

Common disclosure template to be used during the transition of regulatory adjustments (i.e. from 31st December 2016 to 31 December 2018)			AMOUNTS SUBJECT TO PRE-2015 TREATMENT
Common Equity Tier 1 capital: instruments and reserves			
1.	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	200,000,000	
2.	Retained earnings	(114,465,090)	
3.	Accumulated other comprehensive income (and other reserves)	1,309,938	
4.	<i>Not Applicable</i>		
5.	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	86,844,848	
Common Equity Tier 1 capital: regulatory adjustments			
7.	Prudential valuation adjustments	1,656,429	
8.	Goodwill (net of related tax liability)		
9.	Other intangibles other than mortgage-servicing rights (net of related tax liability)		
10.	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)		
11.	Cash-flow hedge reserve		
12.	Shortfall of provisions to expected losses		
13.	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)		
14.	Not applicable.		
15.	Defined-benefit pension fund net assets		
16.	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)		
17.	Reciprocal cross-holdings in common equity		
18.	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
19.	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)		
20.	Mortgage servicing rights (amount above 10% threshold)		
21.	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		
22.	Amount exceeding the 15% threshold	-	
23.	of which: significant investments in the common stock of financials		
24.	of which: mortgage servicing rights		
25.	of which: deferred tax assets arising from temporary differences		
26.	National specific regulatory adjustments		
REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS			

	SUBJECT TO PRE-2015 TREATMENT	
	OF WHICH: [INSERT NAME OF ADJUSTMENT]	
	OF 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	1,656,429
29.	Common Equity Tier 1 capital (CET1)	85,188,419
Additional Tier 1 capital: instruments		
30.	Directly issued qualifying 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.	<i>Directly issued capital instruments subject to phase out from Additional Tier 1</i>	
34.	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	
35.	<i>of which: instruments issued by subsidiaries subject to phase out</i>	
36.	Additional Tier 1 capital before regulatory adjustments	
Additional Tier 1 capital: regulatory adjustments		
37.	Investments in own Additional Tier 1 instruments	
38.	Reciprocal cross-holdings in Additional Tier 1 instruments	
39.	Investments in the capital of banking, financial and insurance entities that are outside the scope of 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% threshold)	
40.	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	
41.	National specific regulatory adjustments	
	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT	
	OF WHICH: [INSERT NAME OF ADJUSTMENT]	
	OF WHICH: ...	
42.	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	
43.	Total regulatory adjustments to Additional Tier 1 capital	
44.	Additional Tier 1 capital (AT1)	
45.	Tier 1 capital (T1 = CET1 + AT1)	85,188,419
Tier 2 capital: instruments and provisions		
46.	Directly issued qualifying Tier 2 instruments plus related stock surplus	
47.	<i>Directly issued capital instruments subject to phase out from Tier 2</i>	
48.	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	

49.	<i>of which: instruments issued by subsidiaries subject to phase out</i>	
50.	Provisions	-
51.	Tier 2 capital before regulatory adjustments	-
Tier 2 capital: regulatory adjustments		
52.	Investments in own Tier 2 instruments	
53.	Reciprocal cross-holdings in Tier 2 instruments	
54.	Investments in the capital of banking, financial and insurance entities that are outside the scope of 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 the 10% threshold)	
55.	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	
56.	National specific regulatory adjustments	
	REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT	
	OF WHICH: [INSERT NAME OF ADJUSTMENT]	
	OF WHICH: ...	
57.	Total regulatory adjustments to Tier 2 capital	
58.	Tier 2 capital (T2)	-
59.	Total capital (TC = T1 + T2)	85,188,419
	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT	
	OF WHICH: [INSERT NAME OF ADJUSTMENT]	
	OF WHICH: ...	
60.	Total risk weighted assets	91,108,432
Capital ratios		
61.	Common Equity Tier 1 (as a percentage of risk weighted assets)	94%
62.	Tier 1 (as a percentage of risk weighted assets)	94%
63.	Total capital (as a percentage of risk weighted assets)	94%
64.	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted assets)	2,277,710.81
65.	<i>of which: capital conservation buffer requirement</i>	
66.	<i>of which: bank specific countercyclical buffer requirement (N/A)</i>	
67.	<i>of which: D-SIB buffer requirement (N/A)</i>	
68.	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	91%
National minima including CCB (if different from Basel 3)		
69.	CBB Common Equity Tier 1 minimum ratio	9.0
70.	CBB Tier 1 minimum ratio	10.5
71.	CBB total capital minimum ratio	12.5
Amounts below the thresholds for deduction (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)	
Applicable caps on the inclusion of provisions in Tier 2		
76.	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	
77.	Cap on inclusion of provisions in Tier 2 under standardised approach	
78.	N/A	
79.	N/A	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2020 and 1 Jan 2024)		
80.	<i>Current cap on CET1 instruments subject to phase out arrangements</i>	
81.	<i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	
82.	<i>Current cap on AT1 instruments subject to phase out arrangements</i>	
83.	<i>Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)</i>	
84.	<i>Current cap on T2 instruments subject to phase out arrangements</i>	
85.	<i>Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)</i>	