



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

	<u>31.12.2014</u>	<u>31.12.2013</u>	<u>31.12.2012</u>
Core capital (Tier 1 capital)	89'146	90'901	89'695
<i>within capital investments of minority shareholders</i>	<i>1'395</i>	<i>1'224</i>	<i>1'432</i>
(-) deductions from Tier 1 capital	-199	-176	-394
(-) other deductions from Tier 1 capital	- 27'111	-27'949	-14'507
Core capital adjusted (Tier 1 adjusted)	61'836	61'552	76'226
Complementary capital (Tier 2 and Tier 3 capital)	46'883	52'395	39'656
Total eligible capital	108'720	113'947	115'882
Capital requirements for credit risk	33'301	35'294	24'262
Capital requirements for non counterparty related risks	2'489	2'470	7'195
Capital requirements for market risk	1'074	652	840
Capital requirements for operational risk	6'109	6'004	5'871
Specific requirements	2'656		
(-) Reductions in capital requirements			-2'392
Total required capital	45'629	44'420	35'776
Excess of capital	63'091	69'527	80'106
Capital requirement covering ratio und pillar 1	238.27	256.52%	323.91%
Solvency ratio under pillar 1	19.06%	20.52%	25.91%
CET1 ratio	10.84%	11.09%	