

**Breakdown of regulatory capital by category**

(Annex VI, Commission Implementing Regulation (EU) no. 1423/2013 of December 20, 2013)

in millions of euros

ROW NUMBER	AGGREGATE WORDING	(A) AMOUNT AT DISCLOSURE DATE	(B) REGULATION (EU) No 575/2013 ARTICLE REFERENCE TREATMENT	(C) AMOUNTS SUBJECT TO PRE-REGULATION (EU) No 575/2013 OR PRESCRIBED RESIDUAL AMOUNT OF REGULATION (EU) No 575/2013
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**Common Equity Tier 1 capital: instruments and reserves**

1	Capital instruments and the related share premium accounts	22,378	26 (1), 27, 28, 29, EBA list 26 (3)	
	of which: Ordinary shares	22,378	EBA list 26 (3)	
	of which: Instrument type 2		EBA list 26 (3)	
	of which: Instrument type 3		EBA list 26 (3)	
2	Retained earnings	-1,787	26 (1) (c)	
3	Accumulated other comprehensive income (and other reserves, to include unrealised gains and losses under the applicable accounting standards)	37,770	26 (1)	
3a	Funds for general banking risk	0	26 (1) (f)	
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1	0	486 (2)	
	Public sector capital injections grandfathered until 1 January 2018		483 (2)	
5	Minority Interests (amount allowed in consolidated CET1)	4,324	84, 479, 480	4,066
5a	Independently reviewed interim profits net of any foreseeable charge or dividend	1,370	26 (2)	
6	<b>Common Equity Tier 1 (CET1) capital before regulatory adjustments</b>	<b>64,055</b>		

**Common Equity Tier 1 capital : instruments and reserves**

7	Additional value adjustments (negative amount)	-409	34, 105	
8	Intangible assets (net of related tax liability) (negative amount)	-4,747	36 (1) (b), 37, 472 (4)	
9	Empty Set in the EU			
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	-609	36 (1) (c), 38, 472 (5)	-1,015
11	Fair value reserves related to gains or losses on cash flow hedges	403	33 (a)	
12	Negative amounts resulting from the calculation of expected loss amounts	-1,276	36 (1) (d), 40, 159, 472 (6)	
13	Any increase in equity that results from securitised assets (negative amount)	0	32 (1)	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	20	33 (b)	
15	Defined-benefit pension fund assets (negative amount)	0	36 (1) (e), 41, 472 (7)	
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	-15	36 (1) (f), 42, 472 (8)	-18
17	Holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	36 (1) (g), 44, 472 (9)	
18	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	0	36 (1) (h), 43, 45, 46, 49 (2) (3), 79, 472 (10)	
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1) to (3), 79, 470, 472 (11)	
20	Empty Set in the EU			
20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	0	36 (1) (k)	
20b	of which: qualifying holdings outside the financial sector (negative amount)	0	36 (1) (k) (i), 89 to 91	
20c	of which: securitisation positions (negative amount)		36 (1) (k) (ii) 243 (1) (b) 244 (1) (b) 258	
20d	of which: free deliveries (negative amount)		36 (1) (k) (iii), 379 (3)	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in 38 (3) are met) (negative amount)	0	36 (1) (c), 38, 48 (1) (a), 470, 472 (5)	
22	Amount exceeding the 15% threshold (negative amount)		48 (1)	
23	of which: direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	0	36 (1) (i), 48 (1) (b), 470, 472 (11)	
24	Empty Set in the EU			
25	of which: deferred tax assets arising from temporary differences		36 (1) (c), 38, 48 (1) (a), 470, 472 (5)	
25a	Losses for the current financial year (negative amount)	0	36 (1) (a), 472 (3)	
25b	Foreseeable tax charges relating to CET1 items (negative amount)	0	36 (1) (l)	
26	Regulatory adjustments applied to Common Equity Tier 1 in respect of amounts subject to pre-CRR treatment			
26a	Regulatory adjustments relating to unrealised gains and losses pursuant to Articles 467 and 468	-420		
	Of which: filter for unrealised loss	0	467	
	Of which: filter for unrealised gain	-420	468	
26b	Amount to be deducted from or added to Common Equity Tier 1 capital with regard to additional filters and deductions required pre CRR	0	481	
27	Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)	0	36 (1) (j)	
28	<b>Total regulatory adjustments to Common equity Tier 1 (CET1)</b>	<b>-7,053</b>		
29	<b>Common Equity Tier 1 (CET1) capital</b>	<b>57,002</b>		

**Additional Tier 1 (AT1) capital: instruments**

30	Capital instruments and the related share premium accounts	0	51, 52	
31	of which: classified as equity under applicable accounting standards			
32	of which: classified as liabilities under applicable accounting standards			
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1	1,050	486 (3)	
	Public sector capital injections grandfathered until 1 January 2018	0	483 (3)	
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	0	85, 86, 480	
35	of which: instruments issued by subsidiaries subject to phase out		486 (3)	
36	<b>Additional Tier 1 (AT1) capital before regulatory adjustments</b>	<b>1,050</b>		



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**Additional Tier 1 (AT1) capital: regulatory adjustments**

37	Direct and indirect holdings by an institution of own AT1 Instruments (negative amount)	0	52 (1) (b), 56 (a), 57, 475 (2)	
38	Holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	56 (b), 58, 475 (3)	
39	Direct and indirect holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	0	56 (c), 59, 60, 79, 475 (4)	
40	Direct and indirect holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above the 10% threshold net of eligible short positions) (negative amount)	-62	56 (d), 59, 60, 79, 475 (4)	-62
41	Regulatory adjustments applied to additional tier 1 in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts)			
41a	Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Common Equity Tier 1 capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013	0	472, 472 (3) (a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a)	
	Of which: Own capital instruments			
	Of which: non-significant investments in the capital of other financial sector entities			
	Of which: significant investments in the capital of other financial sector entities			
41b	Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Tier 2 capital during the transitional period pursuant to article 475 of Regulation (EU) No 575/2013	-127	477, 477 (3), 477 (4) (a)	
	Of which: Own capital instruments	-4		
	Of which: non-significant investments in the capital of other financial sector entities			
	Of which: significant investments in the capital of other financial sector entities	-124		
41c	Amount to be deducted from or added to Additional Tier 1 capital with regard to additional filters and deductions required pre- CRR	0	467, 468, 481	
42	Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)	0	56 (e)	
43	<b>Total regulatory adjustments to Additional Tier 1 (AT1) capital</b>	<b>-189</b>		
44	<b>Additional Tier 1 (AT1) capital</b>	<b>861</b>		
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>57,863</b>		

**Tier 2 (T2) capital: instruments and provisions**

46	Capital instruments and the related share premium accounts	15,667	62, 63	
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2	42	486 (4)	
	Public sector capital injections grandfathered until 1 January 2018	0	483 (4)	
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	0	87, 88, 480	
49	of which: instruments issued by subsidiaries subject to phase out		486 (4)	
50	Credit risk adjustments	558	62 (c) et (d)	
51	<b>Tier 2 (T2) capital before regulatory adjustments</b>	<b>16,267</b>		

**Tier 2 (T2) capital: regulatory adjustments**

52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	-75	63 (b) (i), 66 (a), 67, 477 (2)	
53	Holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	66 (b), 68, 477 (3)	
54	Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	66 (c), 69, 70, 79, 477 (4)	
54a	Of which new holdings not subject to transitional arrangements			
54b	Of which holdings existing before 1 January 2013 and subject to transitional arrangements			
55	Direct and indirect holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-1,130	66 (d), 69, 79, 477 (4)	-1,300
56	Regulatory adjustments applied to Tier 2 in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts)	0		
56a	Residual amounts deducted from Tier 2 capital with regard to deduction from Common Equity Tier 1 capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013	0	472, 472 (3) (a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a)	
	Of which: Own capital instruments			
	Of which: non-significant investments in the capital of other financial sector entities			
	Of which: significant investments in the capital of other financial sector entities			
56b	Residual amounts deducted from Tier 2 capital with regard to deduction from Additional Tier 1 capital during the transitional period pursuant to article 475 of Regulation (EU) No 575/2013	-6	475, 475 (2) (a), 475 (3), 475 (4) (a)	
	Of which: Own capital instruments			
	Of which: non-significant investments in the capital of other financial sector entities			
	Of which: significant investments in the capital of other financial sector entities	-6		
56c	Amount to be deducted from or added to Tier 2 capital with regard to additional filters and deductions required pre CRR	0	467, 468, 481	

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57	<b>Total regulatory adjustments to Tier 2 (T2) capital</b>	-1,211		
58	<b>Tier 2 (T2) capital</b>	15,056		
59	<b>Total capital (TC = T1 + T2)</b>	72,919		
59a	Risk weighted assets in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts)	0		
	Of which: Adjustment of the 15% threshold, part of the significant investments of the CET1, items not deducted from CET1 (Regulation (EU) No 575/2013 residual amounts)		472, 472 (5), 472 (8) (b), 472 (10) (b), 472 (11) (b)	
	Of which: Adjustment of the 15% threshold, deferred tax assets part, items not deducted from CET1 (Regulation (EU) No 575/2013 residual amounts)			
	Of which: items not deducted from AT1 items (Regulation (EU) No 575/2013 residual amounts)		475, 475 (2) (b), 475 (2) (c), 475 (4) (b)	
	Items not deducted from T2 items (Regulation (EU) No 575/2013 residual amounts)		477, 477 (2) (b), 477 (2) (c), 477 (4) (b)	
60	<b>Total risk weighted assets</b>	391,323		

**Capital ratios and buffers**

61	Common Equity Tier 1 (as a percentage of risk exposure amount)	14.6%	92 (2) (a), 465	
62	Tier 1 (as a percentage of risk exposure amount)	14.8%	92 (2) (b), 465	
63	Total capital (as a percentage of risk exposure amount)	18.6%	92 (2) (c)	
64	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount)	6,866	CRD 128, 129, 130	
65	of which: capital conservation buffer requirement	4,892		
66	of which: countercyclical buffer requirement	18		
67	of which: systemic risk buffer requirement	1,957		
67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	1,957	CRD 131	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	1,957	CRD 128	
69	[non relevant in EU regulation]			
70	[non relevant in EU regulation]			
71	[non relevant in EU regulation]			

**Capital ratios and buffers**

72	Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	945	36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 475 (4), 66 (c), 69, 70, 477 (4)	
73	Direct and indirect holdings by the institution of the CET 1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	1,889	36 (1) (i), 45, 48, 470, 472 (11)	
74	Empty Set in the EU			
75	Deferred tax assets arising from temporary differences from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met)	2,785	36 (1) (c), 38, 48, 470, 472 (5)	

**Applicable caps on the inclusion of provisions in Tier 2**

76	Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the cap)			62
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	1,777		62
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	558		62
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	858		62

**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	0	484 (3), 486 (2) et (5)	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	0	484 (3), 486 (2) et (5)	
82	Current cap on AT1 instruments subject to phase out arrangements	1,050	484 (4), 486 (3) et (5)	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	1,050	484 (4), 486 (3) et (5)	
84	Current cap on T2 instruments subject to phase out arrangements	42	484 (5), 486 (4) et (5)	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	1,050	484 (5), 486 (4) et (5)	