subject to phase out	-
36	Additional Tier I capital before regulatory adjustments	-
	Additional Tier I capital: regulatory adjustments	
37	Investments in own Additional Tier I instruments	
38	Reciprocal cross-holdings in Additional Tier I instruments	
30		
	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of	
39	eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	
39	, and the state of	-
	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	
40	(net of eligible short positions)	-
41	National specific regulatory adjustments	-
42	Regulatory adjustments applied to Additional Tier I due to insufficient Tier II to cover deductions	-
43	Total regulatory adjustments to Additional Tier I capital	-
44	Additional Tier I capital (AT1)	362.869
	Additional Tier I capital (AT1) Tier I capital (T1 = CET1 CAPITAL + AT1)	- 362,869
44 45	Additional Tier I capital (AT1) Tier I capital (T1 = CET1 CAPITAL + AT1) Tier II capital: instruments and provisions	
44 45 46	Additional Tier I capital (AT1) Tier I capital (T1 = CET1 CAPITAL + AT1) Tier II capital: instruments and provisions Directly issued qualifying Tier II instruments plus related stock surplus	166,000
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44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59	Additional Tier I capital (AT1) Tier I capital (T1 = CET1 CAPITAL + AT1) Tier II capital: instruments and provisions Directly issued qualifying Tier II instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier II Tier II instruments (and CET1 CAPITAL and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II) of which: instruments issued by subsidiaries subject to phase out Unpublished profits Provisions Tier II capital before regulatory adjustments Tier II capital: regulatory adjustments Investments in own Tier II instruments Reciprocal cross-holdings in Tier II instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory 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). Slgnificant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions). National specific regulatory adjustments Total regulatory adjustments to Tier II capital Tier II capital (T2) Total capital (TC = T1 + T2)	166,000 20,000 - - 22,505 38,623 247,128 - - - 247,128 609,996
44 45 46 47 48 49 50 51 52 53 54 55 56 57 58	Additional Tier I capital (AT1) Tier I capital (T1 = CET1 CAPITAL + AT1) Tier II capital (T1 = CET1 CAPITAL + AT1) Tier III capital instruments and provisions Directly issued qualifying Tier II instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier II Tier II instruments (and CET1 CAPITAL and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II) of which: instruments issued by subsidiaries subject to phase out Unpublished profits Provisions Tier II capital before regulatory adjustments Irier II capital: regulatory adjustments Investments in own Tier II instruments Reciprocal cross-holdings in Tier II instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory 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). Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions). National specific regulatory adjustments Total regulatory adjustments to Tier II capital Tier II capital (TC) Total capital (TC = T1 + T2) Total risk-weighted assets	166,000 20,000 - 22,505 38,623 247,128 - - - - 247,128
44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60	Additional Tier I capital (AT1) Tier I capital (T1 = CET1 CAPITAL + AT1) Tier II capital (T1 = CET1 CAPITAL + AT1) Tier III capital instruments and provisions Directly issued qualifying Tier II instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier II Tier II instruments (and CET1 CAPITAL and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II) of which: instruments issued by subsidiaries subject to phase out Unpublished profits Provisions Tier II capital before regulatory adjustments Tirer II capital: regulatory adjustments Investments in own Tier II instruments Reciprocal cross-holdings in Tier II instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory 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). Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions). National specific regulatory adjustments Total regulatory adjustments to Tier II capital Tier II capital (T2) Total capital (TC = T1 + T2) Total risk-weighted assets Capital ratios and buffers	166,000 20,000 - - 22,505 38,623 247,128 - - - - 247,128 609,996 3,737,274
44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59	Additional Tier I capital (AT1) Tier I capital (T1 = CET1 CAPITAL + AT1) Tier II capital (T1 = CET1 CAPITAL + AT1) Tier III capital instruments and provisions Directly issued qualifying Tier II instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier II Tier II instruments (and CET1 CAPITAL and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II) of which: instruments issued by subsidiaries subject to phase out Unpublished profits Provisions Tier II capital before regulatory adjustments Irier II capital: regulatory adjustments Investments in own Tier II instruments Reciprocal cross-holdings in Tier II instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory 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). Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions). National specific regulatory adjustments Total regulatory adjustments to Tier II capital Tier II capital (TC) Total capital (TC = T1 + T2) Total risk-weighted assets	166,000 20,000 - - 22,505 38,623 247,128 - - - 247,128 609,996
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44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62	Additional Tier I capital (AT1) Tier I capital (T1 = CET1 CAPITAL + AT1) Tier I capitals instruments and provisions Directly issued qualifying Tier II instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier II Tier II instruments (and CET1 CAPITAL and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II) of which: instruments issued by subsidiaries subject to phase out Unpublished profits Provisions Tier II capital before regulatory adjustments Tier II capital regulatory adjustments Investments in own Tier II instruments Reciprocal cross-holdings in Tier II instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory 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). Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions). National specific regulatory adjustments Total regulatory adjustments to Tier II capital Tier II capital (T2) Total capital (T2 = T1 + T2) Total capital (T2 = T1 + T2) Total risk-weighted assets Common Equity Tier I (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets)	166,000 20,000 - - 22,505 38,623 247,128 - - - - 247,128 609,996 3,737,274
44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62	Additional Tier I capital (AT1) Tier I capital (T1 = CET1 CAPITAL + AT1) Tier II capital (T1 = CET1 CAPITAL + AT1) Tier II capital instruments and provisions Directly issued qualifying Tier II instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier II Tier II instruments (and CET1 CAPITAL and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II) of which: instruments issued by subsidiaries subject to phase out Unpublished profits Provisions Tier II capital before regulatory adjustments Iirer II capital before regulatory adjustments Investments in own Tier II instruments Reciprocal cross-holdings in Tier II instruments Reciprocal cross-holdings in Tier II instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory 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). Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions). National specific regulatory adjustments Total regulatory adjustments to Tier II capital Tier II capital (T2) Total capital (T2) Total capital (T2) Total capital (T2) Total capital (T3) Total capital (T3) Total capital (T3) Total capital (T4) Total risk-weighted assets Capital ratios and buffers Common Equity Tier I (as a percentage of risk-weighted assets) Tier I (as a percentage of risk-weighted assets) Institution specific buffer requirement (minimum CET1 CAPITAL requirement plus capital conservation buffer plus countercyclical buffer	166,000 20,000 - - 22,505 38,623 247,128 - - - - 247,128 609,996 3,737,274
44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64	Additional Tier I capital (AT1) Tier II capital (T1 = CET1 CAPITAL + AT1) Tier II capital instruments and provisions Directly issued qualifying Tier II instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier II Tier II instruments (and CET1 CAPITAL and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II) of which: instruments issued by subsidiaries subject to phase out Unpublished profits Provisions Tier II capital before regulatory adjustments Tier II capital before regulatory adjustments Tier III capital: regulatory adjustments Reciprocal cross-holdings in Tier II instruments Reciprocal cross-holdings in Tier II instruments Investments in own Tier II instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory 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). Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions). National specific regulatory adjustments Total regulatory adjustments to Tier II capital Tier II capital (TC = T1 + T2) Total capital (TC = T1 + T2) Total risk-weighted assets Capital ratios and buffers Common Equity Tier I (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement, expressed as a percentage of risk weighted assets)	166,000 20,000 - - 22,505 38,623 247,128 - - - 247,128 609,996 3,737,274 9.7 % 9.7 % 9.7 % 16.3 %
44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65	Additional Tier I capital (AT1) Tier I capital (T1 = CET1 CAPITAL + AT1) Tier II capital: Instruments and provisions Directly issued qualifying Tier II instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier II Tier II instruments (and CET1 CAPITAL and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II) of which: instruments issued by subsidiaries subject to phase out Unpublished profits Provisions Tier II capital before regulatory adjustments Tier II capital before regulatory adjustments Investments in own Tier II instruments Reciprocal cross-holdings in Tier II instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory 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). Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions). National specific regulatory adjustments Total regulatory adjustments to Tier II capital (Tier II capital (T2) Total capital (T3) Total capital (T3) Total capital (T4) Total capital (T5) Total capital (T6) Total capital (T6) Total capital (T7) Total capital (T8) Total capital (T8) Total capital (T8) Total capital (T9) Total cap	166,000 20,000 - - 22,505 38,623 247,128 - - - - 247,128 609,996 3,737,274
44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66	Additional Tier I capital (AT1) Tier I capital (T1 = CET1 CAPITAL + AT1) Tier II capital (T1 = CET1 CAPITAL + AT1) Tier II capital (T1 = CET1 CAPITAL + AT1) Tier II capital instruments and provisions Directly issued qualifying Tier II instruments plus related stock surplus Directly issued apital instruments subject to phase out from Tier II Tier II instruments (and CET1 CAPITAL and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II) of which: instruments issued by subsidiaries subject to phase out Unpublished profits Provisions Tier II capital before regulatory adjustments Irier II capital before regulatory adjustments Irier II capital regulatory adjustments Investments in own Tier II instruments Reciprocal cross-holdings in Tier II instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory 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). Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions). National specific regulatory adjustments Total regulatory adjustments to Tier II capital Tier II capital (T2) Total capital (TC = T1 + T2) Total capital (TC = T1 + T2) Total risk-weighted assets Common Equity Tier I (as a percentage of risk weighted assets) Tier I (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 CAPITAL requirement plus capital conservation buffer plus countercyclical buffer requirements of which: bank specific countercyclical buffer requirement of which: bank specific countercyclical buffer requirement	166,000 20,000 - - 22,505 38,623 247,128 - - - 247,128 609,996 3,737,274 9.7 % 9.7 % 9.7 % 16.3 %
44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67	Additional Tier I capital (AT1) Tier I capital (AT2) Tier II capital (T1 = CET1 CAPITAL + AT1) Tier II capital (T1 = CET1 CAPITAL + AT1) Tier II capital instruments and provisions Directly issued qualifying Tier II instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier II Tier II instruments (and CET1 CAPITAL and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II) of which: instruments issued by subsidiaries subject to phase out Unpublished profits Provisions Tier II capital before regulatory adjustments Tier II capital before regulatory adjustments Investments in own Tier II instruments Investments in own Tier II instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory 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). Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions). National specific regulatory adjustments Total regulatory adjustments to Tier II capital Tier II capital (T2) Total capital (TC = T1 + T2) Total risk-weighted assets Capital ratios and buffers Common Equity Tier I (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 CAPITAL requirement plus capital conservation buffer plus countercyclical buffer requirement, expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: capital buffer requirement of which: capital conservation buffer requirement	166,000 20,000 - - 22,505 38,623 247,128 - - - 247,128 609,996 3,737,274 9.7 % 9.7 % 9.7 % 16.3 %
44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66	Additional Tier I capital (AT1) Tier I capital (T1 = CET1 CAPITAL + AT1) Tier II capital (T1 = CET1 CAPITAL + AT1) Tier II capital (T1 = CET1 CAPITAL + AT1) Tier II capital instruments and provisions Directly issued qualifying Tier II instruments plus related stock surplus Directly issued apital instruments subject to phase out from Tier II Tier II instruments (and CET1 CAPITAL and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II) of which: instruments issued by subsidiaries subject to phase out Unpublished profits Provisions Tier II capital before regulatory adjustments Irier II capital before regulatory adjustments Irier II capital regulatory adjustments Investments in own Tier II instruments Reciprocal cross-holdings in Tier II instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory 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). Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions). National specific regulatory adjustments Total regulatory adjustments to Tier II capital Tier II capital (T2) Total capital (TC = T1 + T2) Total capital (TC = T1 + T2) Total risk-weighted assets Common Equity Tier I (as a percentage of risk weighted assets) Tier I (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 CAPITAL requirement plus capital conservation buffer plus countercyclical buffer requirements of which: bank specific countercyclical buffer requirement of which: bank specific countercyclical buffer requirement	166,000 20,000 - - 22,505 38,623 247,128 - - - 247,128 609,996 3,737,274 9.7 % 9.7 % 9.7 % 16.3 %
44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67	Additional Tier I capital (AT1) Tier I capital (AT2) Tier II capital (T1 = CET1 CAPITAL + AT1) Tier II capital (T1 = CET1 CAPITAL + AT1) Tier II capital instruments and provisions Directly issued qualifying Tier II instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier II Tier II instruments (and CET1 CAPITAL and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II) of which: instruments issued by subsidiaries subject to phase out Unpublished profits Provisions Tier II capital before regulatory adjustments Tier II capital before regulatory adjustments Investments in own Tier II instruments Investments in own Tier II instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory 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). Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions). National specific regulatory adjustments Total regulatory adjustments to Tier II capital Tier II capital (T2) Total capital (TC = T1 + T2) Total risk-weighted assets Capital ratios and buffers Common Equity Tier I (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 CAPITAL requirement plus capital conservation buffer plus countercyclical buffer requirement, expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: capital buffer requirement of which: capital conservation buffer requirement	166,000 20,000 - - 22,505 38,623 247,128 - - - 247,128 609,996 3,737,274 9.7% 9.7% 9.7% 16.3%
44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68	Additional Tier I capital (AT1) Tier I capital (T1 = CET1 CAPITAL + AT1) Tier II capital (T1 = CET1 CAPITAL + AT1) Tier II capital instruments and provisions Directly issued qualifying Tier II instruments plus related stock surplus Directly issued qualifying Tier II instruments subject to phase out from Tier II Tier II instruments (and CET1 CAPITAL and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II) of which: instruments issued by subsidiaries subject to phase out Unpublished profits Provisions Tier II capital before regulatory adjustments Tier II capital before regulatory adjustments Investments in own Tier II instruments Reciprocal cross-holdings in Tier II instruments Reciprocal cross-holdings in Tier II instruments Investments in the capital of banking, financial and insurance entities that are outside the scape of regulatory 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). Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions). National specific regulatory adjustments Total regulatory adjustments to Tier II capital Tier II capital (T2) Total capital (T2 = T1 + T2) Total risk-weighted assets Capital (T3 = T1 (as a percentage of risk weighted assets) Tier I (as a percentage of risk weighted assets) Tier I (as a percentage of risk weighted assets) Total capital (T2 = T1 (as a percentage of risk weighted assets) Total capital (T3 as a percentage of risk weighted assets) Total capital (T3 as a percentage of risk weighted assets) Total capital (T3 as a percentage of risk weighted assets) Total capital (T3 as a percentage of risk weighted assets) Total capital (T3 as a percentage of risk weighted assets) Total capital (T4 as a percentage of risk weighted assets) Total cap	166,000 20,000 - - 22,505 38,623 247,128 - - - 247,128 609,996 3,737,274 9.7 % 9.7 % 16.3 %
44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70	Additional Tier I capital (AT1) Tier I capital (T1 = CET1 CAPITAL + AT1) Tier II capital (T1 = CET1 CAPITAL + AT1) Tier II capital instruments and provisions Directly issued qualifying Tier II instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier II Tier II instruments (and CET1 CAPITAL and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II) of which: instruments issued by subsidiaries subject to phase out Unpublished profits Provisions Tier II capital before regulatory adjustments Tier II capital before regulatory adjustments Tier II capital i regulatory adjustments Reciprocal cross-holdings in Tier II instruments Reciprocal cross-holdings in Tier II instruments Investments in own Tier II instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory 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). Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions). National specific regulatory adjustments Total regulatory adjustments to Tier II capital Tier II capital (T2) Total capital (T2) Total capital (T2) Total capital (T3) Total capital (T4) Total capital (T5) Total capital (T6) Total capital (T6) Total capital (T7) Total capital (T8) Significant investments to Tier II capital Tier II (as a percentage of risk weighted assets) Institution specific requirement (minimum CET1 CAPITAL requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement (entimal in minimum) Total capital (T2) Total capital (T3) Total capital (T6) Total capital (T7) Total capital (T8) Total capital (T8) Total capital (T8) Total capital (T	166,000 20,000 - - 22,505 38,623 247,128 - - - 247,128 609,996 3,737,274 9.7% 9.7% 16.3%
44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69	Additional Tier I capital (AT1) Tier I capital (TT = CET1 CAPITAL + AT1) Tier I capital (TT = CET1 CAPITAL + AT1) Tier I capital (TT = CET1 CAPITAL + AT1) Tier I capital (TT = CET1 CAPITAL + AT1) Tier I capital (TT = CET1 CAPITAL + AT1) Tier I capital instruments and provisions Directly issued capital instruments subject to phase out from Tier II Tier II instruments (and CET1 CAPITAL and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II) of which: instruments issued by subsidiaries subject to phase out Unpublished profits Provisions Tier II capital before regulatory adjustments Tier II capital before regulatory adjustments Investments in own Tier II instruments Reciprocal cross-holdings in Tier II instruments Reciprocal cross-holdings in Tier II instruments Investments in own Tier II instruments Reciprocal cross-holdings in Tier II instruments (Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory 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). Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions). National specific regulatory adjustments Total regulatory adjustments to Tier II capital Tier II capital (T2) Total capital (T3) Total capital (T4) Total capital (T5) Total capital (T6) Total respective on the sweighted assets) Total capital (T6) Total respective on the sweighted assets) Total capital (T6) Total capital (T7) Total capital (T8) Total ca	166,000 20,000 - - 22,505 38,623 247,128 - - - 247,128 609,996 3,737,274 9.7% 9.7% 16.3%
44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71	Additional Tier I capital (AT1) Tier I capital (T1 = CET1 CAPITAL + AT1) Tier II capital (T1 = CET1 CAPITAL + AT1) Tier II capital (T1 = CET1 CAPITAL + AT1) Tier II capital instruments and provisions Directly issued qualifying Tier II instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier II Ter II instruments (and CET1 CAPITAL and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II) of which: Instruments issued by subsidiaries subject to phase out Unpublished profits Provisions Tier II capital before regulatory adjustments Investments in own Tier II instruments Reciprocal cross-holdings in Tier II instruments Reciprocal cross-holdings in Tier II instruments Reciprocal cross-holdings in Tier II instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory 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). Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory 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). National specific regulatory adjustments Total regulatory adjustments to Tier II capital Tier II capital (TC = T1 + T2) Total risk-weighted assets Capital ratios and buffers Common Equity Tier I (as a percentage of risk weighted assets) Total risk-weighted assets Contact (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CE11 CAPITAL requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets) National total conservation buffer requirement of which: G-SIB bu	166,000 20,000 - - 22,505 38,623 247,128 - - - 247,128 609,996 3,737,274 9.7% 9.7% 16.3%
44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70	Additional Tier I capital (AT1) Tier I capital (T1 = CET1 CAPITAL + AT1) Tier I capital (T1 = CET1 CAPITAL + AT1) Tier I capital (T1 = CET1 CAPITAL + AT1) Tier II capital (T1 = CET1 CAPITAL + AT1) Tier II capital (T2 = CET1 CAPITAL + AT1) Tier II capital (T2) Tier II instruments and provisions Directly issued capital instruments subject to phase out from Tier II Tier II instruments (and CET1 CAPITAL and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II) of which: Instruments issued by subsidiaries subject to phase out Unpublished profits Provisions Tier II capital before regulatory adjustments Tier II capital before regulatory adjustments Tier II capital before regulatory adjustments Investments in own Tier II instruments Reciprocal cross-holdings in Tier II instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory 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). Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions). National specific regulatory adjustments Total regulatory adjustments to Tier II capital Tier II capital (T2) Total risk-weighted assets Capital ratios and buffers Common Equity Tier I (as a percentage of risk weighted assets) Tier I (as a percentage of risk-weighted assets) Tier I (as a percentage of risk-weighted assets) Total capital (as a percentage of risk weighted assets) Tier I (as a percentage of risk-weighted assets) Tier I (as a percentage of risk-weighted assets) Total capital	166,000 20,000 - - 22,505 38,623 247,128 - - - 247,128 609,996 3,737,274 9.7% 9.7% 16.3%
44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71	Additional Tier I capital (AT1) Tier I capital (T1 = CET1 CAPITAL + AT1) Tier II capital (T1 = CET1 CAPITAL + AT1) Tier II capital (T1 = CET1 CAPITAL + AT1) Tier II capital instruments and provisions Directly issued qualifying Tier II instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier II Ter II instruments (and CET1 CAPITAL and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II) of which: Instruments issued by subsidiaries subject to phase out Unpublished profits Provisions Tier II capital before regulatory adjustments Investments in own Tier II instruments Reciprocal cross-holdings in Tier II instruments Reciprocal cross-holdings in Tier II instruments Reciprocal cross-holdings in Tier II instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory 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). Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory 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). National specific regulatory adjustments Total regulatory adjustments to Tier II capital Tier II capital (TC = T1 + T2) Total risk-weighted assets Capital ratios and buffers Common Equity Tier I (as a percentage of risk weighted assets) Total risk-weighted assets Contact (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CE11 CAPITAL requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets) National total conservation buffer requirement of which: G-SIB bu	166,000 20,000 - - 22,505 38,623 247,128 - - - 247,128 609,996 3,737,274 9.7% 9.7% 16.3%
44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71	Additional Tier I capital (AT1) Tier I capital (T1 = CET1 CAPITAL + AT1) Tier I capital (T1 = CET1 CAPITAL + AT1) Tier I capital (T1 = CET1 CAPITAL + AT1) Tier II capital (T1 = CET1 CAPITAL + AT1) Tier II capital (T2 = CET1 CAPITAL + AT1) Tier II capital (T2) Tier II instruments and provisions Directly issued capital instruments subject to phase out from Tier II Tier II instruments (and CET1 CAPITAL and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II) of which: Instruments issued by subsidiaries subject to phase out Unpublished profits Provisions Tier II capital before regulatory adjustments Tier II capital before regulatory adjustments Tier II capital before regulatory adjustments Investments in own Tier II instruments Reciprocal cross-holdings in Tier II instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory 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). Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions). National specific regulatory adjustments Total regulatory adjustments to Tier II capital Tier II capital (T2) Total risk-weighted assets Capital ratios and buffers Common Equity Tier I (as a percentage of risk weighted assets) Tier I (as a percentage of risk-weighted assets) Tier I (as a percentage of risk-weighted assets) Total capital (as a percentage of risk weighted assets) Tier I (as a percentage of risk-weighted assets) Tier I (as a percentage of risk-weighted assets) Total capital	166,000 20,000 - - 22,505 38,623 247,128 - - - 247,128 609,996 3,737,274 9.7% 9.7% 16.3%
44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71	Additional Tier I capital (AT1) Tier I capital (T1 = CET1 CAPITAL + AT1) Tier I capital (T1 = CET1 CAPITAL + AT1) Tier II capital (T1 = CET1 CAPITAL + AT1) Tier II capital (T2 = CET1 CAPITAL + AT1) Tier II capital (T3 = CET1 CAPITAL AT1) Tier II capital (T3 = CET1 CAPITAL AT1) Tier II instruments and ECT1 CAPITAL and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II) of which: instruments issued by subsidiaries subject to phase out Unpublished profits Tier II capital before regulatory adjustments Tier II capital (are applicative and a for	166,000 20,000 - - 22,505 38,623 247,128 - - - 247,128 609,996 3,737,274 9.7% 9.7% 16.3%
44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71	Additional Tier I capital (T1 = CETI CAPITAL + AT1) Tier I capital (T1 = CETI CAPITAL + AT1) Tier I capital (T1 = CETI CAPITAL + AT1) Tier II capital instruments and provisions Directly issued qualifying Tier II instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier II Tier II instruments (and CET1 CAPITAL and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II) of which: Instruments issued by subsidiaries subject to phase out Unpublished profits Provisions Tier II capital regulatory adjustments Investments in own Tier II instruments Reciprocal cross-holdings in Tier II instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory 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). Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions). National specific regulatory adjustments Total regulatory adjustments to Tier II capital Tier II capital (T2) Total capital (TC = 11 + T2) Total risk-weighted assets Capital ratios and buffers Common Equity Tier I (as a percentage of risk weighted assets) Total capital (os a percentage of risk weighted assets) Total capital (os a percentage of risk weighted assets) Total capital (os a percentage of risk weighted assets) Total capital conservation buffer requirement (uninimum CET1 CAPITAL requirement plus capital conservation buffer plus countercyclical buffer requirements plus of the fire the special position of risk weighted assets) Total capital conservation buffer requirement (runnimum ceta) (if different from Basel I	166,000 20,000 - - 22,505 38,623 247,128 - - - 247,128 609,996 3,737,274 9.7% 9.7% 16.3%
44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71	Additional The I capital (AT1) The I capital (T1 = CET1 CAPITAL + AT1) The I capital (T1 = CET1 CAPITAL + AT1) The I capital (T1 = CET1 CAPITAL + AT1) The I capital (T1 = CET1 CAPITAL + AT1) The I capital (T1 = CET1 CAPITAL and AT1 instruments plus related stock surplus Directly issued qualifying Tier II instruments subject to phase out from Tier II The III instruments (and CET1 CAPITAL and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier III) of which: instruments issued by subsidiaries subject to phase out Unpublished profits Provisions The II capital before regulatory adjustments The II capital before regulatory adjustments Investments in own Tier II instruments Reciprocal cross-holdings in Tier II instruments Reciprocal cross-holdings in Tier II instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory 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). Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions). National specific regulatory adjustments Total regulatory adjustments to Tier II capital Tier II capital (T2) Total risk-weighted assets Capital rottos and buffers Common Equity Tier I (as a percentage of risk weighted assets) Tier I (as a percentage of risk-weighted assets) Total capital (T2) Total risk-weighted conservation buffer requirement, expressed as a percentage of risk weighted assets) National Common Equity Tier I minimum CET1 CAPITAL requirement plus capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: capital conservation buffer requirement (minimum) National to	166,000 20,000 - - 22,505 38,623 247,128 - - - 247,128 609,996 3,737,274 9.7 % 9.7 % 16.3 %
44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75	Additional Tier I capital (AT1) Tier I capital (T1 + CET1 CAPITAL + AT1) Tier I capital (T1 + CET1 CAPITAL + AT1) Directly issued qualifying Tier II instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier II Tier II instruments (and CET1 CAPITAL and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II) of which: instruments issued by subsidiaries subject to phase out Unpublished profits Provisions Tier II capital before regulatory adjustments Tier II capital regulatory adjustments Tier II capital regulatory adjustments Tier II capital in own Tier II instruments Investments in own Tier II instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory 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). Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions). National specific regulatory adjustments Total regulatory adjustments to Tier II capital Tier II capital (T2) Total capital (T2) Total capital (T2 + T1 + T2) Total risk weighted assets Capital ratios and buffers Common Equity Tier I (as a percentage of risk weighted assets) Tier I (as a percentage of risk weighted assets) Total risk weighted assets Capital routs and buffer requirement (minimum CET1 CAPITAL requirement plus capital conservation buffer requirement of which: both specific buffer requirement (expressed as a percentage of risk weighted assets) Total risk weighted assets Institution specific buffer requirement (expressed as a percentage of risk weighted assets) Total risk weighted assets First II capital (T2) Total capital (T2) Total capital minimum ratio (if different from Basel III minimum) Nationa	166,000 20,000 - - 22,505 38,623 247,128 - - - 247,128 609,996 3,737,274 9.7% 9.7% 16.3%
44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71	Additional The I capital (AT1) The I capital (T1 = CET1 CAPITAL + AT1) The I capital (T1 = CET1 CAPITAL + AT1) The I capital (T1 = CET1 CAPITAL + AT1) The I capital (T1 = CET1 CAPITAL + AT1) The I capital (T1 = CET1 CAPITAL and AT1 instruments plus related stock surplus Directly issued qualifying Tier II instruments subject to phase out from Tier II The III instruments (and CET1 CAPITAL and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier III) of which: instruments issued by subsidiaries subject to phase out Unpublished profits Provisions The II capital before regulatory adjustments The II capital before regulatory adjustments Investments in own Tier II instruments Reciprocal cross-holdings in Tier II instruments Reciprocal cross-holdings in Tier II instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory 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). Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions). National specific regulatory adjustments Total regulatory adjustments to Tier II capital Tier II capital (T2) Total risk-weighted assets Capital rottos and buffers Common Equity Tier I (as a percentage of risk weighted assets) Tier I (as a percentage of risk-weighted assets) Total capital (T2) Total risk-weighted conservation buffer requirement, expressed as a percentage of risk weighted assets) National Common Equity Tier I minimum CET1 CAPITAL requirement plus capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: capital conservation buffer requirement (minimum) National to	166,000 20,000 - - 22,505 38,623 247,128 - - - 247,128 609,996 3,737,274 9.7 % 9.7 % 16.3 %
44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75	Additional Tier I capital (AT1) Tier I capital (T1 + CET1 CAPITAL + AT1) Tier I capital (T1 + CET1 CAPITAL + AT1) Directly issued qualifying Tier II instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier II Tier II instruments (and CET1 CAPITAL and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II) of which: instruments issued by subsidiaries subject to phase out Unpublished profits Provisions Tier II capital before regulatory adjustments Tier II capital regulatory adjustments Tier II capital regulatory adjustments Tier II capital in own Tier II instruments Investments in own Tier II instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory 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). Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions). National specific regulatory adjustments Total regulatory adjustments to Tier II capital Tier II capital (T2) Total capital (T2) Total capital (T2 + T1 + T2) Total risk weighted assets Capital ratios and buffers Common Equity Tier I (as a percentage of risk weighted assets) Tier I (as a percentage of risk weighted assets) Total risk weighted assets Capital routs and buffer requirement (minimum CET1 CAPITAL requirement plus capital conservation buffer requirement of which: both specific buffer requirement (expressed as a percentage of risk weighted assets) Total risk weighted assets Institution specific buffer requirement (expressed as a percentage of risk weighted assets) Total risk weighted assets First II capital (T2) Total capital (T2) Total capital minimum ratio (if different from Basel III minimum) Nationa	166,000 20,000 - - 22,505 38,623 247,128 - - - 247,128 609,996 3,737,274 9.7 % 9.7 % 16.3 %
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44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75	Additional Tier Lapital (T1 = CET1 CAPITAL + AT1) Tier I Capital (T1 = CET1 CAPITAL + AT1) Tier I Tapital (T1 = CET1 CAPITAL + AT1) Tier I Tapital Enstruments and provisions Directly issued qualifying Tier II instruments plus related stock surplus Directly issued apital instruments subject to phase out from Tier II Tier II instruments (and CET1 CAPITAL and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II) of which: instruments issue by subsidiaries subject to phase out Unpublished profits Provisions Tier II capital before regulatory adjustments Tier II capital before regulatory adjustments Tier II capital before regulatory adjustments Investments in own Tier II instruments Investments in own Tier II instruments Investments in own Tier II instruments Investments in comparity of the capital of banking, financial and insurance entities that are outside the scope of regulatory 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 % theshold). Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions). National specific regulatory adjustments Total regulatory adjustments to Tier II capital Tier II capital (T2) Total capital (S3 as percentage of risk weighted assets) Total risk weighted assets Copital risk weighted assets Total regulatory adjustments to Tier II capital Tier II (as percentage of risk weighted assets) Total risk weighted assets Total regulatory adjustments of the second of risk weighted assets) Total risk weighted assets Total risk weighted assets Total regulatory adjustments of the second of risk weighted assets) Total risk weighted assets	166,000 20,000 - - 22,505 38,623 247,128 - - - 247,128 609,996 3,737,274 9.7% 9.7% 16.3% 2.5%
44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75	Additional Tier Lapital (T1 = CET1 CAPITAL + AT1) Tier I Capital (T1 = CET1 CAPITAL + AT1) Tier I Capital (T1 = CET1 CAPITAL + AT1) Tier II Capital (T1 = CET1 CAPITAL + AT1) Tier II Instruments (and CET1 CAPITAL and AT1 instruments plus related stock surplus Directly issued apital instruments subject to phase out from Tier II Tier II instruments (and CET1 CAPITAL and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II) or which: instruments issued by subsidiaries subject to phase out Unpublished profits Provisions Tier II capital before regulatory adjustments Tier II capital in the capital of banking, financial and insurance entities that are outside the scope of regulatory 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). Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory 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). Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions). National specific regulatory adjustments Total regulatory adjustments to Tier II capital Tier II capital (T2) Total capital (T2 = T1 + T2) Total isk-weighted assets Total regulatory adjustments to Tier II capital Tier II capital (T2) Total capital (T2 = T1 + T2) Total capital (T2) Total capital (T	166,000 20,000 - - 22,505 38,623 247,128 - - - 247,128 609,996 3,737,274 9.7 % 9.7 % 16.3 % 2.5 %
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44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81	Additional Text Copital (T1 = CAPITAL + AT1) Tier I Capital (T1 = CAPITAL + AT1) Tier I Textical instruments and provisions Directly issued qualifying Tier II instruments plus related stock surplus Directly issued aptital instruments subject to phase out from Tier II Tier II instruments (and CET1 CAPITAL and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II) of which: instruments issued by subsidiaries subject to phase out Unpublished profits Tier II capital before regulatory adjustments Tier II capital before regulatory adjustments Tier II capital regulatory adjustments Investments in own Tier II instruments Investments in own Tier II instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory 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 % Unrelabel). Significant investments in the capital ob banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions). National specific regulatory adjustments Total regulatory adjustments to Tier II capital Tier II capital (T2) Total risk weighted assets Capital raises and buffers Capital raises and buffers Capital raises and buffers Capital raises and buffers Camina Equity Tier II capital (T2) Total risk weighted assets Capital raises of risk weighted assets) Institution specific buffer requirement from the requirement plus capital conservation buffer plus countercyclical buffer requirement plus for Sab Buffer requirement from Basel III minimum National Tier I minimum ratio (if different from Basel III minimum) Amounts below the tire-sholds for declated tax liability) Perfect of the place of response to the reproport differences (red related tax liability) Applicable capital minimum ratio (if different from Basel III minimu	166,000 20,000 - - 22,505 38,623 247,128 - - - 247,128 609,996 3,737,274 9.7 % 9.7 % 16.3 % 2.5 %
44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 75 76 77 78 79 80 81 82	Additional Text Capital (T1 - CET1 CAPITAL + AT1) Tier I capital (T1 - CET1 CAPITAL + AT1) Tier I capital (T1 - CET1 CAPITAL + AT1) Tier I capital (T1 - CET1 CAPITAL + AT1) Tier I capital (T1 - CET1 CAPITAL + AT1) Tier I capital (T1 - CET1 CAPITAL and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II) of which: instruments issued by subsidiaries subject to phase out Unpublished profits Provisions Tier II capital before regulatory adjustments Tier II capital before regulatory adjustments Investments in own Tier II instruments Reciprocal coas-holdings in Tier II instruments Reciprocal coas-holdings in Tier II instruments Investments in own Tier II instruments Reciprocal coas-holdings in Tier II instruments Investments in the capital of benking, financial and insurance entities that are outside the scape of regulatory 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). Significant investments in the capital of benking, financial and insurance entities that are outside the scape of regulatory consolidation (net of eligible short positions). National specific regulatory adjustments to Tier II capital Tier II capital (T2) Total capital (T3) Total capit	166,000 20,000 - - 22,505 38,623 247,128 - - - 247,128 609,996 3,737,274 9.7% 9.7% 16.3% 2.5%
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