

**SNS BANK N.V.**

**Additional Pillar 3 disclosure Own funds 2014**



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# Own funds disclosure template

## Own funds disclosure template SNS Bank NV stand alone

Common Equity Tier 1 (CET1) capital: instruments and reserves in millions		Amount at disclosure date	Amount subject to pre-regulation (EU) No 575/2013 treatment or prescribed residual amount of regulation (EU) No 575/2013
1	Capital instruments and the related share premium accounts	4,168	0
	<i>of which: ordinary shares</i>	381	0
	<i>of which: share premium</i>	3,787	0
	<i>of which: instrument type 3</i>	0	0
2	Retained earnings	0	0
3	Accumulated other comprehensive income	-1,356	0
3a	Funds for general banking risk	0	0
4	Amount of qualifying items referred to in art. 484 (3) and the related share premium accounts subject to phase out from CET1	0	0
	Public sector capital injections grandfathered until 1 January 2018	0	0
5	Minority interests	0	0
5a	Independently reviewed interim profits net of any foreseeable charge or dividend	111	0
6	<b>Common Equity Tier 1 (CET 1) capital before regulatory adjustments</b>	2,923	0
	<b>CET1 capital: regulatory adjustments</b>		
7	Additional value adjustments (-)	-8	0
8	Intangible assets (net of related tax liability) (-)	-3	-12
9	Empty set in the EU	0	0
10	deferred tax assets that rely on future profitability excluding those arising from temporary differences	-48	-192
11	Fair value reserves related to gains or losses on cash flow hedges	-79	0
12	Negative amounts resulting from the calculation of expected loss amounts	-11	-45
13	Any increase in equity that results from securitised assets (-)	-22	0
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	0	0
15	Defined-benefit pension fund assets (negative amount)	0	0
16	Direct and indirect holding by an institution of own CET1 instruments (-)	-100	0
17	Holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (-)	0	0
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions)(-)	0	0
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions)(-)	0	0
20	Empty set in the EU	0	0
20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	0	0
20b	<i>of which: qualifying holdings outside the financial sector (-)</i>	0	0
20c	<i>of which: securitisation positions (-)</i>	0	0
20d	<i>of which: free deliveries (-)</i>	0	0

	Amount at disclosure date	Amount subject to pre-regulation (EU) No 575/2013 treatment or prescribed residual amount of regulation (EU) No 575/2013
<b>Common Equity Tier 1 (CET1) capital: instruments and reserves in millions</b>		
21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related eligible tax liabilities)	0	0
22 Amount exceeding the 15% threshold	0	0
23 <i>Of which: direct and indirect holding by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities</i>	0	0
24 Empty set in the EU	0	0
25 <i>of which: deferred tax assets arising from temporary differences</i>	0	0
25a Losses for the current financial year (-)	0	0
25b Foreseeable tax charges relating to CET1 items (-)	0	0
26 Regulatory adjustments applied to CET1 in respect of amounts subject to pre-CRR treatment	-97	0
26a Regulatory adjustments relating to unrealised gains and losses pursuant to articles 467 and 468	-97	0
Of which: .... Filter for unrealised gains property	0	0
Of which: .... Filter for unrealised gains available for sale equity	0	0
Of which: .... Filter for unrealised gains available for sale debt instruments/loans	-96	0
Of which: .... Filter for unrealised gains on exposures to central governments classified in the "available for sale" category in the EU endorsed IAS 39.	0	0
26b Amount to be deducted from or added to CET1 capital with regard to additional filters and deductions required pre CRR	0	0
Of Which: ...	0	0
27 Qualifying AT1 deductions that exceed the AT1 capital of the institution (-)	-34	0
28 <b>Total regulatory adjustments to CET1</b>	-402	0
29 <b>CET1 capital</b>	2,521	0
<b>Additional Tier 1 (AT1) capital: instruments</b>		
30 Capital instruments and the related share premium accounts	0	0
31 <i>of which: classified as equity</i>	0	0
32 <i>of which: classified as liabilities</i>	0	0
33 Amount of qualifying items referred to in art. 484 (3) and the related share premium accounts subject to phase out from AT1	0	0
Public sector capital injections grandfathered until 1 January 2018	0	0
34 Qualifying Tier 1 capital included in consolidated AT1 capital issued by subsidiaries and held by third parties	0	0
35 <i>of which: instruments issued by subsidiaries subject to phase out</i>	0	0
36 <b>AT 1 capital before regulatory adjustments</b>	0	0
<b>AT1 capital: regulatory adjustments</b>		
37 Direct and indirect holding by an institution of own AT1 instruments (-)	0	0
38 Holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (-)	0	0
39 Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions)(-)	0	0
40 Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions)(-)	0	0
41 Regulatory adjustments applied to AT1 in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Reg. (EU) No 575/2013	0	0
41a Residual amounts deducted from AT1 capital with regard to deduction from CET1 capital during the transitional period pursuant to art. 472 of Reg. (EU) No 575/2013	0	0

	Amount at disclosure date	Amount subject to pre-regulation (EU) No 575/2013 treatment or prescribed residual amount of regulation (EU) No 575/2013
<b>Common Equity Tier 1 (CET1) capital: instruments and reserves in millions</b>		
	0	0
Of which: intangibles	0	0
Of which: shortfall of provisions to expected losses	0	0
41b Residual amounts deducted from AT1 capital with regard to deduction from T2 capital during the transitional period pursuant to art. 475 of Reg. (EU) No 575/2013	0	0
Of which items to be detailed line by line, e.g. reciprocal cross holding in T2 instruments, direct holding of non-significant investments in the capital of other financial sector entities, etc.	0	0
41c Amount to be deducted from or added to AT1 capital with regard to additional filters and deductions required pre CRR	0	0
Of which: ... possible filter for unrealised losses	0	0
Of which: ... possible filter for unrealised gains	0	0
Of which: ...	0	0
42 Qualifying T2 deductions that exceed the T2 capital of the institution (-)	0	0
43 <b>Total regulatory adjustments to AT1 capital</b>	0	0
44 <b>AT1 capital</b>	0	0
45 <b>Tier 1 capital (T1= CET1 + AT1)</b>	2,521	0
<b>Tier 2 (T2) capital: instruments and provisions</b>		
46 Capital instruments and the related share premium accounts	40	0
47 Amount of qualifying items referred to in art. 484 (3) and the related share premium accounts subject to phase out from T2	0	0
Public sector capital injections grandfathered until 1 January 2018	0	0
48 Qualifying own funds instruments included in consolidated T2 capital issued by subsidiaries and held by third parties (excluding row 5 and 34)	0	0
49 <i>of which: instruments issued by subsidiaries subject to phase out</i>	0	0
50 Credit risk adjustments	0	0
51 <b>T2 capital before regulatory adjustments</b>	40	0
<b>T2 capital: regulatory adjustments</b>		
52 Direct and indirect holding by an institution of own T2 instruments and subordinated loans (-)	0	0
53 Holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (-)	0	0
54 Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions)(-)	0	0
54a Of which new holdings not subject to transitional arrangements	0	0
54b Of which holdings existing before 1 January 2013 and subject to transitional arrangements	0	0
55 Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions)(-)	0	0
56 Regulatory adjustments applied to T2 in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Reg. (EU) No 575/2013	-22	0
56a Residual amounts deducted from T2 capital with regard to deduction from CET1 capital during the transitional period pursuant to art. 472 of Reg. (EU) No 575/2013	-22	0
Of which: shortfall of provisions to expected losses	-22	0
56b Residual amounts deducted from T2 capital with regard to deduction from AT1 capital during the transitional period pursuant to art. 475 of Reg. (EU) No 575/2013	0	0
Of which items to be detailed line by line, e.g. reciprocal cross holding in T2 instruments, direct holding of non-significant investments in the capital of other financial sector entities, etc.	0	0

<b>Common Equity Tier 1 (CET1) capital: instruments and reserves in millions</b>		<b>Amount at disclosure date</b>	<b>Amount subject to pre-regulation (EU) No 575/2013 treatment or prescribed residual amount of regulation (EU) No 575/2013</b>
56c	Amount to be deducted from or added to T2 capital with regard to additional filters and deductions required pre CRR	0	0
	Of which: ... possible filter for unrealised losses	0	0
	Of which: ... possible filter for unrealised gains	0	0
	Of which: ...	0	0
57	<b>Total regulatory adjustments to T2 capital</b>	-22	0
58	<b>Tier 2 capital</b>	18	0
59	<b>Total capital (TC = T1 + T2)</b>	2,539	0
	RWA in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Reg. (EU) No 575/2013	0	0
	Of which: ... items not deducted from CET1	0	0
	Of which: ... items not deducted from AT1 items	0	0
	Of which: ... items not deducted from T2 items	0	0
60	<b>Total risk weighted assets</b>	13,771	0
	<b>Capital ratios and buffers</b>		
61	CET1 (as a % of total risk exposure amount)	18.31%	
62	T1 (as a % of total risk exposure amount)	18.31%	
63	TC (as a % of total risk exposure amount)	18.44%	
64	Institution specific buffer requirement		
65	<i>of which: capital conservation buffer requirement</i>		
66	<i>of which: countercyclical buffer requirement</i>		
67	<i>of which: systemic buffer requirement</i>		
67a	<i>of which: G-SII or O-SII buffer</i>		
68	CET1 available to meet buffers (as a % of risk exposure amount)	10.31%	
69	[non relevant EU regulation]		
70	[non relevant EU regulation]		
71	[non relevant EU regulation]		
	<b>Amounts below the thresholds for deduction</b>		
72	Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	0	0
73	Direct and indirect holdings of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	0	0
74	Empty set in the EU	0	0
75	deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met)	0	0
	<b>Applicable caps on the inclusion of provisions in Tier 2</b>		
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach	0	0
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	49	0
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach	22	0
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	47	0
	<b>Capital instruments subject to phase-out arrangements (1 Jan 2014 - 1 Jan 2022)</b>		
80	Current cap on CET1 instruments subject to phase out arrangements	0	0
81	Amount excluded from CET1 due to cap	0	0
82	Current cap on AT1 instruments subject to phase out arrangements	0	0
83	Amount excluded from AT1 due to cap	0	0

**Common Equity Tier 1 (CET1) capital: instruments and reserves in millions**

**Amount at  
disclosure date**

**Amount subject  
to pre-regulation  
(EU) No 575/2013  
treatment or  
prescribed  
residual amount  
of regulation (EU)  
No 575/2013**

84	Current cap on T2 instruments subject to phase out arrangements	0	0
85	Amount excluded from T2 due to cap	0	0



## Own funds disclosure template SNS Bank NV on a prudential consolidated basis

Common Equity Tier 1 (CET1) capital: instruments and reserves in millions		Amount at disclosure date	Amount subject to pre-regulation (EU) No 575/2013 treatment or prescribed residual amount of regulation (EU) No 575/2013
1	Capital instruments and the related share premium accounts	5,936	0
	<i>of which: ordinary shares</i>	469	0
	<i>of which: share premium</i>	5,467	0
	<i>of which: instrument type 3</i>	0	0
2	Retained earnings	0	0
3	Accumulated other comprehensive income	-1,225	0
3a	Funds for general banking risk	0	0
4	Amount of qualifying items referred to in art. 484 (3) and the related share premium accounts subject to phase out from CET1	0	0
	Public sector capital injections grandfathered until 1 January 2018	0	0
5	Minority interests	0	0
5a	Independently reviewed interim profits net of any foreseeable charge or dividend	0	0
6	<b>Common Equity Tier 1 (CET 1) capital before regulatory adjustments</b>	4,711	0
	<b>CET1 capital: regulatory adjustments</b>		
7	Additional value adjustments (-)	-8	0
8	Intangible assets (net of related tax liability) (-)	-3	-12
9	Empty set in the EU	0	0
10	deferred tax assets that rely on future profitability excluding those arising from temporary differences	-48	-192
11	Fair value reserves related to gains or losses on cash flow hedges	-239	0
12	Negative amounts resulting from the calculation of expected loss amounts	-11	-45
13	Any increase in equity that results from securitised assets (-)	-22	0
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	0	0
15	Defined-benefit pension fund assets (negative amount)	0	0
16	Direct and indirect holding by an institution of own CET1 instruments (-)	0	0
17	Holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (-)	0	0
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions)(-)	0	0
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions)(-)	0	0
20	Empty set in the EU	0	0
20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	0	0
20b	<i>of which: qualifying holdings outside the financial sector (-)</i>	0	0
20c	<i>of which: securitisation positions (-)</i>	0	0
20d	<i>of which: free deliveries (-)</i>	0	0
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related eligible tax liabilities)	0	0
22	Amount exceeding the 15% threshold	0	0
23	<i>Of which: direct and indirect holding by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities</i>	0	0

<b>Common Equity Tier 1 (CET1) capital: instruments and reserves in millions</b>		<b>Amount at disclosure date</b>	<b>Amount subject to pre-regulation (EU) No 575/2013 treatment or prescribed residual amount of regulation (EU) No 575/2013</b>
24	Empty set in the EU	0	0
25	<i>of which: deferred tax assets arising from temporary differences</i>	0	0
25a	Losses for the current financial year (-)	-712	0
25b	Foreseeable tax charges relating to CET1 items (-)	0	0
26	Regulatory adjustments applied to CET1 in respect of amounts subject to pre-CRR treatment	-127	0
26a	Regulatory adjustments relating to unrealised gains and losses pursuant to articles 467 and 468	-127	0
	Of which: .... Filter for unrealised gains property	-42	0
	Of which: .... Filter for unrealised gains available for sale equity	-79	0
	Of which: .... Filter for unrealised gains available for sale debt instruments/loans	-6	0
	Of which: .... Filter for unrealised gains on exposures to central governments classified in the "available for sale" category in the EU endorsed IAS 39.	0	0
26b	Amount to be deducted from or added to CET1 capital with regard to additional filters and deductions required pre CRR	0	0
	Of Which: ...	0	0
27	Qualifying AT1 deductions that exceed the AT1 capital of the institution (-)	-57	0
28	<b>Total regulatory adjustments to CET1</b>	-1,226	0
29	<b>CET1 capital</b>	3,485	0
	<b>Additional Tier 1 (AT1) capital: instruments</b>		
30	Capital instruments and the related share premium accounts	0	0
31	<i>of which: classified as equity</i>	0	0
32	<i>of which: classified as liabilities</i>	0	0
33	Amount of qualifying items referred to in art. 484 (3) and the related share premium accounts subject to phase out from AT1	0	0
	Public sector capital injections grandfathered until 1 January 2018	0	0
34	Qualifying Tier 1 capital included in consolidated AT1 capital issued by subsidiaries and held by third parties	0	0
35	<i>of which: instruments issued by subsidiaries subject to phase out</i>	0	0
36	<b>AT 1 capital before regulatory adjustments</b>	0	0
	<b>AT1 capital: regulatory adjustments</b>		
37	Direct and indirect holding by an institution of own AT1 instruments (-)	0	0
38	Holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (-)	0	0
39	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions)(-)	0	0
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions)(-)	0	0
41	Regulatory adjustments applied to AT1 in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Reg. (EU) No 575/2013	0	0
41a	Residual amounts deducted from AT1 capital with regard to deduction from CET1 capital during the transitional period pursuant to art. 472 of Reg. (EU) No 575/2013	0	0
	Of which: intangibles	0	0
	Of which: shortfall of provisions to expected losses	0	0
41b	Residual amounts deducted from AT1 capital with regard to deduction from T2 capital during the transitional period pursuant to art. 475 of Reg. (EU) No 575/2013	0	0

	Amount at disclosure date	Amount subject to pre-regulation (EU) No 575/2013 treatment or prescribed residual amount of regulation (EU) No 575/2013
Of which items to be detailed line by line, e.g. reciprocal cross holding in T2 instruments, direct holding of non-significant investments in the capital of other financial sector entities, etc.	0	0
41c Amount to be deducted from or added to AT1 capital with regard to additional filters and deductions required pre CRR	0	0
Of which: ... possible filter for unrealised losses	0	0
Of which: ... possible filter for unrealised gains	0	0
Of which: ...	0	0
42 Qualifying T2 deductions that exceed the T2 capital of the institution (-)	0	0
43 <b>Total regulatory adjustments to AT1 capital</b>	0	0
44 <b>AT1 capital</b>	0	0
45 <b>Tier 1 capital (T1= CET1 + AT1)</b>	3,485	0
<b>Tier 2 (T2) capital: instruments and provisions</b>		
46 Capital instruments and the related share premium accounts	0	0
47 Amount of qualifying items referred to in art. 484 (3) and the related share premium accounts subject to phase out from T2	0	0
Public sector capital injections grandfathered until 1 January 2018	0	0
48 Qualifying own funds instruments included in consolidated T2 capital issued by subsidiaries and held by third parties (excluding row 5 and 34)	0	0
49 <i>of which: instruments issued by subsidiaries subject to phase out</i>	0	0
50 Credit risk adjustments	0	0
51 <b>T2 capital before regulatory adjustments</b>	0	0
<b>T2 capital: regulatory adjustments</b>		
52 Direct and indirect holding by an institution of own T2 instruments and subordinated loans (-)	0	0
53 Holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (-)	0	0
54 Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions)(-)	0	0
54a Of which new holdings not subject to transitional arrangements	0	0
54b Of which holdings existing before 1 January 2013 and subject to transitional arrangements	0	0
55 Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions)(-)	0	0
56 Regulatory adjustments applied to T2 in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Reg. (EU) No 575/2013	0	0
56a Residual amounts deducted from T2 capital with regard to deduction from CET1 capital during the transitional period pursuant to art. 472 of Reg. (EU) No 575/2013	0	0
Of which: shortfall of provisions to expected losses	0	0
56b Residual amounts deducted from T2 capital with regard to deduction from AT1 capital during the transitional period pursuant to art. 475 of Reg. (EU) No 575/2013	0	0
Of which items to be detailed line by line, e.g. reciprocal cross holding in T2 instruments, direct holding of non-significant investments in the capital of other financial sector entities, etc.	0	0
56c Amount to be deducted from or added to T2 capital with regard to additional filters and deductions required pre CRR	0	0
Of which: ... possible filter for unrealised losses	0	0
Of which: ... possible filter for unrealised gains	0	0

<b>Common Equity Tier 1 (CET1) capital: instruments and reserves in millions</b>		<b>Amount at disclosure date</b>	<b>Amount subject to pre-regulation (EU) No 575/2013 treatment or prescribed residual amount of regulation (EU) No 575/2013</b>
	Of which: ...	0	0
57	<b>Total regulatory adjustments to T2 capital</b>	0	0
58	<b>Tier 2 capital</b>	0	0
59	<b>Total capital (TC = T1 + T2)</b>	3,485	0
	RWA in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Reg. (EU) No 575/2013	0	0
	Of which: ... items not deducted from CET1	0	0
	Of which: ... items not deducted from AT1 items	0	0
	Of which: ... items not deducted from T2 items	0	0
60	<b>Total risk weighted assets</b>	22,370	0
	<b>Capital ratios and buffers</b>		
61	CET1 (as a % of total risk exposure amount)	15.58%	
62	T1 (as a % of total risk exposure amount)	15.58%	
63	TC (as a % of total risk exposure amount)	15.58%	
64	Institution specific buffer requirement		
65	<i>of which: capital conservation buffer requirement</i>		
66	<i>of which: countercyclical buffer requirement</i>		
67	<i>of which: systemic buffer requirement</i>		
67a	<i>of which: G-SII or O-SII buffer</i>		
68	CET1 available to meet buffers (as a % of risk exposure amount)	7.58%	
69	[non relevant EU regulation]		
70	[non relevant EU regulation]		
71	[non relevant EU regulation]		
	<b>Amounts below the thresholds for deduction</b>		
72	Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	0	0
73	Direct and indirect holdings of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	0	0
74	Empty set in the EU	0	0
75	deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met)	0	0
	<b>Applicable caps on the inclusion of provisions in Tier 2</b>		
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach	0	0
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	155	0
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach	0	0
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	47	0
	<b>Capital instruments subject to phase-out arrangements (1 Jan 2014 - 1 Jan 2022)</b>		
80	Current cap on CET1 instruments subject to phase out arrangements	0	0
81	Amount excluded from CET1 due to cap	0	0
82	Current cap on AT1 instruments subject to phase out arrangements	0	0
83	Amount excluded from AT1 due to cap	0	0
84	Current cap on T2 instruments subject to phase out arrangements	0	0
85	Amount excluded from T2 due to cap	0	0

## Balance sheet

### Balance sheet financial statements SNS Bank with a mapping to the pillar 3 own funds template

#### SNS Bank NV in millions

<b>Equity</b>	<b>IFRS balance sheet</b>	<b>Page/note<sup>1</sup></b>	<b>Row in transitional own funds template</b>
Total Equity	2,963	p113	
- of which share capital			1
- of which share premium reserve			1
- of which accumulated other comprehensive income			3
- of which regulatory adjustments relating to unrealised gains pursuant to article 468			26a
- of which fair value reserves related to gains on cash flow hedges			11
- of which retained earnings			2
- of which profit/loss of the current financial year			5a
<b>Assets</b>			
Loans and advances to customers	52,834	n3	7,11,12,13
Investments	7,001	n5	7,26a
Intangible assets	15	n7	8
Deferred tax assets	450	n8	10
Derivatives	2,702	n4	7
<b>Liabilities</b>			
Subordinated debt	40	n17	46
Derivatives	3,266	n4	7
Deferred tax liabilities	287	n8	10

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## Regulatory scope balance sheet with a mapping to the pillar 3 own funds template

### SNS Bank NV regulatory scope in millions

	<b>Balance sheet</b>		<b>Row in</b>
<b>Equity</b>	<b>Regulatory scope</b>	<b>Page/note<sup>1</sup></b>	<b>transitional own</b>
			<b>funds template</b>
Total Equity	3,999	p120 and p121	
- of which share capital			1
- of which share premium reserve			1
- of which accumulated other comprehensive income			3
- of which regulatory adjustments relating to unrealised gains pursuant to article 468			26a
- of which fair value reserves related to gains on cash flow hedges			11
- of which retained earnings			2
- of which profit/loss of the current financial year			25a
<b>Assets</b>			
Loans and advances to customers	53,141	n14	7,12,13
Investments	7,163	n9	7,26a
Intangible assets	15	n5	8
Deferred tax assets	499	n13	10
Derivatives	2,689	n12	7.11
<b>Liabilities</b>			
Derivatives	3,266	n12	7
Deferred tax liabilities	287	n14	10

1 Annual report 2014 SNS REAAL NV

#### Disclaimer

The information in this SNS Bank additional own funds disclosure 2014 has not been audited by SNS Bank's external auditor. These disclosures form an annex to the SNS Bank NV Pillar 3 report 2014, as appended to SNS Bank's annual report 2014. SNS Bank's Pillar 3 report is drawn up every year. Periodic updates on key issues are given in SNS REAAL's and SNS Bank's press releases.

