1 Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus  3 Accumulated other comprehensive income (and other reserves)  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  Common Equity Tier 1 capital (CET1)  7 Common Equity Tier 1 capital (CET1)  8 Total regulatory adjustments to Common Equity Tier 1  9 Common Equity Tier 1 capital (CET1)  10 Common Equity Tier 1 capital (CET1)  11 System of the provision of the		Regulatory Capital and Ratios	All-in
non-joint stock companies) plus related stock surplus  Retained earnings  1112, Accumulated other comprehensive income (and other reserves)  12. Pioretty issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)  Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)  Common Equity Tier 1 capital before regulatory adjustments  Total regulatory adjustments to Common Equity Tier 1 (ET1)  Common Equity Tier 1 capital (EET1)  Total regulatory adjustments to Common Equity Tier 1  Additional Tier 1 capital (EET1)  Total regulatory adjustments to Common Equity Tier 1  Additional Tier 2 instruments subject to phase out from Additional Tier 1  Additional Tier 1 instruments (and CET1 instruments not included in row 5) Issued oby subsidiaries and held by third parties (amount allowed in group AT1)  Additional Tier 1 instruments (saud CET1 instruments not included in row 5) Issued by subsidiaries and held by third parties (amount allowed in group AT1)  Additional Tier 1 capital (ET1)  Tier 1 capital (Tier 1 ECT1 + AT1)  Tier 1 capital (Tier 2 ET1 + AT1)  Fier 2 capital instruments and allowances  Tier 2 capital (Tier 1 + Tier)  Total regulatory adjustments to Tier 2 capital: regulatory adjustments  Tier 2 capital (Tier 1 + Tier)  Total regulatory adjustments to Tier 2 capital: regulatory adjustments  Tier 2 capital (Tier 1 + Tier)  Total regulatory adjustments to Tier 2 capital  Tier 2 capital regulatory adjustments  Tier 2 capital regulatory adjustments  Tier 2 capital regulatory adjustments  Tier 2 capit		Common Equity Tier 1 capital: instruments and reserves	
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Accumulated other comprehensive income (and other reserves)    Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	2		45,353
Directly issued capital subject to phase out from CET1 (anily applicable to non-joint stock companies)   Common Sahre capital issued by subsidiaries and held by third parties (amount allowed in group CET1)   Common Equity Tier 1 capital before regulatory adjustments   159;   Common Equity Tier 1 capital Lettly Tier 1 capital common Equity Tier 1 capital common Equity Tier 1 capital (ET1)   159;		0	1,328
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Tier 2 capital: regulatory adjustments  57 Total regulatory adjustments to Tier 2 capital  58 Tier 2 capital (T2)  59 Total capital (TC = T1 + T2)  59a Total capital with transitional arrangements for ECL provisioning not applied  60 Total risk-weighted assets  60a Common Equity Tier 1 (CET1) Capital RWA  539,  60b Tier 1 Capital RWA  539,  60c Total Capital RWA  539,  61 Common Equity Tier 1 (as percentage of risk-weighted assets)  62 Common Equity Tier 1 with transitional arrangements for ECL provisioning not applied  62 Tier 1 (as percentage of risk-weighted assets)  63 Tier 1 with transitional arrangements for ECL provisioning not applied  63 Tier 1 with transitional arrangements for ECL provisioning not applied			999
Total regulatory adjustments to Tier 2 capital  Tier 2 capital (T2)  Total capital (TC = T1 + T2)  Total capital with transitional arrangements for ECL provisioning not applied  Total risk-weighted assets  Common Equity Tier 1 (CET1) Capital RWA  Total Capital			
59 Total capital (TC = T1 + T2)  160,0  59a Total capital with transitional arrangements for ECL provisioning not applied  160,0  Total risk-weighted assets  60a Common Equity Tier 1 (CET1) Capital RWA  539,6  60b Tier 1 Capital RWA  539,6  60c Total Capital RWA  539,6  60c Total Capital RWA  539,6  60c Total Capital RWA  539,6  61 Common Equity Tier 1 (as percentage of risk-weighted assets)  61 Common Equity Tier 1 with transitional arrangements for ECL provisioning not applied  62 Tier 1 (as percentage of risk-weighted assets)  63 Tier 1 with transitional arrangements for ECL provisioning not applied  64 Tier 1 with transitional arrangements for ECL provisioning not applied  65 Tier 1 with transitional arrangements for ECL provisioning not applied  66 Tier 1 with transitional arrangements for ECL provisioning not applied	57	Total regulatory adjustments to Tier 2 capital	
Total capital with transitional arrangements for ECL provisioning not applied  160,0  Total risk-weighted assets  Common Equity Tier 1 (CET1) Capital RWA  539,0  Total Capital RWA  539,0  Total Capital RWA  539,0  Capital Ratios  Capital Ratios  Common Equity Tier 1 (as percentage of risk-weighted assets)  Capital Common Equity Tier 1 with transitional arrangements for ECL provisioning not applied  29.0  Tier 1 (as percentage of risk-weighted assets)  29.0  Tier 1 (as percentage of risk-weighted assets)  29.0  Tier 1 with transitional arrangements for ECL provisioning not applied  29.0  Tier 1 with transitional arrangements for ECL provisioning not applied	58	Tier 2 capital (T2)	999
60 Total risk-weighted assets 60a Common Equity Tier 1 (CET1) Capital RWA 539, 60b Tier 1 Capital RWA 539, 60c Total Capital RWA 539, 60c Total Capital RWA 539, 61 Common Equity Tier 1 (as percentage of risk-weighted assets) 61 Common Equity Tier 1 with transitional arrangements for ECL provisioning not applied 62 Tier 1 (as percentage of risk-weighted assets) 62 Tier 1 with transitional arrangements for ECL provisioning not applied 63 Tier 1 with transitional arrangements for ECL provisioning not applied 64 Tier 1 with transitional arrangements for ECL provisioning not applied 65 Tier 1 with transitional arrangements for ECL provisioning not applied 66 Total Capital RWA 67 Total Capital RWA 67 Total Capital RWA 68 Total Capital RWA 69 Total Capital RWA 60 Total Capital RWA 61 Total Capital RWA 6		1 \ /	160,072
60a     Common Equity Tier 1 (CET1) Capital RWA     539,       60b     Tier 1 Capital RWA     539,       60c     Total Capital RWA     539,       Capital Ratios       61     Common Equity Tier 1 (as percentage of risk-weighted assets)     29.       61a     Common Equity Tier 1 with transitional arrangements for ECL provisioning not applied     29.       62     Tier 1 (as percentage of risk-weighted assets)     29.       62a     Tier 1 with transitional arrangements for ECL provisioning not applied     29.			160,072
60b     Tier 1 Capital RWA     539, 60c       Total Capital RWA     539, 60c       Capital Ratios       61     Common Equity Tier 1 (as percentage of risk-weighted assets)     29. 61a       61a     Common Equity Tier 1 with transitional arrangements for ECL provisioning not applied     29. 62       61a     Tier 1 (as percentage of risk-weighted assets)     29. 62       62a     Tier 1 with transitional arrangements for ECL provisioning not applied     29. 62			
60c     Total Capital RWA     539,7       Capital Ratios       61     Common Equity Tier 1 (as percentage of risk-weighted assets)     29.4       61a     Common Equity Tier 1 with transitional arrangements for ECL provisioning not applied     29.4       62     Tier 1 (as percentage of risk-weighted assets)     29.4       62a     Tier 1 with transitional arrangements for ECL provisioning not applied     29.4			539,723
Capital Ratios  61 Common Equity Tier 1 (as percentage of risk-weighted assets) 61a Common Equity Tier 1 with transitional arrangements for ECL provisioning not applied 62 Tier 1 (as percentage of risk-weighted assets) 62a Tier 1 with transitional arrangements for ECL provisioning not applied 62 Tier 1 with transitional arrangements for ECL provisioning not applied 63 Tier 1 with transitional arrangements for ECL provisioning not applied 64 Tier 1 with transitional arrangements for ECL provisioning not applied		·	539,723
61 Common Equity Tier 1 (as percentage of risk-weighted assets)  61a Common Equity Tier 1 with transitional arrangements for ECL provisioning not applied  62 Tier 1 (as percentage of risk-weighted assets)  62a Tier 1 with transitional arrangements for ECL provisioning not applied  62 Tier 1 with transitional arrangements for ECL provisioning not applied  63 Tier 1 with transitional arrangements for ECL provisioning not applied	buc	•	559,725
61a     Common Equity Tier 1 with transitional arrangements for ECL provisioning not applied     29.       62     Tier 1 (as percentage of risk-weighted assets)     29.       62a     Tier 1 with transitional arrangements for ECL provisioning not applied     29.	61	•	29.47%
62 Tier 1 (as percentage of risk-weighted assets)  62a Tier 1 with transitional arrangements for ECL provisioning not applied  29.			29.45%
62a Tier 1 with transitional arrangements for ECL provisioning not applied 29.			29.47%
			29.45%
			29.66%
63a Total capital with transitional arrangements for ECL provisioning not applied 29.0	63a	Total capital with transitional arrangements for ECL provisioning not applied	29.66%
OSFI all-in target		OSFI all-in target	
69 Common Equity Tier 1 capital all-in target ratio 7.0	69	Common Equity Tier 1 capital all-in target ratio	7.00%
			8.50%
	71		10.50%
Capital instruments subject to phase-out arrangements		·	
(only applicable between 1 Jan 2013 and 1 Jan 2022)		, , , ,	
80 Current cap on CET1 instruments subject to phase out arrangements			
81 Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities)			
82 Current cap on AT1 instruments subject to phase out arrangements			
92. I Amounto evaludad from AT1 due to can /	రర		
83 Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities) 84 Current cap on T2 instruments subject to phase out arrangements	Q/I		i contract of the contract of