

<b>(£bn unless otherwise indicated)</b>		<b>Barclays</b>	<b>Co-op</b>	<b>HSBC</b>	<b>LBG</b>	<b>Nationwide</b>	<b>RBS</b>	<b>SanUK</b>	<b>Standard Chartered</b>	<b>TOTAL</b>
<b>Position at December 2012<sup>(a)</sup></b>										
1	Core Capital Resources <sup>(b)</sup>	40.7	1.7	77.6	28.0	4.3	37.2	8.5	20.0	
2	Reported Risk-weighted assets	476.0	21.3	823.1	342.8	49.6	567.9	81.0	205.2	
3	CET1 Ratio	8.5%	7.8%	9.4%	8.2%	8.6%	6.5%	10.4%	9.8%	
4	CET1 leverage ratio	2.9%	3.2%	4.6%	3.4%	2.1%	3.1%	3.3%	4.3%	
<b>Adjustments recommended by FPC</b>										
5	(i) to capital resources to reflect expected future losses and an assessment of future cost of conduct redress	-8.6	-1.5	-7.8	-12.1	-0.4	-7.1	-0.7	0.0	-38.1
6	(ii) to RWAs to reflect a more prudent calculation of risk weights	24.7	0.0	45.0	8.3	10.6	56.3	5.6	19.0	169.4
<b>Capital actions</b>										
7	Capital equivalent of actions during 2013 in firms' existing plans before this exercise	1.3	0.0	- †	1.6	0.4	10.4	- †	- †	13.7
8	Capital equivalent of additional actions required by PRA to meet 7% standard after adjustments	1.7	1.5	- †	7.0	0.0	3.2	- †	- †	13.4
9	Total capital equivalent of actions required to meet 7% in firms' revised plans following this exercise	<b>3.0<sup>(c)</sup></b>	<b>1.5</b>	<b>- †</b>	<b>8.6</b>	<b>0.4<sup>(c)</sup></b>	<b>13.6</b>	<b>- †</b>	<b>- †</b>	<b>27.1</b>

#### NOTES

(a) These ratios are based on estimates submitted to the FSA by firms for the period to end-December 2012 on a best endeavours basis and used by FSA and PRA for the purposes of this exercise. Due to subsequent changes in the basis of calculation (e.g. changes in the text of the EU Capital Requirements Regulation, which was not finalised until March 2013), estimated end-2012 CRD4 end point ratios subsequently published by firms (eg in Pillar 3 disclosures) may differ somewhat from these ratios.

(b) Capital resources are defined throughout as common equity tier one (CET1) on the full Basel 3 end point definition.

(c) After reaching 7% after adjustments, Barclays and Nationwide will have CET1 leverage ratios after adjustments of 2.5% and 2.0% respectively.

† Not relevant because these firms do not have a capital shortfall against the 7% post-adjustment standard .