



1.1.4.1a.03	Hybrid instruments (dated or incentive to redeem)	See Item 1.1.5.2a Article 57 sentence 1 (b), (ca) and Article 66 (1a) (b), (c) of amended Directive 2006/48/EC, as long as they comply with the requirements of Articles 63a and 63 (2) (a), (c), (d) and (e) of amended Directive 2006/48/EC.
1.1.4.1a.04	Grandfathered hybrid instruments without incentive to redeem subject to limit	See Item 1.1.5.2a Instruments of Article 57 sentence 1 (b), (ca) and (ca) of amended Directive 2006/48/EC without incentive to redeem, that are grandfathered in accordance with Article 154 (9) of amended Directive 2006/48/EC and instruments which do not comply with the requirements of Articles 63a and 63 (2) (b), (d), (e) and (e) of amended Directive 2006/48/EC and are grandfathered in accordance with Article 154 (9) of amended Directive 2006/48/EC.
1.1.4.1a.05	Grandfathered hybrid instruments with incentive to redeem subject to limit	See Item 1.1.5.2a Instruments of Article 57 sentence 1 (b), (ca) and (ca) of amended Directive 2006/48/EC with incentive to redeem, that are grandfathered in accordance with Article 154 (9) of amended Directive 2006/48/EC and instruments which do not comply with the requirements of Articles 63a and 63 (2) (b), (d), (e) and (e) of amended Directive 2006/48/EC and are grandfathered in accordance with Article 154 (9) of amended Directive 2006/48/EC.
1.1.4.3	Positive filter of first time adoption of IAS-type accounting rules	See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules.
1.1.4.4	Other	Includes those prudential filters not listed above that increase the original own funds
1.1.5	(-) Other deductions from Original Own Funds	=1.1.5.1+1.1.5.2a+1.1.5.4
1.1.5.1	(-) Intangible assets	Article 57, sentence 2 (b), (g) of Directive 2006/48/EC Includes any goodwill not already deducted (first consolidation difference) within 1.1.2.1 Reserves.
1.1.5.2a	(-) Excess on limits for hybrid instruments	=1.1.5.2a.01+1.1.5.2a.02+1.1.5.2a.03+1.1.5.2a.04 It is the result of the application of the limits referred to in Article 66 (1a) (b), (c) and Article 154 (9) and (9) of amended Directive 2006/48/EC on instruments referred to in 1.1.2.2**01 to 1.1.2.2**05 and 1.1.4.1a.
1.1.5.2a.01	(-) Hybrid instruments that must be converted during emergency situations	Article 66 (1a) (b) of amended Directive 2006/48/EC.
1.1.5.2a.02	(-) Hybrid instruments (undated, without incentive to redeem)	Article 66 (1a) (b) of amended Directive 2006/48/EC.
1.1.5.2a.03	(-) Hybrid instruments (dated or incentive to redeem)	Article 66 (1a) (b) of amended Directive 2006/48/EC.
1.1.5.2a.04	(-) Excess on limits for grandfathered instruments	Article 154 (9) and (9) of amended Directive 2006/48/EC on instruments referred to in 1.1.2.2**04, 1.1.2.2**05 and 1.1.4.1a.04, 1.1.4.1a.05.
1.1.5.4	(-) Other country-specific deductions to Original Own Funds	=1.1.5.4.1+1.1.5.4.2
1.1.5.4.1	(-) Positive filter of first time adoption of IAS-type accounting rules	See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules.
1.1.5.4.2	(-) Other	Includes those prudential filters not listed above that reduce the original own funds
1.1.6	ADDITIONAL OWN FUNDS	Article 66 para. 1 (b) of Directive 2006/48/EC. Eligible Tier 2 capital =1.2.1+1.2.2+1.2.3
1.2.1	Core Additional Own Funds	Eligible Upper Tier 2 capital =1.2.1.1+1.2.1.2+1.2.1.3+1.2.1.4+1.2.1.5+1.2.1.6+1.2.1.7+1.2.1.8
1.2.1.1	Excess on limits for original own funds transferred to core additional own funds	The excess on limits for original own funds (see items 1.1.5.2a) that are eligible for inclusion within additional own funds = -1.1.5.2a
1.2.1.2	Adjustments made to valuation differences in original own funds transferred to core additional own funds	Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) 1.2.1.2.1, (= 0) to 05
1.2.1.2.01	Adjustment to valuation differences in AFS equities transferred to core additional own funds	See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules. The amount or part of the amount in 1.1.2.6.02
1.2.1.2.02	Adjustment to valuation differences in other AFS assets transferred to core additional own funds	See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules. The amount or part of the amount in 1.1.2.6.06
1.2.1.2.03	Adjustment to valuation differences in investment property transferred to additional own funds	See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules. The amount or part of the amount in 1.1.2.6.12
1.2.1.2.04	Adjustment to valuation differences in property, plant and equipment transferred to additional own funds	See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules. The amount or part of the amount in 1.1.2.6.14
1.2.1.2.05	Other adjustments to valuation differences affecting the eligible reserves transferred to core additional own funds	See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules. The amount or part of the amount in 1.1.2.6.16 and any other adjustments not explicitly listed above.
1.2.1.3	Revaluation reserves	Article 57, sentence 1 (b), (g) of Directive 2006/48/EC, net of valuation differences arising from IAS-type accounting rules which have already been included and filtered within the original own funds, some of them having been transferred to core additional own funds (item 1.2.1.2)
1.2.1.4	Value adjustments for credit risk positions in standardised approach	Art. 57, sentence 1 (b), (g) of Directive 2006/48/EC.
1.2.1.5	Other Items	Article 57, sentence 1 (b), (g) of Directive 2006/48/EC in conjunction with Article 63 para. (1) of Directive 2006/48/EC.
1.2.1.6	Securities of indeterminate duration and other instruments	Article 57, sentence 1 (b), (g) of Directive 2006/48/EC in conjunction with Article 63 para. (2) of Directive 2006/48/EC.
1.2.1.7	IFB Provision excess	Article 63 para. (3) of Directive 2006/48/EC.
1.2.1.8	Country specific Core Additional Own Funds	
1.2.2	Supplementary Additional Own Funds	Article 66 para. 1 (b) of Directive 2006/48/EC. Eligible Lower Tier 2 capital. =1.2.2.1+1.2.2.2+1.2.2.3+1.2.2.4+1.2.2.5
1.2.2.1	Commitments of the members of credit institutions set up as co-operative societies	Article 57, sentence 1 (b), (g) of Directive 2006/48/EC.
1.2.2.2	Fixed-term cumulative preferential shares	Article 57, sentence 1 (b), (g) of Directive 2006/48/EC in conjunction with Article 64 (3), sentence 1 of Directive 2006/48/EC.
1.2.2.3	Subordinated loan capital	Article 57, sentence 1 (b), (g) of Directive 2006/48/EC in conjunction with Article 64 (3), sentence 2 of Directive 2006/48/EC, paying particular attention to letter (c) whose calendar effects have been considered.
1.2.2.4	Country specific Supplementary Additional Own Funds	
1.2.2.5	(-) Excess on limits for Supplementary Additional Own Funds	Article 66 (1) (b), (g) of Directive 2006/48/EC.
1.2.3	(-) Deductions from Additional Own Funds	=1.2.3.1+1.2.3.2
1.2.3.1	(-) Excess on limits for Additional Own Funds	Article 66 (1) (b), (g) of Directive 2006/48/EC. According to the particular rules governing the deductions in 1.2.3.2, the latter may be deducted before calculating the excess on limits for additional own funds.
1.2.3.2	(-) Other country-specific deductions to Additional Own Funds	
1.3	(-) DEDUCTIONS FROM ORIGINAL AND ADDITIONAL OWN FUNDS	1.3.1, (= 1) to 11 Minus: 1.3.11*+1.3.12*
1.3.11*	Of which: (-) From Original Own Funds	Article 66, paragraph 2 of Directive 2006/48/EC. Deduction from original own funds (item 1.1) is, at least, 50% of (1.3 less 1.3.11) (see 1.3.12*). See also item 1.4. In the case of item 1.3.11, the competent authorities may decide to apply deductions from original additional own funds in different proportions according to Article 61, paragraph 1 of Directive 2006/48/EC.
1.3.12*	Of which: (-) From Additional Own Funds	Article 66, para. 2 of Directive 2006/48/EC. When 50% of item 1.1 exceeds item 1.2, the excess will also be deducted from item 1.1, so being included in 1.3.11*. See item 1.5 In the case of item 1.3.11, the competent authorities may decide to apply deductions from original or additional own funds in different proportions according to Article 61, paragraph 1 of Directive 2006/48/EC.
1.3.1	(-) Holdings in other credit and financial institutions amounting to more than 10% of their capital	Article 66 (2) of Directive 2006/48/EC in conjunction with Article 57 sentence 2 (b), (g) of Directive 2006/48/EC.
1.3.2	(-) Subordinated claims and other items in other credit and financial institutions in which holdings exceed 10% of their capital	Article 66 (2) of Directive 2006/48/EC in conjunction with Article 57 sentence 2 (b), (m) of Directive 2006/48/EC.
1.3.3	(-) Excess on limit for holdings, subordinated claims and other items in credit and financial institutions in which holdings are up to 10% of their capital	Article 66 (2) of Directive 2006/48/EC in conjunction with Article 57 sentence 2 (b), (n) alternative of Directive 2006/48/EC.
1.3.4	(-) Participations held in insurance undertakings, reinsurance undertakings and insurance holding companies	Article 57, sentence 2 (b), (g) of Directive 2006/48/EC It must be noted that supervisors may not apply deductions referred in this line (see article 59 of Directive 2006/48/EC) and apply mutatis mutandis methods 1, 2 or 3 of annex I to Directive 2002/87. The issue as to how credit institutions considered as conglomerate apply for reporting purposes the joint form method should be dealt with (further clarification necessary)
1.3.5	(-) Other instruments held in respect of insurance undertakings, reinsurance undertakings and insurance holding companies in which a participation is maintained	Article 57, sentence 2 (b), (g) of Directive 2006/48/EC It must be noted that supervisors may not apply deductions referred in this line (see article 59 of Directive 2006/48/EC) and apply mutatis mutandis methods 1, 2 or 3 of annex I to Directive 2002/87. The issue as to how credit institutions considered as conglomerate apply for reporting purposes the joint form method should be dealt with (further clarification necessary)
1.3.6	(-) Country-specific deductions from Original and Additional Own Funds	
1.3.6E	Reserve items	=1.1*(1-1.2.1.7)+1.3.1+1.3.2+1.3.3+1.3.4+1.3.5+1.3.6 Nonetheless, if specific local rules are applied for the definition of capital relevant for large exposures or for limits to qualifying participating interests, other components might be taken into account in the formula above.
1.3.7	(-) Certain securitisation exposures not included in risk-weighted assets	Article 57, sentence 2 (b), (g) of Directive 2006/48/EC, unless Article 66, paragraph 2, sentence 2 of Directive 2006/48/EC applies.
1.3.8	(-) IFB Provision shortfall and IFB equity expected loss amounts	Article 57 sentence 2 (b), (g) of Directive 2006/48/EC.
1.3.9	(-) Quasi participating interest in non financial institutions	Article 120 of Directive 2006/48/EC, Article 122 (2) of Directive 2006/48/EC.
1.3.10	(-) Free deliveries from 5 business days post second contractual payment or delivery leg until extinction of the transaction	Annex II paragraph 2 Table 2 of Directive 2006/48/EC
1.3.11	(-) Other country specific deductions from Original and Additional Own Funds	Article 61, paragraph 1 of Directive 2006/48/EC.
1.4	TOTAL ORIGINAL OWN FUNDS FOR GENERAL SOLVENCY PURPOSES	=1.1+1.3.11*
1.5	TOTAL ADDITIONAL OWN FUNDS FOR GENERAL SOLVENCY PURPOSES	=1.2+1.3.12*
1.6	TOTAL ADDITIONAL OWN FUNDS SPECIFIC TO COVER MARKET RISKS	Tier 3 capital =1.6.1+1.6.2+1.6.3+1.6.4+1.6.5+1.6.6+1.6.7
1.6.1	Excess on limits for additional own funds transferred to additional own funds specific to cover market risks	Article 12, paragraph 5 of Directive 2006/49/CE in conjunction with para 2 (c). The excess on limits for additional own funds (see items 1.2.3.1) that is allowed to be eligible for inclusion within additional own funds specific to cover market risks.

1.6.2	Net trading book profits	Article 13 paragraph 2 (b) (6) of Directive 2006/49/EC. Includes the profits/losses originating from valuation adjustments/reserves as laid down in annex VII, part B, points 14-15 of Directive 2006/49/EC.
1.6.3	Short term subordinated loan capital	Article 14 paragraph 2 (b) (1) of Directive 2006/49/EC.
1.6.4	(-) Impaired assets	Article 13 paragraph 2 (b) (6) of Directive 2006/49/EC.
1.6.5	(-) Excess on limit for Own Funds Specific to Cover Market Risks	Article 13, paragraph 4 of Directive 2006/49/EC in conjunction with Article 14 of Directive 2006/49/EC.

1.6.1E	Memorandum item: Total own funds relevant for the limits of large exposures when additional capital to cover market risks is used	+1.1.1E+1.3.9+1.3.10+1.6.1+1.6.2+1.6.3+1.6.5 Nevertheless, if specific local rules are applied for the definition of capital relevant for large exposures, other components might be taken into account in the formula above.
1.6.6	(-) Country specific deductions from Own Funds Specific to Cover Market Risks	For instance, capital amounts for backing any overshooting of the large exposure limits in the trading book as those mentioned in article 31 III (b) of Directive 2006/49/EC.
1.6.7	(-) Unused but eligible Own Funds Specific to Cover Market Risks	Article 13, paragraph 2 of Directive 2006/49/EC. =Min(1.6.1, 1.6.2+1.6.3+1.6.4+1.6.5+1.6.6+1.6.7+1.6.8)
1.7	(-) DEDUCTIONS FROM TOTAL OWN FUNDS	+1.7.1+1.7.2
1.7.1	(-) Country specific deductions from total own funds	Country specific deductions from own funds not allocated to original, additional or additional to cover market risks own funds
1.7.2	(-) Participations in insurance undertakings	Transitional treatment under article 154 paragraph 4 of Directive 2006/49/EC.
1.8	MEMORANDUM ITEMS: IRB provision excess (+) / shortfall (-)	+1.8.1.1+1.8.1.2
1.8.1.1	Amount of provisions for IRB	Value adjustments and provisions related to the exposures mentioned in Annex VII Part 1 point 36 of Directive 2006/49/EC
1.8.1.1*	Of which: General provision / Allowances for collectively assessed financial assets	General provisions as mentioned in paragraph 380 of the BCBS document "International Convergence of Capital Measurements and Capital Standards: A Revised Framework - Comprehensive Version" published in June 2006. = FINREP: Allowances for collectively assessed financial assets (includes allowances for incurred but not reported losses)
1.8.1.1**	Of which: Specific provision / Allowances for individually assessed financial assets	Specific provisions as mentioned in paragraph 380 of the BCBS document "International Convergence of Capital Measurements and Capital Standards: A Revised Framework - Comprehensive Version" published in June 2006. = FINREP: Allowances for individually assessed financial assets
1.8.1.1***	Of which: Other and country specific value adjustments and provisions included in the calculation of the IRB provision excess (+) / shortfall (-)	Includes any value adjustment or provision included in the calculation of the IRB provision excess (+) / shortfall (-) mentioned in Annex VII, part 1, point 36 of Directive 2006/49/EC not reported in items 1.8.1.1* or 1.8.1.1**
1.8.1.2	(-) IRB measurement of expected losses	Expected loss amounts calculated in accordance with Annex VII Part 1 points 30, 31 and 35 of Directive 2006/49/EC as mentioned in Annex VII Part 1 point 36 of Directive 2006/49/EC
1.8.2	Gross amount of subordinated loan capital	Without taking into account the reduction in the eligible amount during the five years before repayment. Article 64, paragraph 3 (c) of Directive 2006/49/EC
1.8.3	Minimum initial capital required	Articles 9, 10(2) and 10(4) of Directive 2006/49/EC and articles 5(1), 5(3), 6, 9, 10(1) and 10(3) of Directive 2006/49/EC.
2		+2.1+2.2+2.3+2.4+2.5+2.6 For investment firms under article 20(2) and 24 of Directive 2006/49/EC = Max (2.1+2.2+2.3+2.4, 2.5) For investment firms under article 20(3) and 25 of Directive 2006/49/EC = 2.1+2.2+2.3+2.4+2.6 For investment firms under article 46 of Directive 2006/49/EC = 2.1+2.2+2.3+ Min(2.4,(12/88)*max(2.1+2.2+2.3, 2.5)) plus, if applicable, an incremental increase + 2.6
<b>CAPITAL REQUIREMENTS</b>		
2a	Of which: Investment firms under article 20(2) and 24	For investment firms under article 20(2) and 24 of Directive 2006/49/EC = Max (2.1+2.2+2.3+2.4, 2.5)
2b	Of which: Investment firms under article 20(3)	For investment firms under article 20(3) and 25 of Directive 2006/49/EC = 2.1+2.2+2.3+2.4+2.6
2c	Of which: Investment firms under article 46	For investment firms under article 46, paragraphs 1 to 3 of Directive 2006/49/EC = 2.1+2.2+2.3+ Min(2.4,(12/88)*max(2.1+2.2+2.3, 2.5)) plus, if applicable, an incremental increase + 2.6
2.1	<b>TOTAL CAPITAL REQUIREMENTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES</b>	+2.1.1+2.1.2
2.1.1	<b>Standardised approach (SA)</b>	CR SA template at the level of total exposures. = (2.1.1.1a or 2.1.1.1b)+2.1.1.2 2.1.1.1b or 2.1.1.1c because national supervisors may alternatively require to apply the IRB exposure classes referred to in Article 86 of Directive 2006/49/EC, paragraph 1 for reporting the credit risk standardised approach (e.g. in case of simultaneous application of standard and IRB approaches).
2.1.1.1a	SA exposure classes excluding securitisation positions	CR SA template at the level of total exposures. The SA exposure classes are those mentioned in Article 79, paragraph 1 of Directive 2006/49/EC, excluding securitisation positions. 2.1.1.1a.1 + 01 to 15
2.1.1.1a.01	Central governments or central banks	CR SA, Claims or contingent claims
2.1.1.1a.02	Regional governments or local authorities	CR SA, Claims or contingent claims
2.1.1.1a.03	Administrative bodies and non-commercial undertakings	CR SA, Claims or contingent claims
2.1.1.1a.04	Multi-national Development Banks	CR SA, Claims or contingent claims
2.1.1.1a.05	International Organisations	CR SA, Claims or contingent claims
2.1.1.1a.06	Institutions	CR SA, Claims or contingent claims
2.1.1.1a.07	Corporates	CR SA, Claims or contingent claims
2.1.1.1a.08	Retail	CR SA, Claims or contingent claims
2.1.1.1a.09	Secured by real estate asset	CR SA, Claims or contingent claims
2.1.1.1a.10	Past due items	CR SA, Claims or contingent claims
2.1.1.1a.11	Items belonging to regulatory high-risk categories	CR SA, Claims or contingent claims
2.1.1.1a.12	Covered bonds	CR SA, Claims
2.1.1.1a.13	Short term claims on institutions and corporate	CR SA
2.1.1.1a.14	Collective investments undertakings (CIU)	CR SA, Claims
2.1.1.1a.15	Other claims	CR SA
2.1.1.1b	IRB exposure classes excluding securitisation positions	CR SA template at the level of total exposures+2.1.1.1.06b 2.1.1.1b.a, + 01 to 06 See comment to item 2.1.1. For the mapping of SA into IRB exposure classes particular attention may be paid to paragraphs 2, 3, 5, 6, 8 and 9 of Article 86 of Directive 2006/49/EC and paragraphs 11 and 12 of article 87 of Directive 2006/49/EC.
2.1.1.1b.01	Central governments and central banks	CR SA, Claims or contingent claims
2.1.1.1b.02	Institutions	CR SA, Claims or contingent claims
2.1.1.1b.03	Corporates	CR SA, Claims or contingent claims
2.1.1.1b.04	Retail	CR SA, Claims or contingent claims
2.1.1.1b.05	Equity	CR SA, Claims or contingent claims
2.1.1.1b.06	Other non-credit obligation assets	No link. In principle the capital requirement will be the 8% of the exposure to non credit-obligation assets (see annex VII part 3 point 13 of Directive 2006/49/EC and annex VII part 1 point 27 of Directive 2006/49/EC).
2.1.2	<b>Securitisation positions SA</b>	CR SEC SA
2.1.2	<b>Internal ratings based Approach (IRB)</b>	+2.1.2.1+2.1.2.2+2.1.2.3+2.1.2.4+2.1.2.5
2.1.2.1	IRB approaches when neither own estimates of LGD nor Conversion Factors are used	CR IRB
2.1.2.1.01	Central governments and central banks	CR IRB
2.1.2.1.02	Institutions	CR IRB
2.1.2.1.03	Corporates	CR IRB
2.1.2.2	IRB approaches when own estimates of LGD and/or Conversion Factors are used	CR IRB
2.1.2.2.01	Central governments and central banks	CR IRB
2.1.2.2.02	Institutions	CR IRB
2.1.2.2.03	Corporates	CR IRB
2.1.2.2.04	Retail	CR IRB
2.1.2.3	Equity IRB	CR EQU IRB
2.1.2.4	Securitisation positions IRB	CR SEC IRB
2.1.2.5	Other non credit-obligation assets	No link. In principle the capital requirement will be the 8% of the exposure to non credit-obligation assets.
2.2	<b>SETTLEMENT/DELIVERY RISK</b>	CR TB SETT
2.3	<b>TOTAL CAPITAL REQUIREMENTS FOR POSITION, FOREIGN EXCHANGE AND COMMODITY RISKS</b>	+2.3.1+2.3.2
2.3.1	Position, foreign exchange and commodity risks under standardised approaches (SA)	+2.3.1.1+2.3.1.2+2.3.1.3+2.3.1.4
2.3.1.1	Traded debt instruments	MRK SA TD
2.3.1.2	Equity	MRK SA EQU
2.3.1.3	Foreign Exchange	MRK SA FX
2.3.1.4	Commodities	MRK SA COM
2.3.2	Position, foreign exchange and commodity risks under internal models (IM)	=MRK IM
2.4	<b>TOTAL CAPITAL REQUIREMENTS FOR OPERATIONAL RISKS (OpR)</b>	+2.4.1+2.4.2+2.4.3 For investment firms under article 20(2), 24, 20(3) and 25 of Directive 2006/49/EC this element will be zero.
2.4.1	OpR Basic indicator approach (BIA)	See DPR
2.4.2	OpR Standardised (STA) / Alternative Standardised (ASA) approaches	See DPR
2.4.3	OpR Advanced measurement approaches (AMA)	See DPR
2.5	<b>CAPITAL REQUIREMENTS RELATED TO FIXED OVERHEADS</b>	Only for investment firms under articles 20(2), 24, 20(3), 25 and 46 of Directive 2006/49/EC. See also article 21 of Directive 2006/49/EC.
2.6	<b>OTHER AND TRANSITIONAL CAPITAL REQUIREMENTS</b>	+2.6.1+2.6.2+2.6.3
2.6.1	Complements to overall floor for Capital Requirements	Includes complements to capital requirements stemming from provisions in article 152 of Directive 2006/49/EC. Without link to any template. ≥ 0
2.6.2	Complement to capital requirements for investment firms under article 46	For investment firms under article 46 of Directive 2006/49/EC, the amount referred to in paragraph 4 of article 46 of Directive 2006/49/EC (starting "Applying this...").
2.6.3	Other own funds requirements	Without link to any template. Among others, additional capital requirements mentioned in article 31 III (d) of Directive 2006/49/EC might be included. It also introduces national flexibility.
3	MEMORANDUM ITEMS:	
3.1	Surplus (+) / Deficit (-) of own funds, before other and transitional capital requirements	+1-(2-2.6)
3.1a	Solvency ratio (%), before other and transitional capital requirements	+1-(2-2.6)*8%
3.2	Surplus (+) / Deficit (-) of own funds	+1-2
3.2a	Solvency ratio (%)	+1-2*8%
3.3	Surplus (+) / Deficit (-) of own funds taking into account the supervisory review process	Includes the effect of the review and evaluation performed by competent authorities as indicated in article 124 and annex 91 of Directive 2006/49/EC. Accordingly it takes into account the specific own funds requirements laid down in paragraph 2 of article 136 of Directive 2006/49/EC.
3.3a	Solvency index ratio (%) taking into account the supervisory review process	Total own funds for solvency purposes/ capital requirements* 100%. Both figures are those used for assessing the surplus (+) / deficit (-) in 3.3
3.4	Internal assessment Surplus (+) / Deficit (-) of capital	+3.4.1-3.4.2

3.4.1	<i>Internal assessment of capital</i>	Article 123 of Directive 2006/48/EC
3.4.2	<i>Internal assessment of capital needs</i>	Article 123 of Directive 2006/48/EC

**(a) Convention on signs:** Any amount that increases the own funds or the capital requirements will be reported as a positive figure. On the contrary, any amount that reduces the total own funds or the capital requirements will be reported as a negative figure. Where there is a negative sign (-) preceding the label of an item no positive figure is expected to be reported for that item.