

<sup>&</sup>lt;sup>a</sup> Data for December 2013 are in Basel II terms (Core Tier 1 capital ratio). Data from January 2014 onward are in Basel III terms (Common Equity Tier 1 capital ratio) in accordance with the transition directives.

SOURCE: Based on published financial statements and reports to the Banking Supervision Department.

<sup>&</sup>lt;sup>b</sup> The Core Tier 1 capital ratio of the Discount Group for December 2013 does not include the deduction in respect of the Group's investment in the First International Group.