

Step 1

	Balance sheet as in	
	published financial	Under regulatory scope
	statements	of consolidation
HK\$'000	At 31 December 2016	At 31 December 2016
Assets		74 01 D000111001 2010
Cash and short-term funds	30.521.281	30,510,777
Placements with banks maturing between one to twelve months	1.616.540	1.604.971
Derivative financial instruments	424.845	424,845
Financial assets at fair value through profit or loss	241	0
Available-for-sale securities	24,164.028	24,110,434
Held-to-maturity securities	5,563,683	5,533,547
Advances and other accounts	74,081,605	73,802,578
Investments in subsidiaries		192,569
Amounts due from subsidiaries		111
Assets held for sale	2	2
Interests in associates	262,565	21,500
Investment properties	282,927	282,927
Property and equipment	633,604	617,172
Prepaid lease payments for land	2,201	2,201
Deferred tax assets	4,672	4,672
Intangible assets	210,729	171,123
Tax recoverable	3,128	0
Total assets	137,772,051	137,279,429
Liabilities		
Deposits and balances of banks	2,696,681	2,696,681
Financial assets sold under repurchase agreements	9,845,753	9,845,753
Deposits from customers	102,880,629	102,880,629
Amounts due to subsidiaries		607,498
Certificates of deposit	812,329	812,329
Derivative financial instruments	553,614	553,614
Other accounts and accruals	1,243,889	977,118
Current tax liabilities	356,298	354,314
Debt securities issued	1,663,774	1,663,774
Loan capital	1,792,267	1,792,267
Deferred tax liabilities	13,245	10,955
Total liabilities	121,858,479	122,194,932
Equity attributable to owners of the Bank		
Share capital	5,435,904	5,435,904
Additional equity instruments	2,312,030	2,312,030
Reserves	8,165,638	7,336,563
Total equity	15,913,572	15,084,497
Total liabilities and equity	137,772,051	137,279,429



Step 2

HK\$'000	Balance sheet as in published financial	Under regulatory scope	Cross reference to
HK\$'000	statements	of consolidation	Definition of Capital Components
	At 31 December 2016	At 31 December 2016	· · · ·
Assets			
Cash and short-term funds	30,521,281	30,510,777	
Placements with banks maturing between one to twelve months	1,616,540	1,604,971	
Derivative financial instruments	424,845	424,845	
Financial assets at fair value through profit or loss	241	0	
Available-for-sale securities	24,164,028	24,110,434	
Held-to-maturity securities	5,563,683	5,533,547	
Advances and other accounts	74,081,605	73,802,578	
of which: Impairment allowances eligible for inclusion in Tier 2 capital	/ / / / / /	(251,219)	(1)
Defined benefit pension fund net assets		21.726	(2)
Assets held for sale	2	2	(-/
Investments in subsidiaries		192.569	
Amounts due from subsidiaries		111	
Interests in associates	262,565	21,500	
Investment properties	282,927	282.927	
Property and equipment	633,604	617,172	
Prepaid lease payments for land	2,201	2,201	
Deferred tax assets	4,672	4,672	(3)
Intangible assets	210,729	171,123	(3)
of which: Internally developed software	210,725	171,123	(4)
Tax recoverable	3,128	171,120	(4)
Total assets	137,772,051	137,279,429	
	137,772,031	137,279,429	
Liabilities			
Deposits and balances of banks	2,696,681	2,696,681	
Financial assets sold under repurchase agreements	9.845.753	9,845,753	
Deposits from customers	102.880.629	102.880.629	
Amounts due to subsidiaries	102,000,023	607.498	
Certificates of deposit	812,329	812.329	
Derivative financial instruments	553,614	553,614	
Other accounts and accruals	1,243,889	977,118	
Current tax liabilities	356,298	354,314	
Debt securities issued	1,663,774	1,663,774	
Loan capital	1,792,267	1,792,267	
of which: Portion eligible for Tier 2 capital subject to phase out arrangement	1,792,207	1,038,423	(5)
Deferred tax liabilities	13.245	1,038,423	(3)
of which: Deferred tax liabilities related to defined benefit pension fund	13,245	3.492	(6)
Total liabilities	121,858,479	122,194,932	(0)
Equity attributable to owners of the Bank	121,030,479	122,194,932	
Share capital	5,435,904	5,435,904	(7)
Additional equity instruments	2,312,030	2,312,030	(7)
Reserves	8,165,638	7,336,563	(0)
	0,100,030	5,081,724	(9)
of which: Retained profits		5,081,724	(9)
of which: Cumulative fair value gains arising from revaluation of investment properties		, -	( )
of which: Disclosed reserves		2,254,839	(11)
of which: Land and building revaluation reserve		174,247	(12)
of which: Regulatory reserve	45 040 570	739,000 15,084,497	(13)
Total equity	15,913,572	15 (18/1/10/7	



<u>(HK\$'000)</u>

Step 3

As At 31	December	2016
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_	Transition Disclosures Template	Component of regulatory capital	Amounts subject to pre-Basel III treatment	Cross-referenced to Consolidated Balance Sheet
	CET1 capital: instruments and reserves			
1	Directly issued qualifying CET1 capital instruments plus any related share premium	5,435,904		(7)
2	Retained earnings	5,081,724		(9)
3	Disclosed reserves	2,254,839		(11)
4	Directly issued capital subject to phase out from CET1 capital (only applicable to non-joint stock companies)	Not applicable		
	Public sector capital injections grandfathered until 1 January 2018	Not applicable		
	Minority interests arising from CET1 capital instruments issued by consolidated bank subsidiaries and			
5	held by third parties (amount allowed in CET1 capital of the consolidation group)	0		
6	CET1 capital before regulatory deductions	12,772,467		
	CET1 capital: regulatory deductions			
7	Valuation adjustments	0		
8	Goodwill (net of associated deferred tax liability)	0		
9	Other intangible assets (net of associated deferred tax liability)	171,123	0	
10	Deferred tax assets net of deferred tax liabilities	4,672		(3) - (14)
11 12	Cash flow hedge reserve	0		
12	Excess of total EL amount over total eligible provisions under the IRB approach Gain-on-sale arising from securitization transactions	0	0	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0		
15	Defined benefit pension fund net assets (net of associated deferred tax liabilities)	18,234		
15	Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported	10,204		(2) - (0)
16	balance sheet)	0	0	
17	Reciprocal cross-holdings in CET1 capital instruments	0		
	Insignificant capital investments in CET1 capital instruments issued by financial sector entities that are			
18	outside the scope of regulatory consolidation (amount above 10% threshold)	0	0	
10	Significant capital investments in CET1 capital instruments issued by financial sector entities that are			
19	outside the scope of regulatory consolidation (amount above 10% threshold)	0	0	
20	Mortgage servicing rights (amount above 10% threshold)	Not applicable		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax	Not applicable		
	liability)			
22	Amount exceeding the 15% threshold	Not applicable		
23 24	of which: significant investments in the common stock of financial sector entities of which: mortgage servicing rights	Not applicable Not applicable		
24	of which: horigage servicing rights	Not applicable		
26	National specific regulatory adjustments applied to CET1 capital	957,259		
	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment	-		(10) (10)
26a	properties)	218,259		(10) + (12)
26b	Regulatory reserve for general banking risks	739,000		(13)
26c	Securitization exposures specified in a notice given by the Monetary Authority	0		
26d	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings	0		
26e	Capital shortfall of regulated non-bank subsidiaries	0	0	
26f	Capital investment in a connected company which is a commercial entity (amount above 15% of the	0	0	
-	reporting institution's capital base)			
27	Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions	0		
28	Total regulatory deductions to CET1 capital	1,151,288		
29	CET1 capital	11,621,179		
	AT1 capital: instruments			
30	Qualifying AT1 capital instruments plus any related share premium	2,312,030		(8)
31	of which: classified as equity under applicable accounting standards	2,312,030		
32	of which: classified as liabilities under applicable accounting standards	0		
33	Capital instruments subject to phase out arrangements from AT1 capital	0		
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount	0		
35	allowed in AT1 capital of the consolidation group) of which: AT1 capital instruments issued by subsidiaries subject to phase out arrangements	0		
-	AT1 capital before regulatory deductions	2,312,030		
	ATT capital before regulatory deductions ATT capital: regulatory deductions	2,012,000		
37	Investments in own AT1 capital instruments	0		i
38	Reciprocal cross-holdings in AT1 capital instruments	0		
39	Insignificant capital investments in AT1 capital instruments issued by financial sector entities that are			
29	outside the scope of regulatory consolidation (amount above 10% threshold)	0	0	
40	Significant capital investments in AT1 capital instruments issued by financial sector entities that are	0	0	
	outside the scope of regulatory consolidation		·======	
41	National specific regulatory adjustments applied to AT1 capital	0		ļ
41a	Portion of deductions applied 50:50 to core capital and supplementary capital based on pre-Basel III tectment which during transitional period, remain subject to deduction from Tiert expited	0		
i	treatment which, during transitional period, remain subject to deduction from Tier1 capital of which: Excess of total EL amount over total eligible provisions under the IRB approach	0		
ii	of which: Capital shortfall of regulated non-bank subsidiaries	0		
iii	of which: Investments in own CET1 capital instruments	0		
iv	of which: Reciprocal cross holdings in CET1 capital instruments issued by financial sector entities	0		
v	of which: Capital investment in a connected company which is a commercial entity (amount above 15%	0		
Ļ.	of the reporting institution's capital base)			
	of which: Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier			
vi	2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0		
<u> </u>				
	of which: Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2			
vii	capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0		
<u> </u>				
42	Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	0		
43	Total regulatory deductions to AT1 capital AT1 capital	0		
44 45	A I 1 capital Tier 1 capital (Tier 1 = CET1 + AT1)	2,312,030 13,933,209		<u> </u>
+0		10,900,209		1



### As At 31 December 2016

(HK\$'000)

	Transition Disclosures Template	Component of regulatory capital	Amounts subject to pre-Basel III treatment	Cross-referenced to Consolidated Balance Sheet
	Tier 2 capital: instruments and provisions			
	Qualifying Tier 2 capital instruments plus any related share premium	0		
47	Capital instruments subject to phase out arrangements from Tier 2 capital	1,038,423		(5)
48	Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group)	0		
49	of which: capital instruments issued by subsidiaries subject to phase out arrangements	0		
50	Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	990,219		-(1) + (13)
51	Tier 2 capital before regulatory deductions	2,028,642		
	Tier 2 capital: regulatory deductions			
52	Investments in own Tier 2 capital instruments	0	0	
53	Reciprocal cross-holdings in Tier 2 capital instruments	0	0	
54	Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	0	
55	Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0	0	
56	National specific regulatory adjustments applied to Tier 2 capital	(98,217)		
56a	Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital	(98,217)		- [(10) + (12)] x 45%
	Portion of deductions applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier 2 capital	0		
i	of which: Excess of total EL amount over total eligible provisions under the IRB approach	0		
ii	of which: Capital shortfall of regulated non-bank subsidiaries	0		
iii	of which: Investments in own CET1 capital instruments	0		
	of which: Reciprocal cross holdings in CET1 capital instruments issued by financial sector entities	0		
	of which: Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	0		
vi	of which: Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation			
vii	of which: Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0		
57	Total regulatory deductions to Tier 2 capital	(98,217)		
58	Tier 2 capital	2,126,859		
59	Total capital (Total capital = Tier 1 + Tier 2)	16,060,068		

Abbreviations: CET1: Common Equity Tier 1 AT1: Additional Tier 1



Step 1

	Balance sheet as in	
	published financial	Under regulatory scope
	statements	of consolidation
HK\$'000	At 31 December 2015	At 31 December 2015
Assets		
Cash and short-term funds	21,431,894	21,421,389
Placements with banks maturing between one to twelve months	7,751,110	7,736,895
Derivative financial instruments	577,651	577,651
Financial assets at fair value through profit or loss	271	0
Available-for-sale securities	22,800,023	22,690,061
Held-to-maturity securities	8,686,530	8,656,149
Advances and other accounts	65,386,648	65,125,800
Investments in subsidiaries		203,569
Amounts due from subsidiaries		83
Interests in associates	247,901	21,500
Investment properties	264,222	264,222
Property and equipment	627,777	611,607
Prepaid lease payments for land	2,269	2,269
Deferred tax assets	10,744	10,744
Goodwill	50,606	0
Total assets	127,837,646	127,321,939
Liabilities		
Deposits and balances of banks	5,728,313	5,728,313
Financial assets sold under repurchase agreements	3,322,683	3,322,683
Deposits from customers	99.392.364	99.392.364
Amounts due to subsidiaries		479.039
Certificates of deposit	351.962	351,962
Derivative financial instruments	844,778	844,778
Other accounts and accruals	1,124,688	913,258
Current tax liabilities	135,457	128,108
Loan capital	1,819,591	1,819,591
Deferred tax liabilities	10.069	7,512
Total liabilities	112,729,905	112,987,608
Equity attributable to owners of the Bank		,,
Share capital	5,435,904	5,435,904
Additional equity instruments	2,312,030	2,312,030
Reserves	7,359,807	6,586,397
Total equity	15,107,741	14,334,331
Total liabilities and equity	127,837,646	127,321,939



Step 2

	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Cross reference to Definition of Capital Components
HK\$'000	At 31 December 2015	At 31 December 2015	
Assets			
Cash and short-term funds	21,431,894	21,421,389	
Placements with banks maturing between one to twelve months	7,751,110	7,736,895	
Derivative financial instruments	577,651	577,651	
Financial assets at fair value through profit or loss	271	0	
Available-for-sale securities	22,800,023	22,690,061	
Held-to-maturity securities	8,686,530	8,656,149	
Advances and other accounts	65,386,648	65,125,800	
of which: Impairment allowances eligible for inclusion in Tier 2 capital		(250,494)	(1)
Defined benefit pension fund net assets		21,726	(2)
Investments in subsidiaries		203,569	
Amounts due from subsidiaries		83	
Interests in associates	247,901	21,500	
Investment properties	264,222	264,222	
Property and equipment	627,777	611,607	
Prepaid lease payments for land	2,269	2,269	
Deferred tax assets	10,744	10,744	(3)
Goodwill	50,606	0	
Total assets	127,837,646	127,321,939	
Liabilities			
Deposits and balances of banks	5,728,313	5,728,313	
Financial assets sold under repurchase agreements	3,322,683	3,322,683	
Deposits from customers	99,392,364	99,392,364	
Amounts due to subsidiaries		479,039	
Certificates of deposit	351,962	351,962	
Derivative financial instruments	844,778	844,778	
Other accounts and accruals	1,124,688	913,258	
Current tax liabilities	135,457	128,108	
Loan capital	1,819,591	1,819,591	
of which: Portion eligible for Tier 2 capital subject to phase out arrangement		1,211,493	(4)
Deferred tax liabilities	10,069	7,512	
of which: Deferred tax liabilities related to defined benefit pension fund		3,492	(5)
Total liabilities	112,729,905	112,987,608	
Equity attributable to owners of the Bank			
Share capital	5,435,904	5,435,904	(6)
Additional equity instruments	2,312,030	2,312,030	(7)
Reserves	7,359,807	6,586,397	
of which: Retained profits		4,291,833	(8)
of which: Cumulative fair value gains arising from revaluation of investment properties		42,627	(9)
of which: Disclosed reserves		2,294,564	(10)
of which: Land and building revaluation reserve		158,018	(11)
of which: Regulatory reserve		663,000	(12)
Total equity	15,107,741	14,334,331	
Total liabilities and equity	127,837,646	127,321,939	



(HK\$'000)

Step 3

As At 31 December 2015

Image: set of the set		Transition Disclosures Template	Component of regulatory capital	Amounts subject to pre-Basel III treatment	Cross-referenced to Consolidated Balance Sheet
2         Hatterind energy         4.291.553         (0)           3         Debugger subwards adjust to place as then CGT regular (only applicable in non-plant stack         Not applicable           4         Anotype subwards adjust to place as a grant share and a larger subward adjust and a larger subwards adjust and a larger subwards adjust and adjust and adjust ad					
3         Discost searche         228.954         [18]           4         Discost searche         228.954         [18]           4         Ackie searcher separation granditationed not 7211 causary 2015         [Net application           6         Ackie searcher separation granditationed not 7211 causary 2015         [Net application           7         Matchie stress stress from 100.7511 causary 2015         [Net application           7         Matchie stress stress from 100.7511 causary 2015         [Net application           7         Matchie stress stress from 100.7511 causary 2015         [Net application           7         Matchie stress stress from 100.7511 causary 2015         [Net application           8         Discost and tool associated discost addition or tool associated discost addition         [Net application           10         Extend tool associated discost addition or tool associated discost addition or tool addit					
4         Decky based capital software to all hours of the CTT capital (now applicable to morphs) as such that applicable to the capital software to an advert of the capital software to a such that CTT capital informations and the capital software to a such that CTT capital informations are capital software to a such that CTT capital informations are capital software to a such that CTT capital informations are capital software to a such that CTT capital informations are capital software to a such that CTT capital informations are capital software to a such that the software to that software to a such software to a such that the softwa					
Comparison         Dots appendix           Address accor acquire induction grantitulinent and if January 2018         Not expectation           5         Mark street accord induction grantitulinent action if CTT capit of its consolidation street in the Utility of the appendix         Not expectation           6         CETT capit actions actions actions according result         0         0           7         Address according the Utility         0         0           8         CETT capit according the Utility         0         0           9         Address according the Utility         0         0           9         Instantion of Utility of the associated different to Exiting         1         2           10         Cabit for address action of Street according the associated different to Exiting         1         2           11         Cabit for address action of Street according the associated different to Exiting         1         2         1           12         Cabit for address action of associated different to Exiting         1         2         1           13         Cabit for address action of associated different to Exiting         1         2         1         2         1           14         Carine according the accordi	3		2,294,564		(10)
Image         Provide and/or capital instructions granulationed and in 2 Answay 2016         Model provide and and region CTC Thanks and the consolutation paper in the standard on paper in the consolutation paper in the con	4		Not applicable		
9         Monty information amount allowed by consolicated bork subsidiated and the second setup and th			Not applicable		
	-				
c         Cell tophil before regulatory deductions         12.022.01           7         Noticity of associated televents to lishify         0           0         Other introp of associated televents to lishify         0           10         Default introp is setty tort of associated defered to lishify         0           10         Default introp is setty tort of associated defered to lishify         0           11         Can Ander begin setty of a sociated associated defered to lishify         0           12         Cons of total 12, anony one rest (1.26)         0           13         Default introp is setty tort of associated defered to lishify         0           14         Can Ander based to botty association one rest (1.26)         0         0           15         Default introp is setty for 1 associated defered to lishify introp is setty introp is sety introp is sety introp is sety introp is setty introp is setty i	5		0		
CFT equilar regulatory defaultions         0           2         Mailtonin regulatory defaultions         0           3         Control interventions         0           4         Control interventions         0           10         Control interventions         0           11         Control interventions         0           12         Control interventions         0           13         Control interventions         0           14         Control interventions         0           15         Control interventions         0           16         Control interventions         0           17         Record interventions         0           18         Control interventions         0           19         Record interventions         0           10         Record interventions         0         0           11         Record interventions         0         0           10         Record interventions         Record interventions         Record interventions         Record interventions           11         Record interventions         Record interventions         Record interventions         Record interventions           11         Record interventions	6		12,022,301		
6       Oxfordil (rind framework and perform the tablely)       0       0         10       Define this based in ref ordered tax labilities       16,458       (3) + (5)         10       Define this based in ref ordered tax labilities       16,458       (3) + (5)         11       Conson share and the conson macuturization tax matchin in the EB approach       0       0         12       Conson share and the conson macuturization tax matchin in the EB approach       0       0         13       Conson share and the conson macuturization tax matchin and the associated determents tax labilities       0       0         14       Conson share and the conson macuturization tax matchin and the associated determents tax labilities       0       0       0         17       Respondent on the macuturization tax matchin and tax collect determents tax labilities       0       0       0         18       Barghetican collect and share tax tax labilities       0       0       0       0         19       Respondent on tax labilities       0       0       0       0       0         19       Respondent on tax labilities       0       0       0       0       0         10       Respondent on tax labilities       0       0       0       0       0         10       Re		CET1 capital: regulatory deductions			
9         Other intergate assets net of denomination tables ()         0         0           10         Cash Too hadge mean         0         0           11         Cash Too hadge mean         0         0         0           12         Cash Too hadge mean         0         0         0         0           13         Cash Too hadge mean         0         0         0         0           14         Cash Too hadge mean         0         0         0         0         0           14         Cash Too hadge mean         0	7	Valuation adjustments	0		
100       External tax assets and a defended tax isabilities       14.238       (3) - (3)         110       Cash from Magne reserve       0       0         121       Excess of Mall EL amout over fold eligible provisions under the IRB approach       0       0         121       Excess of Mall EL amout over fold eligible provisions under the IRB approach       0       0         121       Excess of Mall EL amout over fold eligible provisions under the IRB approach       0       0         121       Excess of Mall EL amout over fold eligible provisions under the IRB apple one provision under the IRB apple one provide one online information over online informatin over online informatin over online informati	8	Goodwill (net of associated deferred tax liability)	0		
11         Call from hedge reserve         0         0           13         Call of the dege reserve         0         0           14         Call of the dege reserve         0         0           15         Call of the dege reserve         0         0         0           15         Call of the dege reserve         0         0         0         0           15         Call of the dege reserve         0         0         0         0         0           16         Call of the dege reserve         0         0         0         0         0         0         0           17         Respired reserved	9	Other intangible assets (net of associated deferred tax liability)	0	0	
12       Excess of safe TL, anomator over bale lights provisions, under the PB approach       0       0         13       Gata or value safes from socialization transactions       0       0         14       Gata or value safes from socialization transactions       0       0         15       Defined bernet greation fund national defined ta sublitties)       18.2.21       0       0         15       Defined bernet greation fund national defined ta sublitties)       18.2.21       0       0         16       Responsibility of the capital instruments is subdy francial sector emilies that are on o outside the scole of engliatory consoliation (annual dave) 10% threshold)       0       0         19       Responsibility of the capital instruments is subdy francial sector emilies that are o o outside the scole of engliatory consoliation (annual dave) 10% threshold)       Not applicable         20       Advigance services of the plants consoliation (annual dave) 10% threshold), net of related ta Not applicable       Not applicable         21       Arbitich application transmission the consoliation (annual dave) 10% threshold, net or related ta table applicable       Not applicable         22       Arbitich application transmission the consoliation (annual dave) 10% threshold, net or related table       Not applicable         23       Arbitich application transmission table to file outside and related table       Not applicable         24	10	Deferred tax assets net of deferred tax liabilities	14,236		(3) + (5)
13       Base on state attempt from accuritization in the action on cert R is An Char V autod tabilities       0       0         15       Befreed benefit generation from the activation of the action of the activation of the activatis activatis activatis activation of the activation of the activat	11	Cash flow hedge reserve	0		
14       Case and bases due to changes in care creater also in the valued bablies       0       0         15       Defect demonstructure also in cell associated demonstructure italialise)       18.252       0       0         16       Investments in cent CFT capital instruments       0       0       0         17       Respondances functions       0       0       0         18       Descriptions       0       0       0         19       Respondances functions       0       0       0         10       Respondances functions       0       0       0         11       Respondances functions       0       0       0         12       Respondances functions       0       0       0         13       Respondances functions       0       0       0         14       Respondances functions       0       0       0         15       Respondances functions       0       0       0         16       Respondances functions       0       0       0         17       Respondances functions       0       0       0         18       Respondances functions       0       0       0         16       Responda	12	Excess of total EL amount over total eligible provisions under the IRB approach	0	0	
15       Defined benefit person function states (and discound discretion table)       18.244       0       (2) - (5)         16       bestures thereight instruments (in statewhy relief of paid in reported of paid in come Edit capacital instruments in the CET capatel instruments instruments in come Edit capacital instruments (in the edit paid in capacital on the CET capatel instruments instruments in come Edit capacital instruments in the 10% freehold)       0       0         19       Decine come Identing and instruments instrumen	13	Gain-on-sale arising from securitization transactions	0		
Investments in own CET: capital instruments (if not already neted of paid in capital on reported balance already)         0         0           17         Respincal cores -biddings in CET: capital instruments issued by financial sector entities that are outdotde the scope of regulatory connectation (innouri above 10% threahold)         0         0           18         SuperScan (CET) capital instruments issued by financial sector entities that are outdotde the scope of regulatory connectation (innouri above 10% threahold)         Not application           20         Margane services rights (anxwart above 10% threahold)         Not application           21         Margane services rights (anxwart above 10% threahold)         Not application           22         Annoart exceeding the 15% threahold         Not application           23         Individe seated artistic from temporary differences (anxwart above 10% threahold)         Not application           24         Annoart exceeding the 15% threahold         Not application           24         Annoart exceeding the 15% threahold         Not application           25         Marcin tanged servicing rights         Servicing of thready servicing rights           26         Currulative ray value gare arising from the monotalox of threancial sector antilizes         Not application           26         Currulative ray value gare arising from the instation to holdings (own use and investment         00.00           26<	14	Gains and losses due to changes in own credit risk on fair valued liabilities	0	0	
10     balance sheetly     0     0       13     Record cores hodings in CET1 capital instruments issued by financial sector entities that are obtained to access hodings in CET1 capital instruments issued by financial sector entities that are obtained to access hoding in the CET1 capital instruments issued by financial sector entities that are obtained to access hoding in the CET1 capital instruments issued by financial sector entities that are obtained to access hoding in the more type in the control instruments issued by financial sector entities in the obtained to access hoding in the more type instruments issued by financial sector entities in the obtained instruments issued by financial sector entities in the obtained instruments issued by financial sector entities in the obtained instruments issued by financial sector entities in the obtained instruments in the common stock of financial sector entities in the obtained instrument issued of the capital instruments in the common stock of financial sector entities in the obtained instrument issued of the capital instruments are common stock of financial sector entities in the obtained instrument issued of the capital instruments in the common stock of financial sector entities in the capital instrument is accommon stock of financial sector entities in the capital instrument is accommon stock of financial sector entities in the capital instrument is accommon stock of financial sector entities in the capital instrument is accommon stock of financial sector entities in the capital instrument is accommon stock of financial sector entities in the capital instrument is accommon stock of financial sector entities in the capital instrument is accommon stock of financial sector entities in the capital instrument is accommon stock of financial sector entities in the capital instrument is accommon stock of financial sector entities in the capital instrument is accommon stock of the capital instrum	15	Defined benefit pension fund net assets (net of associated deferred tax liabilities)	18,234	0	(2) - (5)
17       Response       0       0         18       Insignment and the scope of regulatory consolitation (amount above 10% Preshold)       0       0         19       Signment and the scope of regulatory consolitation (amount above 10% Preshold)       Not applicable       0         19       Signment above 10% Preshold       Not applicable       0       0         20       Mortgage association (amount above 10% Preshold)       Not applicable       0       0         21       Mortgage association (amount above 10% Preshold)       Not applicable       Not applicable       0         22       Mortgage association (amount above 10% Preshold)       Not applicable       Not applicable       0         23       Mortgage association (amount above 10% threshold, not of related ta Mortgage association (amount above 10% threshold, not of related ta Mortgage association (amount above 10% threshold, not of related ta Mortgage association (amount above 10% threshold, not of related ta Mortgage association (amount above 10% threshold, not use and investment etc.)       Not applicable         23       Weich deferred tax assats arising from therparay differences       Not applicable       Not applicable         24       Weich mortgage association (amount above 10% threshold, not use and investment etc.)       0       0         24       Mortgage association (amount above 10% threshold, not use andinvestment etc.)       0       0 <td>16</td> <td>Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported</td> <td>0</td> <td>0</td> <td></td>	16	Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported	0	0	
1         Insignificant capital investments in CET1 capital instruments issued by financial socie orbites that are 0         0           19         Spinfcant capital investments in CET1 capital instruments issued by financial socie orbit, thereshold.         Not applicable           20         Mortgages services rights (amount above 10%, threshold).         Not applicable           21         Mortgages services rights (amount above 10%, threshold).         Not applicable           22         Amount above 10%, threshold.         Not applicable           23         Mortgages services rights (amount above 10% intershold).         Not applicable           24         Morts, threshold         Not applicable           25         Morts, threshold         Not applicable           26         Morts, threshold         Not applicable           26         Morts, threshold         Not applicable           26         Morts, threshold         Not applicable           27         Morts, threshold         Not applicable           28         Morts, threshold         Not applicable           29         Capital instruments is the common stock of thancal sector entities         Not applicable           29         Capital instruments is the common stock of thancal sector entities         Not applicable           20         Capital instruments is the common	10	balance sheet)	0		
18       builds the scope of regulatory consolitation (amout above 10% threshold)       0       0         19       Significant control for CTT capital instruments issued by financial sector entities that are in the scope of regulatory consolitation (amout above 10% threshold)       Not applicable         21       Deforms are scring tight instruments in the common stock of financial sector entities       Not applicable         22       of which: Significant threshold       Not applicable         23       of which: Significant threshold       Not applicable         24       of which: introduces assets arising from temporary differences       Not applicable         25       of which: introduces assets arising from temporary differences       Not applicable         26       device: introduces assets arising from temporary differences       Not applicable         26       device: interview       0       0         26       device: interview       0       0         26       contradition exposures aspeciad in a noted grain by the montany Authority       0       0         26       contradition exposures aspeciad in a noted grain by the montany Authority       0       0         27       Regulatory deductions applied to CPT capital and the instruments in the instruments       2.01 (200       0         28       Regulatory deductions to CPT capital instruments	17	Reciprocal cross-holdings in CET1 capital instruments	0	0	
big big diagnal provements         big	10	Insignificant capital investments in CET1 capital instruments issued by financial sector entities that are	0		
Image: Section and the comparison of the section of the sectin of the section of the section of the section of the sec	18		0		
Bitsde the scope of regulatory consolution (amount above 10%; threshold)         Not applicable           21         Advances and strong Tots Interporting office merebal.         Not applicable           22         Advances and strong Tots Interporting office merebal.         Not applicable           23         Advances and strong Tots Interporting office merebal.         Not applicable           24         Advance accessing the 15%, threshold.         Not applicable           25         of which: significant investments in the common stock of francial sector entities         Not applicable           26         of which: significant investments in the common stock of francial sector entities         Not applicable           26         of which: significant investments in the control of CET capital         Bitcoling sector in the method in the method and and buildings (own-use and investment properties)           26         Curvalue investment in a control of control of the method in the method in a do buildings of a control of the method in the sector of the control of the method in the method in the method in the sector of the method in the method	10		0		
2       Defended tax assets animing from temporary differences (amount above 10% threshold, net of related tax bability)       Not applicable         22       Amount exceeding the 15% threshold       Not applicable         23       of which: mortgage servicing rights       Not applicable         24       of which: mortgage servicing rights       Not applicable         26       of which: mortgage servicing rights       Not applicable         26       Ortgaline: mortgage servicing rights       Not applicable         26       Ortgaline: mortgage servicing rights       Not applicable         26       Dermitable relations applied to CETT capital       868.4045         27       Regulatory deductions applied to CETT capital due to insufficient ATT capital and Ture 2 capital and the dirings.       0         27       Regulatory deductions applied to CETT capital due to insufficient ATT capital and Ture 2 capital and counting stratadits       2.312.030         28       Capital instruments buiss and right and stratages and					
21       Anount exceeding the 15% streached       Not applicable         22       Anount exceeding the 15% streached       Not applicable         23       of which: significant investments in the common stock of financial sector entities       Not applicable         24       of which: significant investments in the common stock of financial sector entities       Not applicable         25       of which: significant investments in the common stock of DET capital       885.465         26       Outputs the rank upsins arising from the revaluation of land and buildings (own-use and investment       200.465         260       Commany the pairs arising from the revaluation of land and buildings.       0       0         261       Copies and table ingulation size accommercial entity (amount above 15% of the opporting estitution's capital base)       0       0         27       Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and T12 capital to cover       0       0         27       Regulatory deductions on the coordination granter is a commercial entity in the size accounting strandards.       2.312.030       1         30       Coultifying AT1 capital instruments bus any related share premium       2.312.030       2.312.030       1         31       of which: cassified as applied by scolectaines and hold by financial sector entities finat and on a coincident onyou	20	Mortgage servicing rights (amount above 10% threshold)	Not applicable		
2     Amount secteding the 15% threshold     Net appliciable       26     Amount secteding the 15% threshold     Net applicable       26     of which: significant investments in the monow stock of financial sector entities     Net applicable       27     Amount specific regulatory adjustment significant in the monow stock of financial sector entities     Net applicable       28     Amount specific regulatory adjustment spikel to CET capital     663,065       28     Currulation to loss below degressite does at raining risks     663,005       29     Capital instruments subcidiaries     0       20     Capital instruments of the social does at raining risks     0       28     Capital instruments for CET capital doe to insufficient AT: capital and there 2 capital to cover     0       29     Total regulatory deductions to CET capital     896,115       20     Capital instruments issued by subcidiaries and heid by thip darties (amount above 15% of the other social data subcidiaries and heid by thip darties (amount above 15% of the other social data subcidiaries and heid by thip darties (amount above 15% of the other social data spice)     0       20     Capital instruments issued by subcidiaries and heid by thip darties (amount above 15% cort the other social data spice)     0       20     Capital instruments issued by subcidiaries and heid by thip darties (amount above 15% cort the other social data spice)     0       21     Capital instruments issued by subcidiaries subde to phase	21		Not applicable		
22       d which: significant investments in the common stock of financial sector entities       Not applicable         24       d which: deferred tax assets arising from temporary differences       Not applicable         28       d which: deferred tax assets arising from the revaluation of land and buildings (own-use and investment       200.645         28       Rational significant exposures specified in a notice given by the Monetary Authority       60         28       Cumulative fair values gains arising from the resultation's holdings of land and buildings       0         28       Cumulative issues specified in a notice given by the Monetary Authority       0         28       Capital institution's applied to CETT capital       0       0         28       Capital institution's applied to CETT capital and Ter 2 capital institution's applied to CETT capital       0       0         29       Capital institution's applied to CETT capital due to insufficient ATT capital and Ter 2 capital institution's applied to CETT capital       11,126,186         20       Capital instruments by any reliated abary premum       2,312,030       2,312,030         20       Capital instruments by any consolidated bank subclarines and held by third parties (amount and					
24     24     Art applicable       25     of which, mortgage servicing rights     Nort applicable       26     of which, mortgage servicing rights     Nort applicable       26     National specific regulatory adjustments applied to CET1 capital     863,645       26     Cumulatory server for general banking risks     663,000       27     Regulatory server for general banking risks     663,000       28     Cumulatory server for general banking risks     663,000       27     Regulatory server for general banking risks     663,000       28     Capital shortfall of regulated non-bank subsidiaries     0       29     Capital shortfall of regulated non-bank subsidiaries     0       29     Capital shortfall of regulated non-bank subsidiaries     0       29     Capital shortfall of regulated to CET1 capital     806,115       20     Capital instruments plus any related share premium     2,312,200       20     Capital instruments plus any related share premium     2,312,200       20     Outallying A11 capital instruments     0       21     of which, Casalind as labilites undere applicable accourning standarde     0   <					
25       Other Description       Not applicable         28       National specific regulatory adjustments applied to CETT capital       883.464         28       Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment       200.645         280       Capital instruments specific regulatory adjustments applied to CETT capital       863.000         280       Equitatory reserve for general banking rakis       663.000         280       Capital instruments specified in a notice given by the Montany Authonty       0         280       Capital instruments capital and the institution's hodings of land and buildings       0         281       Capital institution's capital asset       0         282       Capital institution's capital base       0       0         283       Capital institution's capital base       0       0         284       Capital institution's capital base       0       0         285       Capital instruments specific applicable accounting standards       2312.030       0         381       of which: classified a singliphical base counting standards       2.312.030       0         391       of which: classified a singliphical base counting standards       0       0       0         391       of which: classified a singliphical bascowind area subject to phase					
28       National specific regulatory adjustments applied to CET1 capital       883.645         268       Cumulator bitr value gans arising from the revaluation of land and buildings (own-use and investment       200.645         296       Regulatory reserve for general banking risks       665.000         268       Securitization exposures specified in a notice given by the Montary Autonity       60         269       Capital isortial of regulated non-bank subsidiaries       0       0         260       Capital isortial of regulated non-bank subsidiaries       0       0         261       Capital isortial of regulated non-bank subsidiaries       0       0         262       Capital isortial of regulated non-bank subsidiaries       0       0         263       Folat regulatory deductions applied to CET1 capital       111.126.186       111.126.186         273       Folat regulatory deductions applied to CET1 capital and runners is subject to phase out arrangements       0       0         301       Outalitying AT1 capital instruments based by consolidated bank subsidiaries and hold by third parties (amount all of and to bank subsidiaries and hold by third parties (amount all of which ratio capital instruments is subject to phase out arrangements       0       0         31       of which ratio capital instruments is subject to phase out arrangements       0       0       0         32					
26a       Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)       200,645         27b       Regulatory reserve for general banking risks       663,000         28c       Securitation exposures specified in a notice given by the Monetary Authority       0         28c       Capital investment in a connected cost arising from the institution's holdings of land and buildings       0         28c       Capital investment in a connected cost arising from the institution's aphicable as 0       0         28c       Capital investment in a connected cost arising from the institution's aphicable as 0       0         28c       Capital institution's aphicable as 0       0         28c       Capital institution's aphicable as 0       0         28c       Capital instruments plus any related a hare premium       2,312,030         28c       Capital instruments plus any related as accurding standards       2,312,030         38c       AT1 capital instruments subject to phase out arrangements from AT1 capital       0         38c       AT1 capital instruments subject to phase out arrangements       0       0         38c       AT1 capital instruments issubcidaries subject 10% threshold       0       0         38c       AT1 capital instruments issubcidaries and bid by financial sector entities that are on onidia dive on ant1 capital instruments					
2bb       Properties)       200.049       (9) + (11)         2bb       Regulatory reserve for general banking risks       663.000       (12)         2bb       Regulatory reserve for general banking risks       663.000       (12)         2bb       Carphalis thortal of regulated non-bank subsidiaries       0       0         2cb       Carphalis thortal of regulated non-bank subsidiaries       0       0         2cb       Carphalis thortal of regulated non-bank subsidiaries       0       0         2cb       Carphalis thortal of regulated non-bank subsidiaries       0       0         2cb       Carphalis thortal of regulated non-bank subsidiaries       0       0         2cb       Carphalis thortal of regulated non-bank subsidiaries       0       0         2cb       Carphali Instruments in the commercial entity (amount above 15% of the otheorem       0         3cb       Carphali Instruments in the commercial entity (amount above 15% of the otheorem       0         3cb       Carphali Instruments is used by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital instruments is subsidiaries and held by third parties (amount allowed in AT1 capital instruments is subsidiaries and held by third parties (amount allowed in AT1 capital instruments is subsidiaries and held by third parties (amount allowed in the consolidation or group)       0         3cb <td< td=""><td>26</td><td></td><td>863,645</td><td></td><td></td></td<>	26		863,645		
28b       Regulatory reserve for general banking risks       663.000       (12)         28c       Securitation exposure sequestided in a notice given by the Monetary Authority       0       0         28c       Capital investment in a connected cost arising from the institution's holdings of land and buildings       0       0         28c       Capital investment in a connected cost arising from the institution's holdings of land and buildings       0       0         28c       Capital investment in a connected cost arising from the institution's holdings of land and buildings       0       0         28c       Registration reposites applied to CET1 capital       Registration reposites applied to CET1 capital       986,115         28c       Total regulatory deductions to CET1 capital       AT1 capital instruments       2,312,030         30c       Capital instruments plus any related share premium       2,312,030       (7)         31c       At1 capital instruments plus any related share premium       2,312,030       (7)         31c       At1 capital instruments subce accounting standards       2,312,030       (7)         32c       Capital instruments subce accounting standards       2,312,030       (7)         33c       Capital instruments subce accounting standards       2,312,030       (7)         34c       At1 capital instruments       0 <td>26a</td> <td></td> <td>200,645</td> <td></td> <td>(9) + (11)</td>	26a		200,645		(9) + (11)
26c       Socuritization exposures specified in a notice given by the Monetary Authority       0         26d       Camulative losses below depreciated cost arising from the institution's holdings of land and buildings       0         26e       Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)       0       0         27       Regulatory deductions applied to CFT capital due to insufficient AT1 capital and Tier 2 capital to cover deductors       0       0         28       Capital investment in a connected company which is a commercial entity (amount above 15% of the optications capital base)       0       0         28       Cettric application in a capital instruments plus any related share permium       2.312.030       0       0         28       CET1 capital       AT1 capital instruments plus any related share permium       2.312.030       0       (7)         30       Capital instruments subject to phase out arrangements in an AT1 capital instruments subject to phase out arrangements       0       0       (7)         31       of which: AT1 capital instruments issued by subsidiaries as thelp thy thind parties (amount allowed in AT1 capital instruments issued by subsidiaries as tabled to thy thind parties (amount allowed in AT1 capital instruments issued by financial sector entities that are optications and and and and and and another application (amount above 10% threshold)       0       0       0	26h		662.000		(12)
28d       Canulative losses below depreciated cost arising from the institution's holdings of land and buildings       0         28e       Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)       0       0         27       Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions.       0       0         28       Capital instruments place and the company which is a commercial entity (amount above 15% of the cover deductions.       0       0         29       Total regulatory deductions to CET1 capital       896.115       0       0       0         28       CET1 capital       AT1 capital instruments place any related share premium.       2.312.030       0       0       0         30       Outalitying AT1 capital instruments bused or phase out arrangements for AT1 capital       0       0       0       0         31       of which: classified as inabilities under applicable accounting standards       0       0       0       0       0         32       Capital instruments issued by consolidated bank subsidiaries and heid by third parties (amount allow of which: classified as inabilities under applicable accounting standards       0       0       0       0         34       AT1 capital instruments issued by subsidive subject to phase out arrangements       0					(12)
28e       Capital shortfail of regulated on-bank subsidiaries       0       0         28e       Capital investment is a connected company which is a commercial entity (amount above 15% of the 0       0         27       Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover 0       0         28e       Cata regulatory deductions to CET1 capital       0       0         28e       Capital instruments plus any related share premium       2.312.030       (7)         20       Cualifying AT1 capital instruments plus any related share premium       2.312.030       (7)         30       Capital instruments subject to phase out arrangements con AT1 capital       0       0         31       of which: classified as allocitato bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolication group)       0       0         32       of which: AT1 capital instruments issued by subsidiaries and held by third parties (amount allowed in AT1 capital instruments issued by financial sector entities that are 0       0       0         36       AT1 capital instruments issued by financial sector entities that are 0       0       0       0         37       Investmentin on wn AT1 capital instruments issued by financial sector entities that are 0       0       0       0         44       Significant capital investments applied to AT1 capital instruments					
2e1       Capital investment in a connected company which is a commercial entity (amount above 15% of the 0 0       0         27       Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover 0       0         27       Regulatory deductions to CET1 capital       896,115         28       Total regulatory deductions to CET1 capital       896,115         29       CeT1 capital       11,126,186         30       Califying AT1 capital instruments plus any related share premium       2,312,030         31       of which: classified as equity under applicable accounting standards       2,312,030         32       Capital instruments issued by consolidated bank subsidiaries and held by third parties (amount an allowed in AT1 capital instruments issued by subsidiaries subject to phase out arrangements       0         36       AT1 capital instruments issued by subsidiaries subject to phase out arrangements       0       0         37       Investments in own AT1 capital instruments       0       0       0         37       Investments in own AT1 capital instruments issued by financial sector entities that are 0       0       0         38       Reciprocal cross-holdings in AT1 capital instruments issued by financial sector entities that are 0       0       0         41       National specific regulatory deduction       0       0       0	-				
220       mporting institution's capital base)       0       0         27       Repulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions       0       0         28       Total regulatory deductions to CET1 capital       11,126,186       0         29       CET1 capital       11,126,186       0         30       Ocualifying AT1 capital instruments pubmer yrelated share premium       2,312,030       (7)         31       of which: classified as libilies under applicable accounting standards       2,312,030       0         31       of which: classified as libilies under applicable accounting standards       0       0         32       of which: classified as libilies under applicable accounting standards       0       0         34       AT1 capital instruments subject to phase out arrangements       0       0         35       of which: AT1 capital instruments       0       0       0         36       AT1 capital instruments       0       0       0       0         36       AT1 capital instruments       0       0       0       0       0         37       Investments in own AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)       0       0	200		0		
27       Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover do deductions       0         28       CET1 capital       866,115         29       CET1 capital       AT1 capital instruments       11,126,186         30       Oualifying AT1 capital instruments plus any related share premum       2,312,030       2,312,030         31       of which: classified as liabilities under applicable accounting standards       2,312,030       0         32       Capital instruments under applicable accounting standards       0       0         32       Capital instruments under applicable accounting standards       0       0         33       Capital instruments under applicable accounting standards       0       0         34       AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital instruments issued by subsidiaries subject to phase out arrangements       0       0         35       of which: AT1 capital instruments       0       0       0       0         36       AT1 capital instruments       0       0       0       0       0         37       Investments in own AT1 capital instruments       0       0       0       0       0       0         38       Reciprocal cross-holdings in AT1 c	26f		0	0	
21       Total regulatory deductions to CET1 capital       96         23       Total regulatory deductions to CET1 capital       96         29       CET1 capital       11,126,186         30       Oualifying AT1 capital instruments plus any related share premium       2,312,030         31       of which: classified as equity under applicable accounting standards       2,312,030         32       of which: classified as instruments subject to phase out arrangements from AT1 capital       0         34       AT1 capital instruments issueed by consolidate bank subsidiaries and held by third parties (amount allowed in AT1 capital instruments issueed by subsidiaries subject to phase out arrangements       0         36       AT1 capital instruments       0       0         37       Investments in own AT1 capital instruments       0       0         38       Reciprocal cross-hokings in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory adjustments in Sub et by financial sector entities that are outside the scope of regulatory consolidation (amount above 10%, threshold)       0         39       Investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory adjustments applied to AT1 capital       0         41       National specific regulatory adjustments applied to AT1 capital instruments       0       0         42       Rotion of deducti					
28       Total regulatory deductions to CET1 capital       896,115         29       CET1 capital       11,126,186         30       Qualifying AT1 capital instruments plus any related share premium       2,312,030         31       of which: classified as equity under applicable accounting standards       2,312,030         32       Capital instruments under applicable accounting standards       0         33       Capital instruments under applicable accounting standards       0         34       Capital instruments under applicable accounting standards       0         35       of which: AT1 capital instruments under applicable accounting standards       0         36       Gapital instruments under applicable accounting standards       0         36       Gapital instruments under applicable accounting standards       0         36       Gapital instruments under applicable accounting standards       0         37       Investments in own AT1 capital instruments       0       0         38       Reciprocal cross-holdings in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)       0       0         39       outside the scope of regulatory consolidation applied to AT1 capital and supplementary capital based on pre-BaseIII       0       0         40       Signi	27		0		
29       CET1 capital       11,126,166         30       Qualifying AT1 capital instruments plus any related share premium       2,312,030         31       of which: classified as equity under applicable accounting standards.       2,312,030         33       Capital instruments subject to phase out arrangements from AT1 capital       0         34       AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)       0         36       AT1 capital instruments issued by subsidiaries and held by third parties (amount allowed in AT1 capital instruments issued by subsidiaries and held by third parties (amount on allowed in AT1 capital instruments is sued by subsidiaries and held by third parties (amount on allowed in AT1 capital instruments is sued by subsidiaries and held by third parties (amount on allowed in AT1 capital instruments is subject to phase out arrangements on one of allowed method is third parties (amount on allowed in AT1 capital instruments is subject to phase out arrangements on one of allowed method is third parties (amount above 10% threshold)       0         37       Investments in AT1 capital instruments is subd by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)       0       0         38       Reciprocal cross holdings in AT1 capital instruments is subd by financial sector entities that are outside the scope of regulatory adustments appled to AT1 capital       0       0         41       National specitic regulatingregregital instruments is su			896 115		
AT1 capital: instruments       (7)         30       Qualifying AT1 capital instruments plus any related share premium       2.312,030         31       of which: classified as leabilities under applicable accounting standards       2.312,030         32       of which: classified as leabilities under applicable accounting standards       0         33       Capital instruments upplicable accounting standards       0         34       AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital instruments issued by subsidiaries subject to phase out arrangements       0         35       of which: AT1 capital instruments       0       0         36       AT1 capital instruments       0       0         37       Investments in own AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)       0       0         39       Breciprocal cross-holdingor adjuster metsidation (amount above 10% threshold)       0       0       0         40       Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0       0       0         41       National specific regulatory adjustments applied to AT1 capital       0       0       0         42       National specichi reg					
30       Qualifying AT1 capital instruments plus any related share premium       2.312,030       (7)         31       of which: classified as equity under applicable accounting standards       2.312,030       (7)         32       of which: classified as liabilities under applicable accounting standards       0         33       Capital instruments subject to phase out arrangements from AT1 capital       0         34       AT1 capital instruments subject to phase out arrangements       0         35       of which: AT1 capital instruments subject or phase out arrangements       0         36       AT1 capital instruments       0         37       Investments in own AT1 capital instruments       0         38       Reciprocal cross-holding in AT1 capital instruments       0       0         39       Insignificant capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)       0       0         30       Significant capital instruments applied to AT1 capital instruments asued by financial sector entities that are outside the scope of regulatory consolidation and supplementary capital based on pre-Basel III       0         41       National specific regulatory acoustidations       0       0       0         42       Portion of deductions applied 50.50 to core capital and supplemenentary capital based on pre-Basel III					
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33       Capital instruments subject to phase out arrangements from AT1 capital       0         34       AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)       0         35       of which: AT1 capital instruments issued by subsidiaries subject to phase out arrangements       0         36       AT1 capital instruments issued by subsidiaries subject to phase out arrangements       0         36       AT1 capital instruments       0         37       Investments in own AT1 capital instruments       0         38       Reciprocal cross-holdings in AT1 capital instruments       0         39       outside the scope of regulatory consolidation (amount above 10% threshold)       0         40       Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)       0         41       National specific regulatory consolidation (amount above 10% threshold)       0       0         42       Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0         43       Total total total cumount over total eligible provisions under the IRB aproach       0       0         44       AT1 capital investment in a connected company which is a commercial	31				
34       AT1 capital instruments issued by consolidation group)         35       of which: AT1 capital instruments issued by subsidiaries subject to phase out arrangements       0         36       AT1 capital instruments issued by subsidiaries subject to phase out arrangements       0         37       Investments in own AT1 capital instruments       0       0         38       Reciprocal cross-holdings in AT1 capital instruments       0       0         39       Insignificant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)       0       0         41       National specific regulatory adjustments applied to AT1 capital and subject to deduction for Tier1 capital       0       0         41       National specific regulatory consolidation       0       0       0         41       National specific regulatory consolidation (amount above 10% threshold)       0       0       0         41       National specific regulatory consolidation (amount above 10% threshold)       0       0       0         41       National specific regulatory adjustments applied to AT1 capital       0       0       0         41       National specific regulatory adjustments applied to AT1 capital       0       0       0         41       reatment which, during	32	of which: classified as liabilities under applicable accounting standards	0		
34       allowed in AT1 capital of the consolidation group)       0         35       of which: AT1 capital instruments issued by subsidiaries subject to phase out arrangements       0         36       AT1 capital before regulatory deductions       0         37       Investments in own AT1 capital instruments       0         38       Reciprocal cross-holdings in AT1 capital instruments       0         39       Insignificant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)       0         40       Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0         41       National specific regulatory adjustments applied to AT1 capital       0       0         411       teatment which, during transitional period, remain subject to deduction from Tier1 capital       0       0         41a       teatment which. Livestments in own CET1 capital instruments issued by financial sector entities       0       0         11       of which: Excess of total EL amount over total eligible provisions under the IPB approach       0       0         12       of which: Reciprocal cross holdings in CET1 capital instruments issued by financial sector entities       0       0         12       of which: Reciprocal cross hold	33	Capital instruments subject to phase out arrangements from AT1 capital	0		
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36       AT1 capital before regulatory deductions       2,312,030         AT1 capital instruments       0         37       Investments in own AT1 capital instruments       0         38       Reciprocal cross-holdings in AT1 capital instruments issued by financial sector entities that are on enclosed in amount above 10% threshold)       0         39       Unsignificant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)       0         40       Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory doustments applied to AT1 capital       0         41       National specific regulatory adjustments applied to AT1 capital       0       0         41a       Portion of deductions applied 50:50 to core capital and supplementary capital based on pre-Basel III       0       0         41a       Portion of deductions applied 50:50 to core capital and supplementary capital based on pre-Basel III       0       0         41a       Portion of deductions applied 50:50 to core capital and supplementary capital based on pre-Basel III       0       0         41a       Portion of deductions applied 50:50 to core capital and supplementary capital based on pre-Basel III       0       0         41a       Portion of deductions applied 50:50 to core capital and supplementary capital based on tho					
AT1 capital : regulatory deductions         37       Investments in own AT1 capital instruments       0       0         38       Reciprocal cross-holdings in AT1 capital instruments       0       0         39       Insignificant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)       0       0         40       Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0       0         41       National specific regulatory adjustments applied to AT1 capital       0       0       0         41a       Portion of deductions applied 50:50 to core capital and supplementary capital based on pre-Basel III       0       0         11       of which: Capital Instruments issued by financial sector entities       0       0         11       of which: Capital Shortfall or regulatory adjustments applied to AT1 capital       0       0         12       of which: Capital Shortfall or regulatory adjustments issued by financial sector entities       0       0         11       of which: Capital Instruments issued by financial sector entities       0       0         13       of which: Capital Investments in CET1 capital instruments insued by financial sector entities       0       0					
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38       Reciprocal cross-holdings in AT1 capital instruments       0       0         39       Insignificant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)       0       0         40       Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0       0         41       National specific regulatory adjustments applied to AT1 capital       0       0         41a       Portion of deductions applied 50:50 to core capital and supplementary capital based on pre-Basel III reatment which, during transitional period, remain subject to deduction from Tier1 capital       0         i       of which: Excess of total EL amount over total eligible provisions under the IRB approach       0         iii       of which: Investments in CET1 capital instruments       0         iv       of which: Investments in connected company which is a commercial entity (amount above 15% 0       0         iv       of which: Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2       0         vi       of which: Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2       0         vi       of which: Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2       0					
39       Insignificant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)       0         40       Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0         41       National specific regulatory adjustments applied to AT1 capital       0       0         41       National specific regulatory adjustments applied to AT1 capital       0       0         41       National specific regulatory adjustments applied to AT1 capital       0       0         41       National specific regulatory adjustments applied to AT1 capital       0       0         41       National specific regulatory consolidation       0       0         41       National specific regulatory adjustments inclust to deduction from Tier1 capital       0       0         41       teatment which, during transitional period, remain subject to deduction from Tier1 capital       0       0         i of which: Excess of total EL amount over total eligible provisions under the IRB approach       0       0       0         iii of which: Incestiments in CET1 capital instruments       0       0       0       0         v of which: Reciprocal cross holdings in CET1 capital instruments, AT1 capital instruments and Tier       0       0					
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Outside the scope of regulatory consolidation (amount above 10% threshold)       0         40       Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0         41       National specific regulatory adjustments applied to AT1 capital       0         41a       Portion of deductions applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier1 capital       0         41a       Portion of deductions applied to AT1 capital instruments capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier1 capital       0         41a       Of which: Capital shortfall of regulated non-bank subsidiaries       0       0         ii of which: Reciprocal cross holdings in CET1 capital instruments issued by financial sector entities       0       0         v of which: Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0         vii       2 capital instruments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0         vii       2 capital instruments in CET1 capital instruments, AT1 capita	39		0	0	
40       outside the scope of regulatory consolidation       0       0         41       National specific regulatory adjustments applied to AT1 capital       0       0         41a       Portion of deductions applied 50:50 to core capital and supplementary capital based on pre-Basel III       0       0         41a       Portion of deductions applied 50:50 to core capital and supplementary capital based on pre-Basel III       0       0         41a       of which: Excess of total EL amount over total eligible provisions under the IRB approach       0       0         i       of which: Capital shortfall of regulated non-bank subsidiaries       0       0         iii       of which: Reciprocal cross holdings in CET1 capital instruments issued by financial sector entities       0       0         vi       of which: Capital investments in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)       0       0         vi       2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0       0         vi       2 capital instruments in CET1 capital instruments, AT1 capital instruments and Tier 2       0       0         vii       capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0       0         vii       capital instruments issued			0		
outside the scope of regulatory consolidation       0         41       National specific regulatory adjustments applied to AT1 capital       0         41a       Portion of deductions applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier1 capital       0         i       of which: Excess of total EL amount over total eligible provisions under the IRB approach       0         ii       of which: Reciprocal cross holdings in CET1 capital instruments       0         v       of which: Reciprocal cross holdings in CET1 capital instruments issued by financial sector entities       0         v       of which: Reciprocal cross holdings in CET1 capital instruments, AT1 capital instruments and Tier       0         v       of which: Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier       0         vi       2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0         of which: Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2       0       0         vii       capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0       0         viii       capital instruments to AT1 capital due to insufficient Tier 2 capital to cover deductions       0       0	40		n	0	
41a       Portion of deductions applied 50:50 to core capital and supplementary capital based on pre-Basel III       0         i       of which: Excess of total EL amount over total eligible provisions under the IRB approach       0         ii       of which: Excess of total EL amount over total eligible provisions under the IRB approach       0         iii       of which: Capital shortfall of regulated non-bank subsidiaries       0         viii       of which: Capital shortfall of regulated non-bank subsidiaries       0         viii       of which: Reciprocal cross holdings in CET1 capital instruments issued by financial sector entities       0         v       of which: Lagital investment in a connected company which is a commercial entity (amount above 15% 0       0         vii       of which: Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0         viii       of which: Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0         viii       of which: Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0         viii       consolidation       0					
41a       treatment which, during transitional period, remain subject to deduction from Tier1 capital       0         i       of which: Excess of total EL amount over total eligible provisions under the IRB approach       0         iii       of which: Excess of total EL amount over total eligible provisions under the IRB approach       0         iii       of which: Capital shortfall of regulated non-bank subsidiaries       0         iii       of which: Reciprocal cross holdings in CET1 capital instruments       0         v       of which: Reciprocal cross holdings in CET1 capital instruments issued by financial sector entities       0         v       of which: Reciprocal cross holdings in CET1 capital instruments is a commercial entity (amount above 15% of the reporting institution's capital base)       0         v       of which: Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2       0         vi       2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0         vii       of which: Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2       0         vii       capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0         42       Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions       0 <t< td=""><td>41</td><td></td><td>0</td><td></td><td></td></t<>	41		0		
ireatment which, during transitional period, remain subject to deduction from tier1 capital         i       of which: Excess of total EL amount over total eligible provisions under the IRB approach       0         iii       of which: Capital shortfall of regulated non-bank subsidiaries       0         iv       of which: Nextments in own CET1 capital instruments       0         v       of which: Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)       0         v       of which: Capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0         viii       of which: Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0         viii       of which: Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0         42       Regulatory deductions to AT1 capital due to insufficient Tier 2 capital to cover deductions       0         43       Total regulatory deductions to AT1 capital       0         44       AT1 capital       2,312,030	41a		0		
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iv       of which: Reciprocal cross holdings in CET1 capital instruments issued by financial sector entities       0         v       of which: Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)       0         of which: Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0         of which: Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0         of which: Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0         vii       capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0         42       Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions       0         44       AT1 capital       0					
v       of which: Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)       0         vi       of which: Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory of which: Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory of which: Significant capital instruments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory of consolidation       0         vii       of which: Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory of consolidation       0         42       Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions of 43       0         44       AT1 capital       0					
V       of the reporting institution's capital base)       0         of which: Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier       0         vi       2 capital instruments issued by financial sector entities that are outside the scope of regulatory       0         of which: Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2       0         vii       of which: Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2       0         vii       capital instruments issued by financial sector entities that are outside the scope of regulatory       0         42       Regulatory deductions to AT1 capital due to insufficient Tier 2 capital to cover deductions       0         43       Total regulatory deductions to AT1 capital       0         44       AT1 capital       2,312,030					
of which: Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier       0         vi       2 capital instruments issued by financial sector entities that are outside the scope of regulatory       0         of which: Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2       0         vii       of which: Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2       0         viii       capital instruments issued by financial sector entities that are outside the scope of regulatory       0         viii       consolidation       0         42       Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions       0         43       Total regulatory deductions to AT1 capital       0         44       AT1 capital       2,312,030	v		0		
vi       2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0         of which: Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0         42       Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions       0         43       Total regulatory deductions to AT1 capital       0         44       AT1 capital       2,312,030	<u> </u>				
consolidation	vi		_		
of which: Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2         vii       capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0         42       Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions       0         43       Total regulatory deductions to AT1 capital       0         44       AT1 capital       2,312,030	VI		U		
vii       capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0         42       Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions       0         43       Total regulatory deductions to AT1 capital       0         44       AT1 capital       0					
consolidation       42         42       Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions       0         43       Total regulatory deductions to AT1 capital       0         44       AT1 capital       2,312,030					
42     Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions     0       43     Total regulatory deductions to AT1 capital     0       44     AT1 capital     2,312,030			0		
43         Total regulatory deductions to AT1 capital         0           44         AT1 capital         2,312,030					
44 AT1 capital 2,312,030					
45   Her 1 capital (Her 1 = CE   1 + A   1) 13,438,216					
	45	11er 1 capital (11er 1 = CE11 + A11)	13,438,216		



As At 31 December 2015

(HK\$'000)

	Transition Disclosures Template	Component of regulatory capital	Amounts subject to pre-Basel III treatment	Cross-referenced to Consolidated Balance Sheet
	Tier 2 capital: instruments and provisions			
46	Qualifying Tier 2 capital instruments plus any related share premium	0		
47	Capital instruments subject to phase out arrangements from Tier 2 capital	1,211,493		(4)
48	Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group)	0		
49	of which: capital instruments issued by subsidiaries subject to phase out arrangements	0		
50	Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	913,494		-(1) + (12)
51	Tier 2 capital before regulatory deductions	2,124,987		
	Tier 2 capital: regulatory deductions			
52	Investments in own Tier 2 capital instruments	0	0	
53	Reciprocal cross-holdings in Tier 2 capital instruments	0	0	
54	Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	0	
55	Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0	0	
56	National specific regulatory adjustments applied to Tier 2 capital	(90,290)		
56a	Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital	(90,290)		- [(9) + (11)] x 45%
56b	Portion of deductions applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier 2 capital	0		
i	of which: Excess of total EL amount over total eligible provisions under the IRB approach	0		
ii	of which: Capital shortfall of regulated non-bank subsidiaries	0		
	of which: Investments in own CET1 capital instruments	0		
iv	of which: Reciprocal cross holdings in CET1 capital instruments issued by financial sector entities	0		
v	of which: Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	0		
vi	of which: Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation			
vii	of which: Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0		
57	Total regulatory deductions to Tier 2 capital	(90,290)		
58	Tier 2 capital	2,215,277		
59	Total capital (Total capital = Tier 1 + Tier 2)	15,653,493		

Abbreviations: CET1: Common Equity Tier 1 AT1: Additional Tier 1