

			(Rs. in millio
			Ref No.
Common	Equity Tier 1 capital: instruments and reserves		
	Directly issued qualifying common share capital plus related		
1	stock surplus (share premium)*	22,663.96	A= A1+A2
2	Retained earnings	11,257.57	
3	Accumulated other comprehensive income (and other reserves)	-	B=B1+B2+B3+B4+B5
	Directly issued capital subject to phase out from CET1 (only		
4	applicable to non-joint stock companies)	-	
•	Public sector capital injections grandfathered until January 1, 2018	NA	
5	Common share capital issued by subsidiaries and held by third		
J	parties (amount allowed in group CET1)	-	
6	Common Equity Tier 1 capital before regulatory adjustments	33,921.52	
ommon	Equity Tier 1 capital : regulatory adjustments		
7	Prudential valuation adjustments	-	
8	Goodwill (net of related tax liability)	-	
9	Intangibles other than mortgage-servicing rights (net of related tax liability)*	9,971.17	
10	Deferred tax assets	-	
11	Cash-flow hedge reserve	-	
12	Shortfall of provisions to expected losses	-	
13	Securitisation gain on sale	-	
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-up capital on reported balance sheet)	-	
17	Reciprocal cross-holdings in common equity	-	
18	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 share capital (amount above 10% threshold)	-	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory 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 financial entities	-	
24	of which : mortgage servicing rights	-	
25	of which: deferred tax assets arising from temporary differences	-	
26	National specific regulatory adjustments (26a+26b+26c+26d)	-	
26a	of which: Investments in the equity capital of unconsolidated insurance subsidiaries	-	



of which: Investments in the equity capital of unconsorbated of which: Shortfall in the equity capital of majority owned infancial subsidiaries of which: Shortfall in the equity capital of majority owned infancial entities which have not been consolidated with the bank of which: Unamortised pension funds expenditures of which: Unamortised pension funds expenditures Regulatory Adjustments Applied to Common Equity Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: (INSERT TYPE OF ADJUSTMENT) of common Equity Tier 1 capital (ICET1) additional Tier 1 (Instruments to Common equity Tier 1 of which: (INSERT TYPE OF ADJUSTMENT) additional Tier 1 (Instruments) additional Tier 1 (Inst		Territoria de la compansión de la compan		T
of which: Short/all in the equity capital of majority owned financial entities which have not been consolidated with the bank of which: Unamortised pension funds expenditures Regulatory Adjustments Applied to Common Equity Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment or respect of Amounts Subject to Pre-Basel III Treatment or divinity in the common and the com	26b	of which: Investments in the equity capital of unconsolidated		
266 bank of which: Unamortised pension funds expenditures Regulatory Adjustments Applied to Common Equity Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT] For example: "Interior good of which: [INSERT TYPE OF ADJUSTMENT] For example: "Interior good of unrealized losses on AFS debt securities (not relevant in Indian context) of which: [INSERT TYPE OF ADJUSTMENT] 27			<u> </u>	
bank of which: Unamortised pension funds expenditures Regulatory Adjustments Applied to Common Equity Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment or respect of Amounts Subject to Pre-Basel III Treatment or relevant in Indian context) of which: [INSERT TYPE OF ADJUSTMENT] of which: [INSERT TYPE OF ADJUSTMENT] 77 Regulatory adjustments applied to Common Equity Tier 1 due to insurfficient Additional Tier 1 and Tier 2 to cover deductions 28 Total regulatory adjustments to Common equity Tier 1 due to insurfficient Additional Tier 1 and Tier 2 to cover deductions 29 Common Equity Tier 1 capital (EET1) 20 Common Equity Tier 1 capital (EET1) 21 Spring additional Tier 1 capital (EET1) 22 Common Equity Tier 1 capital (EET1) 23 principle (Spring) 24 principle (Spring) 25 principle (Spring) 26 principle (Spring) 27 principle (Spring) 28 principle (Spring) 29 common Equity Tier 1 capital (EET1) 20 principle (Spring) 20 principle (Spring) 21 principle (Spring) 22 principle (Spring) 23 principle (Spring) 24 principle (Spring) 25 principle (Spring) 26 principle (Spring) 27 principle (Spring) 28 principle (Spring) 29 principle (Spring) 20 principle (Spring) 20 principle (Spring) 20 principle (Spring) 21 principle (Spring) 22 principle (Spring) 23 principle (Spring) 24 principle (Spring) 25 principle (Spring) 26 principle (Spring) 27 principle (Spring) 28 principle (Spring) 29 principle (Spring) 20 principle (Spring) 20 principle (Spring) 20 principle (Spring) 21 principle (Spring) 22 principle (Spring) 23 principle (Spring) 24 principle (Spring) 25 principle (Spring) 26 principle (Spring) 27 principle (Spring) 28 principle (Spring) 29 principle (Spring) 20 principle (Spring) 20 principle (Spring) 20 principle (Spring) 21 principle (Spring) 22 principle (Spring) 23 principle (Spring) 24 principle (Spring) 25 principle (Spring) 26 principle (Spring) 27 principle (Spring) 28 principle (Spring) 29 principle (Spring) 20 principle (Spring) 20 princip				
of which: Unamortised pension funds expenditures Regulatory Adjustments Applied to Common Equity Tier 1 in respect of Amounts Subject to Pre-Based III Treatment of which: [INSERT TYPE OF ADJUSTMENT] For example: firing out of unrealised losses on AFS debt securities (not relevant in Indian context) of which: [INSERT TYPE OF ADJUSTMENT] of which: [INSERT TYPE OF ADJUSTMENT] of which: [INSERT TYPE OF ADJUSTMENT] 27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 28 Total regulatory adjustments to Common equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 29 Common Equity Tier 1 capital (ECT1) 29 Common Equity Tier 1 capital (ECT1) 30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (share premium) (31+32) of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares) 30 Journal of the classified as is liabilities under applicable accounting standards (Perpetual debt Instruments) 31 Additional Tier 1 instruments subject to phase out from Additional Tier 1 instruments subject to phase out from Additional Tier 1 instruments and the Liability of the Additional Tier 1 instruments on the Capital of Passed by subsidiaries and held by third parties (amount allowed in group AT1) 31 Of which: instruments issued by subsidiaries subject to phase out 32 Of the common tallowed in group AT1 or the Capital Of the Capital Of Passed Of Capital Instruments 33 Regionacci and Standards Tier 1 instruments 34 Insuded in row 5) Issued by subsidiaries subject to phase out 35 Of which: instruments in the capital of banking, financial and insurance entities that are outside the expoe of regulatory or consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued co	26c	financial entities which have not been consolidated with the		
Regulatory Adjustments Applied to Common Equity Tier 1 in respect of Amounts Subject to Pre-Basel II Treatment of which: [INSERT TYPE OF ADJUSTMENT] For example: filtering out of unrealised losses on AFS debt securities (not relevant in Indian context) of which: [INSERT TYPE OF ADJUSTMENT] - or or		bank	-	
respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT] For example: filtering out of unrealised losses on AFS debt securities (not relevant in Indian context) of which: [INSERT TYPE OF ADJUSTMENT] of which: [INSERT TYPE OF ADJUSTMENT] 27		of which: Unamortised pension funds expenditures	-	
respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT] For example: filtering out of unrealised losses on AFS debt securities (not relevant in Indian context) of which: [INSERT TYPE OF ADJUSTMENT] of which: [INSERT TYPE OF ADJUSTMENT] 27		Regulatory Adjustments Applied to Common Equity Tier 1 in		
26d of which: INDERT TYPE OF ADJUSTMENT] For example: filtering out of unrealised losses on AFS debt securities (not relevant in Indian context) of which: [INDERT TYPE OF ADJUSTMENT] -			-	
filtering out of unrealised losses on AFS debt securities (not relevant in Indian context) of which: [INSERT TYPE OF ADJUSTMENT] 7 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 8 Total regulatory adjustments to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 9 Total regulatory adjustments to Common equity Tier 1 due to insufficient Additional Tier 1 capital (CET1) 20 Common Equity Tier 1 capital (CET1) 21 Of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares) 22 of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares) 23 of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments) 24 of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments subject to phase out from Additional Tier 1 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 parties (amount allowed in group ATT) 25 of which:: instruments issued by subsidiaries subject to phase out additional Tier 1 capital before regulatory adjustments 26 Additional Tier 1 capital before regulatory adjustments 27 Investments in own Additional Tier 1 instruments 28 Reciprocal cross-holdings in Additional Tier 1 instruments 39 Newstments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, nor et 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) 20 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, nor eligible short positions, where the bank does not own more than 10% of the issued of eligible sh				
relevant in Indian context) of which: [INSERT TYPE OF ADJUSTMENT] of which: [INSERT TYPE OF ADJUSTMENT] 27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 28 Total regulatory adjustments to Common equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 29 Common Equity Tier 1 capital (ECT1) 29 Common Equity Tier 1 capital (ECT1) 20 Common Equity Tier 1 capital (ECT1) 20 Common Equity Tier 1 capital (ECT1) 21 23,950.36 Additional Tier 1 capital: instruments 20 of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares) 30 of which: classified as liabilities under applicable accounting standards (Perpetual Non-Cumulative Preference Shares) 31 standards (Perpetual Non-Cumulative Preference Shares) 32 standards (Perpetual Non-Cumulative Preference Shares) 33 Additional Tier 1 instruments subject to phase out from Additional Tier 1 instruments subject to phase out from Additional Tier 1 instruments and held by third parties (amount altowed in group AT1) 35 of which: instruments issued by subsidiaries subject to phase out from Additional Tier 1 capital before regulatory adjustments 36 Additional Tier 1 capital before regulatory adjustments 37 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) 38 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 10% threshold) 39 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short pos	26d			
of which: [INSERT TYPE OF ADJUSTMENT]		· ·	_	
of which: [INSERT TYPE OF ADJUSTMENT] 27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 28 Total regulatory adjustments to Common equity Tier 1 29 Common Equity Tier 1 capital (CET1) 23,950.36 Additional Tier 1 capital: instruments 30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (share premium) (31-32) 31 standards (Perpetual Non-Cumulative Preference Shares) 32 of which: classified as liabilities under applicable accounting standards (Perpetual Non-Cumulative Preference Shares) 33 Directly issued capital instruments subject to phase out from Additional Tier 1 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 parties (amount allowed in group AT1) 34 Of which: instruments issued by subsidiaries subject to phase out included in row 5) issued by subsidiaries subject to phase out 36 Additional Tier 1 capital before regulatory adjustments 37 Investments in own Additional Tier 1 instruments 38 Reciprocal cross-holdings in Additional Tier 1 instruments 40 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) 40 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 10% threshold) 41 National specific regulatory adjustments (418-441b) 42 Significant investments in the capital of majority owned financial entities which have not been consolidated with the bank 42 Regulatory Adjustments Applied to Additional Tier 1 in respect of which: [INSERT TYP		,		
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions Total regulatory adjustments to Common equity Tier 1 9,971,17 Total regulatory adjustments to Common equity Tier 1 9,971,17 Total regulatory adjustments of Common equity Tier 1 23,950,36 Additional Tier 1 capital : Instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (Share premium) (31+32) of which : classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares) of which : classified as liabilities under applicable accounting standards (Perpetual debt instruments) Additional Tier 1 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 parties (amount allowed in group AT1) Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital regulatory adjustments 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, ner 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, ner 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, but the deficient of eligible short positions, or some positions, where the bank does not				
to insufficient Additional Tier 1 and Tier 2 to cover deductions 28 Total regulatory adjustments to Common equity Tier 1 29 Common Equity Tier 1 capital (CET1) 30 Common Equity Tier 1 capital (CET1) 31 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (share premium) (31+32) 32 of which : classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares) 32 of which : classified as liabilities under applicable accounting standards (Perpetual debt Instruments) 33 Additional Tier 1 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 parties (amount allowed in group AT1) 34 Included in row 5) issued by subsidiaries subject to phase out from Additional Tier 1 capital before regulatory adjustments 35 Additional Tier 1 capital before regulatory adjustments 36 Additional Tier 1 capital instruments 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) 37 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 10% threshold) 38 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 National specific regulatory adjustments (41a-41b) 41 National specific regulatory adjustments (41a-41b) 42 Investments in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank 45 Fortfall in the Additional Tier 1 capital of majority owned financial en		of which : [INSERT TYPE OF ADJUSTMENT]	-	
to insufficient Additional Tier 1 and Tier 2 to cover deductions 28 Total regulatory adjustments to Common equity Tier 1 29 Common Equity Tier 1 capital (CET1) 30 Common Equity Tier 1 capital (CET1) 31 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (share premium) (31+32) 32 of which : classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares) 32 of which : classified as liabilities under applicable accounting standards (Perpetual debt Instruments) 33 Additional Tier 1 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 parties (amount allowed in group AT1) 34 Included in row 5) issued by subsidiaries subject to phase out from Additional Tier 1 capital before regulatory adjustments 35 Additional Tier 1 capital before regulatory adjustments 36 Additional Tier 1 capital instruments 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) 37 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 10% threshold) 38 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 National specific regulatory adjustments (41a-41b) 41 National specific regulatory adjustments (41a-41b) 42 Investments in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank 45 Fortfall in the Additional Tier 1 capital of majority owned financial en		Regulatory adjustments applied to Common Equity Tier 1 due		
Total regulatory adjustments to Common equity Tier 1 9,971.17 29 Common Equity Tier 1 capital (CET1) 23,950.36 Additional Tier 1 capital: instruments 30 Directly issued qualityring Additional Tier 1 instruments plus related stock surplus (share premium) (31-32) - 31 standards (Perpetual Non-Cumulative Preference Shares) - 32 of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares) - 33 Directly issued capital instruments subject to phase out from Additional Tier 1 instruments subject to phase out from Additional Tier 1 instruments subject to phase out from Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1) - 34 Additional Tier 1 capital before regulatory adjustments 35 Additional Tier 1 capital before regulatory adjustments 36 Additional Tier 1 capital before regulatory adjustments 37 Investments in own Additional Tier 1 instruments 38 Reciprocal cross-holdings in Additional Tier 1 instruments 40 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) 39 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 10% threshold) 41 National specific regulatory adjustments (41a-41b) 42 Investments in the Additional Tier 1 capital of unconsolidated insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 42 Additional Specific regulatory adjustments (41a-41b) 43 Total regulatory adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF	27			
29 Common Equity Tier 1 capital (CET1) 23,950.36 Additional Tier 1 capital : instruments 30 Pirectly issued qualifying Additional Tier 1 instruments plus related stock surplus (share premium) (31+32) 31 standards (Perpetual Non-Cumulative Preference Shares) 32 of which : classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares) 33 Directly issued capital instruments subject to phase out from Additional Tier 1 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 parties (amount allowed in group AT1) 35 of which : instruments issued by subsidiaries subject to phase out Tier 1 capital instruments subject to phase out 36 Additional Tier 1 capital before regulatory adjustments 37 Investments in own Additional Tier 1 instruments 38 Reciprocal cross-holdings in Additional Tier 1 instruments 39 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) 40 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 (41a-41b) 41a Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of Amounts Subject to Pre-Basel III Treatment of which : [INSERT TYPE OF ADJUSTMENT e.g. DTAs] of which : [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which : [INSERT TYPE OF ADJUSTMENT] Regulatory adjustmen		to insufficient Additional fiel 1 and fiel 2 to cover deductions	-	
Additional Tier 1 capital: instruments 30	28	Total regulatory adjustments to Common equity Tier 1	9,971.17	
Additional Tier 1 capital : instruments 30 relied stock surplus (share premium) (31+32) - related stock surplus (share surplus standards (Perpetual Abditional Tier 1 shartuments) - related stock surplus (share surplus subject to phase out from Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) - related surplus (share subject to phase out out out out allowed in group AT1) - related surplus (share subject to phase out out out out out of which : instruments issued by subsidiaries subject to phase out out out out of which is instruments issued by subsidiaries subject to phase out out out of which : instruments issued by subsidiaries subject to phase out out out of which is instruments is subject to phase out out out of which is instruments is subject to phase out out out of which is instruments in subject regulatory adjustments 37 Investments in own Additional Tier 1 instruments - related subject (share subject in subject of regulatory consolidation, ent 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) - related to subject to subject to positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) - related to subject to related subject to positions) - related to subject to related subject to positions out of regulatory consolidation (ref eligible short positions) - related to subject to related subject positions) - related to subject to related subject to positions i	29	Common Equity Tier 1 capital (CET1)	23,950.36	
Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (share premium) (31+32) 31 of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares) 32 standards (Perpetual debt Instruments) 33 Directly issued capital instruments subject to phase out from Additional Tier 1 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 parties (amount allowed in group AT1) 34 of which: instruments issued by subsidiaries subject to phase out 35 of which: instruments issued by subsidiaries subject to phase out 36 Additional Tier 1 capital before regulatory adjustments 37 Investments in own Additional Tier 1 instruments 38 Reciprocal cross-holdings in Additional Tier 1 instruments 39 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) 40 insurance entities that are outside the scope of regulatory consolidation, enter the office that 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 (413+41b) 42 insurance entities that are outside the scope of regulatory consolidated insurance subsidiaries 43 Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank 44 Regulatory Adjustments Applied to Additional Tier 1 in respect of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which have not been consolidated with the bank 44 Regulatory Adjustments applied to Additional Tier 1 due to insurance and the surplement of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which have not been consolidated wi	Additional			
related stock surplus (share premium) (31-32) of which : classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares) of which : classified as liabilities under applicable accounting standards (Perpetual Obst. Cumulative Preference Shares) Directly issued capital instruments subject to phase out from Additional Tier 1 Additional Tier 1 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) of which : instruments issued by subsidiaries subject to phase out about Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital before regulatory adjustments investments in own Additional Tier 1 instruments 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 (41a+41b) investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank Regulatory Adjustments Applied to Additional Tier 1 in respect of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which have not been consolidated with the bank Regulatory Adjustments applied to Additional Tier 1 in respect of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 a 50%] of which: [INSERT TYPE OF ADJUSTMENT] Proposition of which is [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 a 50%		· · · · · · · · · · · · · · · · · · ·		
of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares) of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments) pirectly 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 parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out from Additional Tier 1 capital before regulatory adjustments first 1 capital before regulatory adjustments first 1 capital: regulatory adjustments regulatory adjustments regulatory adjustments 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) All National specific regulatory adjustments (41a-41b) investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT] Regulatory adjustments applied to Additional Tier 1 due to insurance authorized to receive the regulatory adjustments to Additional Tier 1 to pital adequacy Total regulatory adjustments to Additional Tier 1 dee to insurficient Tier 2 to cover deductions	30	, , , , ,	-	
standards (Perpetual Non-Cumulative Preference Shares) of which : classified as liabilities under applicable accounting standards (Perpetual debt Instruments) 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 parties (amount allowed in group AT1) of which : instruments issued by subsidiaries subject to phase out additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital before regulatory adjustments investments in own Additional Tier 1 instruments 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 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 (41a-41b) 1 Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries Shortfall in the Additional Tier 1 capital of unconsolidated insurance subsidiaries of which: [INSERT TYPE OF ADJUSTMENT e.g. DTAs] of which: [INSERT TYPE OF ADJUSTMENT] Regulatory adjustments applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT] Regulatory adjustments applied to Additional Tier 1 due to insurficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 due to insurficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 deu to insurficient Tier 2 to cover deductions				
standards (Perpetual Non-Lumulative Preference Shares) 32 of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments) 33 additional Tier 1 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 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 37 investments in own Additional Tier 1 instruments 38 Reciprocal cross-holdings in Additional Tier 1 instruments 19 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) 40 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 (41a-41b) 1 Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries 5 Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT] 42 Regulatory adjustments applied to Additional Tier 1 due to insurficient Tier 2 to cover deductions 7 Additional Tier 1 capital (AT1) 44 Additional Tier 1 capital (AT1) 44 Additional Tier 1 capital reckoned for capital adequacy - Capital Additional Tier 1 capital reckoned for capital adequacy	31	, ,		
standards (Perpetual debt Instruments) 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 parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments investments in own Additional Tier 1 instruments 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) All National specific regulatory adjustments (41a-41b) Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT e.g. DTAS] of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT] 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) 444 Additional Tier 1 capital reckoned for capital adequacy		,	·	
standards (Perpetual debt Instruments) 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 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 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 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 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 (41a+41b) 41a Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT e.g. p.	32	3		
Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third 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 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 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 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 (41a+41b) 41a Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT] 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) 45 Additional Tier 1 capital reckoned for capital adequacy		standards (Perpetual debt Instruments)	-	
Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third 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 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 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 (41a+41b) 41a Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries Shortfall in the Additional Tier 1 capital of unconsolidated insurance subsidiaries Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT] 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) 45 Additional Tier 1 capital reckoned for capital adequacy	33	Directly issued capital instruments subject to phase out from		
included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital: 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, nor the 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 (41a+41b) 1 Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT] 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) 45 Additional Tier 1 capital reckoned for capital adequacy	33	Additional Tier 1	-	
parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments investments in own Additional Tier 1 instruments 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 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, and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) All National specific regulatory adjustments (41a+41b) Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries Shortfall in the Additional Tier 1 capital of unconsolidated with the bank Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT e.g. DTAs] of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT] 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) Additional Tier 1 capital (AT1)		Additional Tier 1 instruments (and CET1 instruments not		
parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out 36 Additional Tier 1 capital before regulatory adjustments 7 Investments in own Additional Tier 1 instruments 8 Reciprocal cross-holdings in 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) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) All National specific regulatory adjustments (41a+41b) 1 Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT e.g. DTAs] of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT] Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 capital 42 Regulatory adjustments to Additional Tier 1 capital 43 Additional Tier 1 capital (AT1)	34	included in row 5) issued by subsidiaries and held by third		
of which: instruments issued by subsidiaries subject to phase out 36 Additional Tier 1 capital before regulatory adjustments 37 Investments in own Additional Tier 1 instruments 38 Reciprocal cross-holdings in 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) 39 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, ent of eligible short positions) 40 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 (41a+41b) 41a Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries 5hortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT e.g. DTAs] of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT] 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 7 Total regulatory adjustments to Additional Tier 1 capital 44 Additional Tier 1 capital (AT1) 5 Additional Tier 1 capital reckoned for capital adequacy		, , ,	-	
36 Additional Tier 1 capital before regulatory adjustments 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 share capital of the entity (amount above 10% threshold) 39 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 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 (41a+41b) 41a Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries 5hortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT e.g. DTAs] of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT] 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 capital 43 Additional Tier 1 capital (AT1) 44 Additional Tier 1 capital reckoned for capital adequacy				
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 share capital of the entity (amount above 10% threshold) 39 in equivariation of the issued common share capital of the entity (amount above 10% threshold) 40 insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 41 National specific regulatory adjustments (41a+41b) Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT e.g. DTAs] of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT] 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 capital 43 Additional Tier 1 capital (AT1) 44 Additional Tier 1 capital reckoned for capital adequacy	35	, , ,	-	
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 share capital of the entity (amount above 10% threshold) 39 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 Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries 41 National specific regulatory adjustments (41a+41b) 41a Investments in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank Regulatory Adjustments Applied to Additional Tier 1 in respect 41b Of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT e.g. DTAs] of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT] 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) 45 Additional Tier 1 capital reckoned for capital adequacy	36			
Investments in own Additional Tier 1 instruments -				
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 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 Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries 41 National specific regulatory adjustments (41a+41b) 42 Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries 43 Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT e.g. DTAs] of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT] 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 capital 44 Additional Tier 1 capital (AT1) 45 Additional Tier 1 capital reckoned for capital adequacy				
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 (41a+41b) 1a Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT e.g. DTAs] of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT] 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) 45 Additional Tier 1 capital reckoned for capital adequacy				
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) 1 National specific regulatory adjustments (41a+41b) 1 Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT e.g. DTAs] of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT] 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 capital 43 Additional Tier 1 capital (AT1) 44 Additional Tier 1 capital reckoned for capital adequacy	38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	
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) 1 National specific regulatory adjustments (41a+41b) 1 Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT e.g. DTAs] of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT] 12 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 capital 43 Additional Tier 1 capital (AT1) 44 Additional Tier 1 capital reckoned for capital adequacy		Investments in the capital of banking, financial and insurance		
more than 10% of the issued common share capital of the entity (amount above 10% threshold) 3 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 (41a+41b) 41a Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT e.g. DTAs] of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT] 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) 45 Additional Tier 1 capital reckoned for capital adequacy		entities that are outside the scope of regulatory consolidation,		
(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) All National specific regulatory adjustments (41a+41b) Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT e.g. DTAs] of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT] Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 capital 43 Additional Tier 1 capital (AT1) 44 Additional Tier 1 capital reckoned for capital adequacy	39	net of eligible short positions, where the bank does not own		
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 (41a+41b) 41a Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT e.g. DTAS] of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT] 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 capital 43 Additional Tier 1 capital (AT1) 44 Additional Tier 1 capital reckoned for capital adequacy		more than 10% of the issued common share capital of the entity		
insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 41 National specific regulatory adjustments (41a+41b) 41a Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT e.g. DTAs] of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT] 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		(amount above 10% threshold)	-	
insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 41 National specific regulatory adjustments (41a+41b) 41a Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT e.g. DTAs] of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT] 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		Significant investments in the capital of banking, financial and		
consolidation (net of eligible short positions) 41 National specific regulatory adjustments (41a+41b) 41a Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries 5hortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT e.g. DTAs] of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT] 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) 44 Additional Tier 1 capital reckoned for capital adequacy	40	-		
41 National specific regulatory adjustments (41a+41b) 41a Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT e.g. DTAs] of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT]		, ,	-	
Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT e.g. DTAs] of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT] 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) 44 Additional Tier 1 capital reckoned for capital adequacy	/1			
Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT e.g. DTAs] of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT] 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) 45 Additional Tier 1 capital reckoned for capital adequacy	41			
Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT e.g. DTAs] of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT]	41a	·		
financial entities which have not been consolidated with the bank Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT e.g. DTAs] of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT] 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) 44 Additional Tier 1 capital reckoned for capital adequacy			-	
bank Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT e.g. DTAs] of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT] 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) 44 Additional Tier 1 capital reckoned for capital adequacy		· · · · · · · · · · · · · · · · · · ·		
Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT e.g. DTAs] of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT] 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) 45 Additional Tier 1 capital reckoned for capital adequacy				
of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT e.g. DTAs] of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT] Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 capital 44 Additional Tier 1 capital (AT1) 44 Additional Tier 1 capital reckoned for capital adequacy			-	
of which: [INSERT TYPE OF ADJUSTMENT e.g. DTAs] of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT] 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) 45 Additional Tier 1 capital reckoned for capital adequacy		Regulatory Adjustments Applied to Additional Tier 1 in respect		
of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT] 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) 45 Additional Tier 1 capital reckoned for capital adequacy	41b	of Amounts Subject to Pre-Basel III Treatment		
adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT] Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 capital 44 Additional Tier 1 capital (AT1) 44 Additional Tier 1 capital reckoned for capital adequacy		of which: [INSERT TYPE OF ADJUSTMENT e.g. DTAs]	-	
adjustments which are deducted from Tier 1 at 50%] of which: [INSERT TYPE OF ADJUSTMENT] 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) 44 Additional Tier 1 capital reckoned for capital adequacy		of which: [INSERT TYPE OF ADJUSTMENT e.g. existing		
of which: [INSERT TYPE OF ADJUSTMENT] 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) 44 Additional Tier 1 capital reckoned for capital adequacy			-	
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 capital 44 Additional Tier 1 capital (AT1) 44 Additional Tier 1 capital reckoned for capital adequacy		-	-	
insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 capital 43 Additional Tier 1 capital (AT1) 44 Additional Tier 1 capital reckoned for capital adequacy		-		
Total regulatory adjustments to Additional Tier 1 capital 44 Additional Tier 1 capital (AT1) 44 Additional Tier 1 capital reckoned for capital adequacy	42	9 7 7 11	_	
43 44 Additional Tier 1 capital (AT1) 44a Additional Tier 1 capital reckoned for capital adequacy				
44a Additional Tier 1 capital reckoned for capital adequacy	43	Total regulatory augustilients to Additional Tier i capital		
44a Additional Tier 1 capital reckoned for capital adequacy		Additional Time 4 and 6 1 (AT4)	-	
44a Additional file if capital reckoned for capital adequacy			-	
45 Tier 1 capital (T1 = CET1 + Admissible AT1) (29 + 44a) 23,950.36				
	45	Tier 1 capital (T1 = CET1 + Admissible AT1) (29 + 44a)	23,950.36	



Tier 2 cap	oital : instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	2,407.96	D=D1
47	Directly issued capital instruments subject to phase out from Tier 2	-	C=C1
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	
49	of which: instruments issued by subsidiaries subject to phase out	-	
50	Provisions	2,074.49	E=E1+E2+E3
51	Tier 2 capital before regulatory adjustments	4,482.45	
Tier 2 cap	pital: regulatory adjustments		
52	Investments in own Tier 2 instruments	-	
53	Reciprocal cross-holdings in Tier 2 instruments	-	
54	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)	-	
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
56	National specific regulatory adjustments (56a+56b)	-	
56a	of which: Investments in the Tier 2 capital of unconsolidated insurance subsidiaries	-	
	of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	-	
56b	Regulatory Adjustments Applied To Tier 2 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 2 at 50%]	-	
	of which: [INSERT TYPE OF ADJUSTMENT]	-	
57	Total regulatory adjustments to Tier 2 capital	-	
58	Tier 2 capital (T2)	4,482.45	
58a	Tier 2 capital reckoned for capital adequacy	4,482.45	
58b	Excess Additional Tier 1 capital reckoned as Tier 2 capital	-	
58c	Total Tier 2 capital admissible for capital adequacy (58a + 58b)	4,482.45	
59	Total capital (TC = T1 + Admissible T2) (45 + 58c) Risk Weighted Assets in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT] of which:	28,432.81	
۲0	Total risk weighted assets (60a + 60b + 60c)	230 024 90	
60	of which: total credit risk weighted assets	230,024.90 191,339.51	
60a	_	32,552.36	
60b	of which : total market risk weighted assets	·	
60c	of which: total operational risk weighted assets	6,133.03	



	atios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)		
		10.41%	
62	Tier 1 (as a percentage of risk weighted assets)	10.41%	
63	Total capital (as a percentage of risk weighted assets)	12.36%	
64	Institution specific buffer requirement (minimum CET1		
	requirement plus capital conservation and countercyclical		
	buffer requirements, expressed as a percentage of risk		
	weighted assets)	11.50%	
65	of which : capital conservation buffer requirement	2.50%	
66	of which: bank specific countercyclical buffer requirement	0.00%	
67	of which : G-SIB buffer requirement	0.00%	
68	Common Equity Tier 1 available to meet buffers (as a		
00	percentage of risk weighted assets)	1.41%	
ational	minima (if different from Basel III)	1.41/0	
69	National Common Equity Tier 1 minimum ratio (if different	5 50%	
70	from Basel III minimum)	5.50%	
70	National Tier 1 minimum ratio (if different from Basel III	7 000	
	minimum)	7.00%	
71	National total capital minimum ratio (if different from Basel III		
	minimum)	9.00%	
mounts	below the thresholds for deduction (before risk weighting)		
72	Non-significant investments in the capital of other financial	-	
	entities		
73	Significant investments in the common stock of financial	-	
	entities		
74	Mortgage servicing rights (net of related tax liability)	-	
75	Deferred tax assets arising from temporary differences (net of	-	
	related tax liability)		
pplicab	le caps on the inclusion of provisions in Tier 2		
76	· · · · · · · · · · · · · · · · · · ·		
	Provisions eligible for inclusion in Tier 2 in respect of exposures		
	subject to standardised approach (prior to application of cap)	2,074.49	E=E1+E2+E3
77	Cap on inclusion of provisions in Tier 2 under standardised	2,077	
,,	approach	2,391.74	
78		2,371.71	
70	Provisions eligible for inclusion in Tier 2 in respect of exposures		
	subject to internal ratings-based approach (prior to application		
	of cap)	-	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-		
	based approach	-	
apital ir	nstruments subject to phase-out arrangements (only applicable b	etween March	
80	Current cap on CET1 instruments subject to phase out		
	arrangements	-	
	Amount excluded from CET1 due to cap (excess over cap after		
81	redemptions and maturities)	-	
81			
81	Current cap on AT1 instruments subject to phase out	l l	
	·	-	
	Current cap on AT1 instruments subject to phase out arrangements	-	
82	Current cap on AT1 instruments subject to phase out arrangements Amount excluded from AT1 due to cap (excess over cap after	-	
82	Current cap on AT1 instruments subject to phase out arrangements Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	
82	Current cap on AT1 instruments subject to phase out arrangements Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) Current cap on T2 instruments subject to phase out	-	C1
82	Current cap on AT1 instruments subject to phase out arrangements Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	C1

* Includes Interest free funds received from Head office designated as Credit Risk Mitigant (CRM) for offsetting of non-centrally cleared derivative exposures to Head Office/Braches (As on Sep 30, 2022- Rs. 8,931.51 Mio)



	Notes to the template	
Row No. of the template	Particular	(Rs.in million)
	Deferred tax assets associated with accumulated losses	-
10	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	
	Total as indicated in row 10	-
19	If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for deduction, the resultant increase in the capital of bank	NA
19	of which : Increase in Common Equity Tier 1 capital	NA
	of which : Increase in Additional Tier 1 capital	NA
	of which : Increase in Tier 2 capital	NA
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then:	NA
260	(i) Increase in Common Equity Tier 1 capital	NA
	(ii) Increase in risk weighted assets	NA
44a	Excess Additional Tier 1 capital not reckoned for capital adequacy (difference between Additional Tier 1 capital as reported in row 44 and admissible Additional Tier 1 capital as reported in 44a)	
	of which: Excess Additional Tier 1 capital which is considered as Tier 2 capital under row 58b	
50	Eligible Provisions included in Tier 2 capital	2,074.4
	Eligible Revaluation Reserves included in Tier 2 capital	-
	Total of row 50	2,074.4
58a	Excess Tier 2 capital not reckoned for capital adequacy (difference between Tier 2 capital as reported in row 58 and T2 as reported in 58a)	-



				(Rs. in mil
				Balance shee
			Balance sheet as in	under regulate
			financial statements	scope of
				consolidation As on reportir
			As on reporting date	date
A	Capital & Liab	ilities		
	i.	Paid-up Capital*	22,663.96	22,663
		Reserves & Surplus	11,371.86	11,371
		Minority Interest	-	
		Total Capital	34,035.82	34,035
	ii.	Deposits	83,953.35	83,953
		of which: Deposits from banks	92.85	92
		of which : Customer deposits	83,860.51	83,860
		of which : Other deposits (pl. specify)	-	
	iii.	Borrowings	4,312.21	4,312
		of which : From RBI	-	
		of which : From banks	-	
		of which : From other institutions & agencies	499.77	499
		of which : Others (Banks Outside India)	151.91	151
		of which : Capital instruments	3,660.53	3,660
	iv.	Other liabilities & provisions	138,581.64	138,581
	Total		260,883.03	260,883
В	Assets			
	i.	Cash and balances with Reserve Bank of India	14,031.94	14,031
		Balance with banks and money at call and short notice	4,049.07	4,049
	ii.	Investments :	53,104.80	53,104
		of which : Government securities	53,104.80	53,104
		of which : Other approved securities	-	
		of which : Shares	-	
		of which : Debentures & Bonds	-	
		of which : Subsidiaries / Joint Ventures / Associates	-	
		of which: Others (Commercial Papers, Mutual Funds etc.)	-	
	iii.	Loans and advances	47,401.69	47,401
		of which : Loans and advances to banks	-	
		of which : Loans and advances to customers	47,401.69	47,401
	iv.	Fixed assets	232.28	232
	٧.	Other assets	142,063.23	142,063
		of which : Goodwill and intangible assets	-	,,,,,
		of which : Deferred tax assets	242.86	242
	vi.	Goodwill on consolidation	-	
	vii.	Debit balance in Profit & Loss account	-	
	1		1	



				(Rs. in million)	
			Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation As on reporting	Ref N
	Τ-		As on reporting date	date	
Α	Capital & Liabi		20,000,00	22 222 22	
	i.	Paid-up Capital	22,663.96	22,663.96	
		of which : Amount eligible for CET1	13,732.37	13,732.37	A1
		of which : Amount eligible for AT1 Reserves & Surplus	- 11 071 00	- 11 071 00	A2
		·	11,371.86	11,371.86	D4
		of which : Statutory Reserves of which : Investment Reserves	5,002.56 1,041.49	5,002.56 1,041.49	B1
		of which: General Reserves	250.67	250.67	E1 B2
		of which: Remittable profit retained for Capital Adequacy	5,829.61	5,829.61	B2
		of which . Remittable profit retained for Capital Adequacy	5,029.01	5,029.01	В3
		of which : Balance in P&L A/c	(927.19)	(927.19)	B4
		Minority Interest	-	-	B5
		Total Capital	34,035.82	34,035.82	
	ii.	Deposits	83,953.35	83,953.35	
		of which : Deposits from banks	92.85	92.85	
		of which : Customer deposits	83,860.51	83,860.51	
		of which : Other deposits (pl. specify)	-	-	
	iii.	Borrowings	4,312.21	4,312.21	
		of which : From RBI	-	-	
		of which : From banks	-	-	
		of which : From other institutions & agencies	499.77	499.77	
		of which: Others (Banks outside India)	151.91	151.91	
		of which : Capital instruments	3,660.53	3,660.53	
		of which : Eligible Tier II Instruments (Phase Out)	-	-	C1
		of which : Eligible Tier II Instruments (No Phase Out)	-	2,407.96	D1
	iv.	Other liabilities & provisions	138,581.64	138,581.64	
		of which : DTLs related to goodwill	-	-	
		of which: DTLs related to intangible assets	-	-	
		of which : Provision for Standard Assets	989.80	989.80	E2
		of which : Provision for Country Risk	43.20	43.20	E3
		Total Capital and Liabilities	260,883.02	260,883.02	
В	Assets	•			
	i.	Cash and balances with Reserve Bank of India	14,031.94	14,031.94	
		Balance with banks and money at call and short notice	4,049.07	4,049.07	
		Investments	53,104.80	53,104.80	
	11.	Investments: of which: Government securities	53,104.80	53,104.80	
		of which: Other approved securities		30,104.00	
		of which: Shares	_	_	
		of which : Debentures & Bonds	_	_	
		of which : Subsidiaries / Joint Ventures / Associates	_	_	
		of which: Others (Commercial Papers, Mutual Funds etc.)	_	_	
		SIDBI Deposits			
	iii.	Loans and advances	47,401.69	47,401.69	
		of which: Loans and advances to banks	-	-	
		of which: Loans and advances to customers	47,401.69	47,401.69	
	iv.	Fixed assets	232.28	232.28	
	٧.	Other assets	142,063.23	142,063.23	
		of which : Goodwill and intangible assets	-	-	
		Out of which:	-	-	
		Goodwill	-	-	
		Other intangibles (excluding MSRs)	-	-	
		Deferred tax assets	242.86	242.86	
	vi.	Goodwill on consolidation	-	-	
	vii.	Debit balance in Profit & Loss account	-	-	

^{*} Includes Interest free funds received from Head office designated as Credit Risk Mitigant (CRM) for offsetting of non-centrally cleared derivative exposures to Head Office/Braches (As on Sep 30, 2022- Rs. 8,931.59 Mio)



•	Extract of Basel III common disclosure template (with added column) - Table DF-11 (Step 3)					
	Common Equity Tier 1 capital: instruments and reserves					
		Component of regulatory capital reported by bank	Source based on reference numbers / letters of the balanc sheet under the regulatory scop of consolidation from step 2			
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	13,732.37	A1			
2	Retained earnings	11,257.57	B1+B2+B3			
3	Accumulated losses	(1,022.88)	B4			
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-				
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-				
6	Common Equity Tier 1 capital before regulatory adjustments	23,967.05				
7	Prudential valuation adjustments	(16.70)				
8	Goodwill (net of related tax liability)	-				



	Table DF-13 : Main Features of Regulatory Capital Instruments					
	Disclosure template for main feature	s of regulatory capital ins	struments			
1	Issuer	CA-CIB India Branches	CA-CIB India Branches			
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	NA	NA			
3	Governing law(s) of the instrument	Indian Laws	Indian Laws			
	Regulatory treatment					
4	Transitional Basel III rules	Common Equity Tier I	Tier II			
5	Post-transitional Basel III rules	Common Equity Tier I	Tier II			
6	Eligible at solo / group / group & solo *	Solo	Solo			
7	Instrument type	Head Office Capital	Subordinated Debt			
8	Amount recognised in regulatory capital (Rs. in actual, as of most recent reporting date)	INR 13,732,366,033.92	INR 3,009,949,500.00			
9	Par value of instrument	NA	USD 45,000,000.00			
10	Accounting classification	Capital	Borrowings			
11	Original date of issuance	Various	13-Oct-16			
12	Perpetual or dated	Perpetual	Dated			
13	Original maturity date	NA	13-Oct-26			
14	Issuer call subject to prior supervisory approval	No	Yes			
15	Optional call date, contingent call dates and redemption amount	No	After 13-Oct-21 or Tax Event or Regulatory Event			
16	Subsequent call dates, if applicable	No	No			
	Coupons / dividends					
17	Fixed or floating dividend / coupon	NA	Floating			
18	Coupon rate and any related index	NA	LIBOR 6M + 2.57%			
19	Existence of a dividend stopper	NA	No			
20	Fully discretionary, partially discretionary or mandatory	NA	Mandatory			
21	Existence of step up or other incentive to redeem	No	No			
22	Noncumulative or cumulative	Non cumulative	Non cumulative			
23	Convertible or non-convertible	NA	Yes			
24	If convertible, conversion trigger(s)	NA	On Occurrence of Non-Viability Event			
25	If convertible, fully or partially	NA	Both			
26	If convertible, conversion rate	NA	On the day of occurrence of the Non-Viability Event			
27	If convertible, mandatory or optional conversion	NA	Mandatory			
	If convertible, specify instrument type convertible into	NA	Common Equity Tier I Capital			
29	If convertible, specify issuer of instrument it converts into	NA	NA			
30	Write-down feature	NA	Yes			
31	If write-down, write-down trigger(s)	NA	On Occurrence of Non-Viability Event			
32	If write-down, full or partial	NA	Both			
33	If write-down, permanent or temporary	NA	Permanent			
34	If temporary write-down, description of write-up mechanism	NA	NA			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Perpetual Debt	All other depositors and creditors of the bank			
36	Non-compliant transitioned features	No	No			
37	If yes, specify non-compliant features	NA	NA			

^{*} The bank is present in India as branches of a foreign bank and as such only has solo reporting (i.e. no difference between solo and group)