1	Shinhan Bank Canada		C\$1,000)	
	Capital Disclosure as at December 31st, 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	1,297		
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	81,297	81,297	
	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 (61)		
	Deferred tax assets excluding those arising from temporary differences (net of			
10	related tax liability)	NA		
11	Cash flow hedge reserve	NA		
12 13	Shortfall of provisions to expected losses Securitisation gain on sale	NA NA		
13	Gains and losses due to changes in own credit risk on fair valued liabilities	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 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient	NA		
27	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)	81,236	81,236	
30	Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	NA		
31	of which: classified as equity under applicable accounting standards	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	NA		
35	subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out	NA	-	
36	Additional Tier 1 capital before regulatory adjustments	NA		
	Additional Tier 1 capital: regulatory adjustments	101		
43	Total regulatory adjustments to Additional Tier 1 capital	NA		
44	Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1)	NA NA		
	Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1) Tier 1 capital (T1 = CET1 + AT1)	NA	81,236	
44 45	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	81,236	
44	Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1) Tier 1 capital (T1 = CET1 + AT1)	NA NA 81,236	81,236	
44 45 46 47	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	NA NA 81,236 NA NA	81,236	
44           45           46           47           48	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 81,236 NA NA NA	81,236	
44           45           46           47           48           49	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	NA NA 81,236 NA NA NA	81,236	
44           45           46           47           48           49           50	Total regulatory adjustments to Additional Tier 1 capital         Additional Tier 1 capital (ATI)         Tier 1 capital (TI = CETI + ATI)         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 NA 81,236 NA NA NA NA 3,125	81,236	
44           45           46           47           48           49	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	NA NA 81,236 NA NA NA	81,236	
44           45           46           47           48           49           50	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 regulatory adjustments         Total regulatory adjustments to Tier 2 capital	NA NA 81,236 NA NA NA NA 3,125	81,236	
44           45           46           47           48           49           50           51           57           58	Total regulatory adjustments to Additional Tier 1 capital         Additional Tier 1 capital (ATI)         Tier 1 capital (T1 = CET1 + ATI)         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         Total regulatory adjustments to Tier 2 capital         Tier 2 capital (T2)	NA NA 81,236 NA NA NA 3,125 3,125 NA 3,125		
44         45           46         47           48         49           50         51           57         58           59         59	Total regulatory adjustments to Additional Tier 1 capital         Additional Tier 1 capital (ATI)         Tier 1 capital (T1 = CET1 + ATI)         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 regulatory adjustments to Tier 2 capital         Tier 2 capital (T2)	NA NA 81,236 NA NA NA NA 3,125 3,125 NA 3,125 84,361	84,361	
44           45           46           47           48           49           50           51           57           58	Total regulatory adjustments to Additional Tier 1 capital         Additional Tier 1 capital (ATI)         Tier 1 capital (T1 = CET1 + ATI)         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 regulatory adjustments to Tier 2 capital         Tier 2 capital (T2)         Total regulatory adjustments to Tier 2 capital         Tier 2 capital (T2)         Total risk weighted assets	NA NA 81,236 NA NA NA 3,125 3,125 NA 3,125		
44         45           46         47           48         49           50         51           57         58           59         59	Total regulatory adjustments to Additional Tier 1 capital         Additional Tier 1 capital (ATI)         Tier 1 capital (T1 = CET1 + ATI)         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 regulatory adjustments         Tier 2 capital (T2)         Total regulatory adjustments to Tier 2 capital         Tier 2 capital (T2)	NA NA 81,236 NA NA NA NA 3,125 3,125 NA 3,125 84,361	84,361	
44           45           46           47           48           49           50           51           57           58           59           60           61           62	Total regulatory adjustments to Additional Tier 1 capital         Additional Tier 1 capital (ATI)         Tier 1 capital (T1 = CET1 + ATI)         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 regulatory adjustments         Tier 2 capital (T2)         Total regulatory adjustments to Tier 2 capital         Tier 2 capital (TC)         Total capital (TC = T1 + T2)         Total risk weighted assets         Common Equity Tier 1 (as a percentage of risk weighted assets) ratio	NA NA 81,236 NA NA NA NA 3,125 3,125 3,125 3,125 84,361 475,972 17.06 % 17.06 %	84,361 475,972 17.06 % 17.06 %	
44           45           46           47           48           49           50           51           57           58           59           60           61	Total regulatory adjustments to Additional Tier 1 capital         Additional Tier 1 capital (ATI)         Tier 1 capital (T1 = CET1 + ATI)         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 regulatory adjustments         Tier 2 capital (T2)         Total regulatory adjustments to Tier 2 capital: regulatory adjustments         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	NA NA 81,236 NA NA NA 3,125 3,125 3,125 3,125 3,125 3,125 3,125 3,125 3,125 3,125 3,125 3,125 3,125 3,125 3,125 3,125 3,126 NA NA NA NA NA NA NA NA NA NA NA NA NA	84,361 475,972 17.06 %	
44           45           46           47           48           49           50           51           57           58           59           60           61           62           63	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: regulatory adjustments         Tier 2 capital: regulatory adjustments         Total regulatory adjustments to Tier 2 capital         Tier 2 capital (T2)         Total regulatory adjustments to Tier 2 capital         Tier 2 capital (TC = T1 + T2)         Total risk weighted assets         Capital ratios         Common Equity Tier 1 (as a percentage of risk weighted assets) ratio         Tier 1 (as a percentage of risk weighted assets) ratio         OSFI all-in target	NA           NA           81,236           NA           NA           NA           NA           NA           NA           NA           NA           NA           3,125           NA           3,125           84,361           475,972           17.06 %           17.72%	84,361 475,972 17.06 % 17.06 %	
44         45           46         47           47         50           51         51           57         58           59         60           61         62           63         69	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: regulatory adjustments         Total capital (T2)         Total capital (TC = T1 + 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         Tier 1 (as a percentage of risk weighted assets) ratio         Total capital (as a percentage of risk weighted assets) ratio         Tier 1 (as a percentage of risk weighted assets) ratio         OSFI all-in target         Target Common Equity Tier 1 capital ratio	NA NA 81,236 NA NA NA NA 3,125 3,125 3,125 NA 3,125 84,361 475,972 17.06 % 17.72%	84,361 475,972 17.06 % 17.06 %	
44           45           46           47           48           49           50           51           57           58           59           60           61           62           63	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: regulatory adjustments         Tier 2 capital: regulatory adjustments         Total regulatory adjustments to Tier 2 capital         Tier 2 capital (T2)         Total regulatory adjustments to Tier 2 capital         Tier 2 capital (TC = T1 + T2)         Total risk weighted assets         Capital ratios         Common Equity Tier 1 (as a percentage of risk weighted assets) ratio         Tier 1 (as a percentage of risk weighted assets) ratio         OSFI all-in target	NA           NA           81,236           NA           NA           NA           NA           NA           NA           NA           NA           NA           3,125           NA           3,125           84,361           475,972           17.06 %           17.72%	84,361 475,972 17.06 % 17.06 %	
44           45           46           47           48           49           50           51           57           58           59           60           61           62           63           69           70	Total regulatory adjustments to Additional Tier 1 capital         Additional Tier 1 capital (ATI)         Tier 1 capital (T1 = CET1 + ATI)         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: regulatory adjustments         Total regulatory adjustments to Tier 2 capital         Total regulatory adjustments to Tier 2 capital         Tier 2 capital (T2)         Total regulatory adjustments to Tier 2 capital ratios         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	NA           NA           81,236           NA           NA           NA           NA           NA           NA           3,125           3,125           3,125           84,361           475,972           17.06 %           17.72%           7.00%           8.50%	84,361 475,972 17.06 % 17.06 %	
44           45           46           47           48           49           50           51           57           58           59           60           61           62           63           69           70           71	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 regulatory adjustments         Tier 2 capital: regulatory adjustments         Total regulatory adjustments to Tier 2 capital         Total capital (TC = T1 + T2)         Total regulatory adjustments to Tier 2 capital regulatory adjustments         Osential risk weighted assets         Capital ratios         Osential risk weighted assets         Osential ratios         Osential ratios         Osential ratio         Osential ratio         Osential ratio         Osential ratio         Ose	NA NA 81,236 NA NA NA NA 3,125 3,125 3,125 84,361 475,972 17.06 % 17.72% 7.00% 8.50% 10.50%	84,361 475,972 17.06 % 17.06 %	
44           45           46           47           48           49           50           51           57           58           59           60           61           62           63           70           71           80	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 regulatory adjustments         Total regulatory adjustments to Tier 2 capital: regulatory adjustments         Total regulatory adjustments to Tier 2 capital         Tier 2 capital (TC = T1 + T2)         Total capital (Ta 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 capital ratio         Target total capital ratio         Capital	NA NA 81,236 NA NA NA NA 3,125	84,361 475,972 17.06 % 17.06 %	
44           45           46           47           48           49           50           51           57           58           59           60           61           62           63           69           70           71           80           81	Total regulatory adjustments to Additional Tier 1 capital         Additional Tier 1 capital (ATI)         Tier 1 capital (T1 = CET + ATI)         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 regulatory adjustments         Tier 2 capital (T2)         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 (Tatios         Target Common Equity Tier 1 capital ratio         Target Tier 1 capital ratio         Target Tier 1 capital ratio         Target Tier 1 capital ratio         Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)         Current cap on CET1 instrum	NA           NA           NA           81,236           NA           NA           NA           NA           NA           NA           NA           NA           125           3,125           84,361           475,972           17.06 %           17.06 %           17.72%           7.00%           8.50%           10.50%           NA           NA	84,361 475,972 17.06 % 17.06 %	
44           45           46           47           48           49           50           51           57           58           59           60           61           62           63           69           70           71           80	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 regulatory adjustments         Total regulatory adjustments to Tier 2 capital: regulatory adjustments         Total regulatory adjustments to Tier 2 capital         Tier 2 capital (TC = T1 + T2)         Total capital (Ta 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 capital ratio         Target total capital ratio         Capital	NA NA 81,236 NA NA NA NA 3,125	84,361 475,972 17.06 % 17.06 %	
44         45           46         47           48         49           50         51           57         58           59         60           61         62           63         63           69         70           71         71           80         81           82         82	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: regulatory adjustments         Total regulatory adjustments         Tier 2 capital: regulatory adjustments         Total regulatory adjustments to Tier 2 capital         Tier 2 capital (TC = T1 + T2)         Total regulatory adjustments to Tier 2 capital         Tier 1 capital (TC = T1 + T2)         Total risk weighted assets         Capital ratios         Common Equity Tier 1 (as a percentage of risk weighted assets) ratio         Tier 1 capital ratio         Target Common Equity Tier 1 capital ratio         Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022) <td c<="" td=""><td>NA           NA           81,236           NA           NA           NA           NA           NA           NA           NA           NA           NA           17.05 %           17.06 %           17.72%           7.00%           8.50%           10.50%           NA           NA           NA</td><td>84,361 475,972 17.06 % 17.06 %</td></td>	<td>NA           NA           81,236           NA           NA           NA           NA           NA           NA           NA           NA           NA           17.05 %           17.06 %           17.72%           7.00%           8.50%           10.50%           NA           NA           NA</td> <td>84,361 475,972 17.06 % 17.06 %</td>	NA           NA           81,236           NA           NA           NA           NA           NA           NA           NA           NA           NA           17.05 %           17.06 %           17.72%           7.00%           8.50%           10.50%           NA           NA           NA	84,361 475,972 17.06 % 17.06 %