	Shinhan Bank Canada	· · ·	C\$1,000)
	Capital Disclosure as at September 30, 2018	All-in	Transitional
	Common Equity Tier 1 capital: instruments and reserves Directly issued qualifying common share capital (and equivalent for non-joint stock companies)	1	
1	plus related stock surplus	80,000	
2	Retained earnings	241	
3	Accumulated other comprehensive income (and other reserves)	NA	
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock	NA	
	companies) Common share capital issued by subsidiaries and held by third parties (amount allowed in group		
5	CET1)	NA	
6	Common Equity Tier 1 capital before regulatory adjustments	80,241	80,241
	Common Equity Tier 1 capital: regulatory adjustments	1	
7	Prudential valuation adjustments	NA	
8	Goodwill (net of related tax liability) Other intangibles other than mortgage-servicing rights (net of related tax liability)	NA (68)	
	Deferred tax assets excluding those arising from temporary differences (net of		
10	related tax liability)	NA	
11	Cash flow hedge reserve	NA	
12	Shortfall of provisions to expected losses	NA	-
13 14	Securitisation gain on sale Gains and losses due to changes in own credit risk on fair valued liabilities	NA NA	
15	Defined benefit pension fund net assets (net of related tax liability)	NA	
16	Investments in own shares (if not already netted off paid-in capital on reported	NA	
	balance sheet)		
17	Reciprocal cross holdings in common equity	NA	
18	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	NA	
	Significant investments in the common stock of banking, financial and insurance		
19	entities that are outside the scope of regulatory consolidation, net of eligible short positions	NA	
	(amount above 10% threshold)		
20	Mortgage servicing rights (amount above 10% threshold)	NA	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	NA	
22	Amount exceeding the 15% threshold	NA	
23	of which: significant investments in the common stock of financials	NA	
24	of which: mortgage servicing rights	NA	
25	of which: deferred tax assets arising from temporary differences	NA	
26	Other deductions or regulatory adjustments to CET1 as determined by OSFI	NA	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	NA	
28	Total regulatory adjustments to Common Equity Tier 1	NA	-
29	Common Equity Tier 1 Capital (CET1)	80,173	80,173
20	Additional Tier 1 capital: instruments	NIA	
30 31	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards	NA NA	
32	of which: classified as liabilities under applicable accounting standards	NA	
33	Directly issued capital instruments subject to phase our from Additional Tier 1	NA	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by		
	subsidiaries and held by third parties (amount allowed in group AT1)	NA	
35	subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out	NA NA	
	subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments	NA	
35	subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out	NA NA	
35 36 43 44	subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier I capital before regulatory adjustments Additional Tier I capital: regulatory adjustments Total regulatory adjustments to Additional Tier I capital Additional Tier I capital (AT1)	NA NA NA NA	
35 36 43	subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1) Tier 1 capital (T1 = CET1 + AT1)	NA NA NA	80,173
35 36 43 44 45	subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1) Tier 1 capital (T1 = CET1 + AT1) Tier 2 capital: instruments and provisions	NA NA NA NA 80,173	80,173
35 36 43 44	subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1) Tier 1 capital (T1 = CET1 + AT1)	NA NA NA NA	80,173
35 36 43 44 45 46 47 47	subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital regulatory adjustments Additional Tier 1 capital: regulatory adjustments Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1) Tier 1 capital (T1 = CET1 + AT1) <u>Tier 2 capital: instruments and provisions</u> Directly issued qualifying Tier 2 instruments plus related stock surplus	NA NA NA NA 80,173 NA NA	80,173
35 36 43 44 45 46 47 48	subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments Total regulatory adjustments to Additional Tier 1 capital: Additional Tier 1 capital (AT1) Tier 1 capital (T1 = CET1 + AT1) Tier 2 capital: instruments and provisions Directly issued qualifying Tier 2 instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier 2 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (Amount allowed in group Tier 2)	NA NA NA NA 80,173 NA NA NA	80,173
35 36 43 44 45 46 47 48 49 49	subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital regulatory adjustments Additional Tier 1 capital: regulatory adjustments Total regulatory adjustments to Additional Tier 1 capital: regulatory adjustments Additional Tier 1 capital (AT1) Tier 1 capital (T1 = CET1 + AT1) <u>Tier 2 capital: instruments and provisions</u> Directly issued capital instruments subject to phase out from Tier 2 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (Amount allowed in group Tier 2) of which: instruments issued by subsidiaries subject to phase out	NA NA NA NA 80,173 NA NA NA NA	80,173
35 36 43 44 45 46 47 48 49 50	subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1) Tier 1 capital (T1 = CET1 + AT1) Tier 2 capital: instruments and provisions Directly issued qualifying Tier 2 instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier 2 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (Amount allowed in group Tier 2) of which: instruments issued by subsidiaries subject to phase out Collective allowances	NA	80,173
35 36 43 44 45 46 47 48 49 49	subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1) Tier 1 capital (T1 = CET1 + AT1) Directly issued qualifying Tier 2 instruments and provisions Directly issued qualifying Tier 2 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (Amount allowed in group Tier 2) of which: instruments sued by subsidiaries subject to phase out Collective allowances Tier 2 capital before regulatory adjustments	NA NA NA NA 80,173 NA NA NA NA	80,173
35 36 43 44 45 46 47 48 49 50	subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1) Tier 1 capital (T1 = CET1 + AT1) Tier 2 capital: instruments and provisions Directly issued qualifying Tier 2 instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier 2 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (Amount allowed in group Tier 2) of which: instruments issued by subsidiaries subject to phase out Collective allowances	NA	80,173
35 36 43 44 45 46 47 48 49 50 51 51	subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1) Tier 1 capital (T1 = CET1 + AT1) Tier 1 capital (T1 = CET1 + AT1) Directly issued qualifying Tier 2 instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier 2 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (Amount allowed in group Tier 2) of which: instruments issued by subsidiaries subject to phase out Collective allowances Tier 2 capital before regulatory adjustments Tier 2 capital: regulatory adjustments to Tier 2 capital Tier 2 capital Tier 2 capital Tier 2 capital (T2)	NA 2,816 NA 2,816	
35 36 43 44 45 46 47 48 49 50 51 57 58 59	subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Total regulatory adjustments to Additional Tier 1 capital: regulatory adjustments Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1) Tier 1 capital (T1 = CET1 + AT1) Tier 2 capital: instruments and provisions Directly issued qualifying Tier 2 instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier 2 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (Amount allowed in group Tier 2) of which: instruments issued by subsidiaries subject to phase out Collective allowances Tier 2 capital before regulatory adjustments Tier 2 capital (T2) Total capital (TC = T1 + T2)	NA Solution NA NA NA NA NA NA Solution NA Solution Solution NA Solution Solu	82,989
35 36 43 44 45 46 47 48 49 50 51 57 58 58	subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Total regulatory adjustments to Additional Tier 1 capital: regulatory adjustments Additional Tier 1 capital (AT1) Tier 1 capital (T1 = CET1 + AT1) Directly issued qualifying Tier 2 instruments and provisions Directly issued qualifying Tier 2 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (Amount allowed in group Tier 2) of which: instruments issued by subsidiaries subject to phase out Collective allowances Tier 2 capital: regulatory adjustments Tier 2 capital: regulatory adjustments Tier 2 capital hefore regulatory adjustments Tier 2 capital hefore regulatory adjustments Tier 2 capital (T2) Total capital (T2 = T1 + T2) Total risk weighted assets	NA 2,816 NA 2,816	
35 36 43 44 45 46 47 48 49 50 51 51 57 58 59 60	subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments Total regulatory adjustments to Additional Tier 1 capital: Additional Tier 1 capital (AT1) Tier 1 capital (T = CET1 + AT1) <u>Tier 2 capital (T = CET1 + AT1)</u> Directly issued qualifying Tier 2 instruments plus related stock surplus Directly issued qualifying Tier 2 instruments plus related stock surplus Directly issued qualifying Tier 2 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (Amount allowed in group Tier 2) of which: instruments issued by subsidiaries subject to phase out Collective allowances Tier 2 capital before regulatory adjustments Total regulatory adjustments to Tier 2 capital: Tier 2 capital (T2) Total capital (TC = T1 + T2) Total capital (TC = T1 + T2) Capital ratios	NA 2,816 NA 2,816 82,989 454,403	82,989 454,403
35 36 43 44 45 46 47 48 49 50 51 57 58 59	subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Total regulatory adjustments to Additional Tier 1 capital: regulatory adjustments Additional Tier 1 capital (AT1) Tier 1 capital (T1 = CET1 + AT1) Directly issued qualifying Tier 2 instruments and provisions Directly issued qualifying Tier 2 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (Amount allowed in group Tier 2) of which: instruments issued by subsidiaries subject to phase out Collective allowances Tier 2 capital: regulatory adjustments Tier 2 capital: regulatory adjustments Tier 2 capital hefore regulatory adjustments Tier 2 capital hefore regulatory adjustments Tier 2 capital (T2) Total capital (T2 = T1 + T2) Total risk weighted assets	NA	82,989
35 36 43 44 45 46 47 48 49 50 51 57 58 59 60 61	subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1) Tier 1 capital (T1 = CET1 + AT1) Tier 2 capital: instruments and provisions Directly issued qualifying Tier 2 instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier 2 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (Amount allowed in group Tier 2) of which: instruments issued by subsidiaries subject to phase out Collective allowances Tier 2 capital before regulatory adjustments Total regulatory adjustments to Tier 2 capital Tier 2 capital (T2) Total capital (TC = T1 + T2) Total capital (TC = T1 + T2) Common Equity Tier 1 (as a percentage of risk weighted assets) ratio Total Capital (as a percentage of risk weighted assets) ratio	NA NA NA NA 80,173 NA NA NA NA 2,816 2,816 2,816 2,816 2,816 2,816 2,816 2,816	82,989 454,403 17.64%
35 36 43 44 44 45 46 47 48 49 50 51 57 58 59 60 61 62 63 63	subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Total regulatory adjustments to Additional Tier 1 capital: regulatory adjustments Total regulatory adjustments to Additional Tier 1 capital: Additional Tier 1 capital (AT1) Tier 1 capital (T = CET1 + AT1) Tier 1 capital (T = CET1 + AT1) Tier 2 capital instruments plus related stock surplus Directly issued qualifying Tier 2 instruments plus related stock surplus Directly issued qualifying Tier 2 instruments plus related stock surplus Directly issued qualifying Tier 2 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (Amount allowed in group Tier 2) of which: instruments issued by subsidiaries subject to phase out Collective allowances Tier 2 capital before regulatory adjustments Total regulatory adjustments to Tier 2 capital: regulatory adjustments Total regulatory adjustments to Tier 2 capital Tier 2 capital (T2) Total capital (T2) Total capital (T2) Common Equity Tier 1 (as a percentage of risk weighted assets) ratio Tier 1 (as a percentage of risk weighted assets) ratio Total (as a percentage of risk weighted assets) ratio OSFI all-in target	NA NA NA NA NA 80,173 NA 17.64% 17.64% 18.26%	82,989 454,403 17.64%
35 36 43 44 45 46 47 48 49 50 51 57 58 59 60 61 62 63 69	subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Total regulatory adjustments to Additional Tier 1 capital: regulatory adjustments Additional Tier 1 capital (AT1) Tier 1 capital (T1 = CET1 + AT1) Tier 1 capital (T1 = CET1 + AT1) Tier 2 capital (T1 = CET1 + AT1) Directly issued qualifying Tier 2 instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier 2 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (Amount allowed in group Tier 2) of which: instruments issued by subsidiaries subject to phase out Collective allowances Tier 2 capital hefore regulatory adjustments Total regulatory adjustments to Tier 2 capital: regulatory adjustments Total regulatory adjustments to Tier 2 capital Tier 2 capital (T2) Total capital (TC = T1 + T2) Total risk weighted assets Common Equity Tier 1 (as a percentage of risk weighted assets) ratio Tier 1 (as a percentage of risk weighted assets) ratio Total Capital (as a percentage of risk weighted assets) ratio Total Capital (as a percentage of risk weighted assets) ratio Total Capital (as a percentage of risk weighted assets) ratio	NA NA NA NA 80,173 NA NA NA NA 2,816 2,816 2,816 2,816 2,816 2,816 2,816 2,816 2,816 17,64% 17,64% 17,64% 17,64% 17,64% 17,64%	82,989 454,403 17.64%
35 36 43 44 44 45 46 47 48 49 50 51 57 58 59 60 61 62 63 69 70 70	subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1) Tier 1 capital (T = CET1 + AT1) Tier 2 capital (T = CET1 + AT1) Directly issued qualifying Tier 2 instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier 2 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (Amount allowed in group Tier 2) of which: instruments issued by subsidiaries subject to phase out Collective allowances Tier 2 capital before regulatory adjustments Tier 2 capital Tier 2 capital: regulatory adjustments Total regulatory adjustments to Tier 2 capital Tier 2 capital (TC) Total capital (TC = T1 + T2) Total regulatory Tier 1 (as a percentage of risk weighted assets) ratio Tier 1 (as a percentage of risk weighted assets) ratio Total Capital (as a percentage of risk weighted assets) ratio Total Capital (as a percentage of risk weighted assets) ratio Total capital (as a percentage of risk weighted assets) ratio Total Capital (as a percentage of risk weighted assets) ratio Total Capital (as a percentage of risk weighted assets) ratio	NA 17.64% 17.64% 18.26% 7.00% 8.50%	82,989 454,403 17.64%
35 36 43 44 45 46 47 48 49 50 51 57 58 59 60 61 62 63 69 69	subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Total regulatory adjustments to Additional Tier 1 capital: regulatory adjustments Additional Tier 1 capital (AT1) Tier 1 capital (T1 = CET1 + AT1) Tier 1 capital (T1 = CET1 + AT1) Tier 2 capital (T1 = CET1 + AT1) Directly issued qualifying Tier 2 instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier 2 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (Amount allowed in group Tier 2) of which: instruments issued by subsidiaries subject to phase out Collective allowances Tier 2 capital hefore regulatory adjustments Total regulatory adjustments to Tier 2 capital: regulatory adjustments Total regulatory adjustments to Tier 2 capital Tier 2 capital (T2) Total capital (TC = T1 + T2) Total risk weighted assets Common Equity Tier 1 (as a percentage of risk weighted assets) ratio Tier 1 (as a percentage of risk weighted assets) ratio Total Capital (as a percentage of risk weighted assets) ratio Total Capital (as a percentage of risk weighted assets) ratio Total Capital (as a percentage of risk weighted assets) ratio	NA NA NA NA 80,173 NA NA NA NA 2,816 2,816 2,816 2,816 2,816 2,816 2,816 2,816 2,816 17,64% 17,64% 17,64% 17,64% 17,64% 17,64%	82,989 454,403 17.64%
35 36 43 44 44 45 46 47 48 49 50 51 57 58 59 60 61 62 63 69 70 71	subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments Total regulatory adjustments to Additional Tier 1 capital: regulatory adjustments Additional Tier 1 capital (AT1) Tier 1 capital (T1 = CET1 + AT1) Tier 1 capital (T1 = CET1 + AT1) Tier 2 capital (T1 = CET1 + AT1) Directly issued qualifying Tier 2 instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier 2 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (Amount allowed in group Tier 2) of which: instruments issued by subsidiaries subject to phase out Collective allowances Tier 2 capital hefore regulatory adjustments Tier 2 capital hefore regulatory adjustments Total regulatory adjustments to Tier 2 capital: regulatory adjustments Total regulatory adjustments to Tier 2 capital Tier 2 capital (T2) Total capital (TC = T1 + T2) Total risk weighted assets Common Equity Tier 1 (as a percentage of risk weighted assets) ratio Tier 1 (as a percentage of risk weighted assets) ratio Total Capital (as a percentage of risk weighted assets) ratio Total Capital (as a percentage of risk weighted assets) ratio Target Common Equity Tier 1 capital ratio Target Tier 1 capital ratio Target total capital ratio Target total capital ratio Target total capital ratio	NA NA NA NA NA 80,173 NA NA NA NA 2,816 2,85 2,85 2,85 2,85 2,85 2,85 2,85 2,85	82,989 454,403 17.64%
35 36 43 44 44 45 46 47 48 9 50 51 57 58 59 60 61 62 63 69 70 71 80 80	subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1) Tier 1 capital (T1 = CET1 + AT1) Tier 2 capital (T1 = CET1 + AT1) Directly issued qualifying Tier 2 instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier 2 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (Amount allowed in group Tier 2) of which: instruments issued by subsidiaries subject to phase out Collective allowances Tier 2 capital before regulatory adjustments Tier 2 capital before regulatory adjustments Tier 2 capital (T2) Total capital (TC = T1 + T2) Total regulatory adjustments to Tier 2 capital Tier 1 (as a percentage of risk weighted assets) ratio Tier 1 (as a percentage of risk weighted assets) ratio Total Capital (as a percentage of risk weighted assets) ratio Target Tier 1 capital ratio Target total capital ratio Target total capital ratio Target total capital ratio	NA NA NA NA NA 80,173 NA NA NA NA NA 2,816	82,989 454,403 17.64%
35 36 43 44 45 45 46 47 48 49 50 51 51 51 57 58 60 62 63 69 70 71 80 81	subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Total regulatory adjustments to Additional Tier 1 capital: regulatory adjustments Additional Tier 1 capital (AT1) Tier 1 capital (T 1 = CET1 + AT1) Tier 1 capital (T = CET1 + AT1) Tier 2 capital (T = CET1 + AT1) Tier 2 capital instruments plus related stock surplus Directly issued qualifying Tier 2 instruments plus related stock surplus Directly issued qualifying Tier 2 instruments plus related stock surplus Directly issued qualifying Tier 2 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (Amount allowed in group Tier 2) of which: instruments issued by subsidiaries subject to phase out Collective allowances Tier 2 capital before regulatory adjustments Total regulatory adjustments to Tier 2 capital Tier 2 capital (TC = T1 + T2) Total risk weighted assets Cotal regulatory adjustments to Tier 2 capital Tier 2 capital (T2) Total capital (TC = T1 + T2) Total risk weighted assets Common Equity Tier 1 (as a percentage of risk weighted assets) ratio Tier 1 (as a percentage of risk weighted assets) ratio Tier 1 (as a percentage of risk weighted assets) ratio Total Capital (as a percentage of risk weighted assets) ratio Target Tier 1 capital ratio Target Tier 1 capital ratio Target Common Equity Tier 1 capital ratio Target Tier 1 capital ratio Target Tier 1 capital ratio Target Tier 1 capital ratio Target total capital ratio Target Tier 1 capital ratio	NA 17.64% 17.64% 17.64% 18.26% 7.00% 8.50% 10.50%	82,989 454,403 17.64%
35 36 43 44 44 45 46 47 48 49 50 51 57 58 59 60 61 62 63 63 71 71 80 81 82 82	subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Total regulatory adjustments to Additional Tier 1 capital: regulatory adjustments Total regulatory adjustments to Additional Tier 1 capital additional Tier 1 capital (AT1) Tier 1 capital (T1 = CET1 + AT1) Tier 1 capital (T1 = CET1 + AT1) Tier 2 capital instruments plus related stock surplus Directly issued qualifying Tier 2 instruments plus related stock surplus Directly issued qualifying Tier 2 instruments plus related stock surplus Directly issued qualifying Tier 2 instruments plus related stock surplus Directly issued qualifying Tier 2 (Amount allowed in group Tier 2) of which: instruments issued by subsidiaries subject to phase out Collective allowances Tier 2 capital before regulatory adjustments Total regulatory adjustments to Tier 2 capital: regulatory adjustments Total regulatory adjustments to Tier 2 capital Tier 2 capital (T2) Total capital (T2) Total capital (T2) Total capital (T2) Total capital (T2) Total capital (T2) Total capital (T3) Total capital (T4) Tier 1 (as a percentage of risk weighted assets) ratio Tier 1 (as a percentage of risk weighted assets) ratio Total Capital (as a percentage of risk weighted assets) ratio Target Common Equity Tier 1 (capital ratio Target Tier 1 capital ratio Target Tier 1	NA 17.64% 17.64% 18.26% 7.00% 8.50% 10.50% NA NA NA NA	82,989 454,403 17.64%
35 36 43 44 45 45 46 47 48 49 50 51 57 58 60 61 61 63 69 70 71 80 81 81	subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Total regulatory adjustments to Additional Tier 1 capital: regulatory adjustments Additional Tier 1 capital (AT1) Tier 1 capital (T 1 = CET1 + AT1) Tier 1 capital (T = CET1 + AT1) Tier 2 capital (T = CET1 + AT1) Tier 2 capital instruments plus related stock surplus Directly issued qualifying Tier 2 instruments plus related stock surplus Directly issued qualifying Tier 2 instruments plus related stock surplus Directly issued qualifying Tier 2 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (Amount allowed in group Tier 2) of which: instruments issued by subsidiaries subject to phase out Collective allowances Tier 2 capital before regulatory adjustments Total regulatory adjustments to Tier 2 capital Tier 2 capital (TC = T1 + T2) Total risk weighted assets Cotal regulatory adjustments to Tier 2 capital Tier 2 capital (T2) Total capital (TC = T1 + T2) Total risk weighted assets Common Equity Tier 1 (as a percentage of risk weighted assets) ratio Tier 1 (as a percentage of risk weighted assets) ratio Tier 1 (as a percentage of risk weighted assets) ratio Total Capital (as a percentage of risk weighted assets) ratio Target Tier 1 capital ratio Target Tier 1 capital ratio Target Common Equity Tier 1 capital ratio Target Tier 1 capital ratio Target Tier 1 capital ratio Target Tier 1 capital ratio Target total capital ratio Target Tier 1 capital ratio	NA 17.64% 17.64% 17.64% 18.26% 7.00% 8.50% 10.50%	82,989 454,403 17.64%