

Annex						
CRR Article		Year				Transitional Provisions - CRR Article
		2014	2015	2016	2017	
26	Common Equity Tier 1 Capital	4.5%	4.5%	4.5%	4.5%	92 and 465
25	Tier 1 Capital	6%	6%	6%	6%	92 and 465
Deductions from Common Equity Tier 1 Capital:						
Items deducted from Core Tier 1 under CRD:						
36(1)(b)	Direct holdings of own CET1 instruments	100%	100%	100%	100%	478(1), 469(1)(a)&(c)
36(1)(a)	Losses for the current financial year	100%	100%	100%	100%	478(1), 469(1)(a)
35	Unrealised losses of assets and liabilities measured at fair value	100%	100%	100%	100%	467
35	Unrealised losses on exposures to central governments classified as APS	100%	100%	100%	100%	467(2)
33(1)(c)	Fair value losses arising from the institution's own credit risk related to derivative liabilities	100%	100%	100%	100%	478(1), 468(4)
Items recognised in Core Tier 1, Tier 1 or Tier 2 under CRD to be gradually de-recognised from CET1, Tier 1 and Tier 2 under CRR:						
84	Minority interests in excess of regulatory requirements of subsidiary	0.2	0.4	0.6	0.8	480, 84
85	Non-Qualifying T1 Capital of instruments issued by subsidiaries included in consolidated T1 capital	0.2	0.4	0.6	0.8	480, 85
87	Non-Qualifying own funds included in consolidated own funds	0.2	0.4	0.6	0.8	480, 87
88	Non-Qualifying T2 Capital of instruments issued by subsidiaries included in consolidated T1 capital	0.2	0.4	0.6	0.8	480, 88
	Items that qualified as consolidated reserves under CRD but do not qualify as CET1 according to article 479(1)	80%	60%	40%	20%	479
Items filtered out of CT1 under CRD:						
35	Unrealised gains of assets and liabilities measured at fair value (not related to revaluation of immovable property reserves)	100%	0%	0%	0%	35 & 468
35	Unrealised gains on exposures to central governments classified as APS	100%	0%	0%	0%	35 & 468
33(1)(c)	Fair value gains arising from the institution's own credit risk related to derivative liabilities - included in CET1	20%	40%	60%	80%	residual amount included in Tier 2 33(1)(c), 478(1), 468(4), 481
Items deducted from Tier 1 under CRD:						
36(1)(b)	Intangible assets	20%	40%	60%	80%	residual amount deducted from Tier 1 478(1), 469(1)(a) and (b) & 472(4)
Items deducted 50% from Tier 1 and 50% from Tier 2 under CRD:						
36(1)(b)	BBB shortfall of credit risk adjustments to expected losses	20%	40%	60%	80%	residual amount deducted 50% from Tier 1 and 50% from Tier 2 478(1), 469(1)(a)&(c)
36(1)(b)	Direct holdings of CET1 instruments of financial sector entities where the institution does not have a significant investment	20%	40%	60%	80%	residual amount deducted 50% from Tier 1 and 50% from Tier 2 478(1), 469(1)(a)&(b), 472(10)(a)
36(1)(b)	Applicable amount of direct holdings of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	20%	40%	60%	80%	residual amount deducted 50% from Tier 1 and 50% from Tier 2 478(1), 469(1)(a)&(c), 472(11)(a)
Items not specifically provided for in CRD:						
36(1)(b)	Indirect holdings of own CET1 instruments	20%	40%	60%	80%	No deduction, risk weighted as equity exposures and subject to market risk capital requirements 478(1), 469(1)(a)&(b), 472(8)(b)
36(1)(b)	Synthetic holdings of own CET1 instruments	20%	40%	60%	80%	
36(1)(b)	Actual or contingent obligations to purchase own CET1 instruments	20%	40%	60%	80%	
36(1)(b)	Reciprocal cross holdings in CET1 Capital of financial sector entities where the institution does not have a significant investment	20%	40%	60%	80%	
38(1)(g)	Reciprocal cross holdings in CET1 Capital of financial sector entities where the institution has a significant investment	20%	40%	60%	80%	treated as direct, indirect or synthetic holding, as appropriate 478(1), 469(1)(a)&(b), 472(9)(a)
36(1)(c)	Defined benefit pension fund assets	20%	40%	60%	80%	not deducted but included in CET1 if recognised as original own funds under CRD 478(1), 469(1)(a)&(b), 472(7)
36(1)(c), 38	Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities	20%	40%	60%	80%	not deducted, subject to RW of 0% 478(1), 469(1)(a)&(b), 472(5)
36(1)(c), 38, 48(1)(a)	Deferred tax assets that rely on future profitability and arise from temporary differences net of associated deferred tax liability	0%	10%	20%	30%	not deducted, subject to RW of 0% 478(2), 469(1)(c) and (d), 472(5)
Deductions from Additional Tier 1 Capital:						
Items deducted from Tier 1 under CRD:						
56(a)	Direct holdings of own AT1 instruments	100%	100%	100%	100%	478(1), 474(a), 475
Items deducted 50% from Tier 1 and 50% from Tier 2 under CRD:						
56(c)	AT1 instruments of financial sector entities where the institution does not have a significant investment	20%	40%	60%	80%	residual amount deducted 50% from Tier 1 and 50% from Tier 2 56(c), 478(1), 474(a), 475(4)
56(d)	AT1 instruments of financial sector entities where the institution has a significant investment	20%	40%	60%	80%	residual amount deducted 50% from Tier 1 and 50% from Tier 2 56(d), 478(1), 474(a), 475(4)
Items not specifically provided for in CRD:						
56(a)	Indirect holdings of own AT1 instruments	20%	40%	60%	80%	No deduction, risk weighted as equity exposures and subject to market risk capital requirements 478(1), 474(a)
56(a)	Synthetic holdings of own AT1 instruments	20%	40%	60%	80%	
56(a), 57	Actual or contingent obligations to purchase own AT1 instruments	20%	40%	60%	80%	
56(b), 57	Reciprocal cross holdings in AT1 Capital of financial sector entities where the institution does not have a significant investment	20%	40%	60%	80%	
56(b), 57	Reciprocal cross holdings in AT1 Capital of financial sector entities where the institution has a significant investment	20%	40%	60%	80%	treated as direct, indirect or synthetic holding, as appropriate 478(1), 474(a)
Deductions from Tier 2 Capital:						
Items deducted from Tier 2 under CRD:						
66(a)	Direct holdings of own T2 instruments	100%	100%	100%	100%	478(1), 476, 477(2)(a)
Items deducted 50% from Tier 1 and 50% from Tier 2 under CRD:						
66(c)	Tier 2 instruments of financial sector entities where the institution does not have a significant investment	20%	40%	60%	80%	residual amount deducted 50% from Tier 1 and 50% from Tier 2 56(c), 478(1), 476, 477(4)(a)
66(d)	Tier 2 instruments of financial sector entities where the institution has a significant investment	20%	40%	60%	80%	residual amount deducted 50% from Tier 1 and 50% from Tier 2 56(c), 478(1), 476, 477(4)(a)
Items not specifically provided for in CRD:						
66(a)	Indirect holdings of own T2 instruments	20%	40%	60%	80%	No deduction, risk weighted as equity exposures and subject to market risk capital requirements 478(1), 476(a), 477(3)(b)
66(a)	Synthetic holdings of own T2 instruments	20%	40%	60%	80%	
66(a), 67	Actual or contingent obligations to purchase own T2 instruments	20%	40%	60%	80%	
66(c), 67, 70, 79	Indirect holdings in Tier 2 instruments of financial sector entities where the institution does not have a significant investment	20%	40%	60%	80%	
66(d), 68, 79	Synthetic holdings in Tier 2 instruments of financial sector entities where the institution has a significant investment	20%	40%	60%	80%	No deduction, risk weighted as equity exposures and subject to market risk capital requirements 56(c), 478(1), 476, 477(4)(b)
66(b)	Reciprocal cross holdings in T2 Capital of financial sector entities where the institution does not have a significant investment	20%	40%	60%	80%	treated as direct, indirect or synthetic holding, as appropriate 478(1), 476(a), 477(3)(a)
66(b)	Reciprocal cross holdings in T2 Capital of financial sector entities where the institution has a significant investment	20%	40%	60%	80%	treated as direct, indirect or synthetic holding, as appropriate 478(1), 476(a), 477(3)(b)
Recognition in Tier 2						
24(1) - 2nd para	Revaluation Reserves not eligible for CET1	80%	60%	40%	20%	481(1) and (3)
35	Unrealised gains	80%	0%	0%	0%	481(1) and (3)
Recognition of non-qualifying capital instruments						
	Limits for grandfathering of items within Common Equity Tier 1, Additional Tier 1 and Tier 2 items	80%	70%	60%	50%	486(5)