

Modified Capital Disclosure Template		All-in	Transitional
Common Equity Tier 1 Capital: instruments and reserves			
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	6,259	
2	Retained Earnings	569	
3	Accumulated other comprehensive income (and other reserves)	340	
4	<i>Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)</i>	-	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
6	Common Equity Tier 1 capital before regulatory adjustments	7,168	7,168
Common Equity Tier 1 capital: regulatory adjustments			
28	Total regulatory adjustments to Common Equity Tier 1		
29	Common Equity Tier 1 Capital (CET1)	7,168	7,168
Additional Tier 1 capital: instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	0	
31	of which: classified as equity under applicable accounting standards	1235	
32	of which: classified as liabilities under applicable accounting standards	0	
33	<i>Directly issued capital instruments subject to phase out from Additional Tier 1</i>	0	
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)	0	
35	<i>of which: instruments issued by subsidiaries subject to phase out</i>	0	
36	Additional Tier 1 capital before regulatory adjustments	1235	
Additional Tier 1 Capital: regulatory adjustments			
43	Total regulatory adjustments to Additional Tier 1 capital	0	
44	Additional Tier 1 capital (AT1)	0	
45	Tier 1 Capital (T1 = CET1 + AT1)	8,403	8,403
Tier 2 capital: instruments and allowances			
46	Directly issued qualifying Tier 1 instruments plus related stock surplus	0	
47	<i>Directly issued capital instruments subject to phase out from Tier 2</i>	0	
48	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)	0	
49	<i>of which: instruments issued by subsidiaries subject to phase out</i>	0	
50	Collective allowances	0	
51	Tier 2 capital before regulatory adjustments	0	
Tier 2 capital: regulatory adjustments			
57	Total regulatory adjustments to Tier 2 capital	0	
58	Tier 2 capital (T2)	0	
59	Total capital (TC = T1 + T2)	8,403	8,403
60	Total risk-weighted assets	19,295	19,295
60a	Common Equity Tier 1 (CET1) Capital RWA	19,295	19,295
60b	Tier 1 Capital RWA	19,295	19,295
60c	Total Capital RWA	19,295	19,295
Capital Ratios			
61	Common Equity Tier 1 (as percentage of risk-weighted assets)	37.15%	37.15%
62	Tier 1 (as percentage of risk-weighted assets)	43.55%	43.55%
63	Total Capital (as percentage of risk-weighted assets)	43.55%	43.55%
OSFI all-in target			
69	Common Equity Tier 1 capital all-in target ratio	7.0%	
70	Tier 1 capital all-in target ratio	8.5%	
71	Total capital all-in target ratio	10.5%	
Capital Instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)			
80	<i>Current cap on CET1 instruments subject to phase out arrangement</i>	0	
81	<i>Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	0	
82	<i>Current cap on AT1 instruments subject to phase out arrangements</i>	0	
83	<i>Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities)</i>	0	
84	<i>Current cap on T2 instruments subject to phase out arrangements</i>	0	
85	<i>Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)</i>	0	