

2009 Starting Point

Total Tier 1 Capital
(Stated)

Total Regulatory Capital

Total RWA

Tier 1 Ratio

Adverse Scenario

Add

- 2 year cumulative pre-impairment pre-tax profit

Deduct

- 2 year cumulative impairment losses on banking book financial assets
- 2 year cumulative impairment losses on trading book
- Estimated 2 year losses on corporate exposures
- Estimated 2 year losses on retail exposures

Additional Sovereign Shock

Deduct Incremental Losses

- 2 year cumulative impairment losses on banking book financial assets
- 2 year cumulative impairment losses on trading book
- Estimated 2 year losses on corporate exposures
- Estimated 2 year losses on retail exposures

2011 End Point

Stressed Total Tier 1
Capital (Stated)

Stressed Total
Regulatory Capital

Stressed Total RWA

Stressed Tier 1 Ratio