



Disclosure in accordance with the CRR	Credit risk adjustments	
Risk management objectives and strategies	Encumbered assets	
Own funds 	Use of ECAs	
Key components	Exposure to market risk	
Reconciliation of items of own funds	Operational risk	
Items not deducted from own funds	Exposures in equities	
Own Funds and the EU Commission Regulation	Exposure to interest rate risk	
Capital requirements	Exposure to securitisation positions	
Exposure to counterparty credit risk	Remuneration policy	
Capital buffers	Leverage	
	Qualifying requirements	
	Declaration of the Management Board	

Own Funds in accordance with the EU Commission Implementing Regulation No 1423/2013

Main features of capital instruments

- 1 Issuer
- 2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)
- 3 Governing law(s) of the instrument

Regulatory treatment

- 4 Transitional CRR rules

- 5 Post-transitional CRR rules
- 6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated
- 7 Instrument type (types to be specified by each jurisdiction)
- 8 Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)
- 9 Nominal amount of instrument
- 9a Issue price
- 9b Redemption price
- 10 Accounting classification
- 11 Original date of issuance
- 12 Perpetual or dated
- 13 Original maturity date
- 14 Issuer call subject to prior supervisory approval
- 15 Optional call date, contingent call dates and redemption amount
- 16 Subsequent call dates, if applicable

Coupons / dividends

- 17 Fixed or floating dividend/coupon
- 18 Coupon rate and any related index
- 19 Existence of a dividend stopper
- 20a Fully discretionary, partially discretionary or mandatory (in terms of timing)
- 20b Fully discretionary, partially discretionary or mandatory (in terms of amount)
- 21 Existence of step up or other incentive to redeem
- 22 Noncumulative or cumulative
- 23 Convertible or non-convertible
- 24 If convertible, conversion trigger(s)
- 25 If convertible, fully or partially
- 26 If convertible, conversion rate
- 27 If convertible, mandatory or optional conversion
- 28 If convertible, specify instrument type convertible into
- 29 If convertible, specify issuer of instrument it converts into
- 30 Write-down features
- 31 If write-down, write-down trigger(s)
- 32 If write-down, full or partial
- 33 If write-down, permanent or temporary
- 34 If temporary write-down, description of write-up mechanism
- 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)
- 36 Non-compliant transitioned features
- 37 If yes, specify non-compliant features

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	A	B1	B2	C	D1	D2
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1	Bank Millennium S.A.	Bank Millennium S.A.	Bank Millennium S.A.	Bank Millennium S.A.	Bank Millennium S.A.	Bank Millennium S.A.
2	N/A	N/A	N/A	PLBIG0000016	PLBIG0000016	PLBIG0000016
3	Polish	Polish	Polish	Polish	Polish	Polish
4	N/A	N/A	N/A	N/A	N/A	N/A
5	Kapitał podstawowy Tier I	Kapitał podstawowy Tier I	Kapitał podstawowy Tier I	Kapitał podstawowy Tier I	Kapitał podstawowy Tier I	Kapitał podstawowy Tier I
6	Stand-alone level/consolidated level	Stand-alone level/consolidated level	Stand-alone level/consolidated level	Stand-alone level/consolidated level	Stand-alone level/consolidated level	Stand-alone level/consolidated level
7	registered founder	registered ordinary	registered ordinary	bearer ordinary	bearer ordinary	bearer ordinary
8	427.400	600.000	600.000	18.772.600	6.800.008	10.445.000
9	1	1	1	1	1	1
9a	1	1	1	1	1	1
9b	N/A	N/A	N/A	N/A	N/A	N/A
10	equity	equity	equity	equity	equity	equity
11	30.06.1989	13.06.1990	13.12.1990	17.05.1991	31.12.1991	31.01.1992
12	perpetual	perpetual	perpetual	perpetual	perpetual	perpetual
13	N/A	N/A	N/A	N/A	N/A	N/A
14	N/A	N/A	N/A	N/A	N/A	N/A
15	N/A	N/A	N/A	N/A	N/A	N/A
16	N/A	N/A	N/A	N/A	N/A	N/A
17	Floating rate	Floating rate	Floating rate	Floating rate	Floating rate	Floating rate
18	N/A	N/A	N/A	N/A	N/A	N/A
19	Yes	Yes	Yes	Yes	Yes	Yes
20a	fully discretionary	fully discretionary	fully discretionary	fully discretionary	fully discretionary	fully discretionary
20b	fully discretionary	fully discretionary	fully discretionary	fully discretionary	fully discretionary	fully discretionary
21	N/A	N/A	N/A	N/A	N/A	N/A
22	N/A	N/A	N/A	N/A	N/A	N/A
23	N/A	N/A	N/A	N/A	N/A	N/A
24	N/A	N/A	N/A	N/A	N/A	N/A
25	N/A	N/A	N/A	N/A	N/A	N/A
26	N/A	N/A	N/A	N/A	N/A	N/A

27	N/A	N/A	N/A	N/A	N/A	N/A
28	N/A	N/A	N/A	N/A	N/A	N/A
29	N/A	N/A	N/A	N/A	N/A	N/A
30	N/A	N/A	N/A	N/A	N/A	N/A
31	GSM, statutory approach	GSM, statutory approach	GSM, statutory approach	GSM, statutory approach	GSM, statutory approach	GSM, statutory approach
32	full or partial	full or partial	full or partial	full or partial	full or partial	full or partial
33	N/A	N/A	N/A	N/A	N/A	N/A
34	GSM's resolution	GSM's resolution	GSM's resolution	GSM's resolution	GSM's resolution	GSM's resolution
35	N/A	N/A	N/A	N/A	N/A	N/A
36	N/A	N/A	N/A	N/A	N/A	N/A
37	N/A	N/A	N/A	N/A	N/A	N/A

	E	F	G	H	I	J
1	Bank Millennium S.A.	Bank Millennium S.A.	Bank Millennium S.A.	Bank Millennium S.A.	Bank Millennium S.A.	Bank Millennium S.A.
2	PLBIG0000016	PLBIG0000016	PLBIG0000016	PLBIG0000016	PLBIG0000016	PLBIG0000016
3	Polish	Polish	Polish	Polish	Polish	Polish
4	N/A	N/A	N/A	N/A	N/A	N/A
5	Kapitał podstawowy Tier I	Kapitał podstawowy Tier I	Kapitał podstawowy Tier I	Kapitał podstawowy Tier I	Kapitał podstawowy Tier I	Kapitał podstawowy Tier I
6	Stand-alone level/consolidated level	Stand-alone level/consolidated level	Stand-alone level/consolidated level	Stand-alone level/consolidated level	Stand-alone level/consolidated level	Stand-alone level/consolidated level
7	bearer ordinary	bearer ordinary	bearer ordinary	bearer ordinary	bearer ordinary	bearer ordinary
8	24.000.000	37.490.884	32.000.000	28.328.516	65.000.000	196.120.000
9	1	1	1	1	1	1
9a	1	1,43	2,38	2,75	3,4	1
9b	N/A	N/A	N/A	N/A	N/A	N/A
10	equity	equity	equity	equity	equity	equity
11	28.05.1993	10.12.1993	30.05.1994	24.10.1994	12.08.1997	12.09.1997
12	perpetual	perpetual	perpetual	perpetual	perpetual	perpetual
13	N/A	N/A	N/A	N/A	N/A	N/A
14	N/A	N/A	N/A	N/A	N/A	N/A
15	N/A	N/A	N/A	N/A	N/A	N/A

16	N/A	N/A	N/A	N/A	N/A	N/A
17	Floating rate	Floating rate	Floating rate	Floating rate	Floating rate	Floating
18	N/A	N/A	N/A	N/A	N/A	N/A
19	Yes	Yes	Yes	Yes	Yes	Yes
20a	fully discretionary	fully discretionary	fully discretionary	fully discretionary	fully discretionary	fully dis
20b	fully discretionary	fully discretionary	fully discretionary	fully discretionary	fully discretionary	fully dis
21	N/A	N/A	N/A	N/A	N/A	N/A
22	N/A	N/A	N/A	N/A	N/A	N/A
23	N/A	N/A	N/A	N/A	N/A	N/A
24	N/A	N/A	N/A	N/A	N/A	N/A
25	N/A	N/A	N/A	N/A	N/A	N/A
26	N/A	N/A	N/A	N/A	N/A	N/A
27	N/A	N/A	N/A	N/A	N/A	N/A
28	N/A	N/A	N/A	N/A	N/A	N/A
29	N/A	N/A	N/A	N/A	N/A	N/A
30	N/A	N/A	N/A	N/A	N/A	N/A
31	GSM, statutory approach	GSM, statutory approach	GSM, statutory approach	GSM, statutory approach	GSM, statutory approach	GSM, st approach
32	full or partial	full or partial	full or partial	full or partial	full or partial	full or p
33	N/A	N/A	N/A	N/A	N/A	N/A
34	GSM's resolution	GSM's resolution	GSM's resolution	GSM's resolution	GSM's resolution	GSM's r
35	N/A	N/A	N/A	N/A	N/A	N/A
36	N/A	N/A	N/A	N/A	N/A	N/A
37	N/A	N/A	N/A	N/A	N/A	N/A

Transitional Own Funds (PLN thousand)

	(A) AMOUNT AT DISCLOSURE DATE	(B) REGULATION (EU) NO 575/2013 ARTICLE	(C) AMOUNTS SUBJECT TO PRE-REGULATION (EU) NO 575/2013 TREATMENT OR PRESCRIBED
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	DATE	ARTICLE REFERENCE	RESIDUAL AMOUNT OF REGULATION (EU) NO 575/2013
Common Equity Tier 1 capital: instruments and reserves			
Capital instruments and the related share premium accounts	2.360.619	26 (1), 27, 28, 29, EBA list 26 (3)	2.360.619
of which: Instrument type 1	0	EBA list 26 (3)	0
of which: Instrument type 2	0	EBA list 26 (3)	0
of which: Instrument type 3	0	EBA list 26 (3)	0
Retained earnings	2.637.949	26 (1) (c)	2.637.949
Accumulated other comprehensive income (and other reserves, to include unrealised gains and losses under the applicable accounting standards)	-112.911	26 (1)	-112.911
Funds for general banking risk	228.902	26 (1) (f)	228.902
Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1	0	486 (2)	0
Public sector capital injections grandfathered until 1 January 2018	0		0
Minority Interests (amount allowed in consolidated CET1)	0	84, 479, 480	0
Independently reviewed interim profits net of any foreseeable charge or dividend	160.032	26 (2)	160.032
Common Equity Tier 1 (CET1) capital before regulatory adjustments	5.274.591		5.274.591
Common Equity Tier 1 (CET1) capital: regulatory adjustments	0		0
Additional value adjustments (negative amount)	0	34, 105	0
Intangible assets (net of related tax liability) (negative amount)	-59.119	36 (1) (b), 37, 472 (4)	-59.119
	0	Empty Set in the EU	0
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	0	36 (1) (c), 38, 472 (5)	0
Fair value reserves related to gains or losses on cash flow hedges	165.799	33 (a)	165.799

Negative amounts resulting from the calculation of expected loss amounts	-201.459	36 (1) (d), 40, 159, 472 (6)	-167.882
Any increase in equity that results from securitised assets (negative amount)	0	32 (1)	0
Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	0	33 (b)	0
Defined-benefit pension fund assets (negative amount)	0	36 (1) (e), 41, 472 (7)	0
Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	0	36 (1) (f), 42, 472 (8)	0
Holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	36 (1) (g), 44, 472 (9)	0
Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	0	36 (1) (h), 43, 45, 46, 49 (2) (3), 79, 472 (10)	0
Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1) to (3), 79, 470, 472 (11)	-112.334
Empty Set in the EU	0		0
Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	0	36 (1) (k)	0
of which: qualifying holdings outside the financial sector (negative amount)	0	36 (1) (k) (i), 89 to 91	0
of which: securitisation positions (negative amount)	0	36 (1) (k) (ii), 243 (1) (b), 244 (1) (b), 258	0
of which: free deliveries (negative amount)	0	36 (1) (k) (iii), 379 (3)	0
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in 38 (3) are met) (negative amount)	0	36 (1) (c), 38, 48 (1) (a), 470, 472 (5)	0
Amount exceeding the 15% threshold (negative amount)	0	48 (1)	0

of which: direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	0	36 (1) (i), 48 (1) (b), 470, 472 (11)	0
Empty Set in the EU	0		0
of which: deferred tax assets arising from temporary differences	0	36 (1) (c), 38, 48 (1) (a), 470, 472 (5)	0
Losses for the current financial year (negative amount)	0	36 (1) (a), 472 (3)	0
Foreseeable tax charges relating to CET1 items (negative amount)	0	36 (1) (l)	0
Regulatory adjustments applied to Common Equity Tier 1 in respect of amounts subject to pre-CRR treatment	0		0
Regulatory adjustments relating to unrealised gains and losses pursuant to Articles 467 and 468	-56.664		-57.072
Of which: ...filter for unrealised loss 1	409	467	0
Of which: ...filter for unrealised loss 2	0	467	0
Of which: ...filter for unrealised gain 1	-57.072	468	-57.072
Of which: ...filter for unrealised gain 2	0	468	0
Amount to be deducted from or added to Common Equity Tier 1 capital with regard to additional filters and deductions required pre CRR	0	481	0
Of which: ...	0	481	0
Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)	0	36 (1) (j)	0
Total regulatory adjustments to Common equity Tier 1 (CET1)	-151.442		-230.609
Common Equity Tier 1 (CET1) capital	5.123.149		5.043.982
Additional Tier 1 (AT1) capital: instruments	0		0
Capital instruments and the related share premium accounts	0	51, 52	0
of which: classified as equity under applicable accounting standards	0		0
of which: classified as liabilities under applicable accounting standards	0		0
Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1	0	486 (3)	0
Public sector capital injections grandfathered until 1 January 2018	0	483 (3)	0

Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	0	85,86,480	0
of which: instruments issued by subsidiaries subject to phase out	0	486 (3)	0
Additional Tier 1 (AT1) capital before regulatory adjustments	0		0
Additional Tier 1 (AT1) capital: regulatory adjustments	0		0
Direct and indirect holdings by an institution of own AT1 Instruments (negative amount)	0	52 (1) (b), 56 (a), 57, 475 (2)	0
Holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	56 (b), 58, 475 (3)	0
Direct and indirect holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	0	56 (c), 59, 60, 79, 475 (4)	0
Direct and indirect holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above the 10% threshold net of eligible short positions) (negative amount)	0	56 (d), 59, 79, 475 (4)	0
Regulatory adjustments applied to additional tier 1 in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts)	0		0
Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Common Equity Tier 1 capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013	0	472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a)	0
Of which items to be detailed line by line, e.g. Material net interim losses, intangibles, shortfall of provisions to expected losses etc	0		0
Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Tier 2 capital during the transitional period pursuant to article 475 of Regulation (EU) No 575/2013	0	477, 477 (3), 477 (4) (a)	0
Of which items to be detailed line by line, e.g. Reciprocal cross holdings in Tier 2 instruments, direct holdings of non-significant investments in the capital of other financial sector entities, etc	0		0
Amount to be deducted from or added to Additional Tier 1			

capital with regard to additional filters and deductions required pre- CRR	0	467,468,481	0
Of which: ...possible filter for unrealised losses	0	467	0
Of which: ...possible filter for unrealised gains	0	468	0
Of which: ...	0	481	0
Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)	0	56 (e)	0
Total regulatory adjustments to Additional Tier 1 (AT1) capital	0		0
Additional Tier 1 (AT1) capital	0		0
Tier 1 capital (T1 = CET1 + AT1)	5.123.149		5.043.982
Tier 2 (T2) capital: instruments and provisions	0		0
Capital instruments and the related share premium accounts	0	62,63	0
Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2	380.104	486 (4)	383.607
Public sector capital injections grandfathered until 1 January 2018	0	483 (4)	0
Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	0	87,88,480	0
of which: instruments issued by subsidiaries subject to phase out	0	486 (4)	0
Credit risk adjustments	0	62 (c) & (d)	0
Tier 2 (T2) capital before regulatory adjustments	380.104		383.607
Tier 2 (T2) capital: regulatory adjustments	0		0
Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	0	63 (b) (i), 66 (a), 67, 477 (2)	0
Holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	66 (b), 68, 477 (3)	0
Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	66 (c), 69, 70, 79, 477 (4)	0
Of which new holdings not subject to transitional arrangements	0		0
Of which holdings existing before 1 January 2013 and subject	0		0

to transitional arrangements			
Direct and indirect holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	0	66 (d), 69, 79, 477 (4)	-112.334
Regulatory adjustments applied to tier 2 in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts)	0		0
Residual amounts deducted from Tier 2 capital with regard to deduction from Common Equity Tier 1 capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013	-134.306	472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a)	-167.882
Of which items to be detailed line by line, e.g. Material net interim losses, intangibles, shortfall of provisions to expected losses etc	0		0
Residual amounts deducted from Tier 2 capital with regard to deduction from Additional Tier 1 capital during the transitional period pursuant to article 475 of Regulation (EU) No 575/2013	0	475, 475 (2) (a), 475 (3), 475 (4) (a)	0
Of which items to be detailed line by line, e.g. reciprocal cross holdings in at1 instruments, direct holdings of non significant investments in the capital of other financial sector entities, etc	0		0
Amount to be deducted from or added to Tier 2 capital with regard to additional filters and deductions required pre CRR	0	467, 468, 481	45.658
Of which: ... possible filter for unrealised losses	0	467	0
Of which: ... possible filter for unrealised gains	0	468	45.658
Of which: ...	0	481	0
Total regulatory adjustments to Tier 2 (T2) capital	-134.306		-234.558
Tier 2 (T2) capital	245.798		149.049
Total capital (TC = T1 + T2)	5.368.947		5.193.031
Risk weighted assets in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013(i.e. CRR residual amounts)	0		0
Of which: ... items not deducted from CET1 (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g. Deferred tax assets that rely on future profitability net of related tax liability, indirect holdings of own CET1 , etc)	499.828	472, 472 (5), 472 (8) (b), 472 (10) (b), 472 (11) (b)	0

Of which: ... items not deducted from AT1 items (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g. Reciprocal cross holdings in T2 instruments, direct holdings of non-significant investments in the capital of other financial sector entities, etc)	0	475, 475 (2) (b), 475 (2) (c), 475 (4) (b)	0
Items not deducted from T2 items (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g. Indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities etc)	0	477, 477 (2) (b), 477 (2) (c), 477 (4) (b)	0
Total risk weighted assets	0		0
Capital ratios and buffers	0		0
Common Equity Tier 1 (as a percentage of risk exposure amount)	0	92 (2) (a), 465	0
Tier 1 (as a percentage of risk exposure amount)	0	92 (2) (b), 465	0
Total capital (as a percentage of risk exposure amount)	0	92 (2) (c)	0
Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount)	0	CRD 128, 129, 130	0
of which: capital conservation buffer requirement	0		0
of which: countercyclical buffer requirement	0		0
of which: systemic risk buffer requirement	0		0
of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	0	CRD 131	0
Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	0	CRD 128	0
[non relevant in EU regulation]	0		0
[non relevant in EU regulation]	0		0
[non relevant in EU regulation]	0		0
Amounts below the thresholds for deduction (before risk weighting)	0		0
Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	0	36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 475 (4), 66 (c), 69, 70, 477 (4)	0

Direct and indirect holdings by the institution of the CET 1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	0	36 (1) (i), 45, 48, 470, 472 (11)	0
Empty Set in the EU	0		0
Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met)	199.931	36 (1) (c), 38, 48, 470, 472 (5)	0
Applicable caps on the inclusion of provisions in Tier 3	0		0
Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the cap)	0	62	0
Cap on inclusion of credit risk adjustments in T2 under standardised approach	0	62	0
Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	0	62	0
Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	0	62	0
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)	0		0
Current cap on CET1 instruments subject to phase out arrangements	0	484 (3), 486 (2) & (5)	0
Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	0	484 (3), 486 (2) & (5)	0
Current cap on AT1 instruments subject to phase out arrangements	0	484 (4), 486 (3) & (5)	0
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	0	484 (4), 486 (3) & (5)	0
Current cap on T2 instruments subject to phase out arrangements	0	484 (5), 486 (4) & (5)	0
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	0	484 (5), 486 (4) & (5)	0