Attachment to the Current Report No. 31/2020 as of 26 November, 2020 r.

Bank - required capital ratios	CET1	T1	TCR
Minimum (art. 92 CRR)	4.50%	6.00%	8.00%
Pillar II FX mortgage buffer	1.91%	2.56%	3.41%
TSCR[1]	**6.41%**	**8.56%**	**11.41%**
Capital conservation buffer	2.50%	2.50%	2.50%
OSII Buffer	0.25%	0.25%	0.25%
Systemic risk buffer	0.00%	0.00%	0.00%
Combined buffer (total)	2.75%	2.75%	2.75%
OCR[2]	**9.16%**	**11.31%**	**14.16%**

[1] TSCR – Total SREP Capital Requirements
[2] OCR – Overall Capital Requirements