

Bank

Required capital ratios	CET1	T1	TCR
Minimum (art. 92 CRR)	4,50%	6,00%	8,00%
Pillar II FX mortgage buffer	2,78%	3,72%	4,96%
TSCR¹	7,28%	9,72%	12,96%
Systemic risk buffer	3,00%	3,00%	3,00%
Capital conservation buffer	2,50%	2,50%	2,50%
Combined buffer (total)	5,50%	5,50%	5,50%
OCR²	12,78%	15,22%	18,46%

Group

Required capital ratios	CET1	T1	TCR
Minimum (art. 92 CRR)	4,50%	6,00%	8,00%
Pillar II FX mortgage buffer	2,73%	3,65%	4,87%
TSCR¹	7,23%	9,65%	12,87%
Systemic risk buffer	3,00%	3,00%	3,00%
Capital conservation buffer	2,50%	2,50%	2,50%
Combined buffer (total)	5,50%	5,50%	5,50%
OCR²	12,73%	15,15%	18,37%

¹ TSCR - Total SREP Capital Requirements

² OCR - Overall Capital Requirements