

Annexure B: Phase-in Arrangements for the minimum requirements

Shading indicates transition periods - all dates are as of 1 January

| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 |
|---|------|------|-------|--------|-------|--------|-------|------|------|------|
| Common Equity Tier 1 requirements (CET1) | | | | | | | | | | |
| Minimum CET1 Ratio (per Basel III) | 4,5% | 3,5% | 4,0% | 4,5% | 4,5% | 4,5% | 4,5% | | | |
| Pillar 2A for CET1 | | 1,0% | 1,5% | 2,0% | 1,75% | 1,0% | 0,50% | | | |
| Minimum CET1 plus Pillar 2A | | 4,5% | 5,5% | 6,25% | 6,0% | 5,5% | 5,0% | | | |
| Phasing in of D-SIB requirements at CET1 level ¹ | | | | 25% | 50% | 75% | 100% | | | |
| Capital Conservation buffer ² | 2,5% | | | 0,625% | 1,25% | 1,875% | 2,5% | | | |
| Countercyclical buffer (maximum per cent, if imposed) ² | 2,5% | | | 0,625% | 1,25% | 1,875% | 2,5% | | | |
| Tier 1 requirements (T1) | | | | | | | | | | |
| Minimum Tier 1 Ratio (per Basel III) | 6,0% | 4,5% | 5,5% | 6,0% | 6,0% | 6,0% | 6,0% | | | |
| Pillar 2A for T1 | | 1,5% | 1,5% | 2,0% | 1,25% | 1,0% | 0,75% | | | |
| Minimum T1 plus Pillar 2A | | 6,0% | 7,0% | 8,0% | 7,5% | 7,0% | 6,75% | | | |
| Phasing in of D-SIB requirements at Tier 1 level ¹ | | | | 25% | 50% | 75% | 100% | | | |
| Total capital requirements | | | | | | | | | | |
| Minimum Total Capital Ratio (per Basel III) | 8,0% | 8,0% | 8,0% | 8,0% | 8,0% | 8,0% | 8,0% | | | |
| Pillar 2A for Total Capital (maximum 2,0%) | | 1,5% | 2,0% | 1,75% | 1,50% | 1,25% | 1,0% | | | |
| Minimum Total Capital plus Pillar 2A | | 9,5% | 10,0% | 9,75% | 9,5% | 9,25% | 9,0% | | | |
| Phasing in of specified D-SIB charge at Total Capital level ¹ | | | | 25% | 50% | 75% | 100% | | | |
| Capital instruments that no longer qualify as additional Tier 1 or Tier 2 capital | | | | | | | | | | |

Phased out over 10-year horizon beginning 2013

¹ The aggregate requirement for Pillar 2A and D-SIB will not exceed 2,0 per cent for CET1, 2,5 per cent for Tier 1 and 3,5 per cent in respect of the total capital-adequacy ratio

² The capital conservation buffer together with the countercyclical buffer will be applied at CET1 level and will also be required to be met at both a Tier 1 and Total capital level.