

Composition of capital disclosure requirements As at 30 June 2017



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Step 1: Balance sheet under the regulatory scope of consolidation

This step in not applicable to the Bank since the scope of regulatory consolidation and accounting consolidation is identical.



Step 2: Reconcilation of published financial balance sheet to regulatory reporting as at 30 June 2017

BD 000's	Balance sheet as in published financial statements	Consolidated PIR data	Reference
Assets	Statements	1111 (11111	Kelefelice
Cash and balances at central banks	109,258	109,258	
Placements with banks and other financial institutions	111,549	111,549	
Treasury bills	502.042	502.042	
Investment securities	1.106.636	1,106,308	
Trading portfolio assets	1,100,030	1,100,308	
Financial assets at fair value through P&L	470	328	
Investments in associates	49,527	49,527	
Total Investment	1,156,661	1,156,661	
of which:	1,150,001	1,150,001	
Significant investments in capital of financils insitutions exceeds the 10% of CET1	_	60,607	
Amount in excess of 10% of CET1 to be deducted		18,879	Α
Amount in excess of 10% of CET1 to be deducted Amount in excess of 10% of CET1 to be deducted in year 2	-	14,989	A A
Gross Loans and advances	1,066,919	1,066,919	A
Less: General loan loss provision	(12,565)	1,000,919	В
Net loans and advances	1,054,354	-	ь
Prepayments, accrued income and other assets	41,766	41,766	
Property, plant and equipment	12,818	12,818	
	,		
Total assets	2,988,448	3,001,013	
Liabilities Control of	204 555	20 5 777	
Deposits from banks and other financial institutions	386,777	386,777	
Customer accounts	2,143,041	2,143,041	
Repurchase agreements and other similar secured borrowing	9,273	9,273	
Derivative financial instruments	1,084	1,084	
Accruals, deferred income and other liabilities	31,347	31,347	
Total liabilities	2,571,522	2,571,522	
Shareholders' Equity			
Paid-in share capital	127,544	126,007	
Shares under employee share incentive scheme	(1,537)	-	
Total share capital	126,007	126,007	
of which amount eligible for CET1	-	126,007	C
of which amount eligible for AT1	-	-	
Retained earnings	150,500	150,500	D
Statutory reserve	63,772	63,772	Е
General reserve	32,400	32,400	F
Share premium	4,065	4,065	G
Donations and charity reserve	16,872	16,872	H
General loan loss provision	-	12,565	
of which: amount eligible for Tier 2 capital subject to a maximum of 1.25% of credit risk weighted assets		11,841	В
of which: amount ineligible for Tier 2 capital		724	
Available for sale revaluation reserve	23,659	23,659	I
Share of Available for sale revaluation reserve relating to associates not considered for regulatory capital	(349)	(349)	
Total shareholders' equity	416,926	429,491	
Total liabilities & Shareholders' Equity	2,988,448	3,001,013	



Step 3: Composition of Capital Common Template (transition) as at 30 June 2017

Composition of Capital and mapping to regulatory reports Component subject to regulatory scop					
Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock 136,000 156,000		Composition of Capital and mapping to regulatory reports	of regulatory	subject to pre-2015	numbers / letter of the balance sheet under the regulatory scop of consolidation
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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 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third 34 parties (amount allowed in group AT1) 35 of which: instruments issued by subsidiaries subject to phase out 36 Additional Tier 1 capital before regulatory adjustments					
32 of which: classified as liabilities under applicable accounting standards 33 Directly issued capital instruments subject to phase out from Additional Tier 1 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third 4 parties (amount allowed in group AT1) 5 of which: instruments issued by subsidiaries subject to phase out 6 Additional Tier 1 capital before regulatory adjustments 7 Additional Tier 1 capital before regulatory adjustments 8 Additional Tier 1 instruments 9 Additional Tier 1 instruments 9 Investments in own Additional Tier 1 instruments 9 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 9 share capital of the entity (amount above 10% threshold) 9 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of 40 regulatory consolidation (net of eligible short positions) 10 PRE-2015 TREATMENT 11 PRE-2015 TREATMENT 12 OF WHICH: [INSERT NAME OF ADJUSTMENT] 13 OF WHICH: [INSERT NAME OF ADJUSTMENT] 14 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 15 OF WHICH: [INSERT NAME OF ADJUSTMENT] 16 OF WHICH: [INSERT NAME OF ADJUSTMENT] 17 OF WHICH: [INSERT NAME OF ADJUSTMENT] 18 OF WHICH: [INSERT NAME OF ADJUSTMENT] 19 OF WHICH: [INSERT NAME OF ADJUSTMENT] 20 OF WHICH: [INSERT NAME OF ADJUSTMENT] 21 OF WHICH: [INSERT NAME OF ADJUSTMENT] 22 OF WHICH: [INSERT NAME OF ADJUSTMENT] 23 OF WHICH: [INSERT NAME OF ADJUSTMENT] 24 Additional Tier 1 capital (AT1)			-		
33 Directly issued capital instruments subject to phase out from Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third 4 parties (amount allowed in group AT1) 5 of which: instruments issued by subsidiaries subject to phase out 6 Additional Tier 1 capital before regulatory adjustments 7 Additional Tier 1 capital: regulatory adjustments 8 Reciprocal cross-holdings in Additional Tier 1 instruments 9 Investments in own Additional Tier 1 instruments 1 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 10% threshold) 1 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of egulatory consolidation (net of eligible short positions) 4 National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT] Additional Tier 1 capital (ATI) - Additional Tier 1 capital (ATI)			-		
Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third 34 parties (amount allowed in group AT1) 55 of which: instruments issued by subsidiaries subject to phase out 65 Additional Tier 1 capital before regulatory adjustments 76 Additional Tier 1 capital: regulatory adjustments 87 Investments in own Additional Tier 1 instruments 88 Reciprocal cross-holdings in Additional Tier 1 instruments 99 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 90 share capital of the entity (amount above 10% threshold) 90 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of 40 regulatory consolidation (net of eligible short positions) 10 Autional specific regulatory adjustments 11 RESPECT OF AMOUNTS SUBJECT 12 TO PRE-2015 TREATMENT 13 OF WHICH: [INSERT NAME OF ADJUSTMENT] 14 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 15 Additional Tier 1 capital (AT1) 16 Additional Tier 1 capital (AT1)					
35 of which: instruments issued by subsidiaries subject to phase out 36 Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital before regulatory adjustments 37 Investments in own Additional Tier 1 instruments 38 Reciprocal cross-holdings in Additional Tier 1 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 39 share capital of the entity (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of 40 regulatory consolidation (net of eligible short positions) 41 National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH: 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 43 Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (ATI)					
Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments Investments in own Additional Tier 1 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 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) 41 National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH: [INSERT NAME OF ADJUSTMENT] - 42 Regulatory adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions - 43 Total regulatory adjustments to Additional Tier 1 capital - 44 Additional Tier 1 capital (AT1)			-		
Additional Tier 1 capital: regulatory adjustments 37 Investments in own Additional Tier 1 instruments 38 Reciprocal cross-holdings in Additional Tier 1 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 39 share capital of the entity (amount above 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) 40 regulatory consolidation (net of eligible short positions) REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH: 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 43 Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (ATI)			-		
37 Investments in own Additional Tier 1 instruments 38 Reciprocal cross-holdings in Additional Tier 1 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 39 share capital of the entity (amount above 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) 10 National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH: 20 OF WHICH: 41 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 43 Total regulatory adjustments to Additional Tier 1 capital 44 Additional Tier 1 capital (AT1)	36		-		
38 Reciprocal cross-holdings in Additional Tier 1 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 39 share capital of the entity (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of 40 regulatory consolidation (net of eligible short positions) - National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH: - 2 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 43 Total regulatory adjustments to Additional Tier 1 capital - 44 Additional Tier 1 capital (AT1)	37		-		1
consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common 39 share capital of the entity (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of 40 regulatory consolidation (net of eligible short positions) - 41 National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH: - 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions - 43 Total regulatory adjustments to Additional Tier 1 capital - 44 Additional Tier 1 capital (AT1)			-		
39 share capital of the entity (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of 40 regulatory consolidation (net of eligible short positions) - 1 National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH: - 2 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions - 3 Total regulatory adjustments to Additional Tier 1 capital - 4 Additional Tier 1 capital (AT1)					
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of 40 regulatory consolidation (net of eligible short positions) 41 National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH: 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 43 Total regulatory adjustments to Additional Tier 1 capital 44 Additional Tier 1 capital (AT1)		, ,			
40 regulatory consolidation (net of eligible short positions) 41 National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH: 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 43 Total regulatory adjustments to Additional Tier 1 capital 44 Additional Tier 1 capital (AT1)	39		-		1
41 National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH: 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 43 Total regulatory adjustments to Additional Tier 1 capital 44 Additional Tier 1 capital (AT1)	40		_		
REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH: 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 43 Total regulatory adjustments to Additional Tier 1 capital - 44 Additional Tier 1 capital (AT1)			-		1
OF WHICH: [INSERT NAME OF ADJUSTMENT] - OF WHICH: 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions - 43 Total regulatory adjustments to Additional Tier 1 capital - 44 Additional Tier 1 capital (AT1) -					
OF WHICH: 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions - 43 Total regulatory adjustments to Additional Tier 1 capital - 44 Additional Tier 1 capital (AT1) -			-		
42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions - Total regulatory adjustments to Additional Tier 1 capital - Additional Tier 1 capital (AT1) - On the cover deductions					
43 Total regulatory adjustments to Additional Tier 1 capital - 44 Additional Tier 1 capital (AT1) -	/12				
44 Additional Tier 1 capital (AT1)					
45 Tier 1 capital (T1 = CET1 + AT1) 402,287	44	Additional Tier 1 capital (AT1)	-		
	45	Tier 1 capital (T1 = CET1 + AT1)	402,287		



Step 3: Composition of Capital Common Template (transition) as at 30 June 2017 (continued)

	Composition of Capital and mapping to regulatory reports	Component of regulatory capital	Amounts subject to pre-2015 treatment	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
	Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	J	
47	Directly issued capital instruments subject to phase out from Tier 2	-		
	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by			
48	third parties (amount allowed in group Tier 2)	-		
49	of which: instruments issued by subsidiaries subject to phase out	-	1	
	Provisions	11,841	1	В
	Tier 2 capital before regulatory adjustments	11,841	i	2
31	Tier 2 capital: regulatory adjustments	11,041		
50	Investments in own Tier 2 instruments	_	 	7
_		1	l	+
33	Reciprocal cross-holdings in Tier 2 instruments	-	.	+
	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory			
1	consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common			
54	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			
55	consolidation (net of eligible short positions)	-		
56	National specific regulatory adjustments	-		-
57	Total regulatory adjustments to Tier 2 capital	-	1	
	Tier 2 capital (T2)	11,841	l	
	Total capital (TC = T1 + T2)	414,128	i	
	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT	9,725		
	OF WHICH: Significant investments in the common stock of banking, financial and insurance entities that are	7,723	ł	
		0.705		
	outside the scope of regulatory consolidation, net of eligible	9,725		
60	Total risk weighted assets	1,148,365		
	0.21.0	<u> </u>		
	Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	35.03%		
61	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets)	35.03% 35.03%		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	35.03%		
61	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets)	35.03% 35.03%		
61	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets)	35.03% 35.03%		
61 62 63	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus	35.03% 35.03%		
61 62 63	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted assets)	35.03% 35.03% 36.06% 9.00%		
61 62 63 64 65	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement	35.03% 35.03% 36.06% 9.00% 2.50%		
61 62 63 64 65 66	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement (N/A)	35.03% 35.03% 36.06% 9.00% 2.50% 0.00%		
61 62 63 64 65 66 67	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement (N/A) of which: D-SIB buffer requirement (N/A)	35.03% 35.03% 36.06% 9.00% 2.50% 0.00% 0.00%		
61 62 63 64 65 66 67	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement (N/A) of which: D-SIB buffer requirement (N/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	35.03% 35.03% 36.06% 9.00% 2.50% 0.00%		
61 62 63 64 65 66 67 68	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement (N/A) of which: D-SIB buffer requirement (N/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3)	35.03% 35.03% 36.06% 9.00% 2.50% 0.00% 35.03%		
61 62 63 64 65 66 67 68	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement (N/A) of which: D-SIB buffer requirement (N/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB Common Equity Tier 1 minimum ratio	35.03% 35.03% 36.06% 9.00% 2.50% 0.00% 0.00% 35.03%		
61 62 63 64 65 66 67 68	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement (N/A) of which: D-SIB buffer requirement (N/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB Common Equity Tier 1 minimum ratio CBB Tier 1 minimum ratio	35.03% 35.03% 36.06% 9.00% 2.50% 0.00% 0.00% 35.03% 9.00%		
61 62 63 64 65 66 67 68	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement (of which: bank specific countercyclical buffer requirement (N/A) of which: D-SIB buffer requirement (N/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB Common Equity Tier 1 minimum ratio CBB Tier 1 minimum ratio	35.03% 35.03% 36.06% 9.00% 2.50% 0.00% 0.00% 35.03%		
61 62 63 64 65 66 67 68 69 70	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement (N/A) of which: D-SIB buffer requirement (N/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB Common Equity Tier 1 minimum ratio CBB Tier 1 minimum ratio CBB total capital minimum ratio Amounts below the thresholds for deduction (before risk weighting)	35.03% 35.03% 36.06% 9.00% 0.00% 0.00% 35.03% 9.00% 10.50%		
61 62 63 64 65 66 67 68 70 71	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement (N/A) of which: D-SIB buffer requirement (N/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB Common Equity Tier 1 minimum ratio CBB Tier 1 minimum ratio CBB total capital minimum ratio Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials	35.03% 35.03% 36.06% 9.00% 2.50% 0.00% 35.03% 9.00% 10.50% 12.50%		
61 62 63 64 65 66 67 68 69 70 71	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement (N/A) of which: D-SIB buffer requirement (N/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB Common Equity Tier 1 minimum ratio CBB Tier 1 minimum ratio CBB total capital minimum ratio CBB total capital minimum ratio Significant investments in the capital of other financials Significant investments in the common stock of financials	35.03% 35.03% 36.06% 9.00% 2.50% 0.00% 35.03% 9.00% 10.50% 12.50%		
61 62 63 64 65 66 67 68 69 70 71 72 73 74	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement (N/A) of which: D-SIB buffer requirement (N/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB Common Equity Tier 1 minimum ratio CBB tier 1 minimum ratio CBB total capital minimum ratio CBB total capital minimum ratio Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability)	35.03% 35.03% 36.06% 9.00% 2.50% 0.00% 35.03% 9.00% 10.50% 12.50% 5,248 41,728		
61 62 63 64 65 66 67 68 69 70 71 72 73 74	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement (N/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB Common Equity Tier 1 minimum ratio CBB tier 1 minimum ratio CBB total capital minimum ratio CBB total capital minimum ratio Significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability)	35.03% 35.03% 36.06% 9.00% 2.50% 0.00% 35.03% 9.00% 10.50% 12.50%		
61 62 63 64 65 66 67 68 69 70 71 72 73 74	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement (N/A) of which: D-SIB buffer requirement (N/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB Common Equity Tier 1 minimum ratio CBB Tier 1 minimum ratio CBB tier 1 minimum ratio Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2	35.03% 35.03% 36.06% 9.00% 2.50% 0.00% 35.03% 9.00% 10.50% 12.50% 5,248 41,728		
61 62 63 64 65 66 67 68 69 70 71 72 73 74	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement (N/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB Common Equity Tier 1 minimum ratio CBB tier 1 minimum ratio CBB total capital minimum ratio CBB total capital minimum ratio Significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability)	35.03% 35.03% 36.06% 9.00% 2.50% 0.00% 35.03% 9.00% 10.50% 12.50% 5,248 41,728		
61 62 63 64 65 66 67 68 69 70 71 72 73 74 75	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement (N/A) of which: D-SIB buffer requirement (N/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB Common Equity Tier 1 minimum ratio CBB Tier 1 minimum ratio CBB tier 1 minimum ratio Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2	35.03% 35.03% 36.06% 9.00% 2.50% 0.00% 35.03% 9.00% 10.50% 12.50% 5,248 41,728		
61 62 63 64 65 66 67 68 69 70 71 72 73 74 75	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement (N/A) of which: D-SIB buffer requirement (N/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB Common Equity Tier 1 minimum ratio CBB Tier 1 minimum ratio CBB total capital minimum ratio CBB total capital minimum ratio CBB total capital minimum ratio Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortagae servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to	35.03% 35.03% 36.06% 9.00% 0.00% 0.00% 35.03% 9.00% 10.50% 12.50% 5,248 41,728		
61 62 63 64 65 66 67 68 69 70 71 72 73 74 75	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement (N/A) of which: D-SIB buffer requirement (N/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB Common Equity Tier 1 minimum ratio CBB Tier 1 minimum ratio CBB total capital minimum ratio CBB total capital minimum ratio CBB total capital minimum ratio Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortagae servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to	35.03% 35.03% 36.06% 9.00% 0.00% 0.00% 35.03% 9.00% 10.50% 12.50% 5,248 41,728		
61 62 63 64 65 66 67 68 70 71 72 73 74 75	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement (N/A) of which: D-SIB buffer requirement (N/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB Common Equity Tier 1 minimum ratio CBB tier 1 minimum ratio CBB tier 1 minimum ratio CBB total capital minimum ratio CBB total capital minimum ratio Mon-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach (1.25% of Credit Risk weighted Assets)	35.03% 35.03% 36.06% 9.00% 0.00% 0.00% 35.03% 10.50% 12.50%		
61 62 63 64 65 66 67 68 69 70 71 72 73 74 75	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement (N/A) of which: D-SIB buffer requirement (N/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB Common Equity Tier 1 minimum ratio CBB Tier 1 minimum ratio CBB total capital minimum ratio CBB total capital minimum ratio CBB total capital minimum ratio Significant investments in the capital of other financials Significant investments in the common stock of financials Mortagage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach (1.25% of Credit Risk weighted Assets)	35.03% 35.03% 36.06% 9.00% 0.00% 0.00% 35.03% 10.50% 12.50%		
61 62 63 64 65 66 67 68 69 70 71 72 73 74 75	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement (N/A) of which: bank specific countercyclical buffer requirement (N/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB Common Equity Tier 1 minimum ratio CBB Tier 1 minimum ratio CBB total capital minimum ratio CBB total capital minimum ratio Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach (1.25% of Credit Risk weighted Assets) NA NA	35.03% 35.03% 36.06% 9.00% 2.50% 0.00% 35.03% 9.00% 10.50% 12.50% 5,248 41,728 -		
61 62 63 64 65 66 67 70 71 72 73 74 75	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement (notation of which: bank specific countercyclical buffer requirement (N/A) of which: D-SIB buffer requirement (N/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB Common Equity Tier 1 minimum ratio CBB Tier 1 minimum ratio CBB total capital minimum ratio CBB total capital minimum ratio CBB total capital minimum ratio Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach (1.25% of Credit Risk weighted Assets) NA NA Capital instruments subject to phase-out arrangements	35.03% 35.03% 36.06% 9.00% 2.50% 0.00% 35.03% 9.00% 10.50% 12.50% 5,248 41,728 -		
61 62 63 64 65 66 67 71 72 73 74 75 76	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement (N/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB Common Equity Tier 1 minimum ratio CBB Tier 1 minimum ratio CBB Tier 1 minimum ratio CBB total capital minimum ratio Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach (1.25% of Credit Risk weighted Assets) NA Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2020 and 1 Jan 2024)	35.03% 35.03% 36.06% 9.00% 2.50% 0.00% 35.03% 10.50% 12.50% 12.565 11,841		
61 62 63 64 65 66 67 70 71 72 73 74 75 76 77 78 80	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement (N/A) Oommon Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB Common Equity Tier 1 minimum ratio CBB Tier 1 minimum ratio CBB total capital minimum ratio Mon-significant investments in the common stock of financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach (1.25% of Credit Risk weighted Assets) NA Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2020 and 1 Jan 2024) Current cap on CET1 instruments subject to phase out arrangements	35.03% 35.03% 36.06% 9.00% 2.50% 0.00% 35.03% 9.00% 10.50% 12.50% 5,248 41,728 -		
61 62 63 64 65 66 67 71 72 73 74 75 76 77 78 79	Common Equity Tier 1 (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) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement (N/A) Of which: D-SIB buffer requirement (N/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB Common Equity Tier 1 minimum ratio CBB Tier 1 minimum ratio CBB total capital minimum ratio CBB total capital minimum ratio Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach (1.25% of Credit Risk weighted Assets) NA Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2020 and 1 Jan 2024) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	35.03% 35.03% 9.00% 2.50% 0.00% 35.03% 9.00% 10.50% 12.50% 5.248 41,728 		
61 62 63 64 65 66 67 71 72 73 74 75 76 80 81 82	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement (N/A) of which: bank specific countercyclical buffer requirement (N/A) common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB Common Equity Tier 1 minimum ratio CBB total capital minimum ratio CBB total capital minimum ratio CBB total capital minimum ratio Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach (1.25% of Credit Risk weighted Assets) NA NA Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2020 and 1 Jan 2024) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	35.03% 35.03% 36.06% 9.00% 0.00% 0.00% 10.50% 12.50% 5.248 41,728 		
61 62 63 64 65 66 67 70 71 72 73 74 75 76 77 78 80 81 82 83	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement (N/A) of which: D-SIB buffer requirement (N/A) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB Common Equity Tier 1 minimum ratio CBB Tier 1 minimum ratio CBB total capital minimum ratio CBB total capital minimum ratio CBB total capital minimum ratio Mortsage servicing rights (net of related tax liability) Non-significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach (1.25% of Credit Risk weighted Assets) NA Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2020 and 1 Jan 2024) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	35.03% 35.03% 36.06% 9.00% 2.50% 0.00% 35.03% 10.50% 12.50% 12.565 11,841		
61 62 63 64 65 66 67 70 71 72 73 74 75 76 77 78 79	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement (N/A) of which: bank specific countercyclical buffer requirement (N/A) common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima including CCB (if different from Basel 3) CBB Common Equity Tier 1 minimum ratio CBB total capital minimum ratio CBB total capital minimum ratio CBB total capital minimum ratio Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach (1.25% of Credit Risk weighted Assets) NA NA Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2020 and 1 Jan 2024) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	35.03% 35.03% 36.06% 9.00% 0.00% 0.00% 10.50% 12.50% 5.248 41,728 		



Disclosure template for main feature of regulatory capital instruments

1	Issuer	National Bank of Bahrain BSC
2	Unique identifier (Bahrain Bourse ticker)	NBB
3	Governing law of the instrument	All applicable laws and regulations of the Kingdom of Bahrain
	Regulatory treatment	
4	Transitional CBB rules	Common Equity Tier 1
5	Post-transitional CBB rules	Common Equity Tier 1
6	Eligible at solo/group/group & solo	Group & solo
7	Instrument Type	Common Equity shares
8	Amount recognized in regulatory capital (currency in Millions, as of most recent reporting date)	BD 127.54 Million
9	Par Value of instrument	BD 0.100
10	Accounting classification	Shareholders' Equity
11	Original date of issuance	Various
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	Not applicable
16	Subsequent call dates, if applicable	Not applicable
	Coupons / dividends	Dividends
17	Fixed or floating dividend/coupon	Dividend as decided by the
		Shareholders
18	Coupon rate and any related index	Not applicable
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non cumulative
23	Convertible or non-convertible	Not applicable
24	If convertible, conversion trigger (s)	Not applicable
25	If convertible, fully or partially	Not applicable
26	If convertible, conversion rate	Not applicable
27	If convertible, mandatory or optional conversion	Not applicable
28	If convertible, specify instrument type convertible into	Not applicable
29	If convertible, specify issuer of instrument it converts into	Not applicable
30	Write-down feature	No
31	If write-down, write-down trigger(s)	Not applicable
32	If write-down, full or partial	Not applicable
33	If write-down, permanent or temporary	Not applicable
34	If temporary write-down, description of write-up mechanism	Not applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Not applicable
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not applicable