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| **Basel III common disclosure template to be used from 1 January 2019** | | |
| **Common Equity Tier 1 capital: instruments and reserves** | | |
|  | Directly issued qualifying common share capital plus related stock surplus |  |
|  | Retained earnings |  |
|  | Accumulated other comprehensive income (and other reserves) |  |
|  | *Not applicable* |  |
|  | Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1) |  |
|  | **Common Equity Tier 1 capital before regulatory adjustments** |  |
| **Common Equity Tier 1 capital: regulatory adjustments** | | |
|  | Prudential valuation adjustments |  |
|  | Goodwill (net of related tax liability) |  |
|  | Other intangibles other than mortgage-servicing rights (net of related tax liability) |  |
|  | Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) |  |
|  | Cash-flow hedge reserve |  |
|  | Shortfall of provisions to expected losses |  |
|  | Securitisation gain on sale (as set out in paragraph 562 of Basel II framework) |  |
|  | Not applicable |  |
|  | Defined-benefit pension fund net assets |  |
|  | Investments in own shares |  |
|  | Reciprocal cross-holdings in common equity |  |
|  | 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) |  |
|  | 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) |  |
|  | Mortgage servicing rights (amount above 10% threshold) |  |
|  | Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) |  |
|  | Amount exceeding the 15% threshold |  |
|  | of which: significant investments in the common stock of financials |  |
|  | of which: mortgage servicing rights |  |
|  | of which: deferred tax assets arising from temporary differences |  |
|  | CBB specific regulatory adjustments |  |
|  | 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** |  |
|  | **Common Equity Tier 1 capital (CET1)** |  |
| **Additional Tier 1 capital: instruments** | | |
|  | Directly issued qualifying Additional Tier 1 instruments plus related stock surplus |  |
|  | of which: classified as equity under applicable accounting standards |  |
|  | of which: classified as liabilities under applicable accounting standards |  |
|  | *Directly issued capital instruments subject to phase out from Additional Tier 1* |  |
|  | Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third 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: 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) |  |
|  | CBB specific regulatory adjustments |  |
|  | 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)** |  |
|  | **Tier 1 capital (T1 = CET1 + AT1)** |  |
| **Tier 2 capital: instruments and provisions** | | |
|  | Directly issued qualifying Tier 2 instruments plus related stock surplus |  |
|  | *Directly issued capital instruments subject to phase out from Tier 2* |  |
|  | Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) |  |
|  | *of which: instruments issued by subsidiaries subject to phase out* |  |
|  | Provisions |  |
|  | **Tier 2 capital before regulatory adjustments** |  |
| **Tier 2 capital: regulatory adjustments** | | |
|  | Investments in own Tier 2 instruments |  |
|  | Reciprocal cross-holdings in Tier 2 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 the 10% threshold) |  |
|  | 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 2 capital** |  |
|  | **Tier 2 capital (T2)** |  |
|  | **Total capital (TC = T1 + T2)** |  |
|  | **Total risk weighted assets** |  |
| **Capital ratios and buffers** | | |
|  | Common Equity Tier 1 (as a percentage of risk weighted assets) |  |
|  | Tier 1 (as a percentage of risk weighted assets) |  |
|  | Total capital (as a percentage of risk weighted assets) |  |
|  | Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus D-SIB buffer requirement, expressed as a percentage of risk weighted assets) |  |
|  | of which: capital conservation buffer requirement | 2.5 |
|  | of which: bank specific countercyclical buffer requirement | N/A |
|  | of which: D-SIB buffer requirement | N/A |
|  | Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) |  |
| **National minima including CCB (where different from Basel III)** | | |
|  | CBB Common Equity Tier 1 minimum ratio | 9.0 |
|  | CBB Tier 1 minimum ratio | 10.5 |
|  | CBB total capital minimum ratio | 12.5 |
| **Amounts below the thresholds for deduction (before risk weighting)** | | |
|  | Non-significant investments in the capital of other financials |  |
|  | Significant investments in the common stock of financials |  |
|  | Mortgage servicing rights (net of related tax liability) |  |
|  | Deferred tax assets arising from temporary differences (net of related tax liability) |  |
| **Applicable caps on the inclusion of provisions in Tier 2** | | |
|  | Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) |  |
|  | Cap on inclusion of provisions in Tier 2 under standardised approach |  |
|  | N/A |  |
|  | N/A |  |
| ***Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2019 and 1 Jan 2023)*** | | |
|  | *Current cap on CET1 instruments subject to phase out arrangements* |  |
|  | *Amount excluded from CET1 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* |  |
|  | *Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)* |  |