

**PHASE-IN ARRANGEMENTS FOR BASEL CAPITAL STANDARDS**

<b>PHASE-IN ARRANGEMENTS (ALL DATES ARE AS OF 1<sup>ST</sup> JANUARY)</b>									
	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
Minimum Common Equity	2.0%	2.0%	3.5%	4.0%	4.5%	4.5%	4.5%	4.5%	4.5%
Minimum Tier 1	4.0%	4.0%	4.5%	5.5%	6.0%	6.0%	6.0%	6.0%	6.0%
Minimum Total Capital	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%
Conservation Buffer						.625%	1.25%	1.875%	2.5%
Countercyclical Buffer						.625%	1.25%	1.875%	2.5%
Leverage ratio	Supervisory Monitoring		Initially set at 3% during observation period from 1 <sup>st</sup> January, 2013.to 1 <sup>st</sup> January, 2017.				Plan is to migrate to Pillar 1 treatment on 1 <sup>st</sup> January, 2018.		
Capital instruments that no longer qualify as Common Equity			Either excluded from 1 <sup>st</sup> January, 2013.or if they meet certain criteria, phased out over a 10-year period beginning 1 <sup>st</sup> January, 2013						
Capital that no longer qualify as Non-CET1 or Tier 2 capital			Phased out over 10 years starting with 1 <sup>st</sup> January, 2013. Existing public sector capital injections will be grandfathered until 1 <sup>st</sup> January, 2018.						
Phase in of regulatory adjustments				20%	40%	60%	80%	100%	100%
Liquidity coverage ratio	Observation				Minimum Standards Applies				
Net stable funding ratio	Observation							Minimum Standard Applies	