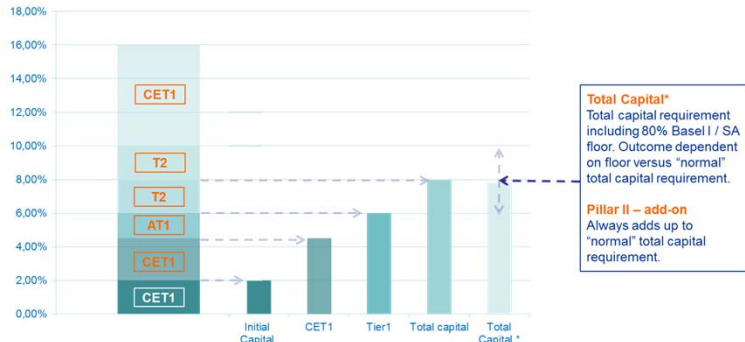


CRD IV intervention ladder

I. Capital requirements

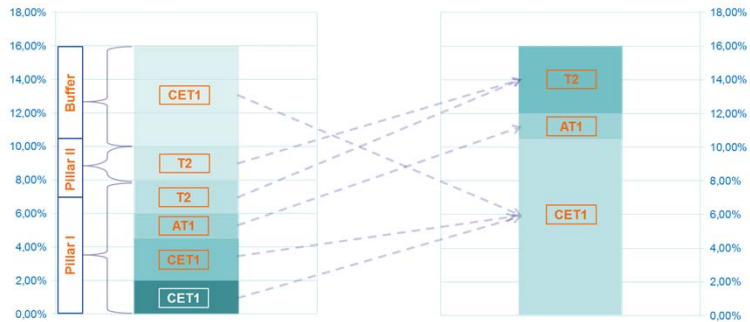
CRD IV official capital ratios



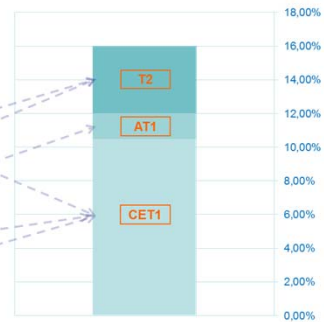
Example assumes: 6% Buffer (as sum of all buffer components) on top of 2% Pillar II add-on. By definition Pillar I equals 8% based on Total Risk Exposure Amount (TREA) for all risk factors.

II. Capital hierarchy

CRD IV hierarchy of requirements

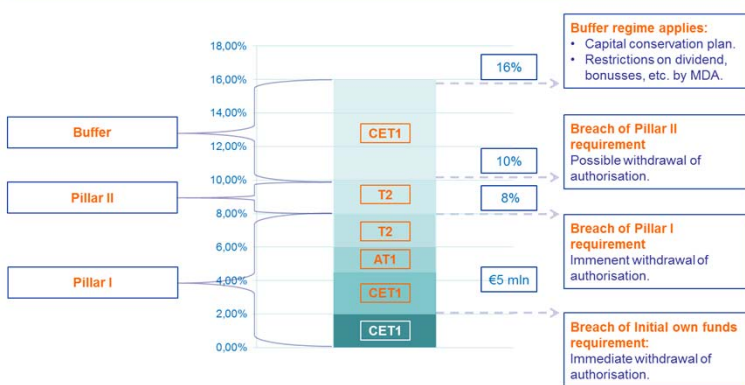


CRD IV capital quality hierarchy



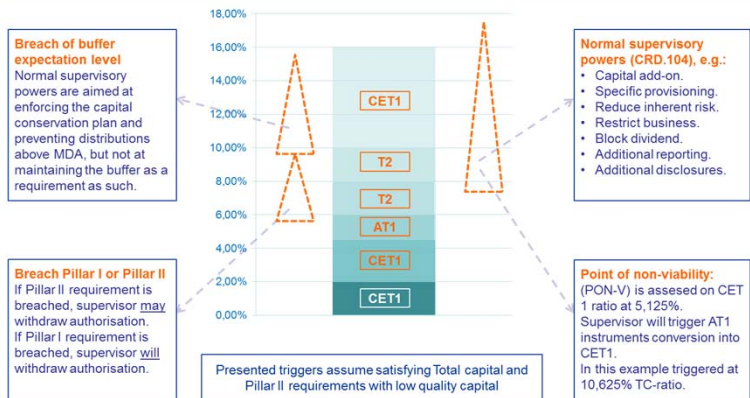
III. Capital intervention ladder

Capital levels for intervention triggers



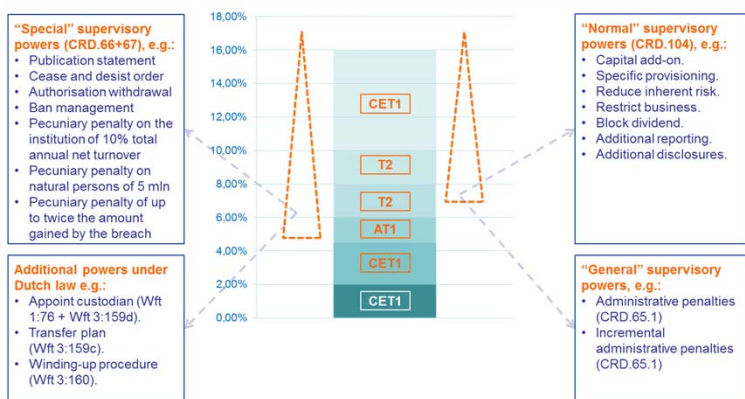
IV. Capital intervention powers

Common interpretation of intervention powers



V. Intervention powers

Logical interpretation of general intervention powers



VI. Sanctions under CRD IV

