COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE HBZ BANK LIMITED Quarter ended 31 March 2016

Basel III common disclosure template to be used during transition of regulatory adjustments (i.e. from 1 June 2013 to 1 January 2018)				
	Common Equity Tier 1 capital: instruments and reserves			
1 c 2 F	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus Retained earnings	50 000 82		
4 C	Accumulated other comprehensive income (and other reserves) Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	242 300 -		
5 g	Public sector capital injections grandfathered until 1 January 2018 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 Common Equity Tier 1 capital: regulatory adjustments	272 302		
7 F	Prudential valuation adjustments	_	_ 1	
	Goodwill (net of related tax liabilty)		-	
	Other intangibles other than mortgage-servicing rights (net of related tax liability)	(291)	_	
0	Deferred tax assets that rely on future profitability excluding those arising from temporary lifferences (net of related tax liability)	-	-	
11 0	Cash flow hedge reserve	-	-	
12 5	Shortfall of provisions to expected losses	-	-	
13 5	Securitisation gain on sale	-	-	
14 0	Gains and losses due to changes in own credit risk on fair valued liabilities	-	-	
15 C	Defined-benefit pension find net assets	-	-	
16 s	heet)	-	-	
17 F	Reciprocal cross-holdings in common equity	-	-	
s	nvestments in capital of banking, financail and insurance entities that are outside of the cope of regulatory consolidation, net of eligible short positions, where bank does not own nore than 10% of the issued share capital (amount aove 10% threshold)	-	-	
c	Significant investments in common stock of banking, finacila and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above .0% threshold)	-	-	
	fortgage servicing rights (amount above 10% threshold)	-	-	
	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of elated tax liability	_	-	
	Amount exceeding the 15% threshold	-	-	
	of which: significant investments in the common stock of financials	-	-	
	of which: mortgage servicing rights	-	-	
25 c	of which: deferred tax assets arising from temporary differences	-	-	
26 N	National specific regulatory adjustments	-	-	
	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	-		
	DF WHICH:			
C	DF WHICH:	-		

27	Regulatory adjustments applied to common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
28	Total regulatory adjustments to common equity Tier 1	(291)	
29	Common Equity Tier 1 capital (CET1)	292 091	
	Additional Tier 1 capital : instruments	-	
30	Directly issued quilifying Additional Tier 1 instruments plus related stock surplus	-	
31	of which: classified as equity under applicable accounting standards	-	
32	of which: classified as liabilities under applicable accounting standards	-	
33	Directly issued capital instruments subject to phase out from Additional Tier 1	-	
34	susbsidiaries and held by third parties (amount allowed in group AT1)	-	
35	of which: instruments issued by sybsidiaries subject to phase out	-	
36	Additonal Tier 1 capital before regulatory adjusments	-	
	Additional Tier 1 capital: regulatory adjustments	-	
37	Investment in own Additional Tier a instruments	-	-
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	-
	Investment in capital of banking, financail and insurance entities that are outside the scope of		
	the regulatory consolidation net of eligible short positions, where the bank does not own		
	moree than 10 % of the issued common share capital of the entity (amount above 10 %		
39	threshold)	-	-
	Significant investments in the capital of banking, financail and insurance entiteis that are		
	outside of the scope of regulatroy consolidation (net of eligible short positions)	-	-
_	National specific regulatory adjustments	-	-
	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF		
	AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH:	-	
	OF WHICH: OF WHICH:	-	
12	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	_	
	Total regulatory adjustments to Additional Tier 1 capital		
	Additional Tier 1 (AT1)		
	Tier 1 (T1 = CET1 + AT1)	292 091	
13	Tier 2 capital and provisons	-	
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	_	
	Directly issued capital instruments subject to phase out from Tier 2		
	subsidiaries and held by third parties (amount allowed in group Tier 2)		
	of which: instruments issued by subsidiaries subject to phase out		
	Provisions	8 851	
	Tier 2 capital before regulatory adjustments	8 851	
	Tier 2 capital : regulatory adjustments	-	
52	Investments in own Tier 2 instruments	-	-
	Reciprocal cross-holdings in Tier 2 instruments	_	-
	Investments in the capital of banking, financial and insurance entities that are outside the		
	scope of the regulatory consolidation, net of eligible short positions, where the bank does not		
	own more than 10% of the issued common share capital of the entity (amount above 10%		
54	threshold)	-	-
	Significant investments in the capital banking, financail and insurance entities that are outside		
	the scope pf regulatory consolidation (net of eligibe short positions)	-	-
56	National specific reulatory adjustments	-	-
	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	-	
	OF WHICH:	-	

59 Total capital (TC = T1 + T2) 300 942 RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE BASEL III TREATMENT		OF WHICH:	-
59 Total capital (TC = T1 + T2) 300 942 RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE BASEL III TREATMENT	57	Total regulatory adjustments to Tier 2 capital	-
RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE BASEL III TREATMENT OF WHICH: OF WHICH: OF WHICH: OF Total risk weighted assets Capital ratios 1 Common Equity Tier 1 (as a percentage of risk weighted assets) 12.159 13 Total capital (as a percentage of risk weighted assets) 14.159 Total capital (as a percentage of risk weighted assets) 15 Total capital (as a percentage of risk weighted assets) 11.511 Total capital conservation buffer requirement (minimum CET 1 requirement plus capital conservation buffer requirement (minimum CET 1 requirement, expressed as a percentage of risk weighted 64 assets)	58	Tier 2 capital (T2)	8 851
OF WHICH: OF WHICH: OF WHICH: Capital ratios 60 Total risk weighted assets 2 403 843 61 Common Equity Tier 1 (as a percentage of risk weighted assets) 12.159 62 Tier 1 (as a percentage of risk weighted assets) 12.529 63 Total capital (as a percentage of risk weighted assets) 12.529 64 Tinstitution specific buffer requirement (minimum CET 1 requirement, expressed as a percentage of risk weighted 2 64 assets) 12.529 12.529 65 of which: capital conservation buffer requirement flow specific buffer requirement 2 2 64 assets) 2 3 3 65 of which: capital conservation buffer requirement 2 3 66 of which: capital conservation buffer requirement 2 3 67 of which: capital mainum ratio 16 3 3 68 Common Equity Tier 1 minimum ratio (if different from Basel 3) 4 4 69 National Toer 1 minimum ratio 7.509 7 3 71	59	Total capital (TC = T1 + T2)	300 942
OF WHICH: OF WHICH: OF WHICH: Capital ratios 60 Total risk weighted assets 2 403 843 61 Common Equity Tier 1 (as a percentage of risk weighted assets) 12.159 62 Tier 1 (as a percentage of risk weighted assets) 12.529 63 Total capital (as a percentage of risk weighted assets) 12.529 64 Total capital conservation buffer requirement (minimum CET 1 requirement, expressed as a percentage of risk weighted 9 64 assets) 12.529 12.529 65 of which: capital conservation buffer requirement followich: capital conservation buffer requirement 9 64 assets) 12.529 12.529 65 of which: capital conservation buffer requirement 9 12.529 64 assets) 9 12.529 65 of which: capital unimum capital of differ endurement 9 12.529 66 of which: capital unimum ratio (if different from Basel 3) 16 16 67 of which: there specific auntrex in the capital of other financials 17 17.509 70 Nonsignifi			
OF WHICH: 2 403 843 60 Total risk weighted assets 2 403 843 Capital ratios 12.159 61 Common Equity Tier 1 (as a percentage of risk weighted assets) 12.159 63 Total capital (as a percentage of risk weighted assets) 12.159 64 Total capital (as a percentage of risk weighted assets) 12.529 1 Institution specific buffer requirement (minimum CET 1 requirement, expressed as a percentage of risk weighted 12.529 64 assets) 12.559 12.529 65 of which: capital conservation buffer requirement 12.559 12.529 66 of which: capital conservation buffer requirement 12.559 12.559 66 of which: G-SIB buffer requirement 12.559 12.559 67 of which: G-SIB buffer requirement 12.559 12.559 68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) 12.559 70 National Minimum ratio 7.509 7.509 71 National Network thershold for deductions (before risk weighted tax liability) 12.559 72			-
60 Total risk weighted assets 2 403 843 Capital ratios 61 Common Equity Tier 1 (as a percentage of risk weighted assets) 12.159 62 Tier 1 (as a percentage of risk weighted assets) 12.159 63 Total capital (as a percentage of risk weighted assets) 12.529 Institution specific buffer requirement (minimum CET 1 requirement plus capital conservation buffer requirement (minimum CET 1 requirement, expressed as a percentage of risk weighted assets) 64 assets)			-
Capital ratios 61 Common Equity Tier 1 (as a percentage of risk weighted assets) 12.159 62 Tier 1 (as a percentage of risk weighted assets) 12.159 63 Total capital (as a percentage of risk weighted assets) 12.159 64 Total (as a percentage of risk weighted assets) 12.529 65 Total capital (as a percentage of risk weighted assets) 12.529 64 assets) 12.529 65 of which: capital conservation buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted - 65 of which: capital conservation buffer requirement - 66 of which: capital conservation buffer requirement - 67 of which: Capital ConnetrcyClical buffer requirement - 68 Common Equity Tier 1 aninimum ratio (if different from Basel 3) - 70 National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) 6.259 71 National Common Equity Tier 1 minimum ratio 9.759 72 Non-significant investments in the capital of other financials - 73 Significant investments in the capital of other financi			-
61 Common Equity Tier 1 (as a percentage of risk weighted assets) 12.159 62 Tier 1 (as a percentage of risk weighted assets) 12.159 63 Total capital (as a percentage of risk weighted assets) 12.529 Institution specific buffer requirement (minimum CET 1 requirement plus capital conservation buffer plus countercyclical buffer requirement (minimum CET 1 requirement, expressed as a percentage of risk weighted - 64 assets) - - 65 of which: capital conservation buffer requirement (a sa percentage of risk weighted assets) - - 66 of which: G-SIB buffer requirement - - - 67 of which: G-SIB buffer requirement - - - - 68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) -	60		2 403 843
62 Tier 1 (as a percentage of risk weighted assets) 12.159 63 Total capital (as a percentage of risk weighted assets) 12.529 1 Institution specific buffer requirement (minimum CET 1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted 12.529 64 assets)			
63 Total capital (as a percentage of risk weighted assets) 12.529 Institution specific buffer requirement (minimum CET 1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted 12.529 64 assets) 1 65 of which: capital conservation buffer requirement 1 66 of which: capital conservation buffer requirement 1 67 of which: G-SIB buffer requirement 1 68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) 1 69 National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) 6.259 70 National Common Equity Tier 1 minimum ratio 7.500 71 National total capital minimum ratio 9.759 72 Non-significant investments in the capital of other financials 1 73 Significant investments in the capital of other financials 1 74 Mortgage servicing rights (net of related tax liability) 1 75 Deferred tax assets arising from temporary differences (net of related tax liability) 1 76 approach (prior to application of cap) 8 77			12.15%
Institution specific buffer requirement (minimum CET 1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted 64 assets) 65 of which: capital conservation buffer requirement 66 of which: capital conservation buffer requirement 67 of which: G-SIB buffer requirement 68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) 69 National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) 6.259 70 National Tier 1 minimum ratio 7.500 71 National total capital minimum ratio 9.759 Amounts below the threshold for deductions (before risk weighting) 72 Non-significant investments in the capital of other financials			12.15%
buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted 64 assets) 65 of which: capital conservation buffer requirement 66 of which: bank specific countercyclical buffer requirement 67 of which: G-SIB buffer requirement 68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Minima (if different from Basel 3) 69 National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) 6.259 70 National Tier 1 minimum ratio 7.509 71 National total capital minimum ratio 9.759 72 Non-significant investments in the capital of other financials 9.759 73 Significant investments in the common stock of financials 9.759 74 Mortgage servicing rights (net of related tax liability) 9.759 75 Deferred tax assets arising from temporary differences (net of related tax liability) 9.759 76 Applicable caps on the inclusion of provisions in Tier 2 9.759 76 Applicable caps on the inclusion of provisions in Tier 2 9.759 77 Cap on inclusion of provisions in Tier 2 under standardised approach	63		12.52%
percentage of risk weighted			
64 assets)			-
65 of which: capital conservation buffer requirement	64		_
66 of which: bank specific countercyclical buffer requirement		,	-
68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) 69 National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) 6.259 70 National Tier 1 minimum ratio 7.509 71 National total capital minimum ratio 9.759 72 Non-significant investments in the capital of other financials 9.759 73 Significant investments in the capital of other financials 9.759 74 Mortgage servicing rights (net of related tax liability) 9.759 75 Deferred tax assets arising from temporary differences (net of related tax liability) 9.759 75 Deferred tax assets arising from temporary differences (net of related tax liability) 9.759 76 approach (prior to application of cap) 8851 77 Cap on inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 9 79 Cap for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) 9 79 Cap for inclusion in Tier 2 under internal ratings-based approach 9 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 9 79 Ca			-
National Minima (if different from Basel 3) 69 National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) 6.259 70 National total capital minimum ratio 9.759 71 National total capital minimum ratio 9.759 72 Non-significant investments in the capital of other financials 9.759 73 Significant investments in the common stock of financials 9.759 74 Mortgage servicing rights (net of related tax liability) 750 75 Deferred tax assets arising from temporary differences (net of related tax liability) 750 76 Applicable caps on the inclusion of provisions in Tier 2 76 76 approach (prior to application of cap) 8851 77 Cap on inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) 77 79 Cap for inclusion in Tier 2 under internal ratings-based approach 76 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 76 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 76 79 Cap on complication of cap) 76 79 Cap for inclusio		· · · ·	-
National Minima (if different from Basel 3) 69 National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) 6.259 70 National total capital minimum ratio 9.759 71 National total capital minimum ratio 9.759 72 Non-significant investments in the capital of other financials 9.759 73 Significant investments in the common stock of financials 9.759 74 Mortgage servicing rights (net of related tax liability) 750 75 Deferred tax assets arising from temporary differences (net of related tax liability) 750 76 Applicable caps on the inclusion of provisions in Tier 2 76 76 approach (prior to application of cap) 8851 77 Cap on inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) 77 79 Cap for inclusion in Tier 2 under internal ratings-based approach 76 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 76 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 76 79 Cap on complication of cap) 76 79 Cap for inclusio	68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	-
70 National Tier 1 minimum ratio 7.509 71 National total capital minimum ratio 9.759 Amounts below the threshold for deductions (before risk weighting) 72 Non-significant investments in the capital of other financials			
71 National total capital minimum ratio 9.759 Amounts below the threshold for deductions (before risk weighting) 72 72 Non-significant investments in the capital of other financials	69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	6.25%
Amounts below the threshold for deductions (before risk weighting) 72 Non-significant investments in the capital of other financials 73 Significant investments in the common stock of financials 74 Mortgage servicing rights (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 76 Applicable caps on the inclusion of provisions in Tier 2 76 approach (prior to application of cap) 78 based approach (prior to application of cap) 79 Cap on inclusion in Tier 2 under standardised approach 77 Cap for inclusion in Tier 2 under internal ratings-based approach 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 70 Subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) 80 Current cap on CET1 instruments subjects to phase out arrangements 81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	70	National Tier 1 minimum ratio	7.50%
72 Non-significant investments in the capital of other financials	71	National total capital minimum ratio	9.75%
73 Significant investments in the common stock of financials		Amounts below the threshold for deductions (before risk weighting)	
74 Mortgage servicing rights (net of related tax liability)	72	Non-significant investments in the capital of other financials	-
75 Deferred tax assets arising from temporary differences (net of related tax liability) • Applicable caps on the inclusion of provisions in Tier 2 • Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised 8 851 76 approach (prior to application of cap) 8 851 77 Cap on inclusion of provisions in Tier 2 under standardised approach • 78 based approach (prior to application of cap) • 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach • 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach • 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach • 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach • 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach • 80 Current cap on CET1 instruments subjects to phase out arrangements • 81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) • 82 Current cap on AT1 instruments subject to phase out arrangements • 83 Amount excluded from AT1 due to cap (excess over	73	Significant investments in the common stock of financials	-
Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised 8 851 76 approach (prior to application of cap) 8 851 77 Cap on inclusion of provisions in Tier 2 under standardised approach 9 78 based approach (prior to application of cap) 9 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 9 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 9 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 9 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 9 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 9 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 9 70 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 9 70 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 9 70 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 9 70 Cap for inclusion of provisions in Tier 2			-
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised 8 851 76 approach (prior to application of cap) 8 851 77 Cap on inclusion of provisions in Tier 2 under standardised approach 9 78 based approach (prior to application of cap) 9 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 9 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 9 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 9 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 9 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 9 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 9 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 9 80 Current cap on CET1 instruments subjects to phase out arrangements 9 81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 9 82 Current cap on AT1 instruments subject to phase out arrangements 9 83 Amount excluded	75		-
76approach (prior to application of cap)8 85177Cap on inclusion of provisions in Tier 2 under standardised approachProvisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings- based approach (prior to application of cap)78Dased approach (prior to application of cap)79Cap for inclusion of provisions in Tier 2 under internal ratings-based approach79Cap for inclusion of provisions in Tier 2 under internal ratings-based approachCapital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)80Current cap on CET1 instruments subjects to phase out arrangements81Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)82Current cap on AT1 instruments subject to phase out arrangements83Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)			
77 Cap on inclusion of provisions in Tier 2 under standardised approach			0.054
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings- based approach (prior to application of cap)79Cap for inclusion of provisions in Tier 2 under internal ratings-based approach79Cap for inclusion of provisions in Tier 2 under internal ratings-based approachCapital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)80Current cap on CET1 instruments subjects to phase out arrangements81Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)82Current cap on AT1 instruments subject to phase out arrangements83Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)			8 851
78 based approach (prior to application of cap)	//		-
79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach - Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) 80 Current cap on CET1 instruments subjects to phase out arrangements - 81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) - 82 Current cap on AT1 instruments subject to phase out arrangements - 83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) -	70		
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) 80 Current cap on CET1 instruments subjects to phase out arrangements 81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 82 Current cap on AT1 instruments subject to phase out arrangements 83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)			-
Jan 2018 and 1 Jan 2022)80Current cap on CET1 instruments subjects to phase out arrangements81Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)82Current cap on AT1 instruments subject to phase out arrangements83Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)			-
80 Current cap on CET1 instruments subjects to phase out arrangements			
81Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)82Current cap on AT1 instruments subject to phase out arrangements83Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	80		-
82 Current cap on AT1 instruments subject to phase out arrangements 83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)			-
83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)			-
			-
			-
85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)			-