



**INDUSTRIAL AND COMMERCIAL BANK OF CHINA (ASIA) LIMITED**  
**中國工商銀行（亞洲）有限公司**  
(於香港註冊成立之有限公司)

STANDARD TEMPLATES FOR DISCLOSURES IN RELATION TO  
REGULATORY CAPITAL

30 JUNE 2018

Transition Disclosures Template

Amounts subject to pre-Basel III treatment\*

CET1 capital: instruments and reserves			
		HK\$'000	
1	Directly issued qualifying CET1 capital instruments plus any related share premium	36,379,331	
2	Retained earnings	46,413,493	
3	Disclosed reserves	2,590,015	
4	<i>Directly issued capital subject to phase out from CET1 capital (only applicable to non-joint stock companies)</i>	Not applicable	
5	Minority interests arising from CET1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in CET1 capital of the consolidation group)	0	
6	<b>CET1 capital before regulatory deductions</b>	85,382,839	
CET1 capital: regulatory deductions			
7	Valuation adjustments	3,212	
8	Goodwill (net of associated deferred tax liability)	980,154	
9	Other intangible assets (net of associated deferred tax liability)	19,814	0
10	Deferred tax assets net of deferred tax liabilities	751,062	
11	Cash flow hedge reserve	188,058	
12	Excess of total EL amount over total eligible provisions under the IRB approach	0	0
13	Credit-enhancing interest-only strip, and any gain-on-sale and other increase in the CET1 capital arising from securitization transactions	0	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0	0
15	Defined benefit pension fund net assets (net of associated deferred tax liabilities)	0	0
16	Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)	0	0
17	Reciprocal cross-holdings in CET1 capital instruments	0	0
18	Insignificant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	0
19	Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	0
20	Mortgage servicing rights (amount above 10% threshold)	Not applicable	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	Not applicable	
22	Amount exceeding the 15% threshold	Not applicable	
23	of which: significant investments in the common stock of financial sector entities	Not applicable	
24	of which: mortgage servicing rights	Not applicable	

25	of which: deferred tax assets arising from temporary differences	Not applicable	
26	National specific regulatory adjustments applied to CET1 capital	3,255,889	
26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	560,831	
26b	Regulatory reserve for general banking risks	2,694,795	
26c	Securitization exposures specified in a notice given by the Monetary Authority	0	
26d	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings	263	
26e	Capital shortfall of regulated non-bank subsidiaries	0	0
26f	Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	0	0
27	Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions	0	
28	<b>Total regulatory deductions to CET1 capital</b>	5,198,189	
29	<b>CET1 capital</b>	80,184,650	
<b>AT1 capital: instruments</b>			
30	Qualifying AT1 capital instruments plus any related share premium	27,734,986	
31	of which: classified as equity under applicable accounting standards	27,734,986	
32	of which: classified as liabilities under applicable accounting standards	0	
33	<i>Capital instruments subject to phase out arrangements from AT1 capital</i>	0	
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	0	
35	<i>of which: AT1 capital instruments issued by subsidiaries subject to phase out arrangements</i>	0	
36	<b>AT1 capital before regulatory deductions</b>	27,734,986	
<b>AT1 capital: regulatory deductions</b>			
37	Investments in own AT1 capital instruments	0	0
38	Reciprocal cross-holdings in AT1 capital instruments	0	0
39	Insignificant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	0
40	Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0	0
41	National specific regulatory adjustments applied to AT1 capital	0	
42	Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	0	
43	<b>Total regulatory deductions to AT1 capital</b>	0	
44	<b>AT1 capital</b>	27,734,986	
45	<b>Tier 1 capital (Tier 1 = CET1 + AT1)</b>	107,919,636	
<b>Tier 2 capital: instruments and provisions</b>			
46	Qualifying Tier 2 capital instruments plus any related share premium	7,829,562	
47	<i>Capital instruments subject to phase out arrangements from Tier 2 capital</i>	1,561,369	
48	Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group)	0	
49	<i>of which: capital instruments issued by subsidiaries subject to phase out arrangements</i>	0	
50	Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	5,719,459	
51	<b>Tier 2 capital before regulatory deductions</b>	15,110,390	

Tier 2 capital: regulatory deductions		
52	Investments in own Tier 2 capital instruments	0
53	Reciprocal cross-holdings in Tier 2 capital instruments	0
54	Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0
55	Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0
56	National specific regulatory adjustments applied to Tier 2 capital	(252,374)
56a	Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital	(252,374)
57	<b>Total regulatory deductions to Tier 2 capital</b>	(252,374)
58	<b>Tier 2 capital</b>	15,362,764
59	<b>Total capital (Total capital = Tier 1 + Tier 2)</b>	123,282,400
60	<b>Total risk weighted assets</b>	673,325,490
Capital ratios (as a percentage of risk weighted assets)		
61	CET1 capital ratio	11.91%
62	Tier 1 capital ratio	16.03%
63	Total capital ratio	18.31%
64	Institution specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)	7.45%
65	<i>of which: capital conservation buffer requirement</i>	1.88%
66	<i>of which: bank specific countercyclical buffer requirement</i>	1.08%
67	<i>of which: higher loss absorbency buffer requirement</i>	0.00%
68	CET1 capital surplus over the minimum CET1 requirement and any CET1 capital used to meet the Tier 1 and Total capital requirement under s.3A, or s.3B, as the case requires, of the BCR	6.28%
National minima (if different from Basel 3 minimum)		
69	National CET1 minimum ratio	Not applicable
70	National Tier 1 minimum ratio	Not applicable
71	National Total capital minimum ratio	Not applicable
Amounts below the thresholds for deduction (before risk weighting)		
72	Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	129,506

73	Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	610,688
74	Mortgage servicing rights (net of associated deferred tax liabilities)	Not applicable
75	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	Not applicable
<b>Applicable caps on the inclusion of provisions in Tier 2 capital</b>		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the BSC approach, or the STC approach and SEC-ERBA, SEC-SA and SEC-FBA (prior to application of cap)	5,719,459
77	Cap on inclusion of provisions in Tier 2 under the BSC approach, or the STC approach and SEC-ERBA, SEC-SA and SEC-FBA	7,713,309
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the IRB approach and SEC-IRBA (prior to application of cap)	Not applicable
79	Cap for inclusion of provisions in Tier 2 under the IRB approach and SEC-IRBA	Not applicable
<b>Capital instruments subject to phase-out arrangements</b>		
80	<i>Current cap on CET1 capital instruments subject to phase out arrangements</i>	Not applicable
81	<i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	Not applicable
82	<i>Current cap on AT1 capital instruments subject to phase out arrangements</i>	0
83	<i>Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)</i>	0
84	<i>Current cap on Tier 2 capital instruments subject to phase out arrangements</i>	1,561,369
85	<i>Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)</i>	2,359,695

\* This refers to the position under the Banking (Capital) Rules in force on 31 December 2012.

**Notes to the template:**

Elements where a more conservative definition has been applied in the BCR relative to that set out in Basel III capital standards:

Row No.	Description	Hong Kong basis	Basel III basis
	<b>Other intangible assets (net of associated deferred tax liability)</b>	19,814	19,814
9	<p><u>Explanation</u> As set out in paragraph 87 of the Basel III text issued by the Basel Committee (December 2010), mortgage servicing rights (MSRs) may be given limited recognition in CET1 capital (and hence be excluded from deduction from CET1 capital up to the specified threshold). In Hong Kong, an AI is required to follow the accounting treatment of including MSRs as part of intangible assets reported in the AI's financial statements and to deduct MSRs in full from CET1 capital. Therefore, the amount to be deducted as reported in row 9 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 9 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of MSRs to be deducted to the extent not in excess of the 10% threshold set for MSRs and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and significant investments in CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities or other credit exposures to connected companies) under Basel III.</p>		
	<b>Deferred tax assets net of deferred tax liabilities</b>	751,062	0
10	<p><u>Explanation</u> As set out in paragraphs 69 and 87 of the Basel III text issued by the Basel Committee (December 2010), DTAs that rely on future profitability of the bank to be realized are to be deducted, whereas DTAs which relate to temporary differences may be given limited recognition in CET1 capital (and hence be excluded from deduction from CET1 capital up to the specified threshold). In Hong Kong, an AI is required to deduct all DTAs in full, irrespective of their origin, from CET1 capital. Therefore, the amount to be deducted as reported in row 10 may be greater than that required under Basel III.</p> <p>The amount reported under the column "Basel III basis" in this box represents the amount reported in row 10 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of DTAs to be deducted which relate to temporary differences to the extent not in excess of the 10% threshold set for DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and significant investments in CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities and other credit exposures to connected companies) under Basel III.</p>		
	<b>Insignificant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)</b>	0	0
18	<p><u>Explanation</u> For the purpose of determining the total amount of insignificant capital investments in CET1 capital instruments issued by financial sector entities, an AI is required to aggregate any amount of loans, facilities or other credit exposures provided by it to any of its connected companies, where the connected company is a financial sector entity, as if such loans, facilities or other credit exposures were direct holdings, indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, except where the AI demonstrates to the satisfaction of the Monetary Authority that any such loan was made, any such facility was granted, or any such other credit exposure was incurred, in the ordinary course of the AI's business.</p> <p>Therefore, the amount to be deducted as reported in row 18 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 18 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.</p>		

19	<b>Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)</b>	0	0
<p><u>Explanation</u>  For the purpose of determining the total amount of significant capital investments in CET1 capital instruments issued by financial sector entities, an AI is required to aggregate any amount of loans, facilities or other credit exposures provided by it to any of its connected companies, where the connected company is a financial sector entity, as if such loans, facilities or other credit exposures were direct holdings, indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, except where the AI demonstrates to the satisfaction of the Monetary Authority that any such loan was made, any such facility was granted, or any such other credit exposure was incurred, in the ordinary course of the AI's business.</p> <p>Therefore, the amount to be deducted as reported in row 19 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 19 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.</p>			
39	<b>Insignificant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)</b>	0	0
<p><u>Explanation</u>  The effect of treating loans, facilities or other credit exposures to connected companies which are financial sector entities as CET1 capital instruments for the purpose of considering deductions to be made in calculating the capital base (see note re row 18 to the template above) will mean the headroom within the threshold available for the exemption from capital deduction of other insignificant capital investments in AT1 capital instruments may be smaller. Therefore, the amount to be deducted as reported in row 39 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 39 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.</p>			
54	<b>Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation</b>	0	0
<p><u>Explanation</u>  The effect of treating loans, facilities or other credit exposures to connected companies which are financial sector entities as CET1 capital instruments for the purpose of considering deductions to be made in calculating the capital base (see note re row 18 to the template above) will mean the headroom within the threshold available for the exemption from capital deduction of other insignificant capital investments in Tier 2 capital instruments may be smaller. Therefore, the amount to be deducted as reported in row 54 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 54 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.</p>			
<p>Remarks:  The amount of the 10% / 15% thresholds mentioned above is calculated based on the amount of CET1 capital determined under the Banking (Capital) Rules.</p>			

**Abbreviations:**

CET1: Common Equity Tier 1

AT1: Additional Tier 1

### Balance Sheet Reconciliation (Step 1)

	Balance sheet as in published financial statements 06/30/18 HK\$'000	Under regulatory scope of consolidation 06/30/18 HK\$'000
<b>Assets</b>		
Cash and balances with banks and other financial institutions	201,114,579	206,825,001
Placements with banks and other financial institutions	81,937,409	81,937,409
Financial assets held for trading	2,034,410	2,034,410
Financial assets designated at fair value through profit or loss	2,489,529	2,489,529
Derivative financial instruments	13,638,805	13,638,805
Advances and other accounts	485,742,014	485,742,014
Financial investments:	175,061,138	174,242,782
– available-for-sale	-	106,916,823
– measured at fair value through other comprehensive income	107,786,161	-
– held-to-maturity	-	67,325,959
– measured at amortised cost	67,274,977	-
Investment in an associate	431,805	219,170
Investment in subsidiaries	-	1,313,393
Goodwill and other intangible assets	1,021,427	980,154
Investment properties	117,407	117,407
Property, plant and equipment	898,855	914,335
Current income tax asset	-	-
Deferred income tax assets	751,062	751,062
Other assets	9,964,348	4,026,866
<b>Total assets</b>	<b>975,202,788</b>	<b>975,232,337</b>
<b>Liabilities</b>		
Deposits from banks and other financial institutions	216,585,982	216,585,982
Derivative financial instruments	6,444,932	6,444,932
Deposits from customers	523,343,736	524,506,272
Certificates of deposit issued at amortised cost	72,291,099	72,291,099
Debt securities in issue	13,256,593	13,256,593
- Designated at fair value through profit or loss	5,990,903	5,990,903
- At amortised cost	7,265,690	7,265,690
Current income tax liabilities	797,490	797,490
Deferred income tax liabilities	-	-
Subordinated debts measured at amortised cost	11,750,626	11,750,626
Other liabilities	16,299,868	16,580,796
<b>Total liabilities</b>	<b>860,770,326</b>	<b>862,213,790</b>
<b>Equity</b>		
Share capital and other statutory capital reserves	36,379,331	36,379,331
Retained earnings	47,756,335	46,413,493
Other reserves	2,661,089	2,590,016
Total equity attributable to owners of the parent	86,796,755	85,382,840
Additional equity instruments	27,635,707	27,635,707
Total equity	114,432,462	113,018,547
<b>Total equity and liabilities</b>	<b>975,202,788</b>	<b>975,232,337</b>



**Balance Sheet Reconciliation (Step 2)**

	Balance sheet as in published financial statements 06/30/18 HK\$'000	Under regulatory scope of consolidation 06/30/18 HK\$'000	Cross reference to Definition of Capital Components
<b>Assets</b>			
Cash and balances with banks and other financial institutions	201,114,579	206,825,001	
Placements with banks and other financial institutions	81,937,409	81,937,409	
Financial assets held for trading	2,034,410	2,034,410	
Financial assets designated at fair value through profit or loss	2,489,529	2,489,529	
Derivative financial instruments	13,638,805	13,638,805	
Advances and other accounts	485,742,014	485,742,014	
of which: collective impairment allowances reflected in regulated capital		(3,024,664)	(5)
Financial investments:	175,061,138	174,242,782	
– available-for-sale	-	106,916,823	
– measured at fair value through other comprehensive income	107,786,161	-	
– held-to-maturity	-	67,325,959	
– measured at amortised cost	67,274,977	-	
Investment in an associate	431,805	219,170	
Investment in subsidiaries	-	1,313,393	
Goodwill and other intangible assets	1,021,427	980,154	
of which: goodwill		980,154	(1)
other intangible asset		19,814	(2)
Investment properties	117,407	117,407	
of which: cumulative revaluation gain on investment properties		43,243	(16)
Property, plant and equipment	898,855	914,335	
Current income tax asset	-	-	
Deferred income tax assets	751,062	751,062	(3)
Other assets	9,964,348	4,026,866	
<b>Total assets</b>	<b>975,202,788</b>	<b>975,232,337</b>	
<b>Liabilities</b>			
Deposits from banks and other financial institutions	216,585,982	216,585,982	
Derivative financial instruments	6,444,932	6,444,932	
of which: debit valuation adjustments in respect of derivative contracts		3,212	(15)
Deposits from customers	523,343,736	524,506,272	
Certificates of deposit issued at amortised cost	72,291,099	72,291,099	
Debt securities in issue	13,256,593	13,256,593	
- Designated at fair value through profit or loss	5,990,903	5,990,903	
- At amortised cost	7,265,690	7,265,690	
of which: gains due to changes in own credit risk on fair valued liabilities		-	(18)
Current income tax liabilities	797,490	797,490	
Deferred income tax liabilities	-	-	
Subordinated debts measured at amortised cost	11,750,626	11,750,626	
of which: subordinate debts not eligible for inclusion in regulatory capital		1,561,369	(6)
subordinate debt eligible for inclusion in regulatory capital		7,829,562	(7)
Other liabilities	16,299,868	16,580,796	
<b>Total liabilities</b>	<b>860,770,326</b>	<b>862,213,790</b>	
<b>Equity</b>			
Share capital	36,379,331	36,379,331	(8)
Retained earnings	47,756,335	46,413,493	(9)
of which: regulatory reserve for general banking risks		2,694,795	(17)
Other Reserves	2,661,089	2,590,016	
of which:			
bank premises revaluation reserve		516,302	(10)
investment revaluation reserve		(1,738,774)	(11)
cash flow hedge reserve		188,058	(12)
exchange reserve		32,603	(13)
general reserve		3,591,827	(14)
Additional equity instruments	27,635,707	27,635,707	
<b>Total equity</b>	<b>114,432,462</b>	<b>113,018,547</b>	
<b>Total equity and liabilities</b>	<b>975,202,788</b>	<b>975,232,337</b>	

Balance Sheet Reconciliation (Step 3)

Transition Disclosures Template			Amounts subject to pre-Base I treatment*	Cross-referenced* to
<b>CET1 capital: instruments and reserves</b>				
		<b>HK\$'000</b>		
1	Directly issued qualifying CET1 capital instruments plus any related share premium	36,379,331		(8)
2	Retained earnings	46,413,493		(9)
3	Disclosed reserves	2,590,015		(10) + (11) + (12) + (13) + (14)
4	Directly issued capital subject to phase out from CET1 capital (only applicable to non-joint stock companies)	Not applicable		
5	Minority interests arising from CET1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in CET1 capital of the consolidation group)	0		
6	<b>CET1 capital before regulatory deductions</b>	<b>85,382,839</b>		
<b>CET1 capital: regulatory deductions</b>				
7	Valuation adjustments	3,212		(15)
8	Goodwill (net of associated deferred tax liability)	980,154		(1)
9	Other intangible assets (net of associated deferred tax liability)	19,814	0	(2)
10	Deferred tax assets net of deferred tax liabilities	751,062		(3)
11	Cash flow hedge reserve	188,058		(12)
12	Excess of total EL amount over total eligible provisions under the IRB approach	0	0	
13	Credit-enhancing interest-only strip, and any gain-on-sale and other increase in the CET1 capital arising from securitization transactions	0		
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0	0	(18)
15	Defined benefit pension fund net assets (net of associated deferred tax liabilities)	0	0	
16	Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)	0	0	
17	Reciprocal cross-holdings in CET1 capital instruments	0	0	
18	Insignificant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	0	
19	Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	0	
20	Mortgage servicing rights (amount above 10% threshold)	Not applicable		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	Not applicable		
22	Amount exceeding the 15% threshold	Not applicable		
23	of which: significant investments in the common stock of financial sector entities	Not applicable		
24	of which: mortgage servicing rights	Not applicable		
25	of which: deferred tax assets arising from temporary differences	Not applicable		
26	National specific regulatory adjustments applied to CET1 capital	3,255,889		

26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	560,831		(19) = (10) + (16)
26b	Regulatory reserve for general banking risks	2,694,795		(17)
26c	Securitization exposures specified in a notice given by the Monetary Authority	0		
26d	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings	263		
26e	Capital shortfall of regulated non-bank subsidiaries	0	0	
26f	Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	0	0	
27	Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions	0		
28	<b>Total regulatory deductions to CET1 capital</b>	5,198,189		
29	<b>CET1 capital</b>	80,184,650		
<b>AT1 capital: instruments</b>				
30	Qualifying AT1 capital instruments plus any related share premium	27,734,986		
31	of which: classified as equity under applicable accounting standards	27,734,986		
32	of which: classified as liabilities under applicable accounting standards	0		
33	<i>Capital instruments subject to phase out arrangements from AT1 capital</i>	0		
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	0		
35	<i>of which: AT1 capital instruments issued by subsidiaries subject to phase out arrangements</i>	0		
36	<b>AT1 capital before regulatory deductions</b>	27,734,986		
<b>AT1 capital: regulatory deductions</b>				
37	Investments in own AT1 capital instruments	0	0	
38	Reciprocal cross-holdings in AT1 capital instruments	0	0	
39	Insignificant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	0	
40	Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0	0	
41	National specific regulatory adjustments applied to AT1 capital	0		
42	Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	0		
43	<b>Total regulatory deductions to AT1 capital</b>	0		
44	<b>AT1 capital</b>	27,734,986		
45	<b>Tier 1 capital (Tier 1 = CET1 + AT1)</b>	107,919,636		
<b>Tier 2 capital: instruments and provisions</b>				
46	Qualifying Tier 2 capital instruments plus any related share premium	7,829,562		(7)
47	<i>Capital instruments subject to phase out arrangements from Tier 2 capital</i>	1,561,369		(6)
48	Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group)	0		
49	<i>of which: capital instruments issued by subsidiaries subject to phase out arrangements</i>	0		
50	Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	5,719,459		= (5) + (17) and limited to 1.25% of risk-weighted amount for credit risks# related to STC approach
51	<b>Tier 2 capital before regulatory deductions</b>	15,110,390		
<b>Tier 2 capital: regulatory deductions</b>				
52	Investments in own Tier 2 capital instruments	0	0	
53	Reciprocal cross-holdings in Tier 2 capital instruments	0	0	

54	Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	0	
55	Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0	0	
56	National specific regulatory adjustments applied to Tier 2 capital	(252,374)		
56a	Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital	(252,374)		= (19) x 45%
57	<b>Total regulatory deductions to Tier 2 capital</b>	(252,374)		
58	<b>Tier 2 capital</b>	15,362,764		
59	<b>Total capital (Total capital = Tier 1 + Tier 2)</b>	123,282,400		

**Abbreviations:**

CET1: Common Equity Tier 1

AT1: Additional Tier 1