

Group - required capital ratios	CET1	T1	TCR
Minimum (art. 92 CRR)	4.50%	6.00%	8.00%
Pillar II FX mortgage buffer	1.56%	2.09%	2.79%
TSCR¹	6.06%	8.09%	10.79%
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%
OCR²	8.81%	10.84%	13.54%

¹ TSCR - Total SREP Capital Requirements

² OCR - Overall Capital Requirements