## $Composition \ of \ Capital \ Disclosure \ (Non-Consolidated)$

## The Norinchukin Bank

As of June 30,	, 2013	·		Amounts	(IIIII)	lions of yen, Amounts
				excluded		excluded
asel III Temp	olate I	tems	As of June 30, 2015	under	As of March 31, 2015	under
No.			30, 2015	transitional	31, 2015	transition
ommon Equi	ity Tie	er 1 Capital: instruments and reserves		arrangements		arrangeme
1a+2-26	ı	Directly issued qualifying common share capital plus related capital surplus and retained earnings	4,970,010		4,854,345	
1a 2		of which: capital and capital surplus	3,400,930		3,400,930	
26		of which: retained earnings of which: cash dividends to be paid	1,569,080		1,530,925 77,510	
20		of which: other than the above	-			
3	٦	Valuation and translation adjustments and other disclosed reserves	839,688	1,259,533	900,084	1,350
		Total of items included in Common Equity Tier 1 capital: instruments and reserves under phase-out	=		=	
6		arrangements  Common Equity Tier 1 capital: instruments and reserves (A)	5,809,699		5,754,429	
		er 1 capital: regulatory adjustments	3,809,099		3,734,429	
8+9	1	Fotal intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	5,346	8,019	5,619	8
8		of which: goodwill (net of related tax liability, including those equivalent)		_	_	
		of which: other intangible assets other than goodwill and mortgage servicing rights	5.246	0.010	5.610	
9		(net of related tax liability)	5,346	8,019	5,619	8
10		Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-	-	
11	I	Deferred gains or losses on derivatives under hedge accounting	Δ 8,373	△ 12,560	△ 14,913	△ 22
12	_	Shortfall of eligible provisions to expected losses	11,460	17,190	14,316	21
13 14		Securitisation gain on sale  Gains and losses due to changes in own credit risk on fair valued liabilities	=	-	-	
14		Gains and losses due to changes in own credit risk on fair valued liabilities  Defined-benefit pension fund net assets (prepaid pension costs)	1,034	1,551	490	
16		Investments in own shares (excluding those reported in the Net assets section)	1,034	1,331		
17	_	Reciprocal cross-holdings in common equity	-	-	-	
	1	investments in the capital of banking, financial and insurance entities that are outside the scope of				
18	r	regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share	-	-	-	
19+20+21	I	Amount exceeding the 10% threshold on specified items	-	-	-	
19		of which: significant investments in the common stock of financials	-	-	-	
20		of which: mortgage servicing rights	=	=	=	
21		of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	-	
22	I	Amount exceeding the 15% threshold on specified items	-	-	-	
23		of which: significant investments in the common stock of financials	-	_	_	
24		of which: mortgage servicing rights		_	_	
25		of which: deferred tax assets arising from temporary differences (net of related tax liability)		_	_	
	1	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2				
27		o cover deductions	-		-	
28		Common Equity Tier 1 capital: regulatory adjustments (B)	9,467		5,513	
ommon Equi 29		er 1 capital (CET1) Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	5,800,232		5,748,916	
	_	pital: instruments	-,,		2,1.10,2.10	
3		Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	49,000		49,000	
30		Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as iabilities under applicable accounting standards	-		-	
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-		-	
33+35		Eligible Tier 1 capital instruments under phase-out arrangements included in  Additional Tier 1 capital: instruments	699		699	
	t	Total of items included in Additional Tier 1 capital: instruments under phase-out arrangements	16		14	
		of which: amounts of counted in to base instruments of Additional Tier1 under phase-out arrangements that related valuation and translation adjustments	16		14	
36		Additional Tier 1 capital: instruments (D)	49,716		49,714	
		upital: regulatory adjustments	45,710		42,714	
37	_	Investments in own Additional Tier 1 instruments	-	-	-	
38	I	Reciprocal cross-holdings in Additional Tier 1 instruments	-	-	-	
39		investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	-	-	
40		Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	15,219	22,829	15,210	22
		Fotal of items included in Additional Tier 1 capital: regulatory adjustments	8,595		10,737	
		inder phase-out arrangements of which: 50% of balance due to pay of eligible provisions	8,595		10,737	
42	I	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-		-	
43		Additional Tier 1 capital: regulatory adjustments (E)	23,814		25,948	<u> </u>
+3	12	nontrollar 1 or 1 capital. regulatory aujustinents (L)	23,014		23,748	

44	capital (AT1)				
	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	25,901		23,765	
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	5,826,133		5,772,681	
i ier 2 capitai: ins				1	
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown	-		-	
46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,387,791		1,387,791	
	Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-		=	
47+49	Eligible Tier 2 capital instruments under phase-out arrangements included in Tier 2: instruments and provisions	148,216		148,216	
50	Total of general allowance for credit losses and eligible provisions included in Tier 2	3		3	/
50a	of which: general reserve for possible loan losses	3		3	
50b	of which: eligible provisions	-		-	
	Total of items included in Tier 2 capital: instruments and provisions under phase-out arrangements	790,176		852,868	
	of which: amounts of counted in to base instruments of Additional Tier1 under phase-out arrangements that related valuation and translation adjustments	790,176		852,868	
51	Tier 2 capital: instruments and provisions (H)	2,326,186		2,388,878	
Fier 2 capital: reg	gulatory adjustments				
52	Investments in own Tier 2 instruments	-	-	-	
53	Reciprocal cross-holdings in Tier 2 instruments	-	-	-	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	-	-	
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	=	=	
	Total of items included in Tier 2 capital: regulatory adjustments under phase-out arrangements	8,595		10,737	
	of which: 50% of balance due to pay of eligible provisions	8,595		10,737	
57	Tier 2 capital: regulatory adjustments (I)	8,595		10,737	$\overline{}$
Tier 2 capital (T2					
	) Tier 2 capital (T2) ((H)-(I) )(J)	2,317,591		2,378,141	_
Fier 2 capital (T2 58	Tier 2 capital (T2) ((H)-(I) )(J)				
Fier 2 capital (T2 58 59	Tier 2 capital (T2) ((H)-(I) )(J)  Total capital (TC=T1+T2) ((G) + (J)) (K)	2,317,591 8,143,724		2,378,141 8,150,823	
58 59	Tier 2 capital (T2) ((H)-(I))(J)  Total capital (TC=T1+T2) ((G) + (J)) (K)  sets	8,143,724		8,150,823	
Fier 2 capital (T2 58 59	Tier 2 capital (T2) ((H)-(I))(J)  Total capital (TC=T1+T2) ((G) + (J)) (K)  sets  Total of items included in risk weighted assets under phase-out arrangements	8,143,724 45,434		8,150,823 45,028	
58 59	Tier 2 capital (T2) ((H)-(I))(J)  Total capital (TC=T1+T2) ((G) + (J)) (K)  sets  Total of items included in risk weighted assets under phase-out arrangements  of which: intangibles assets other than mortgage servicing rights  of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions	8,143,724 45,434 8,019		8,150,823 45,028 8,428	
58 59	Tier 2 capital (T2) ((H)-(I))(J)  Total capital (TC=T1+T2) ((G) + (J)) (K)  sets  Total of items included in risk weighted assets under phase-out arrangements  of which: intangibles assets other than mortgage servicing rights	8,143,724 45,434		8,150,823 45,028	
58 59 Sisk weighted ass	Tier 2 capital (T2) ((H)-(I))(J)  Total capital (TC=T1+T2) ((G) + (J)) (K)  sets  Total of items included in risk weighted assets under phase-out arrangements of which: intangibles assets other than mortgage servicing rights of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)  Risk weighted assets (L)	8,143,724 45,434 8,019		8,150,823 45,028 8,428	
Fier 2 capital (T2 58 59 Aisk weighted ass 60 Capital Ratio (no	Tier 2 capital (T2) ((H)-(I))(J)  Total capital (TC=T1+T2) ((G) + (J)) (K)  sets  Total of items included in risk weighted assets under phase-out arrangements of which: intangibles assets other than mortgage servicing rights of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)  Risk weighted assets (L)  n-consolidated)	8,143,724 45,434 8,019 35,863 33,909,909		8,150,823 45,028 8,428 35,863 33,458,943	
58 59 Sisk weighted ass 60 Capital Ratio (no	Tier 2 capital (T2) ((H)-(I))(J)  Total capital (TC=T1+T2) ((G) + (J)) (K)  sets  Total of items included in risk weighted assets under phase-out arrangements  of which: intangibles assets other than mortgage servicing rights  of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)  Risk weighted assets (L)  n-consolidated)  Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))	8,143,724 45,434 8,019 35,863 33,909,909		8,150,823 45,028 8,428 35,863 33,458,943 17.18%	
58 59 Risk weighted ass 60 Capital Ratio (no 61 62	Tier 2 capital (T2) ((H)-(I))(J)  Total capital (TC=T1+T2) ((G) + (J)) (K)  sets  Total of items included in risk weighted assets under phase-out arrangements  of which: intangibles assets other than mortgage servicing rights  of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)  Risk weighted assets (L)  n-consolidated)  Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))  Tier 1 capital ratio (non-consolidated)((G)/(L))	8,143,724 45,434 8,019 35,863 33,909,909 17.10% 17.18%		8,150,823 45,028 8,428 35,863 33,458,943 17,18% 17,25%	
58 59 Risk weighted ass 60 Capital Ratio (no 61 62 63	Tier 2 capital (T2) ((H)-(I))(J)  Total capital (TC=T1+T2) ((G) + (J)) (K)  sets  Total of items included in risk weighted assets under phase-out arrangements  of which: intangibles assets other than mortgage servicing rights  of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)  Risk weighted assets (L)  n-consolidated)  Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))  Tier 1 capital ratio (non-consolidated)((G)/(L))  Total capital ratio (non-consolidated)((K)/(L))	8,143,724 45,434 8,019 35,863 33,909,909		8,150,823 45,028 8,428 35,863 33,458,943 17.18%	
58 59 Risk weighted ass 60 Capital Ratio (no 61 62 63 Regulatory Adjus	Tier 2 capital (T2) ((H)-(I))(J)  Total capital (TC=T1+T2) ((G) + (J)) (K)  sets  Total of items included in risk weighted assets under phase-out arrangements  of which: intangibles assets other than mortgage servicing rights  of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)  Risk weighted assets (L)  n-consolidated)  Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))  Tier 1 capital ratio (non-consolidated)((G)/(L))  Total capital ratio (non-consolidated)((K)/(L))  stuents  Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for	8,143,724 45,434 8,019 35,863 33,909,909 17.10% 17.18% 24.01%		8,150,823 45,028 8,428 35,863 33,458,943 17,18% 17,25% 24,36%	
58 59 Risk weighted ass 60 Capital Ratio (no 61 62 63	Tier 2 capital (T2) ((H)-(I))(J)  Total capital (TC=T1+T2) ((G) + (J)) (K)  sets  Total of items included in risk weighted assets under phase-out arrangements  of which: intangibles assets other than mortgage servicing rights  of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)  Risk weighted assets (L)  n-consolidated)  Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))  Tier 1 capital ratio (non-consolidated)((G)/(L))  Total capital ratio (non-consolidated)((K)/(L))  stments  Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	8,143,724 45,434 8,019 35,863 33,909,909 17.10% 17.18%		8,150,823 45,028 8,428 35,863 33,458,943 17,18% 17,25%	
58 59 Risk weighted ass 60 Capital Ratio (no 61 62 63 Regulatory Adjus	Tier 2 capital (T2) ((H)-(I))(J)  Total capital (TC=T1+T2) ((G) + (J)) (K)  sets  Total of items included in risk weighted assets under phase-out arrangements  of which: intangibles assets other than mortgage servicing rights  of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)  Risk weighted assets (L)  n-consolidated)  Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))  Tier 1 capital ratio (non-consolidated)((G)/(L))  Total capital ratio (non-consolidated)((K)/(L))  stments  Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	8,143,724 45,434 8,019 35,863 33,909,909 17.10% 17.18% 24.01%		8,150,823 45,028 8,428 35,863 33,458,943 17,18% 17,25% 24,36%	
Fier 2 capital (T2 58 59 Sisk weighted ass 60 Capital Ratio (no 61 62 63 Regulatory Adjus 72 73	Tier 2 capital (T2) ((H)-(I))(J)  Total capital (TC=T1+T2) ((G) + (J)) (K)  sets  Total of items included in risk weighted assets under phase-out arrangements  of which: intangibles assets other than mortgage servicing rights  of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)  Risk weighted assets (L)  n-consolidated)  Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))  Tier 1 capital ratio (non-consolidated)((G)/(L))  Total capital ratio (non-consolidated)((K)/(L))  stments  Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	8,143,724 45,434 8,019 35,863 33,909,909 17.10% 17.18% 24.01%		8,150,823 45,028 8,428 35,863 33,458,943 17,18% 17,25% 24,36%	
Fier 2 capital (T2 58 58 59 60 Capital Ratio (no 61 62 63 Regulatory Adjus 72 73 74 75	Tier 2 capital (T2) ((H)-(I))(J)  Total capital (TC=T1+T2) ((G) + (J)) (K)  sets  Total of items included in risk weighted assets under phase-out arrangements  of which: intangibles assets other than mortgage servicing rights  of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)  Risk weighted assets (L)  n-consolidated)  Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))  Tier 1 capital ratio (non-consolidated)((G)/(L))  Total capital ratio (non-consolidated)((K)/(L))  stiments  Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	8,143,724 45,434 8,019 35,863 33,909,909 17.10% 17.18% 24.01%		8,150,823 45,028 8,428 35,863 33,458,943 17,18% 17,25% 24,36%	
58 59 Risk weighted ass 60 Capital Ratio (no 61 62 63 Regulatory Adjus 72 73 74 75 Provisions include	Tier 2 capital (T2) ((H)-(I))(J)  Total capital (TC=T1+T2) ((G) + (J)) (K)  sets  Total of items included in risk weighted assets under phase-out arrangements  of which: intangibles assets other than mortgage servicing rights  of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions  (net of eligible short positions)  Risk weighted assets (L)  n-consolidated)  Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))  Tier 1 capital ratio (non-consolidated)((G)/(L))  Total capital ratio (non-consolidated)((G)/(L))  stments  Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  tet in Tier 2 capital: instruments and provisions	8,143,724 45,434 8,019 35,863 33,909,909 17.10% 17.18% 24.01%		8,150,823 45,028 8,428 35,863 33,458,943 17,18% 17,25% 24,36%	
Fier 2 capital (T2 58 59 Risk weighted ass 60 Capital Ratio (no 61 62 63 Regulatory Adjus 72 73 74 75 Provisions include 76	Tier 2 capital (T2) ((H)-(I))(J)  Total capital (TC=T1+T2) ((G) + (J)) (K)  sets  Total of items included in risk weighted assets under phase-out arrangements  of which: intangibles assets other than mortgage servicing rights  of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions  (net of eligible short positions)  Risk weighted assets (L)  n-consolidated)  Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))  Tier 1 capital ratio (non-consolidated)((G)/(L))  Total capital ratio (non-consolidated)((K)/(L))  stments  Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  Provisions (general reserve for possible loan losses)	8,143,724 45,434 8,019 35,863 33,909,909 17.10% 24.01% 580,902 67,400		8,150,823 45,028 8,428 35,863 33,458,943 17,18% 17,25% 24,36% 551,761 67,400	
Fier 2 capital (T2 58 59 Risk weighted ass 60 Capital Ratio (no 61 62 63 Regulatory Adjus 72 73 74 75 Provisions include 76 77	Tier 2 capital (T2) ((H)-(I))(J)  Total capital (TC=T1+T2) ((G) + (J)) (K)  sets  Total of items included in risk weighted assets under phase-out arrangements  of which: intangibles assets other than mortgage servicing rights  of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)  Risk weighted assets (L)  n-consolidated)  Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))  Tier 1 capital ratio (non-consolidated)((G)/(L))  Total capital ratio (non-consolidated)((K)/(L))  stments  Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  Poferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  Provisions (general reserve for possible loan losses)  Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach	8,143,724 45,434 8,019 35,863 33,909,909 17.10% 17.18% 24.01%		8,150,823 45,028 8,428 35,863 33,458,943 17,18% 17,25% 24,36%	
Fier 2 capital (T2 58 59 Risk weighted ass 60 Capital Ratio (no 61 62 63 Regulatory Adjus 72 73 74 75 Provisions include 76	Tier 2 capital (T2) ((H)-(I))(J)  Total capital (TC=T1+T2) ((G) + (J)) (K)  sets  Total of items included in risk weighted assets under phase-out arrangements  of which: intangibles assets other than mortgage servicing rights  of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)  Risk weighted assets (L)  n-consolidated)  Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))  Tier 1 capital ratio (non-consolidated)((G)/(L))  Total capital ratio (non-consolidated)((K)/(L))  stments  Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  def in Tier 2 capital: instruments and provisions  Provisions (general reserve for possible loan losses)	8,143,724 45,434 8,019 35,863 33,909,909 17.10% 17.18% 24.01% 580,902 67,400		8,150,823 45,028 8,428 35,863 33,458,943 17,18% 17,25% 24,36% 551,761 67,400	
58 59 Risk weighted ass 60 Capital Ratio (no 61 62 63 Regulatory Adjus 72 73 74 75 Provisions include 76 77 78	Tier 2 capital (T2) ((H)-(I))(J)  Total capital (TC=T1+T2) ((G) + (J)) (K)  sets  Total of items included in risk weighted assets under phase-out arrangements of which: intangibles assets other than mortgage servicing rights of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)  Risk weighted assets (L)  n-consolidated)  Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))  Tier 1 capital ratio (non-consolidated)((G)/(L))  Total capital ratio (non-consolidated)((K)/(L))  stments  Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  Provisions (general reserve for possible loan losses)  Provisions (general reserve for possible loan losses)  Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")	8,143,724 45,434 8,019 35,863 33,909,909 17.10% 24.01% 580,902 67,400		8,150,823 45,028 8,428 35,863 33,458,943 17,18% 17,25% 24,36% 551,761 67,400	
Fier 2 capital (T2 58 59 59 Risk weighted ass 60 Capital Ratio (no 61 62 63 Regulatory Adjus 72 73 74 75 Provisions include 76 77 78	Tier 2 capital (T2) ((H)-(I))(J)  Total capital (TC=T1+T2) ((G) + (J)) (K)  sets  Total capital (TC=T1+T2) ((G) + (J)) (K)  of which: intangibles assets other than mortgage servicing rights  of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)  Risk weighted assets (L)  n-consolidated)  Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))  Tier 1 capital ratio (non-consolidated)((G)/(L))  Total capital ratio (non-consolidated)((K)/(L))  streents  Non-significant investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  Poeferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  Tree 2 capital: instruments and provisions  Provisions (general reserve for possible loan losses)  Cap on inclusion of provisions (general reserve for possible loan losses)  Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of provisions in Tier 2 under internal ratings-based approach	8,143,724 45,434 8,019 35,863 33,909,909 17.10% 17.18% 24.01% 580,902 67,400		8,150,823 45,028 8,428 35,863 33,458,943 17,18% 17,25% 24,36% 551,761 67,400	
Fier 2 capital (T2 58 59 59 Risk weighted ass 60 Capital Ratio (no 61 62 63 Regulatory Adjus 72 73 74 75 Provisions include 76 77 78 79 Capital instrumen 82	Tier 2 capital (T2) ((H)-(I))(J)  Total capital (TC=T1+T2) ((G) + (J)) (K)  sets  Total of items included in risk weighted assets under phase-out arrangements  of which: intangibles assets other than mortgage servicing rights  of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)  Risk weighted assets (L)  n-consolidated)  Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))  Tier 1 capital ratio (non-consolidated)((G)/(L))  Total capital ratio (non-consolidated)((K)/(L))  stments  Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  atin Tier 2 capital: instruments and provisions  Provisions (general reserve for possible loan losses)  Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of provisions in Tier 2 under internal ratings-based approach (prior to application of provisions in Tier 2 under internal ratings-based approach (prior to application of provisions in Tier 2 under internal ratings-based approach (prior cap on Additional Tier 1 instruments under phase-out arrangements  Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if	8,143,724 45,434 8,019 35,863 33,909,909 17.10% 17.18% 24.01% 580,902 67,400 - - - - - 181,893 699		8,150,823 45,028 8,428 35,863 33,458,943 17,18% 17,25% 24,36% 551,761 67,400 	
Fier 2 capital (T2 58 59 60 Capital Ratio (no 61 62 63 Regulatory Adjus 72 73 74 75 Provisions include 76 77 78 79 Capital instrumen	Total capital (TC=T1+T2) ((G) + (J)) (K)  sets  Total of items included in risk weighted assets under phase-out arrangements of which: intangibles assets other than mortgage servicing rights of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)  Risk weighted assets (L)  n-consolidated)  Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))  Tier 1 capital ratio (non-consolidated)((G)/(L))  Total capital ratio (non-consolidated)((G)/(L))  stments  weighted assets (L)  n-consolidated)  Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))  Stments in the street of the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  the thresholds for deduction (before risk weighting)  ed in Tier 2 capital: instruments and provisions  Provisions (general reserve for possible loan losses)  Cap on inclusion of provisions (general reserve for possible loan losses)  Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")  Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  tots subject to phase-out arrangements  Current cap on Additional Tier 1 instruments under phase-out arrangements	8,143,724 45,434 8,019 35,863 33,909,909 17.10% 17.18% 24.01% 580,902 67,400 - - - - 181,893		8,150,823 45,028 8,428 35,863 33,458,943 17,18% 17,25% 24,36% 551,761 67,400 - - - 177,921	
58 59 Risk weighted ass 60 Capital Ratio (no 61 62 63 Regulatory Adjus 72 73 74 75 Provisions include 76 77 78 79 Capital instrument 82 83	Tier 2 capital (T2) ((H)-(I))(J)  Total capital (TC=T1+T2) ((G) + (J)) (K)  sets  Total capital (TC=T1+T2) ((G) + (J)) (K)  of which: intangibles assets other than mortgage servicing rights  of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)  Risk weighted assets (L)  n-consolidated)  Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))  Tier 1 capital ratio (non-consolidated)((G)/(L))  Total capital ratio (non-consolidated)((K)/(L))  streents  Non-significant investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  Poeferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  Provisions (general reserve for possible loan losses)  Cap on inclusion of provisions (general reserve for possible loan losses)  Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")  Cap for inclusion of provisions in Tier 2 under internal ratings-based approach at subject to phase-out arrangements  Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	8,143,724 45,434 8,019 35,863 33,909,009 17.10% 17.18% 24.01% 580,902 67,400 - - - 181,893 699 299		8,150,823  45,028  8,428  35,863  33,458,943  17,18%  17,25%  24,36%  551,761  67,400    177,921  699  299	