

## Note 4 - Capital adequacy

SpareBank 1 SMN utilises the Internal Rating Based Approach (IRB) for credit risk. Use of IRB imposes wide-ranging requirements on the bank's organisational set-up, competence, risk models and risk management systems. As from 31 March 2015 the bank has received permission to apply the Advanced IRB Approach to those corporate portfolios that were previously reported under the Basic Indicator Approach.

As of 31 December 2019 the capital conservation buffer requirement is 2.5 per cent, the systemic risk requirement is 3.0 per cent and the Norwegian countercyclical buffer is 2.5 per cent. These requirements are additional to the requirement of 4.5 per cent CET1 capital, so that the overall minimum requirement on CET1 capital is 12.5 per cent. In addition the financial supervisory authority has set a Pillar 2 requirement of 1.9 per cent for SpareBank 1 SMN, however not below NOK 1,794 million in monetary terms. As at 31 December 2019, reduced risk weighted assets mean that the minimum monetary requirement of NOK 1,794 million is binding for the Pillar 2 requirement. The Pillar 2 requirement therefore rises from 1.9 per cent to 1.95 per cent. The overall minimum requirement as of 31 December 2019 has accordingly increased from 14.4 per cent to 14.45 per cent.

The EU capital adequacy framework (CRR/CRDIV) was incorporated into Norwegian law with effect from 31 December 2019. The Basel I floor was accordingly removed and an SME rebate introduced. At the same point the countercyclical buffer was raised by 0.5 per cent to 2.5 per cent. The systemic risk buffer will rise to 4.5 per cent with effect from 31 December 2020.

The countercyclical buffer is calculated using differentiated rates. For exposures in other countries the countercyclical buffer rate set by the authorities in the country concerned is applied. If that country has not set a rate, the same rate as for exposures in Norway is applied unless the Ministry of Finance sets another rate. For the fouth quarter of 2019 both the parent bank and the group is below the capital deduction threshold such that the Norwegian rate is applied to all relevant exposures.

Parts of the group's hybrid capital and subordinated debt were issued under earlier rules. This will be subject to a write-down of 60 per cent in 2018 and 70 per cent in 2019. As at 31 December 2019 the bank held hybrid capital worth NOK 287 million subject to write-down.

Parent Bank			Group	
31 Dec	31 Dec		31 Dec	31 Dec
2018	2019	(NOKm)	2019	2018
16,409	17,822	Total book equity	20,420	18,686
-1,000	-1,250	Additional Tier 1 capital instruments included in total equity	-1,293	-1,043
-533	-512	Deferred taxes, goodwill and other intangible assets	-1,099	-1,079
-1,034	-1,314	Deduction for allocated dividends and gifts	-1,314	-1,034
-	-	Non-controlling interests recognised in other equity capital	-761	-637
-	-	Non-controlling interests eligible for inclusion in CET1 capital	438	366
-31	-33	Value adjustments due to requirements for prudent valuation	-45	-44
-268	-305	Positive value of adjusted expected loss under IRB Approach	-351	-286
-	-	Cash flow hedge reserve	3	5
		Deduction for common equity Tier 1 capital in significant investments in financial		
-163	-185	institutions	-168	-206
13,381	14,222	Common equity Tier 1 capital	15,830	14,727
1,000	1,250	Additional Tier 1 capital instruments	1,637	1,378
367	275	Additional Tier 1 capital instruments covered by transitional provisions	275	367
14,748	15,747	Tier 1 capital	17,742	16,472
		Supplementary capital in excess of core capital		
1,750	1,750	Subordinated capital	2,240	2,316
96	12	Subordinated capital covered by transitional provisions	12	96
-140	-140	Deduction for significant investments in financial institutions	-140	-140
1,705	1,623	Additional Tier 2 capital instruments	2,113	2,272
16,453	17,370	Total eligible capital	19,854	18,743



967         911         Specialised enterprises         1.101         1.116           1.156         1.139         Corporate         1.101         1.163           1.156         1.139         Corporate         2.299         2.088           90         98         Other mass market         101         92           9.062         984         Equity investments         1         1           4.790         4.760         Total credit risk IRB         4.651         4.470           3         2         Central government         3         4         87         86         Covered bonds         132         124           30         419         Institutions         222         226         239         221           73         22         Mass market         239         221         73         224         Mass market         239         221         73         226         Mass market         167         216         57         8         6         57         104         Other assets         151         107         8         76         70         15         7         -         Currency risk and risk exposure for settlement/delivery         3         3         3         3			Minimum requirements subordinated capital		
1,156         1,139         Corporate         1,149         1,163           1,516         1,528         Mass market exposure, property         2,299         2,088           90         98         Other mass market         101         92           1,062         984         Equity investments         1         1           4,700         3         2         Central government         3         4           87         86         Covered bonds         132         124           390         419         Institutions         282         286           -         Local and regional authorities, state-owned enterprises         5         8           23         42         Corporate         239         221           3         2         Corporate         239         221           23         42         Corporate         3377         366           24         9         Exposures secured on real property         167         215           228         28         Equity noistions         377         366           30         31         Debt risk         34         31           -         Cuiry nisk and risk exposure for settlement/delivery	967	911		1.101	1.116
1.516         1.528         Mass market exposure, property         2.299         2.082           90         98         Other mass market         101         92           1.062         994         Equity investments         1         1           4.790         4.760         Total credit risk IRB         4.651         4.470           3         2         Central government         3         4           86         Covered bonds         132         124           30         419         Institutions         282         246           -         -         Local and regional authorities, state-owned enterprises         5         8           23         42         Corporate         239         211           73         22         Mass market         463         520           12         9         Explority positions         377         366           57         104         Other assets         151         107           873         98         Total credit risk standardised approach         188         1,818           30         31         Debt risk         33         3         3           7         Currency risk and risk exposure for settlement/d					
90         98         Other mass market         101         92           1,062         984         Equity investments         1         1           4,700         4,760         Colal credit risk IRB         4,651         4,470           3         2         Central government         3         4           87         86         Coverad bonds         132         124           300         419         Institutions         282         286           -         L coal and regional authorities, state-owned enterprises         5         8           23         42         Corporate         239         221           73         22 Mass market         463         500           12         9         Exposures secured on real property         167         215           28         236         Equity risk         377         366           57         104         Other assets         151         107           873         918         Total credit risk standardised approach         1,818         1,810           30         31         Debt risk         34         31         -         -         Equity risk         757         39         29					-
4,790         4,661         Total credit risk IRB         4,651         4,470           3         2         Central government         3         4           87         86         Covered bonds         132         124           390         419         Institutions         282         246           -         Local and regional authorities, state-owned enterprises         5         8           23         42         Corporate         239         221           73         22         Mass market         463         520           12         9         Exposures secured on real property         167         215           228         236         Equity positions         377         366           57         104         Other assets         151         107           873         918         Total credit risk standardised approach         1,818         1,810           30         31         Debt risk         34         31           -         Currency risk and risk exposure for settlement/delivery         3         3           370         407         Operational risk         720         575           39         20         Credit value adjustment risk (CVA					
3         2         Central government         3         4           87         86         Covered bonds         132         124           390         419         Institutions         282         246           -         Local and regional authorities, state-owned enterprises         5         8           23         42         Corporate         239         221           73         22         Mass market         463         520           12         9         Exposures secured on real property         167         215           228         236         Equity positions         377         366           57         104         Other assets         151         107           873         918         Total credit risk standardised approach         1,818         1,819           30         31         Debt risk         34         31         -         -         Equity risk         15         7           -         Currency risk and risk exposure for settlement/delivery         3         3         3         3           370         0407         Operational risk         7,057         8.093           -         Transitional arrangementis         -	1,062	984	Equity investments	1	1
87         86         Covered bonds         132         124           390         419         Institutions         282         246           -         - Local and regional authorities, state-owned enterprises         5         8           23         42         Corporate         239         221           73         22         Mass market         463         520           12         9         Exposures secured on real property         167         215           228         236         Equity positions         377         366           57         104         Other assets         151         107           873         918         Total credit risk standardised approach         1,818         1,810           30         31         Debt risk         34         31         -         -         Equity risk         15         7           -         Currency risk and risk exposure for settlement/delivery         3         3         3370         407         Operational risk         720         575           39         29         Credit value adjustment risk (CVA)         115         122         -         737         8.093           76,274         76,817	4,790	4,760	Total credit risk IRB	4,651	4,470
390         419         Institutions         282         246           -         Local and regional authorities, state-owned enterprises         5         8           23         42         Corporate         239         221           73         22         Mass market         463         520           12         9         Exposures secured on real property         167         215           228         226         Equity positions         377         366           57         104         Other assets         151         107           873         918         Total credit risk standardised approach         1,818         1,810           30         31         Debt risk         34         31           -         Equity risk         15         7           -         Currency risk and risk exposure for settlement/delivery         3         3           370         407         Operational risk         (CVA)         115         122           -         Transitional arrangements         -         1,074         6,102         6,145         Minimum requirements on CET1 capital         7,357         8,093           76,274         76,817         Risk weighted assets (RWA)	3	2	Central government	3	4
-         Local and regional authorities, state-owned enterprises         5         8           23         42 Corporate         239         221           73         22 Mass market         463         550           12         9 Exposures secured on real property         167         215           228         236         Equity positions         377         366           57         104 Other assets         151         107           873         918         Total credit risk standardised approach         1,818         1,810           30         31         Debt risk         34         31         -         -         Equity risk         15         7           -         Currency risk and risk exposure for settlement/delivery         3         3         370         407         Operational risk         720         575           39         29         Credit value adjustment risk (CVA)         115         122         -         -         Transitional arrangements         -         1.074           6,102         6,145         Minimum requirements subordinated capital         7,357         8,093           3,432         3,457         Minimum requirements on CET1 capital, 4.5 per cent         2,299         2,259	87	86	Covered bonds	132	124
23         42         Corporate         239         221           73         22         Mass market         463         520           12         9         Exposures secured on real property         167         215           228         236         Equity positions         337         366           57         104         Other assets         151         107           873         918         Total credit risk standardised approach         1,818         1,810           30         31         Debt risk         34         31           -         Equity risk         15         7           -         Currency risk and risk exposure for settlement/delivery         3         3           370         407         Operational risk         720         575           39         20         Credit value adjustment risk (CVA)         115         122           -         Transitional arrangements         -         1,074         6,102         6,148         Minimum requirements subordinated capital         7,357         8,093           76,274         76,817         Risk weighted assets (RWA)         91,956         101,168           3,432         3,457         Minimu requirement on CET1 ca	390	419	Institutions	282	246
73         22         Mass market         463         520           12         9         Exposures secured on real property         167         715           228         238         Equity positions         377         366           57         104         Other assets         151         107           873         918         Total credit risk standardised approach         1,818         1,810           30         31         Debt risk         34         31           -         Equity risk         15         7           -         Currency risk and risk exposure for settlement/delivery         3         3           370         407         Operational risk         720         575           39         20         Credit value adjustment risk (CVA)         115         122           -         Transitional arrangements         -         1,737         8,993           76,274         76,817         Risk weighted assets (RWA)         91,956         101,168           3,432         3,457         Minimum requirements on CET1 capital, 4.5 per cent         2,299         2,289           1,907         1,920         Capital conservation buffer, 2.5 per cent         2,299         2,299         2	-	-	Local and regional authorities, state-owned enterprises	5	8
12         9         Exposures secured on real property         167         215           228         236         Equity positions         377         366           57         104         Other assets         151         107           873         918         Total credit risk standardised approach         1.818         1.810           30         31         Debt risk         34         31           -         Equity risk         15         7           -         Currency risk and risk exposure for settlement/delivery         3         3           370         407         Operational risk         720         575           39         29         Credit value adjustment risk (CVA)         115         122           -         Transitional arrangements         -         1,074           6,102         6,145         Minimum requirement subordinated capital         7,357         8,093           76,274         76,817         Risk weighted assets (RWA)         91,956         101,168           3,432         3,457         Minimum requirement on CET1 capital, 4.5 per cent         2,259         2,259           2,288         2,305         Systemic rick bulfer, 2.5 per cent (2.0 per cent)         2,299         2	23	42	Corporate	239	221
228         236         Equity positions         377         366           57         104         Other assets         151         107           873         918         Total credit risk standardised approach         1,818         1,810           30         31         Debt risk         34         31           -         Equity risk         15         7           -         Currency risk and risk exposure for settlement/delivery         3         3           370         407         Operational risk         720         575           39         29         Credit value adjustment risk (CVA)         115         122           -         Transitional arrangements         -         1.074           6,102         6,145         Minimum requirements subordinated capital         7,357         8,093           76,274         76,817         Risk weighted assets (RWA)         91,956         101,168           3,432         3,457         Minimum requirement on CET1 capital, 4.5 per cent         2,759         3,035           1,525         1,920         Countercyclical buffer, 2.5 per cent         2,279         2,023           1,525         1,920         Countercyclical buffer tequirements         4,335         2	73	22	Mass market	463	520
57         104         Other assets         151         107           873         918         Total credit risk standardised approach         1,818         1,818         1,810           30         31         Debt risk         34         31         -         -         Equity risk         15         7           -         -         Currency risk and risk exposure for settlement/delivery         3         3         3           370         407         Operational risk         720         575         39         29         Credit value adjustment risk (CVA)         115         122         -         -         Transitional arrangements         -         1,074           6,102         6,145         Minimum requirements subordinated capital         7,357         8,093           76,274         76,817         Risk weighted assets (RWA)         91,956         101,168           3,432         3,457         Minimum requirement on CET1 capital, 4.5 per cent         2,299         2,529           2,288         2,305         Systemic rick buffer, 3.0 per cent         2,759         3,035           1,525         1,920         Countercyclical buffer, 2.5 per cent (2.0 per cent)         2,299         2,289           2,284         4,620	12	9	Exposures secured on real property	167	215
873         918         Total credit risk standardised approach         1,818         1,810           30         31         Debt risk         34         31           -         Equity risk         15         7           -         Currency risk and risk exposure for settlement/delivery         3         3           370         407         Operational risk         720         575           39         29         Credit value adjustment risk (CVA)         115         122           -         Transitional arrangements         -         1,074           6,102         6,145         Minimum requirements subordinated capital         7,357         8,093           76,274         76,817         Risk weighted assets (RWA)         91,956         101,168           3,432         3,457         Minimum requirement on CET1 capital, 4.5 per cent         2,299         2,529           2,288         2,305         Systemic rick buffer, 2.5 per cent         2,299         2,023           5,721         6,145         Total buffer requirements on CET1 capital         7,357         7,588           4,228         4,620         Available CET1 capital after buffer requirements         4,335         2,587           Capital adequacy         17.5 %	228	236	Equity positions	377	366
30         31         Debt risk         34         31           -         Equity risk         15         7           -         Currency risk and risk exposure for settlement/delivery         3         3           370         407         Operational risk         720         575           39         29         Credit value adjustment risk (CVA)         115         122           -         Transitional arrangements         -         1,074           6,102         6,145         Minimum requirements subordinated capital         7,357         8,093           76,274         76,817         Risk weighted assets (RWA)         91,956         101,168           3,432         3,457         Minimum requirement on CET1 capital, 4.5 per cent         4,138         4,553           Capital Buffers         2,299         2,529         2,228         2,305         Systemic rick buffer, 3.0 per cent         2,299         2,023           1,525         1,920         Countercyclical buffer requirements on CET1 capital         7,357         7,588           4,228         4,620         Available CET1 capital ratio         17,2 %         14,6 %           19,3 %         20.5 %         Tier 1 capital ratio         19,3 %         16,3 %	57	104	Other assets	151	107
-         Equity risk         15         7           -         -         Currency risk and risk exposure for settlement/delivery         3         3           370         407         Operational risk         720         575           39         29         Credit value adjustment risk (CVA)         115         122           -         Transitional arrangements         -         1,074           6,102         6,145         Minimum requirements subordinated capital         7,357         8,093           76,274         76,817         Risk weighted assets (RWA)         91,956         101,168           3,432         3,457         Minimum requirement on CET1 capital, 4.5 per cent         4,138         4,553           -         Capital Buffers         -         -         -         -           1,907         1,920         Capital conservation buffer, 2.5 per cent         2,299         2,259         3,035           1,525         1,920         Countercyclical buffer, 2.5 per cent         2,299         2,023           5,721         6,145         Total buffer requirements on CET1 capital         7,357         7,588           4,228         4,620         Available CET1 capital ratio         17,2 %         14.6 %	873	918	Total credit risk standardised approach	1,818	1,810
-         Equity risk         15         7           -         -         Currency risk and risk exposure for settlement/delivery         3         3           370         407         Operational risk         720         575           39         29         Credit value adjustment risk (CVA)         115         122           -         Transitional arrangements         -         1,074           6,102         6,145         Minimum requirements subordinated capital         7,357         8,093           76,274         76,817         Risk weighted assets (RWA)         91,956         101,168           3,432         3,457         Minimum requirement on CET1 capital, 4.5 per cent         4,138         4,553           -         Capital Buffers         -         -         -         -           1,907         1,920         Capital conservation buffer, 2.5 per cent         2,299         2,259         3,035           1,525         1,920         Countercyclical buffer, 2.5 per cent         2,299         2,023           5,721         6,145         Total buffer requirements on CET1 capital         7,357         7,588           4,228         4,620         Available CET1 capital ratio         17,2 %         14.6 %	20	24	Dabt side	24	24
-         Currency risk and risk exposure for settlement/delivery         3         3           370         407         Operational risk         720         575           39         29         Credit value adjustment risk (CVA)         115         122           -         Transitional arrangements         -         1,074           6,102         6,145         Minimum requirements subordinated capital         7,357         8,093           76,274         76,817         Risk weighted assets (RWA)         91,956         101,168           3,432         3,457         Minimum requirement on CET1 capital, 4.5 per cent         2,299         2,529           2,288         2,305         Systemic rick buffer, 2.5 per cent (2.0 per cent)         2,299         2,023           5,721         6,145         Total buffer requirements on CET1 capital         7,357         7,588           4,228         4,620         Available CET1 capital after buffer requirements         4,335         2,587           17.5 %         18.5 %         Common equity Tier 1 capital ratio         17.2 %         14.6 %           19.3 %         20.5 %         Tier 1 capital ratio         19.3 %         16.3 %           21.6 %         22.6 %         Capital ratio         21.6 %         18.5	30				
370         407         Operational risk         720         575           39         29         Credit value adjustment risk (CVA)         115         122           Transitional arrangements         1,074         6,102         6,145         Minimum requirements subordinated capital         7,357         8,093           76,274         76,817         Risk weighted assets (RWA)         91,956         101,168           3,432         3,457         Minimum requirement on CET1 capital, 4.5 per cent         4,138         4,553           Capital Buffers         2,299         2,229         2,229         2,229         2,229         2,229         2,023           5,724         6,145         Total buffer s.0 per cent         2,299         2,023           5,724         6,145         Total buffer sequirements on CET1 capital         7,357         7,588           4,228         4,620         Available CET1 capital after buffer requirements         4,335         2,587           17.5 %         18.5 %         Common equity Tier 1 capital ratio         17.2 %         14.6 %           19.3 %         20.5 %         Tier 1 capital ratio         19.3 %         16.3 %           21.6 %         22.6 %         Capital ratio         21.6 %         18.5 %	-				
39         29         Credit value adjustment risk (CVA)         115         122           -         Transitional arrangements         -         1,074           6,102         6,145         Minimum requirements subordinated capital         7,357         8,093           76,274         76,817         Risk weighted assets (RWA)         91,956         101,168           3,432         3,457         Minimum requirement on CET1 capital, 4.5 per cent         4,138         4,553           Capital Buffers         -         -         2,299         2,529           2,288         2,305         Systemic rick buffer, 2.5 per cent         2,299         2,023           5,721         6,145         Total buffer requirements on CET1 capital         7,357         7,588           4,228         4,620         Available CET1 capital after buffer requirements         4,335         2,587           7.5 %         18.5 %         Common equity Tier 1 capital ratio         17.2 %         14.6 %           19.3 %         20.5 %         Tier 1 capital ratio         19.3 %         16.3 %           21.6 %         22.6 %         Capital ratio         21.6 %         18.5 %           Leverage ratio         -         230,048         216,240           7,101 <td>- 270</td> <td></td> <td></td> <td></td> <td></td>	- 270				
-         Transitional arrangements         1,074           6,102         6,145         Minimum requirements subordinated capital         7,357         8,093           76,274         76,817         Risk weighted assets (RWA)         91,956         101,168           3,432         3,457         Minimum requirement on CET1 capital, 4.5 per cent         4,138         4,553           Capital Buffers         2,299         2,529         2,529         2,288         2,305         Systemic rick buffer, 2.5 per cent         2,299         2,023           1,525         1,920         Countercyclical buffer, 2.5 per cent (2.0 per cent)         2,299         2,023           5,721         6,145         Total buffer requirements on CET1 capital         7,357         7,588           4,228         4,620         Available CET1 capital after buffer requirements         4,335         2,587           Capital adequacy         Capital ratio         17.2 %         14.6 %         19.3 %         16.3 %           153,395         161,905         Balance sheet items         230,048         216,6240         7,897         9,086           432         -851         Regulatory adjustments         -1,503         -1,474           159,673         167,885         Calculation basis for leverage ratio					
6,102         6,145         Minimum requirements subordinated capital         7,357         8,093           76,274         76,817         Risk weighted assets (RWA)         91,956         101,168           3,432         3,457         Minimum requirement on CET1 capital, 4.5 per cent         4,138         4,553           Capital Buffers         4,138         4,553         4,559         2,299         2,529           2,288         2,305         Systemic rick buffer, 2.5 per cent         2,759         3,035           1,525         1,920         Countercyclical buffer, 2.5 per cent (2.0 per cent)         2,299         2,023           5,721         6,145         Total buffer requirements on CET1 capital         7,357         7,588           4,228         4,620         Available CET1 capital after buffer requirements         4,335         2,587           Capital adequacy         Capital adequacy         17.2 %         14.6 %           19.3 %         20.5 % Tier 1 capital ratio         19.3 %         16.3 %           21.6 %         22.6 %         Capital ratio         230,048         216,240           7,110         6,830         Off-balance sheet items         7,897         9,086           -832         -851         Regulatory adjustments         -1,				-	
76,274         76,817         Risk weighted assets (RWA)         91,956         101,168           3,432         3,457         Minimum requirement on CET1 capital, 4.5 per cent         4,138         4,553           Capital Buffers         2,299         2,529         2,529         2,529         2,529           2,288         2,305         Systemic rick buffer, 3.0 per cent         2,299         2,023           5,721         6,145         Total buffer requirements on CET1 capital         7,357         7,588           4,228         4,620         Available CET1 capital after buffer requirements         4,335         2,587           Capital adequacy         71.5 %         18.5 %         Common equity Tier 1 capital ratio         17.2 %         14.6 %           19.3 %         20.5 %         Tier 1 capital ratio         19.3 %         163.3 %           21.6 %         22.6 %         Capital ratio         19.3 %         163.3 %           21.6 %         22.6 %         Capital ratio         19.3 %         21.6 %         18.5 %           Leverage ratio         230,048         216,240         7,897         9,086           -832         -851         Regulatory adjustments         -1,503         -1,474           159,673         167,885	6 102			7 357	
3,432         3,457         Minimum requirement on CET1 capital, 4.5 per cent         4,138         4,553           Capital Buffers         2,299         2,529         2,288         2,305         Systemic rick buffer, 3.0 per cent         2,759         3,035           1,525         1,920         Countercyclical buffer, 2.5 per cent (2.0 per cent)         2,299         2,023           5,721         6,145         Total buffer requirements on CET1 capital         7,357         7,588           4,228         4,620         Available CET1 capital after buffer requirements         4,335         2,587           Capital adequacy         Capital adequacy         17.5 %         18.5 %         Common equity Tier 1 capital ratio         17.2 %         14.6 %           19.3 %         20.5 %         Tier 1 capital ratio         19.3 %         16.3 %           21.6 %         22.6 %         Capital ratio         21.6 %         18.5 %           Leverage ratio         7,897         9,086         -832         -851         Regulatory adjustments         -1,503         -1,474           159,673         167,885         Calculation basis for leverage ratio         236,441         223,853           14,748         15,747         Core capital         17,742         16,472					
Capital Buffers         2,299         2,529           1,907         1,920         Capital conservation buffer, 2.5 per cent         2,759         3,035           2,288         2,305         Systemic rick buffer, 3.0 per cent         2,759         3,035           1,525         1,920         Countercyclical buffer, 2.5 per cent (2.0 per cent)         2,299         2,023           5,721         6,145         Total buffer requirements on CET1 capital         7,357         7,588           4,228         4,620         Available CET1 capital after buffer requirements         4,335         2,587           7.5 %         18.5 %         Common equity Tier 1 capital ratio         17.2 %         14.6 %           19.3 %         20.5 %         Tier 1 capital ratio         19.3 %         16.3 %           21.6 %         22.6 %         Capital ratio         21.6 %         18.5 %           Leverage ratio         230,048         216,240         7,897         9,086           -832         -851         Regulatory adjustments         -1,503         -1,474           159,673         167,885         Calculation basis for leverage ratio         236,441         223,853           14,748         15,747         Core capital         17,742         16,472 <td></td> <td></td> <td></td> <td></td> <td></td>					
1,907       1,920       Capital conservation buffer, 2.5 per cent       2,299       2,259         2,288       2,305       Systemic rick buffer, 3.0 per cent       2,759       3,035         1,525       1,920       Countercyclical buffer, 2.5 per cent (2.0 per cent)       2,299       2,023         5,721       6,145       Total buffer requirements on CET1 capital       7,357       7,588         4,228       4,620       Available CET1 capital after buffer requirements       4,335       2,587         7,7.5%       18.5%       Common equity Tier 1 capital ratio       17.2%       14.6%         19.3%       20.5%       Tier 1 capital ratio       19.3%       16.3%         21.6%       22.6%       Capital ratio       230,048       216,240         7,110       6,830       Off-balance sheet items       7,897       9,086         -832       -851       Regulatory adjustments       -1,503       -1,474         159,673       167,885       Calculation basis for leverage ratio       236,441       223,853         14,748       15,747       Core capital       17.742       16,472	0,101	0,101		.,	.,
2,288       2,305       Systemic rick buffer, 3.0 per cent       2,759       3,035         1,525       1,920       Countercyclical buffer, 2.5 per cent (2.0 per cent)       2,299       2,023         5,721       6,145       Total buffer requirements on CET1 capital       7,357       7,588         4,228       4,620       Available CET1 capital after buffer requirements       4,335       2,587         Capital adequacy       Capital adequacy       17.2 %       14.6 %         19.3 %       20.5 %       Tier 1 capital ratio       17.2 %       14.6 %         19.3 %       20.5 %       Tier 1 capital ratio       17.2 %       14.6 %         19.3 %       20.5 %       Capital ratio       17.2 %       14.6 %         19.3 %       20.5 %       Capital ratio       17.2 %       14.6 %         19.3 %       20.5 %       Capital ratio       18.5 %       18.5 %         Leverage ratio       21.6 %       22.6 %       Capital ratio       230,048       216,240         7,110       6,830       Off-balance sheet items       7,897       9,086         -832       -851       Regulatory adjustments       -1,503       -1,474         159,673       167,885       Calculation basis for leverage ratio			Capital Buffers		
1,525         1,920         Countercyclical buffer, 2.5 per cent (2.0 per cent)         2,299         2,023           5,721         6,145         Total buffer requirements on CET1 capital         7,357         7,588           4,228         4,620         Available CET1 capital after buffer requirements         4,335         2,587           Capital adequacy         Capital adequacy         17.2 %         14.6 %           19.3 %         20.5 %         Tier 1 capital ratio         17.2 %         14.6 %           19.3 %         20.5 %         Tier 1 capital ratio         17.2 %         14.6 %           19.3 %         20.5 %         Tier 1 capital ratio         21.6 %         19.3 %         16.3 %           21.6 %         22.6 %         Capital ratio         230,048         216,240         18.5 %           Leverage ratio         Leverage ratio         230,048         216,240         7,897         9,086           -832         -851         Regulatory adjustments         -1,503         -1,474           159,673         167,885         Calculation basis for leverage ratio         236,441         223,853           14,748         15,747         Core capital         16,472         16,472	1,907	1,920	Capital conservation buffer, 2.5 per cent	2,299	2,529
5,721         6,145         Total buffer requirements on CET1 capital         7,357         7,588           4,228         4,620         Available CET1 capital after buffer requirements         4,335         2,587           Capital adequacy         Common equity Tier 1 capital ratio         17.2 %         14.6 %           19.3 %         20.5 %         Tier 1 capital ratio         17.2 %         14.6 %           21.6 %         22.6 %         Capital ratio         21.6 %         21.6 %         21.6 %         21.6 %         230,048         216,240           7,110         6,830         Off-balance sheet items         230,048         216,240         7,897         9,086           -832         -851         Regulatory adjustments         -1,503         -1,474           159,673         167,885         Calculation basis for leverage ratio         236,441         223,853           14,748         15,747         Core capital         17.742         16,472	2,288	2,305	Systemic rick buffer, 3.0 per cent	2,759	3,035
4,228         4,620         Available CET1 capital after buffer requirements         4,335         2,587           Capital adequacy         Capital adequacy         17.2 %         14.6 %           19.3 %         20.5 %         Tier 1 capital ratio         17.2 %         14.6 %           21.6 %         22.6 %         Capital ratio         19.3 %         16.3 %           21.6 %         22.6 %         Capital ratio         21.6 %         18.5 %           Leverage ratio         Leverage ratio         230,048         216,240           7,110         6,830         Off-balance sheet items         7,897         9,086           -832         -851         Regulatory adjustments         -1,503         -1,474           159,673         167,885         Calculation basis for leverage ratio         236,441         223,853           14,748         15,747         Core capital         17.742         16,472	1,525	1,920	Countercyclical buffer, 2.5 per cent (2.0 per cent)	2,299	2,023
Capital adequacy         17.5 %         18.5 %         Common equity Tier 1 capital ratio         17.2 %         14.6 %           19.3 %         20.5 %         Tier 1 capital ratio         19.3 %         16.3 %           21.6 %         22.6 %         Capital ratio         21.6 %         18.5 %           Leverage ratio         21.6 %         18.5 %         18.5 %           153,395         161,905         Balance sheet items         230,048         216,240           7,110         6,830         Off-balance sheet items         7,897         9,086           -832         -851         Regulatory adjustments         -1,503         -1,474           159,673         167,885         Calculation basis for leverage ratio         236,441         223,853           14,748         15,747         Core capital         17.742         16,472	5,721	6,145	Total buffer requirements on CET1 capital	7,357	7,588
17.5 %       18.5 %       Common equity Tier 1 capital ratio       17.2 %       14.6 %         19.3 %       20.5 %       Tier 1 capital ratio       19.3 %       16.3 %         21.6 %       22.6 %       Capital ratio       21.6 %       21.6 %       18.5 %         21.6 %       22.6 %       Capital ratio       21.6 %       18.5 %         Leverage ratio       Leverage ratio       230,048       216,240         7,110       6,830       Off-balance sheet items       230,048       216,240         7,110       6,830       Off-balance sheet items       7,897       9,086         -832       -851       Regulatory adjustments       -1,503       -1,474         159,673       167,885       Calculation basis for leverage ratio       236,441       223,853         14,748       15,747       Core capital       17.742       16,472	4,228	4,620	Available CET1 capital after buffer requirements	4,335	2,587
19.3 %       20.5 %       Tier 1 capital ratio       19.3 %       16.3 %         21.6 %       22.6 %       Capital ratio       21.6 %       21.6 %       18.5 %         153,395       161,905       Balance sheet items       230,048       216,240         7,110       6,830       Off-balance sheet items       7,897       9,086         -832       -851       Regulatory adjustments       -1,503       -1,474         159,673       167,885       Calculation basis for leverage ratio       236,441       223,853         14,748       15,747       Core capital       17,742       16,472					
21.6 %       22.6 %       Capital ratio       21.6 %       18.5 %         Leverage ratio       Leverage ratio       230,048       216,240         153,395       161,905       Balance sheet items       230,048       216,240         7,110       6,830       Off-balance sheet items       7,897       9,086         -832       -851       Regulatory adjustments       -1,503       -1,474         159,673       167,885       Calculation basis for leverage ratio       236,441       223,853         14,748       15,747       Core capital       17,742       16,472					
Leverage ratio         230,048         216,240           153,395         161,905         Balance sheet items         230,048         216,240           7,110         6,830         Off-balance sheet items         7,897         9,086           -832         -851         Regulatory adjustments         -1,503         -1,474           159,673         167,885         Calculation basis for leverage ratio         236,441         223,853           14,748         15,747         Core capital         17,742         16,472					
153,395       161,905       Balance sheet items       230,048       216,240         7,110       6,830       Off-balance sheet items       7,897       9,086         -832       -851       Regulatory adjustments       -1,503       -1,474         159,673       167,885       Calculation basis for leverage ratio       236,441       223,853         14,748       15,747       Core capital       17,742       16,472	21.6 %	22.6 %	Capital ratio	21.6 %	18.5 %
153,395       161,905       Balance sheet items       230,048       216,240         7,110       6,830       Off-balance sheet items       7,897       9,086         -832       -851       Regulatory adjustments       -1,503       -1,474         159,673       167,885       Calculation basis for leverage ratio       236,441       223,853         14,748       15,747       Core capital       17,742       16,472			Leverage ratio		
7,110         6,830         Off-balance sheet items         7,897         9,086           -832         -851         Regulatory adjustments         -1,503         -1,474           159,673         167,885         Calculation basis for leverage ratio         236,441         223,853           14,748         15,747         Core capital         16,472         16,472	153.395	161.905	5	230.048	216.240
-832         -851         Regulatory adjustments         -1,503         -1,474           159,673         167,885         Calculation basis for leverage ratio         236,441         223,853           14,748         15,747         Core capital         16,472         16,472					-
159,673         167,885         Calculation basis for leverage ratio         236,441         223,853           14,748         15,747         Core capital         17.742         16,472					
14,748         15,747         Core capital         17.742         16,472					
			-		
9.2 % 9.4 % Leverage Ratio 7.5 % 7.4 %	92%				