



## Capital Adequacy and Excess of Equity (based on Bank Consolidated account)

	<u>31.12.2013</u>	<u>31.12.2012</u>	<u>31.12.2011</u>
Core capital (Tier 1 capital)	90'901	89'695	85'208
within capital investments of minority shareholders	-1'224	1'432	1'486
(-) deductions from Tier 1 capital	-176	-394	-915
(-) other deductions from Tier 1 capital	-27'949	-14'507	-14'384
Core capital adjusted (Tier 1 adjusted)	61'552	76'226	71'395
Complementary capital (Tier 2 and Tier 3 capital)	52'395	39'656	39'675
<b>Total eligible capital</b>	<b>113'947</b>	<b>115'882</b>	<b>111'070</b>
Capital requirements for credit risk	35'294	24'262	21'670
Capital requirements for non counterparty related risks	2'470	7'195	7'205
Capital requirements for market risk	652	840	2'261
Capital requirements for operational risk	6'004	5'871	5'185
(-) Reductions in capital requirements		-2'392	-1'997
<b>Total required capital</b>	<b>44'420</b>	<b>35'776</b>	<b>34'324</b>
<b>Excess of capital</b>	<b>69'527</b>	<b>80'106</b>	<b>76'746</b>
<b>Capital requirement covering ratio und pillar 1</b>	<b>256.52%</b>	<b>323.91%</b>	<b>323.59%</b>
<b>Solvency ratio under pillar 1</b>	<b>20.52%</b>	<b>25.91%</b>	<b>25.89%</b>
<b>CET1 ratio</b>	<b>11.09%</b>		

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