Transitional Own Funds Disclosure template

Reference date	**31 March 2016**
Entity name	**Investec Bank plc**
Level of application	**Sub-consolidation**

See below transitional own funds disclosure template in line with article 437 of the Capital Requirements Regulation.

		Investec plc			
		£'million		£'million	
	Common Equity Tier 1 capital: instruments and reserves	**AMOUNT AT 31 MARCH 2016**	**AMOUNTS SUBJECT TO PRE-REGULATION (EU) NO 575/2013 TREATMENT OR PRESCRIBED RESIDUAL AMOUNT OF REGULATION (EU) NO 575/2013**	**AMOUNT AT 31 MARCH 2015**	**AMOUNTS SUBJECT TO PRE-REGULATION (EU) NO 575/2013 TREATMENT OR PRESCRIBED RESIDUAL AMOUNT OF REGULATION (EU) NO 575/2013**
1	**Capital instruments and the related share premium accounts**	**1,330**	**-**	**1,330**	-
	of which: Ordinary shares	1,330	-	1,330	-
2	Retained earnings	237	-	278	-
3	Accumulated other comprehensive income (and other reserves, to include unrealised gains and losses under the applicable accounting standards)	128	-	141	-
3a	Funds for general banking risk	-	-	-	-
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1	-	-	-	-
	Public sector capital injections grandfathered until 1 January 2018	-	-	-	-
5	Minority Interests (amount allowed in consolidated CET1)	(1)	-	-	-
5a	Independently reviewed interim profits net of any foreseeable charge or dividend	98	-	(15)	-
6	**Common Equity Tier 1 (CET1) capital before regulatory adjustments**	**1,792**	-	**1,734**	-
Common Equity Tier 1 (CET1) capital: regulatory adjustments					
7	Additional value adjustments (negative amount)	(6)	-	(15)	-
8	Intangible assets (net of related tax liability) (negative amount)	(374)	-	(382)	-
9	Empty Set in the EU	-	-	-	-
10	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)	(8)	-	(8)	-
11	Fair value reserves related to gains or losses on cash flow hedges	-	-	-	-
12	Negative amounts resulting from the calculation of expected loss amounts	-	-	-	-
13	Any increase in equity that results from securitised assets (negative amount)	-	-	-	-
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-	-	-	-
15	Defined-benefit pension fund assets (negative amount)	-	-	-	-
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	-	-	-	-
17	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)	-	-	-	-
18	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)	-	-	-	-
19	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)	-	-	-	-
20	Empty Set in the EU	-	-	-	-
20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	(4)	-	(4)	-
20b	of which: qualifying holdings outside the financial sector (negative amount)		-		-
20c	of which: securitisation positions (negative amount)	(4)	-	(4)	-
20d	of which: free deliveries (negative amount)	-	-	-	-
21	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)	-	-	-	-
22	Amount exceeding the 15% threshold (negative amount)	-	-	-	-
23	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	-	-	-	-
24	Empty Set in the EU	-	-	-	-
25	of which: deferred tax assets arising from temporary differences	-	-	-	-
25a	Losses for the current financial year (negative amount)	-	-	-	-
25b	Foreseeable tax charges relating to CET1 items (negative amount)	-	-		-
26	Regulatory adjustments applied to Common Equity Tier 1 in respect of amounts subject to pre-CRR treatment	-	-	-	-
26a	Regulatory adjustments relating to unrealised gains and losses pursuant to Articles 467 and 468	-	-	-	-
	Of which: Filter for unrealised gains on available-for-sale equities	-	-	-	-
26b	Amount to be deducted from or added to Common Equity Tier 1 capital with regard to additional filters and deductions required pre CRR	-	-	-	-
	Of which: Connected funding of a capital nature	-	-	-	-
27	Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)	-	-		-
28	**Total regulatory adjustments to Common equity Tier 1 (CET1)**	**(392)**	**-**	**(409)**	
29	**Common Equity Tier 1 (CET1) capital**	**1,400**	**-**	**1,325**	**-**
Additional Tier 1 (AT1) capital: instruments					
30	Capital instruments and the related share premium accounts	-	-	-	-
31	of which: classified as equity under applicable accounting standards	-	-	-	-
32	of which: classified as liabilities under applicable accounting standards	-	-	-	-
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1			-	-
	Public sector capital injections grandfathered until 1 January 2018	-	-	-	-
34	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	-	-	-	-
35	of which: instruments issued by subsidiaries subject to phase out	-	-	-	-
36	**Additional Tier 1 (AT1) capital before regulatory adjustments**	**-**	**0**	**-**	**-**
Additional Tier 1 (AT1) capital: regulatory adjustments					
37	Direct and indirect holdings by an institution of own AT1 Instruments (negative amount)	-	-	-	-
38	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)	-	-	-	-
39	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)	-	-	-	-
40	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)	-	-	-	-
41	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)	-	-	-	-
41a	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	-	-	-	-
41b	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	-	-	-	-
41c	Amount to be deducted from or added to Additional Tier 1 capital with regard to additional filters and deductions required pre- CRR	-	-	-	-
42	Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)	-	-	-	-
43	**Total regulatory adjustments to Additional Tier 1 (AT1) capital**	**1,400**	**-**	**1,325**	**-**
44	**Additional Tier 1 (AT1) capital**	**0**	**0**	**0**	**0**
45	**Tier 1 capital (T1 = CET1 + AT1)**	**1,400**	**0**	**1,325**	**0**

Tier 2 (T2) capital: instruments and provisions					
46	Capital instruments and the related share premium accounts	572	-	572	-
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2	-	-	-	-
	Public sector capital injections grandfathered until 1 January 2018	-	-	-	-
48	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	18		18	(18)
49	of which: instruments issued by subsidiaries subject to phase out	18		18	(18)
50	Credit risk adjustments	-	-	-	-
51	**Tier 2 (T2) capital before regulatory adjustments**	**590**	**0**	**590**	**(18)**
Tier 2 (T2) capital: regulatory adjustments					
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	-	-	-	-
53	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)	-	-	-	-
54	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)	-	-	-	-
54a	Of which new holdings not subject to transitional arrangements	-	-	-	-
54b	Of which holdings existing before 1 January 2013 and subject to transitional arrangements	-	-	-	-
55	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)	-	-	-	-
56	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)	-	-	-	-
56a	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	-	-	-	-
	Of which items to be detailed line by line, e.g. Material net interim losses, intangibles, shortfall of provisions to expected losses etc	-	-	-	-
56b	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	-	-	-	-
56c	Amount to be deducted from or added to Tier 2 capital with regard to additional filters and deductions required pre CRR	-	-	**-**	**-**
57	**Total regulatory adjustments to Tier 2 (T2) capital**	-	-	**590**	**(18)**
58	**Tier 2 (T2) capital**	**590**	0	**1,915**	**(18)**
59	**Total capital (TC = T1 + T2)**	**1,990**	0	**-**	**-**
59a	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)				
60	**Total risk weighted assets**	**11,738**		**10,967**	
Capital ratios and buffers					
61	Common Equity Tier 1 (as a percentage of risk exposure amount)	11.9%		12.1%	
62	Tier 1 (as a percentage of risk exposure amount)	11.9%		12.1%	
63	Total capital (as a percentage of risk exposure amount)	17.0%		0.0%	
64	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)	0.64%		0%	
65	of which: capital conservation buffer requirement	0.63%		0%	
66	of which: countercyclical buffer requirement	0.01%		0%	
67	of which: systemic risk buffer requirement	0%		0%	
67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	0%		0%	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	5.93%		6.1%	
69	[non relevant in EU regulation]	NA		NA	
70	[non relevant in EU regulation]	NA		NA	
71	[non relevant in EU regulation]	NA		NA	
Amounts below the thresholds for deduction (before risk weighting)					
72	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)	75		110	
73	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)	24		12	
74	Empty Set in the EU	NA		NA	
75	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)	34		30	
Applicable caps on the inclusion of provisions in Tier 2					
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	-		-	
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	-		-	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	-		-	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	-		-	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)					
80	Current cap on CET1 instruments subject to phase out arrangements	-		-	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-		-	
82	Current cap on AT1 instruments subject to phase out arrangements	-		-	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-		-	
84	Current cap on T2 instruments subject to phase out arrangements	31		36	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-		-	

Capital instruments' main features template

Reference date
Entity name
Level of application

31 March 2016
Investec Bank plc
Sub-consolidated

See below capital instruments' main features template populated in line with article 437 of the Capital Requirements Regulation.

	Capital instruments' main features template	**Ordinary shares**	**Subordinated fixed rate medium-term note**	**Guaranteed undated subordinated callable step-up notes**
1	Issuer	Investec Bank plc	Investec Bank plc	Investec Finance plc
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA	XS0593062788	XS0283613437
3	Governing law(s) of the instrument	English Law	English Law	English Law
	Regulatory treatment			
4	Transitional CRR rules	Common Equity Tier 1	Tier 2	Tier 2
5	Post-transitional rules	Common Equity Tier 1	Tier 2	Ineligible
6	Eligible at solo/(sub-) consolidated/ solo & (sub-) consolidated	Solo and Consolidated	Solo and Consolidated	Solo and Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares	Tier 2 instruments	Tier 2 instruments
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)[1]	£1,187m	£572m	£18m
9	Nominal amount of instrument	£1,187m	£575m	£17.861m
9a	Issue price	NA	99.981%	99.239%
9b	Redemption price	NA	Par plus accrued but unpaid interest	Par plus accrued but unpaid interest
10	Accounting classification	Shareholders' equity	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	NA	17 February 2011 (29 June 2011 tap)	23 January 2007
12	Perpetual or dated	Perpetual	Dated	Perpetual
13	Original maturity date	No maturity	17 February 2022	No maturity
14	Issuer call subject to prior supervisory approval	NA	NA	No
15	Optional call date, contingent call dates and redemption amount	NA	NA; Subject to tax and regulatory call; Redemption at par plus accrued but unpaid interest	23 January 2017; Subject to tax call; Redemption at par plus accrued but unpaid interest
16	Subsequent call dates, if applicable	NA	NA	Each interest payment date after 23 January 2017
	Coupons/ dividends			
17	Fixed or floating dividend/ coupon	Floating	Fixed	Fixed to Floating
18	Coupon rate and any related index	NA	9.625%	6.25% fixed converting to 3 month GBP LIBOR + 2.11% (on 23 January 2017)
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timings)	Fully discretionary	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	Yes
22	Noncumulative or cumulative	Noncumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA
30	Write-down features	NA	NA	NA
31	If write-down, write-down triggers(s)	NA	NA	NA
32	If write-down, full or partial	NA	NA	NA
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-up mechanism	NA	NA	NA
35	Position in subordinated hierarchy in liquidation (specify instrument type immediately senior to instrument)	Represents the most subordinate claim in liquidation of the bank	Subordinated to payments of any amounts due and payable to Senior Creditors	Subordinated to payments of any amounts due and payable to Senior Creditors
36	Non-compliant transitioned features	NA	No	Yes
37	If yes, specify non-compliant features	NA	NA	Incentive to redeem

Note 1: Amount recognised in regulatory capital at 31 March 2016 is before the annual phase out of non-qualifying instruments and before the allocation of surp to non-controlling interests.

CRR leverage ratio - Disclosure template

Reference date	**31 March 2016**
Entity name	**Investec Bank plc**
Level of application	**Sub-consolidated**

See below leverage ratio templates populated in line with article 451 of the Capital Requirements Regulation.

Table LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

		£'million
		Applicable amount
1	Total assets as per published financial statements	18,335
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation	(72)
3	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the leverage ratio total exposure measure in accordance with Article 429(13) of Regulation (EU) No 575/2013)	0
4	Adjustments for derivative financial instruments	4
5	Adjustment for securities financing transactions (SFTs)	126
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	554
EU-6a	(Adjustment for intragroup exposures excluded from the leverage ratio total exposure measure in accordance with Article 429(7) of Regulation (EU) No 575/2013)	0
EU-6b	(Adjustment for exposures excluded from the leverage ratio total exposure measure in accordance with Article 429(14) of Regulation (EU) No 575/2013)	0
7	Other adjustments	(382)
8	**Leverage ratio total exposure measure**	18,565

Table LRCom: Leverage ratio common disclosure

		£'million
		CRR leverage ratio exposures
	On-balance sheet exposures (excluding derivatives and SFTs)	
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	16,863
2	(Asset amounts deducted in determining Tier 1 capital)	(391)
3	**Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)**	16,472
	Derivative exposures	
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	328
5	Add-on amounts for PFE associated with all derivatives transactions (mark- to-market method)	519
EU-5a	Exposure determined under Original Exposure Method	0
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	0
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0
8	(Exempted CCP leg of client-cleared trade exposures)	0
9	Adjusted effective notional amount of written credit derivatives	457
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(448)
11	**Total derivatives exposures (sum of lines 4 to 10)**	856
	SFT exposures	
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	557
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0
14	Counterparty credit risk exposure for SFT assets	126
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429b(4) and 222 of Regulation (EU) No 575/2013	0
15	Agent transaction exposures	0
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	0
16	**Total securities financing transaction exposures (sum of lines 12 to 15a)**	683
	Other off-balance sheet exposures	
17	Off-balance sheet exposures at gross notional amount	1,274
18	(Adjustments for conversion to credit equivalent amounts)	(720)
19	**Other off-balance sheet exposures (sum of lines 17 and 18)**	554
	Exempted exposures in accordance with Article 429(7) and (14) of Regulation (EU) No 575/2013 (on and off balance sheet)	
EU-19a	(Intragroup exposures (solo basis) exempted in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	0
EU-19b	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	0
	Capital and total exposure measure	
20	Tier 1 capital	1,400
21	Leverage ratio total exposure measure (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	18,565
	Leverage ratio	
22	Leverage ratio	
	Choice on transitional arrangements and amount of derecognised fiduciary items	
EU-23	Choice on transitional arrangements for the definition of the capital measure	Tier 1 Transitional
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) No 575/2013	NA

CRR leverage ratio - Disclosure template continued

Reference date	**31 March 2016**
Entity name	**Investec Bank plc**
Level of application	**Sub-consolidated**

See below leverage ratio templates populated in line with article 451 of the Capital Requirements Regulation.

Table LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

		£'million
		CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	16,472
EU-2	Trading book exposures	363
EU-3	Banking book exposures, of which:	16,109
EU-4	Covered bonds	-
EU-5	Exposures treated as sovereigns	3,780
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	66
EU-7	Institutions	1,834
EU-8	Secured by mortgages of immovable properties	3,041
EU-9	Retail exposures	950
EU-10	Corporate	3,961
EU-11	Exposures in default	235
EU12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	2,242

Table LRQua: Free format text boxes for disclosure on qualitative items

1	Description of the processes used to manage the risk of excessive leverage	A description of how excessive leverage is managed and the factors impacting the 31 March 2016 leverage ratio are disclosed in the Investec Bank plc (silo) annual financial statements on pages 96, 97 and 106.
2	Description of the factors that had an impact on the leverage Ratio during the period to which the disclosed leverage Ratio refers	

Countercyclical capital buffer - Disclosure template

Reference date	**31 March 2016**
Entity name	**Investec Bank plc**
Level of application	**Sub-consolidated**

See below countercyclical capital buffer templates populated in line with article 440 of the Capital Requirements Regulation.

Geographical distribution of credit exposures relevant for the calculation of the countercyclical capital buffer

Row		General credit exposure		Trading book exposure		Securitisation exposure		Own funds requirements					
		Exposure value for SA	Exposure value for IRB	Sum of long and short position of trading book	Value of trading book exposure for internal models	Exposure value for SA	Exposure value for IRB	Of which: General credit exposures	Of which: Trading book exposures	Of which: Securitisation exposures	Total	Own funds requirement weights	Countercyclical capital buffer rate
		010	020	030	040	050	060	070	080	090	100	110	120
010	Breakdown by country:												
	Australia	379	-	0	-	-	-	29	0	-	29	3.99%	
	Austria	-	-	-	-	-	-	-	-	-	-	0.00%	
	Bahrain	0	-	-	-	-	-	0	-	-	0	0.00%	
	Belgium	1	-	3	-	-	-	0	0	-	0	0.03%	
	Bermuda	49	-	-	-	-	-	4	-	-	4	0.50%	
	Canada	19	-	0	-	-	-	2	0	-	2	0.22%	
	Cayman Islands	253	-	-	-	8	-	20	-	0	20	2.81%	
	Croatia	2	-	-	-	-	-	0	-	-	0	0.03%	
	Cyprus	44	-	-	-	-	-	4	-	-	4	0.51%	
	Denmark	1	-	26	-	-	-	0	1	-	1	0.15%	
	Finland	-	-	0	-	-	-	-	0	-	0	0.00%	
	France	72	-	7	-	-	-	6	0	-	6	0.90%	
	Germany	160	-	3	-	3	-	11	0	0	11	1.56%	
	Gibraltar	36	-	-	-	-	-	3	-	-	3	0.37%	
	Greece	0	-	-	-	-	-	0	-	-	0	0.00%	
	Guernsey	222	-	-	-	-	-	13	-	-	13	1.78%	
	Hong Kong	28	-	0	-	-	-	2	-	-	2	0.24%	0.63%
	Hungary	0	-	-	-	-	-	0	-	-	0	0.00%	
	India	17	-	-	-	-	-	1	-	-	1	0.20%	
	Ireland	529	-	9	-	10	-	42	1	0	43	5.98%	
	Isle of Man	119	-	5	-	-	-	8	0	-	8	1.11%	
	Israel	8	-	-	-	-	-	0	-	-	0	0.03%	
	Italy	43	-	14	-	-	-	3	0	-	4	0.52%	
	Japan	8	-	0	-	-	-	1	0	-	1	0.08%	
	Jersey	387	-	0	-	0	-	24	0	-	24	3.29%	
	Jordan	2	-	-	-	-	-	0	-	-	0	0.01%	
	Kazakhstan	-	-	-	-	-	-	-	-	-	-	0.00%	
	Korea - Republic of	6	-	-	-	-	-	0	-	-	0	0.07%	
	Liberia	7	-	-	-	-	-	0	-	-	0	0.03%	
	Liechtenstein	0	-	-	-	-	-	0	-	-	0	0.00%	
	Luxembourg	436	-	1	-	65	-	35	0	1	36	5.05%	
	Malaysia	1	-	-	-	-	-	0	-	-	0	0.00%	
	Malta	8	-	-	-	-	-	1	-	-	1	0.08%	
	Marshall Islands	24	-	-	-	-	-	2	-	-	2	0.26%	
	Mauritius	60	-	2	-	-	-	4	0	-	5	0.65%	
	Mexico	1	-	-	-	-	-	0	-	-	0	0.01%	
	Monaco	21	-	-	-	-	-	1	-	-	1	0.20%	
	Netherlands	317	-	3	-	16	-	24	0	0	25	3.44%	
	Norway	94	-	0	-	-	-	8	0	-	8	1.05%	1.00%
	Panama	1	-	-	-	-	-	0	-	-	0	0.00%	
	Papua New Guinea	-	-	-	-	-	-	-	-	-	-	0.00%	
	Poland	4	-	-	-	-	-	0	-	-	0	0.05%	
	Portugal	1	-	-	-	-	-	0	-	-	0	0.01%	
	Saint Kitts and Nevis	10	-	-	-	-	-	1	-	-	1	0.12%	
	Saudi Arabia	3	-	-	-	-	-	0	-	-	0	0.01%	
	Senegal	-	-	5	-	-	-	-	0	-	0	0.05%	
	Seychelles	5	-	-	-	-	-	0	-	-	0	0.06%	
	Singapore	31	-	-	-	-	-	2	-	-	2	0.33%	
	South Africa	54	-	16	-	-	-	2	1	-	4	0.52%	
	Spain	105	-	7	-	-	-	8	0	-	9	1.19%	
	Sweden	1	-	0	-	-	-	0	0	-	0	0.02%	1.00%
	Switzerland	79	-	2	-	-	-	5	0	-	5	0.70%	
	Thailand	1	-	-	-	-	-	0	-	-	0	0.01%	
	Uganda	3	-	-	-	-	-	0	-	-	0	0.01%	
	United Arab Emirates	5	-	-	-	-	-	0	-	-	0	0.02%	
	United Kingdom	5,429	-	631	-	151	-	361	16	4	381	53.22%	
	United States	541	-	18	-	97	-	43	0	2	45	6.35%	
	Virgin Islands - British	196	-	-	-	-	-	15	-	-	15	2.15%	
020		9,823	-	754	-	349	-	685	21	9	715	100.00%	2.63%

Amount of institution-specific countercyclical capital buffer

Row		Column
		010
010	Total risk exposure amount	11,738
020	Institution specific countercyclical buffer rate	0.01%
030	Institution specific countercyclical buffer requirement	1.43