# **Basel III Common Equity Tier I Disclosure Template**

## March 2018

### **Quarter 1**



#### **Capital Management**

The bank's objectives when managing capital, which is a broader concept than the 'equity' on statement of financial position, are to:

- Comply with the capital requirements set by the regulators of the banking markets the entity operates;
- Safeguard the bank's ability to continue as a going concern so that it can continue to provide returns for the shareholders and benefits for other stakeholders; and
- Maintain a strong capital base to support the development of its business.

Common Equity Tier I capital: instruments and reserves		Significant investments in the capital banking, financial and insurance entities that are outside the scope	
ectly issued qualifying common share (and equivalent for non-joint stock companies) capital plus	230,000.00	of regulatory consolidation (net of eligible short positions).	
ated stock surplus.		National specific regulatory adjustments	
ained earnings	105,947	Total regulatory adjustments to Tier II capital	200
cumulated other comprehensive income (and other reserves)  ectly issued capital subject to phase out from CET1 CAPITAL (only applicable to non-joint stock	_	Tier II capital (T2)  Total capital (TC = T1 + T2)	209 539
npanies)		Total risk-weighted assets	3,346
mmon share capital issued by subsidiaries and held by third parties (amount allowed in group CET1 PITAL)	-	Capital ratios and buffers	
mmon Equity Tier I capital before regulatory adjustments	335,947	Common Equity Tier I (as a percentage of risk weighted assets)	
Common Equity Tier I capital: regulatory adjustments		Tier I (as a percentage of risk-weighted assets)	
dential valuation adjustments	-	Total capital (as a percentage of risk weighted assets)	1
odwill (net of related tax liability)	-	Institution specific buffer requirement (minimum CET1 CAPITAL requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of six weighbed except.)	
ner intangibles other than mortgage-servicing rights (net of related tax liability)  ferred tax assets that rely on future profitability excluding those arising from temporary differences	_	of risk weighted assets) of which: capital conservation buffer requirement	
t of related tax liability)		of which: bank specific countercyclical buffer requirement	
sh-flow hedge reserve	-	of which: G-SIB buffer requirement	
ortfall of provisions to expected losses	-	Common Equity Tier I available to meet buffers (as a percentage of risk weighted asset	ts)
uritisation gain on sale (as set out in paragraph 562 of Basel II framework) ins and losses due to changes in own credit risk on fair valued liabilities		National Common Equity Tier I minimum ratio (if different from Basel III minimum)	1
fined-benefit pension fund net assets	_	National Tier I minimum ratio (if different from Basel III minimum)	1
estments in own shares (if not already netted off paid-in capital on reported balance sheet)	-	National total capital minimum ratio (if different from Basel III minimum)	1
ciprocal cross-holdings in common equity	-	Amounts below the thresholds for deduction (before risk-weighting)  Non-significant investments in the capital of other financials	
estments in the capital of banking, financial and insurance entities that are outside the scope of ulatory consolidation, net of eligible short positions, where the bank does not own more than 10%	-	Non-significant investments in the capital of other financials  Significant investments in the common stock of financials	
the issued share capital (amount above 10% threshold)		Mortgage servicing rights (net of related tax liability)	
nificant investments in the common stock of banking, financial and insurance entities that are outside scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-	Deferred tax assets arising from temporary differences (net of related tax liability)	
lortgage servicing rights (amount above 10% threshold)	_	Applicable caps on the inclusion of provisions in Tier II	
eferred tax assets arising from temporary differences (amount above 10% threshold, net of related	-	Provisions eligible for inclusion in Tier II in respect of exposures subject to standardised approach (prior to application of cap)	30,4
liability)		Cap on inclusion of provisions in Tier II under standardised approach	
nount exceeding the 15% threshold  which: significant investments in the common stock of financials	-	Provisions eligible for inclusion in Tier II in respect of exposures subject to internal ratings-based	
which: mortgage servicing rights		approach (prior to application of cap)	
which: deferred tax assets arising from temporary differences	-	Cap for inclusion of provisions in Tier II under internal ratings-based approach	nd 1 Jan 2020)
onal specific regulatory adjustments	-	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2015 ar Current cap on CET1 CAPITAL instruments subject to phase out arrangements	nd 1 Jan 2020,
ulatory adjustments applied to Common Equity Tier I due to insufficient Additional Tier I and Tier	-	Amount excluded from CET1 CAPITAL due to cap (excess over cap after redemptions and maturities)	30,0
ocover deductions al regulatory adjustments to Common equity Tier I	5,683	Current cap on AT1 instruments subject to phase out arrangements	
mmon Equity Tier I capital (CET1 CAPITAL)	<b>330,264</b>	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	
Additional Tier I capital: instruments		Current cap on T2 instruments subject to phase out arrangements	
ectly issued qualifying Additional Tier I instruments plus related stock surplus	-	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	
which: classified as equity under applicable accounting standards	-	Qualitative Disclosures Capital Management	
which: classified as liabilities under applicable accounting standards	-	Capital Management	
ectly issued capital instruments subject to phase out from Additional Tier I	-	The bank's objectives when managing capital, which is a broader concept t statement of financial position, are to:	
ditional Tier I instruments (and CET1 CAPITAL instruments not included in row 5) issued by subsidiaries dheld by third parties (amount allowed in group AT1)	-	<ul> <li>comply with the capital requirements set by the regulators of the banking operates;</li> </ul>	markets the
which: instruments issued by subsidiaries subject to phase out	-	- Safeguard the bank's ability to continue as a going concern so that it can	
ditional Tier I capital before regulatory adjustments		returns for the shareholders and benefits for other stakeholders; and	continue to pr
	-		continue to pr
Additional Tier I capital: regulatory adjustments		returns for the shareholders and benefits for other stakeholders; and	
estments in own Additional Tier I instruments	-	returns for the shareholders and benefits for other stakeholders; and - Maintain a strong capital base to support the development of its business.  Other reserves and portion of general provisions relating to Instalment loans	
stments in own Additional Tier I instruments procal cross-holdings in Additional Tier I instruments		returns for the shareholders and benefits for other stakeholders; and - Maintain a strong capital base to support the development of its business.  Other reserves and portion of general provisions relating to Instalment loans capital adequacy ratio calculation.	
procal cross-holdings in Additional Tier I instruments struments in the capital of banking, financial and insurance entities that are outside the scope of latory consolidation, net of eligible short positions, where the bank does not own more than 10%	-	returns for the shareholders and benefits for other stakeholders; and - Maintain a strong capital base to support the development of its business.  Other reserves and portion of general provisions relating to Instalment loans capital adequacy ratio calculation.  Quantitative Disclosures  Capital Requirements for credit risk	were excluded
procal cross-holdings in Additional Tier I instruments  procal cross-holdings in Additional Tier I instruments  strents in the capital of banking, financial and insurance entities that are outside the scope of latory consolidation, net of eligible short positions, where the bank does not own more than 10% the issued common share capital of the entity (amount above 10% threshold)		returns for the shareholders and benefits for other stakeholders; and - Maintain a strong capital base to support the development of its business.  Other reserves and portion of general provisions relating to Instalment loans capital adequacy ratio calculation.  Quantitative Disclosures  Capital Requirements for credit risk  Risk weighted assets  Capital required  Capital Requirements for market risk	3,176,555 476,483
stments in own Additional Tier I instruments  procal cross-holdings in Additional Tier I instruments  stments in the capital of banking, financial and insurance entities that are outside the scope of illatory consolidation, net of eligible short positions, where the bank does not own more than 10% he issued common share capital of the entity (amount above 10% threshold)  ificant investments in the capital of banking, financial and insurance entities that are outside the	-	returns for the shareholders and benefits for other stakeholders; and - Maintain a strong capital base to support the development of its business.  Other reserves and portion of general provisions relating to Instalment loans capital adequacy ratio calculation.  Quantitative Disclosures  Capital Requirements for credit risk  Risk weighted assets  Capital required  Capital Requirements for market risk  Risk weighted assets	3,176,555 476,483
stments in own Additional Tier I instruments  procal cross-holdings in Additional Tier I instruments  stments in the capital of banking, financial and insurance entities that are outside the scope of latory consolidation, net of eligible short positions, where the bank does not own more than 10% ne issued common share capital of the entity (amount above 10% threshold)  ifficant investments in the capital of banking, financial and insurance entities that are outside the per of regulatory consolidation (net of eligible short positions)  onal specific regulatory adjustments		returns for the shareholders and benefits for other stakeholders; and - Maintain a strong capital base to support the development of its business.  Other reserves and portion of general provisions relating to Instalment loans capital adequacy ratio calculation.  Quantitative Disclosures  Capital Requirements for credit risk  Risk weighted assets  Capital required  Capital Requirements for market risk  Risk weighted assets  Capital required	3,176,555 476,483
stments in own Additional Tier I instruments  procal cross-holdings in Additional Tier I instruments  stments in the capital of banking, financial and insurance entities that are outside the scope of  alatory consolidation, net of eligible short positions, where the bank does not own more than 10%  be issued common share capital of the entity (amount above 10% threshold)  ificant investments in the capital of banking, financial and insurance entities that are outside the  be of regulatory consolidation (net of eligible short positions)  onal specific regulatory adjustments  ulatory adjustments applied to Additional Tier I due to insufficient Tier II to cover deductions		returns for the shareholders and benefits for other stakeholders; and - Maintain a strong capital base to support the development of its business.  Other reserves and portion of general provisions relating to Instalment loans capital adequacy ratio calculation.  Quantitative Disclosures  Capital Requirements for credit risk  Risk weighted assets  Capital required  Capital Requirements for market risk  Risk weighted assets  Capital required  Capital Requirements for operational risk	3,176,555 476,483 1,982 297.32
procal cross-holdings in Additional Tier I instruments strents in the capital of banking, financial and insurance entities that are outside the scope of platory consolidation, net of eligible short positions, where the bank does not own more than 10% ne issued common share capital of the entity (amount above 10% threshold) inficant investments in the capital of banking, financial and insurance entities that are outside the period of regulatory consolidation (net of eligible short positions) ional specific regulatory adjustments ulatory adjustments applied to Additional Tier I due to insufficient Tier II to cover deductions all regulatory adjustments to Additional Tier I capital		returns for the shareholders and benefits for other stakeholders; and - Maintain a strong capital base to support the development of its business.  Other reserves and portion of general provisions relating to Instalment loans capital adequacy ratio calculation.  Quantitative Disclosures  Capital Requirements for credit risk  Risk weighted assets  Capital required  Capital Requirements for market risk  Risk weighted assets  Capital required	3,176,555 476,483
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procal cross-holdings in Additional Tier I instruments strents in the capital of banking, financial and insurance entities that are outside the scope of latory consolidation, net of eligible short positions, where the bank does not own more than 10% he issued common share capital of the entity (amount above 10% threshold) ifficant investments in the capital of banking, financial and insurance entities that are outside the be of regulatory consolidation (net of eligible short positions) onal specific regulatory adjustments ulatory adjustments applied to Additional Tier I due to insufficient Tier II to cover deductions all regulatory adjustments to Additional Tier I capital litional Tier I capital (AT1)	330,264	returns for the shareholders and benefits for other stakeholders; and - Maintain a strong capital base to support the development of its business.  Other reserves and portion of general provisions relating to Instalment loans capital adequacy ratio calculation.  Quantitative Disclosures  Capital Requirements for credit risk  Risk weighted assets  Capital required  Capital Requirements for market risk  Risk weighted assets  Capital required  Capital Requirements for operational risk  Risk weighted assets  Capital required	3,176,555 476,483 1,982 297.32
stments in own Additional Tier I instruments  procal cross-holdings in Additional Tier I instruments  stments in the capital of banking, financial and insurance entities that are outside the scope of latory consolidation, net of eligible short positions, where the bank does not own more than 10% the issued common share capital of the entity (amount above 10% threshold)  ificant investments in the capital of banking, financial and insurance entities that are outside the entity of eligible short positions)  conal specific regulatory adjustments  ulatory adjustments applied to Additional Tier I due to insufficient Tier II to cover deductions  ul regulatory adjustments to Additional Tier I capital  itional Tier I capital (AT1)  I capital (T1 = CET1 CAPITAL + AT1)  Tier II capital: instruments and provisions	- - - - - - 330,264	returns for the shareholders and benefits for other stakeholders; and - Maintain a strong capital base to support the development of its business.  Other reserves and portion of general provisions relating to Instalment loans capital adequacy ratio calculation.  Quantitative Disclosures  Capital Requirements for credit risk  Risk weighted assets  Capital required  Capital Requirements for market risk  Risk weighted assets  Capital required  Capital Requirements for operational risk  Risk weighted assets  Capital required  Total Capital Ratio	3,176,555 476,483 1,982 297.32 168,042 25,206
stments in own Additional Tier I instruments  procal cross-holdings in Additional Tier I instruments  stments in the capital of banking, financial and insurance entities that are outside the scope of latory consolidation, net of eligible short positions, where the bank does not own more than 10% the issued common share capital of the entity (amount above 10% threshold)  Ifficiant investments in the capital of banking, financial and insurance entities that are outside the eligible of regulatory consolidation (net of eligible short positions)  In adjustments applied to Additional Tier I due to insufficient Tier II to cover deductions  I regulatory adjustments to Additional Tier I capital  I capital (T1 = CET1 CAPITAL + AT1)  Tier II capital: instruments and provisions  tty issued qualifying Tier II instruments plus related stock surplus		returns for the shareholders and benefits for other stakeholders; and - Maintain a strong capital base to support the development of its business.  Other reserves and portion of general provisions relating to Instalment loans capital adequacy ratio calculation.  Quantitative Disclosures  Capital Requirements for credit risk  Risk weighted assets  Capital required  Capital Requirements for market risk  Risk weighted assets  Capital required  Capital Requirements for operational risk  Risk weighted assets  Capital required  Total Capital Ratio  Tier I capital  Tier II capital  Total Capital	3,176,555 476,483 1,982 297.32 168,042 25,206 330,264 209,121 539,385
stments in own Additional Tier I instruments  procal cross-holdings in Additional Tier I instruments  stments in the capital of banking, financial and insurance entities that are outside the scope of latory consolidation, net of eligible short positions, where the bank does not own more than 10% to issued common share capital of the entity (amount above 10% threshold)  ificant investments in the capital of banking, financial and insurance entities that are outside the set of regulatory consolidation (net of eligible short positions)  onal specific regulatory adjustments  ulatory adjustments applied to Additional Tier I due to insufficient Tier II to cover deductions  ul regulatory adjustments to Additional Tier I capital  litional Tier I capital (AT1)  I capital (T1 = CET1 CAPITAL + AT1)  Tier II capital: instruments and provisions  ctly issued qualifying Tier II instruments plus related stock surplus  ctly issued capital instruments subject to phase out from Tier II  II instruments (and CET1 CAPITAL and AT1 instruments not included in rows 5 or 34) issued by	125,000	returns for the shareholders and benefits for other stakeholders; and - Maintain a strong capital base to support the development of its business.  Other reserves and portion of general provisions relating to Instalment loans capital adequacy ratio calculation.  Quantitative Disclosures  Capital Requirements for credit risk  Risk weighted assets  Capital required  Capital Requirements for market risk  Risk weighted assets  Capital required  Capital Requirements for operational risk  Risk weighted assets  Capital required  Total Capital Ratio  Tier I capital  Total Capital  Total Capital  Total Risk weighted assets	3,176,555 476,483 1,982 297.32 168,042 25,206 330,264 209,121 539,385 3,346,580
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