

Joint Capital decision (JCD)		JCD 2015	JCD 2016	projection	
Target applicable in		2016 phased	2017 phased	2018 phased	2019 fully loaded
Pillar 1 minimum requirement (P1 min)	CET1	4,5%	4,5%	4,5%	4,5%
	AT1	-	1,5%	1,5%	1,5%
	T2	-	2,0%	2,0%	2,0%
Pillar 2 requirement (P2R)	CET1	phased: 4,625% full: 2,75%	1,75%	1,75%	1,75%
Conservation buffer	CET1	phased: 0,625% full: 2,5%	-	-	-
Total SREP Capital Requirement (TSCR)	CET1	9,75%	6,25%	6,25%	6,25%
	T1	-	7,75%	7,75%	7,75%
	Total capital	-	9,75%	9,75%	9,75%
Combined Buffer Requirement (CBR)					
Conservation buffer	CET1	-	1,25%	1,875%	2,50%
O-SII buffer	CET1	0,50%	1,00%	1,50%	1,50%
Countercyclical buffer	CET1	0,00%	0,15%	0,15%	0,15%
Overall capital requirement (OCR) = MDA threshold	CET1	10,25%	8,65%	9,775%	10,40%
	T1	-	10,15%	11,275%	11,90%
	Total capital	-	12,15%	13,275%	13,90%
Early warning threshold	CET1	0,25%	-	-	-
Pillar 2 Guidance (P2G)	CET1	-	1,00%	1,00%	1,00%
CET1 requirement + P2G	CET1	10,50%	9,65%	10,775%	11,40%