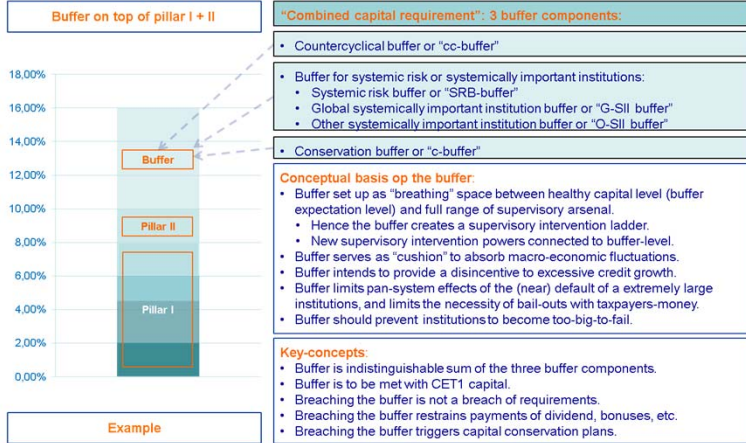
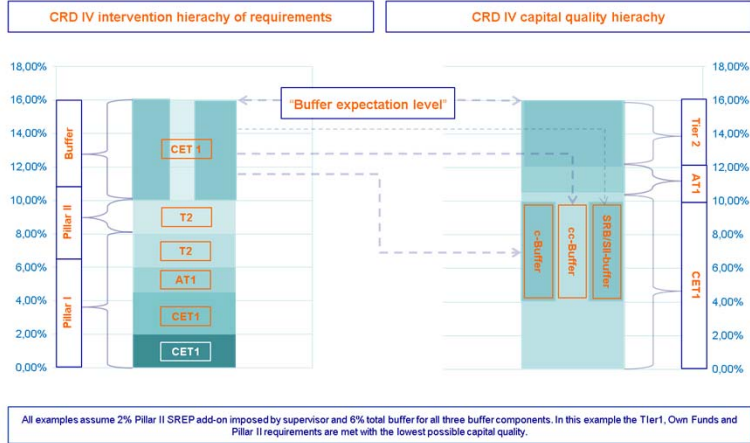


CRD IV capital buffer

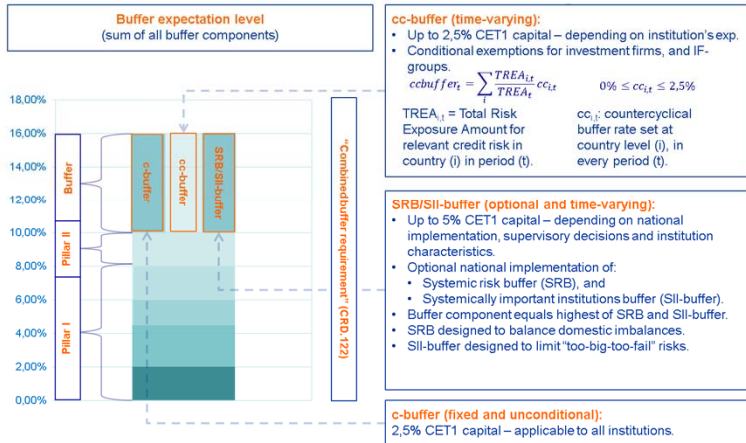
I. CRD IV buffer and buffer components



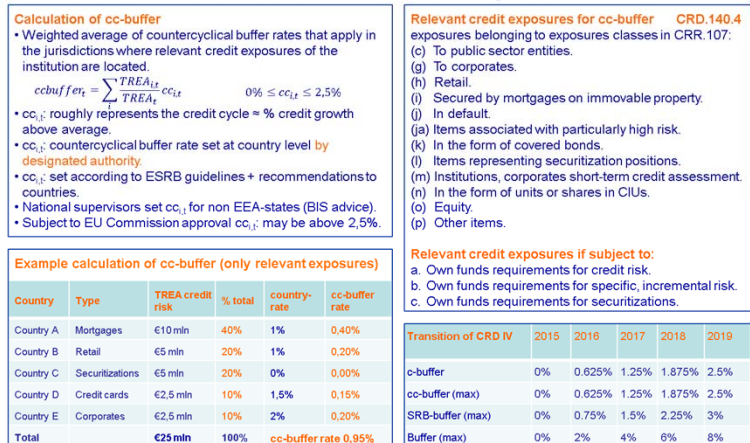
II. Buffer to capital requirements



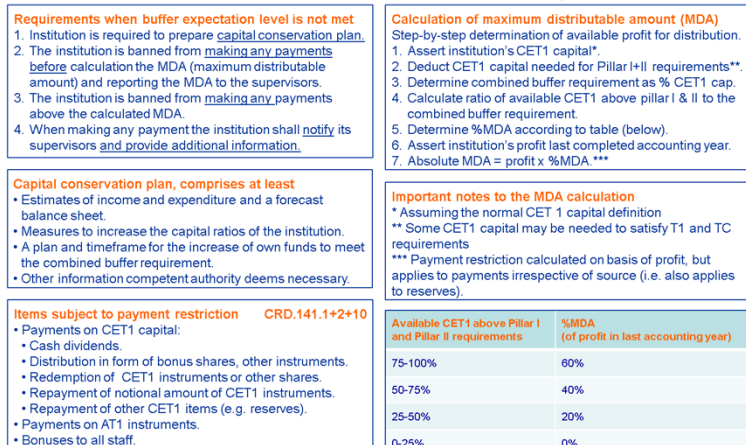
III. Buffer components



IV. Calculation of countercyclical buffer



V. Constraints below buffer expectation



VI. Example calculation

