Basel III Common Equity Tier I Disclosure Template

December 2016

Quarter 4



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

Other reserves and portion of general provisions relating to Instalment loans were excluded from capital adequacy ratio calculation.

Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus	230,000.00	of regulatory consolidati	Programme and the second
related stock surplus.	76.262	National specific regulat	•
Retained earnings	76,362	Total regulatory adjustm	ents to Tier II capital
Accumulated other comprehensive income (and other reserves) Directly issued capital subject to phase out from CET1 CAPITAL (only applicable to non-joint stock		Tier II capital (T2) Total capital (TC = T1 +	T2\
companies)		Total risk-weighted asset	
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1	-	lotal risk-weighted asser	Capital ratios a
CAPITAL) Common Equity Tier I capital before regulatory adjustments	306,362	Common Equity Tier I (a	is a percentage of risk weighted assets)
Common Equity Tier I capital before regulatory adjustments	300,302	Tier I (as a percentage o	
Prudential valuation adjustments			ntage of risk weighted assets)
Goodwill (net of related tax liability)	_		r requirement (minimum CET1 CAPITAL
Other intangibles other than mortgage-servicing rights (net of related tax liability)		buffer plus countercyclic of risk weighted assets)	al buffer requirements plus G-SIB buffer r
Deferred tax assets that rely on future profitability excluding those arising from temporary differences			vation buffer requirement
(net of related tax liability)		of which: bank specific	countercyclical buffer requirement
Cash-flow hedge reserve	-	of which: G-SIB buffer re	equirement
Shortfall of provisions to expected losses	-	Comi	mon Equity Tier I available to meet buffer
Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-	National Common Equit	y Tier I minimum ratio (if different from E
Gains and losses due to changes in own credit risk on fair valued liabilities	-	National Tier I minimum	ratio (if different from Basel III minimum
Defined-benefit pension fund net assets	-	National total capital mi	nimum ratio (if different from Basel III mi
Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	-		Amounts below the thresholds for d
Reciprocal cross-holdings in common equity Investments in the capital of banking, financial and insurance entities that are outside the scope of		Non-significant investme	ents in the capital of other financials
regulatory consolidation, net of eligible short positions, where the bank does not own more than 10%		Significant investments i	in the common stock of financials
of the issued share capital (amount above 10% threshold)			ts (net of related tax liability)
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)		Deferred tax assets arisin	ng from temporary differences (net of rel
Mortgage servicing rights (amount above 10% threshold)	-		Applicable caps on the inclus
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related	-	Provisions eligible for inc to application of cap)	clusion in Tier II in respect of exposures s
tax liability)			visions in Tier II under standardised appro
Amount exceeding the 15% threshold	-		nclusion in Tier II in respect of exposu
of which: significant investments in the common stock of financials	-	approach (prior to applic	cation of cap)
of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences	-	Cap for inclusion of pro-	visions in Tier II under internal ratings-ba
National specific regulatory adjustments			nents subject to phase-out arrangements
Regulatory adjustments applied to Common Equity Tier I due to insufficient Additional Tier I and Tier			APITAL instruments subject to phase out a
Il to cover deductions			CET1 CAPITAL due to cap (excess over ca
Total regulatory adjustments to Common equity Tier I	-		ruments subject to phase out arrangeme
Common Equity Tier I capital (CET1 CAPITAL)	306,362		AT1 due to cap (excess over cap after rec iments subject to phase out arrangemen
Additional Tier I capital: instruments			T2 due to cap (excess over cap after rede
Directly issued qualifying Additional Tier I instruments plus related stock surplus	-	7 HIIOGITE CACIGGEG HOITI	12 due to cup (excess over cup unter rede
	-	Qualitative Disclosures	Capital Management
of which: classified as liabilities under applicable accounting standards	-	Qualitative Disclosures	The bank's objectives when managir
of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier I	-	Qualitative Disclosures	The bank's objectives when managir statement of financial position, are to comply with the capital requi
of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier I Additional Tier I instruments (and CET1 CAPITAL instruments not included in row 5) issued by subsidiaries	-	Qualitative Disclosures	The bank's objectives when managir statement of financial position, are to comply with the capital requirentity operates; Safeguard the bank's ability the complex of the
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of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier I Additional Tier I instruments (and CET1 CAPITAL 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 I capital before regulatory adjustments Additional Tier I capital: regulatory adjustments Investments in own Additional Tier I instruments Reciprocal cross-holdings in Additional Tier I 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) National specific regulatory adjustments Regulatory adjustments applied to Additional Tier I due to insufficient Tier II to cover deductions Total regulatory adjustments to Additional Tier I capital Additional Tier I capital (AT1) Tier I capital (T1 = CET1 CAPITAL + AT1) Tier II capital (T1 = CET1 CAPITAL + AT1) Tier II sustruments (and CET1 CAPITAL and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II) of which: instruments issued by subsidiaries subject to phase out Unpublished profits Provisions Tier II capital: regulatory adjustments Tier II capital: regulatory adjustments Investments in own Tier II instruments Reciprocal cross-holdings in Tier II instruments	100,000 40,000 - - 18,664 26,336	Quantitative Disclosures Capital Requirements for Capital Requirements for Total Capital Ratio	The bank's objectives when managir statement of financial position, are to
Additional Tier I instruments (and CET1 CAPITAL 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 I capital before regulatory adjustments **Reciprocal cross-holdings in Additional Tier I instruments Investments in own Additional Tier I 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 benking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) National specific regulatory adjustments Regulatory adjustments applied to Additional Tier I due to insufficient Tier II to cover deductions Total regulatory adjustments to Additional Tier I capital Additional Tier I capital (AT1) Tier II capital (T1 = CET1 CAPITAL + AT1) Tier II capital instruments and provisions Directly issued qualifying Tier II instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier II Tier II instruments (and CET1 CAPITAL and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II) of which: instruments issued by subsidiaries subject to phase out Unpublished profits Provisions Tier II capital before regulatory adjustments	100,000 40,000 - - 18,664 26,336	Quantitative Disclosures Capital Requirements for Capital Requirements for Total Capital Ratio	The bank's objectives when managir statement of financial position, are to
of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier I Additional Tier I instruments (and CET1 CAPITAL 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 I capital before regulatory adjustments Additional Tier I capital: regulatory adjustments Additional Tier I capital: regulatory adjustments Additional Tier I instruments Investments in own Additional Tier I instruments Reciprocal cross-holdings in Additional Tier I 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) National specific regulatory adjustments Regulatory adjustments applied to Additional Tier I due to insufficient Tier II to cover deductions Total regulatory adjustments to Additional Tier I capital Additional Tier I capital (AT1) Tier II capital: instruments and provisions Directly issued qualifying Tier II instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier II Tier II capital instruments (and CET1 CAPITAL and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II) of which: instruments issued by subsidiaries subject to phase out Unpublished profits Provisions Tier II capital: regulatory adjustments Investments in own Tier II instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of	100,000 40,000 - - 18,664 26,336	Quantitative Disclosures Capital Requirements for Capital Requirements for Total Capital Ratio Tier 1 capital Ratio	The bank's objectives when managir statement of financial position, are to

om capital adequacy ratio calculation."	
Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions).	-
National specific regulatory adjustments	-
Total regulatory adjustments to Tier II capital	-
Tier II capital (T2)	185,000
Total capital (TC = T1 + T2)	491,362
Total risk-weighted assets	3,011,606
Capital ratios and buffers	
Common Equity Tier I (as a percentage of risk weighted assets)	10.2%
Tier I (as a percentage of risk-weighted assets)	10.2%
Total capital (as a percentage of risk weighted assets)	16.3%
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 risk weighted assets)	
of which: capital conservation buffer requirement	2.5%
of which: bank specific countercyclical buffer requirement	
of which: G-SIB buffer requirement	
Common Equity Tier I available to meet buffers (as a percentage of risk weighted asso	ets)
National Common Equity Tier I minimum ratio (if different from Basel III minimum)	10.0%
National Tier I minimum ratio (if different from Basel III minimum)	10.0%
National total capital minimum ratio (if different from Basel III minimum)	15.0%
Amounts below the thresholds for deduction (before risk-weighting)	
Non-significant investments in the capital of other financials	-
Significant investments in the common stock of financials	-
Mortgage servicing rights (net of related tax liability)	-
Deferred tax assets arising from temporary differences (net of related tax liability)	-
Applicable caps on the inclusion of provisions in Tier II	
Provisions eligible for inclusion in Tier II in respect of exposures subject to standardised approach (prior to application of cap)	26,336.00
Cap on inclusion of provisions in Tier II under standardised approach	-
Provisions eligible for inclusion in Tier II in respect of exposures subject to internal ratings-based approach (prior to application of cap) $ \frac{1}{2} \left(\frac{1}{2} - \frac{1}{2} \right) = \frac{1}{2} \left(\frac{1}{2} - \frac{1}{2} \right) \left(\frac{1}{2} - \frac{1}{2} \right) \left(\frac{1}{2} - \frac{1}{2} \right) \left(\frac{1}{2} - \frac{1}{2} - \frac{1}{2} \right) \left(\frac{1}{2} - $	-
Cap for inclusion of provisions in Tier II under internal ratings-based approach	-
cap for inclusion of provisions in their induced internal ratings-based approach	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2015 a	and 1 Jan 2020)
	and 1 Jan 2020) 30,000.00
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2015 a	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2015 at Current cap on CET1 CAPITAL instruments subject to phase out arrangements	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2015 a Current cap on CET1 CAPITAL instruments subject to phase out arrangements Amount excluded from CET1 CAPITAL due to cap (excess over cap after redemptions and maturities)	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2015 a Current cap on CET1 CAPITAL instruments subject to phase out arrangements Amount excluded from CET1 CAPITAL due to cap (excess over cap after redemptions and maturities) Current cap on AT1 instruments subject to phase out arrangements	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2015 at Current cap on CET1 CAPITAL instruments subject to phase out arrangements Amount excluded from CET1 CAPITAL due to cap (excess over cap after redemptions and maturities) Current cap on AT1 instruments subject to phase out arrangements Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2015 at Current cap on CET1 CAPITAL instruments subject to phase out arrangements Amount excluded from CET1 CAPITAL due to cap (excess over cap after redemptions and maturities) 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 arrangements	

bjectives when managing capital, which is a broader concept than the 'equity' on financial position, are to:

- with the capital requirements set by the regulators of the banking markets the
- ain a strong capital base to support the development of its business.
- es and portion of general provisions relating to Instalment loans were excluded from lacy ratio calculation.

I	Risk weighted assets	2,842,553
	Capital required	426,383
Capital Requirements for ma	rket risk	
I	Risk weighted assets	15,715
	Capital required	2,357.25
Capital Requirements for ope	erational risk	
	Risk weighted assets	153,338
	Capital required	23,001
Total Capital Ratio		
	Tier I capital	306,362
	Tier II capital	185,000
	Total Capital	491,362
	Total Risk weighted assets	3,011,606
	Total Capital Ratio	16.3%
Tier 1 capital Ratio		
	Tier I capital	306,362





3,011,606

10.2%

PCG Collins Chairman