The Norinchukin Bank

	r 30, 2016	1		(m	illions of yen,
Basel III		As of	Amounts excluded under	As of	Amounts excluded und
Template No.	Items	September 30,	transitional	September 30,	transitional
		2016	arrangements	2015	arrangemen
Common Equity	Tier 1 Capital: instruments and reserves		1		•
1a+2-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	5,256,902		5,114,641	
1a	of which: capital and capital surplus	3,455,509		3,446,481	
2	of which: retained earnings	1,801,393		1,668,160	
26	of which: cash dividends to be paid	-		-	
	of which: other than the above	-		-	
3	Valuation and translation adjustments and other disclosed reserves	1,020,389	680,259	704,113	1,056,
	Total of items included in Common Equity Tier 1 capital: instruments and reserves under phase-out arrangements	-		-	
6	Common Equity Tier 1 capital: instruments and reserves (A)	6,277,292	\sim	5,818,755	\sim
-	Tier 1 capital: regulatory adjustments	0,211,292		5,818,755	
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	9,988	6,659	5,287	7,
8	of which: goodwill (net of related tax liability, including those equivalent)	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	0,007		,
	of which: other intangible assets other than goodwill and mortgage servicing rights				
9	(net of related tax liability)	9,988	6,659	5,287	7,
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of	-	-	_	
	related tax liability)			-	<u> </u>
11	Deferred gains or losses on derivatives under hedge accounting	△ 46,255	△ 30,837	△ 18,922	Δ 28,
12	Shortfall of eligible provisions to expected losses	21,692	14,461	11,101	16
13	Securitisation gain on sale		-	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities		-	-	
15	Defined-benefit pension fund net assets (prepaid pension costs)	4,593	3,062	1,469	2,
16	Investments in own shares (excluding those reported in the Net assets section)	-	-	-	
17	Reciprocal cross-holdings in common equity	-	-	-	
10	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory				
18	consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued above	-	-	-	
19+20+21	than 10% of the issued share Amount exceeding the 10% threshold on specified items				
19+20+21			-	-	
	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	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)	-	-	-	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover	-		-	
28	deductions	. 0.001		. 1.064	\sim
	Common Equity Tier 1 capital: regulatory adjustments (B)	∆ 9,981		∆ 1,064	
ommon Equity 29	Tier 1 capital (CET1)	(287 272		5 910 920	
	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	6,287,273		5,819,820	
uunuonai Tier	1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity	,			I .
31a	under applicable accounting standards and the breakdown	49,000		49,000	
	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as				
32 30	liabilities under applicable accounting standards	-		-	
32 30	Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other	-		-	
32 30	Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-		-	
32 30 33+35	Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities Eligible Tier 1 capital instruments under phase-out arrangements included in	-		- 699	
	Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments	599			
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	Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments	599			
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33+35	Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments Total of items included in Additional Tier 1 capital: instruments under phase-out arrangements of which: amounts of counted in to base instruments of Additional Tier1 under phase-out arrangements that related valuation and translation adjustments Additional Tier 1 capital: instruments			13 13	
33+35 36 dditional Tier	Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments Total of items included in Additional Tier 1 capital: instruments under phase-out arrangements of which: amounts of counted in to base instruments of Additional Tier1 under phase-out arrangements that related valuation and translation adjustments Additional Tier 1 capital: instruments			13 13	
33+35 36 dditional Tier 37 38	Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments Total of items included in Additional Tier 1 capital: instruments under phase-out arrangements of which: amounts of counted in to base instruments of Additional Tier1 under phase-out arrangements that related valuation and translation adjustments Additional Tier 1 capital: instruments (D) I capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory			13 13	
33+35 36 dditional Tier 37	Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments Total of items included in Additional Tier 1 capital: instruments under phase-out arrangements of which: amounts of counted in to base instruments of Additional Tier1 under phase-out arrangements that related valuation and translation adjustments Additional Tier 1 capital: instruments (D) 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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			13 13	
33+35 36 dditional Tier 37 38	Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments Total of items included in Additional Tier 1 capital: instruments under phase-out arrangements of which: amounts of counted in to base instruments of Additional Tier1 under phase-out arrangements that related valuation and translation adjustments Additional Tier 1 capital: instruments (D) 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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)			13 13	
33+35 36 dditional Tier 37 38	Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments Total of items included in Additional Tier 1 capital: instruments under phase-out arrangements of which: amounts of counted in to base instruments of Additional Tier1 under phase-out arrangements that related valuation and translation adjustments Additional Tier 1 capital: instruments (D) 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of		15,616	13 13 49,713	23,
33+35 36 dditional Tier 37 38 39	Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments Total of items included in Additional Tier 1 capital: instruments under phase-out arrangements of which: amounts of counted in to base instruments of Additional Tier1 under phase-out arrangements that related valuation and translation adjustments Additional Tier 1 capital: instruments (D) I capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	599 <u> <u> </u> </u>		13 13 49,713 - - - - 15,464	23,
33+35 36 dditional Tier 37 38 39	Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments Total of items included in Additional Tier 1 capital: instruments under phase-out arrangements of which: amounts of counted in to base instruments of Additional Tier1 under phase-out arrangements that related valuation and translation adjustments Additional Tier 1 capital: instruments (D) 1 capital: regulatory adjustments Reciprocal cross-holdings in Additional Tier 1 instruments Receiprocal cross-holdings in Additional Tier 1 instruments 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) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Total of items included in Additional Tier 1 capital: regulatory adjustments	599 <u></u> <u></u>	15,616	13 13 49,713	23,
33+35 36 dditional Tier 37 38 39	Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments Total of items included in Additional Tier 1 capital: instruments under phase-out arrangements of which: amounts of counted in to base instruments of Additional Tier1 under phase-out arrangements that related valuation and translation adjustments Additional Tier 1 capital: instruments (D) I capital: regulatory adjustments Reciprocal cross-holdings in Additional Tier 1 instruments 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) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Total of items included in Additional Tier 1 capital: regulatory adjustments Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Total of items included in Additional Tier 1 capital: regulatory adjustments	599	15,616	13 13 49,713 - - - - 15,464 8,325	23.
33+35 36 dditional Tier 37 38 39 40	Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments Total of items included in Additional Tier 1 capital: instruments under phase-out arrangements of which: amounts of counted in to base instruments of Additional Tier1 under phase-out arrangements that related valuation and translation adjustments Additional Tier 1 capital: instruments (D) I capital: regulatory adjustments Reciprocal cross-holdings in Additional Tier 1 instruments 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) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Total of items included in Additional Tier 1 capital: regulatory adjustments under phase-out arrangements	599 <u> <u> </u> </u>	15,616	13 13 49,713 - - - - 15,464	23,
33+35 36 dditional Tier 37 38 39 40 42	Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments Total of items included in Additional Tier 1 capital: instruments under phase-out arrangements of which: amounts of counted in to base instruments of Additional Tier1 under phase-out arrangements that related valuation and translation adjustments Additional Tier 1 capital: instruments (D) 1 capital: regulatory adjustments Reciprocal cross-holdings in Additional Tier 1 instruments 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) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Total of items included in Additional Tier 1 capital: regulatory adjustments under phase-out arrangements of which: 50% of balance due to pay of eligible provisions Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	599		13 13 49,713 - - - - 15,464 8,325 8,325	23
33+35 36 dditional Tier 37 38 39 40 40 42 42 43	Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments Total of items included in Additional Tier 1 capital: instruments under phase-out arrangements of which: amounts of counted in to base instruments of Additional Tier1 under phase-out arrangements that related valuation and translation adjustments Additional Tier 1 capital: instruments (D) 1 capital: regulatory adjustments Additional Tier 1 capital: instruments (D) 1 capital: regulatory adjustments Reciprocal cross-holdings in Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Total of items included in Additional Tier 1 capital: regulatory adjustments under phase-out arrangements of which: 50% of balance due to pay of eligible provisions Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	599		13 13 49,713 - - - - 15,464 8,325	23,
33+35 36 dditional Tier 37 38 39 40 40 42 43 dditional Tier	Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments Total of items included in Additional Tier 1 capital: instruments under phase-out arrangements of which: amounts of counted in to base instruments of Additional Tier1 under phase-out arrangements that related valuation and translation adjustments Additional Tier 1 capital: instruments (D) 1 capital: regulatory adjustments Additional Tier 1 capital: instruments (D) 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Total of items included in Additional Tier 1 capital: regulatory adjustments under phase-out arrangements of which: 50% of balance due to pay of eligible provisions Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions			13 13 49,713 - - - - - - - - - - - - - - - - - - -	23
33+35 36 dditional Tier 37 38 39 40 40 42 43	Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments Total of items included in Additional Tier 1 capital: instruments under phase-out arrangements of which: amounts of counted in to base instruments of Additional Tier1 under phase-out arrangements that related valuation and translation adjustments Additional Tier 1 capital: instruments (D) 1 capital: regulatory adjustments Additional Tier 1 capital: instruments (D) 1 capital: regulatory adjustments Reciprocal cross-holdings in Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Total of items included in Additional Tier 1 capital: regulatory adjustments under phase-out arrangements of which: 50% of balance due to pay of eligible provisions Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	599		13 13 49,713 - - - - 15,464 8,325 8,325	23

Composition of Capital Disclosure (Non-Consolidated)

The Norinchukin Bank

Basel III Template No. Htms	As of Septembe	r 30, 2016			(m	illions of yen,	
Devely issued quickfying Tot 2 instruments plot related capital anyths of which: classified as split/m what 1 <t< td=""><td>Basel III Template No.</td><td>Items</td><td>September 30,</td><td>excluded under transitional</td><td>As of September 30,</td><td>Amounts excluded unde transitional arrangements</td></t<>	Basel III Template No.	Items	September 30,	excluded under transitional	As of September 30,	Amounts excluded unde transitional arrangements	
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44. Forsely sourd qualifying Tire 2 instruments plus reliad optical surplus of which: classified as liabilities under gravitation of the convention of the convent			-		-		
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Ter 2 instances the solute cipul angles is used by special purpose vehicles and other equivalent entities image: cipul cip	40		1,415,480		1,410,566		
90 Total of general altowards for credit loss and rightle provisions included in Tre 2 1 2 901 of which cightle provisions 1 2 901 of which cightle provisions 1 2 901 of which cightle provisions 1 2 901 of a which cightle provisions 1 2 901 of a which cightle provisions 1 2 901 for all cightle provisions 1 2 902 for all cightle provisions 1 2 903 for cightle provisions 1 2 904 for cightle provisions 1 2 905 regardation provide p			-		-		
900 off which eighter provision 01 2 900 If which eighter provision 04 06	47+49	Eligible Tier 2 capital instruments under phase-out arrangements included in Tier 2: instruments and provisions	97,816		148,216		
900 If which implified provision 0 681.594 101 For all classes studied for the 2 capital immunents and provision under phase out arrangements that include valuation and translation acquisements 11.955.304 2.240.379 101 TFC 2 capital instruments and provision (ft) 11.955.304 2.240.379 102 Text 2 capital instruments and provision (ft) 11.955.304 2.240.379 102 reconstruments 0 0 103 Reconstruments 0 0 104 reconstruments 0 0 105 Respondent constructions, functional and instrumence entities that are outside the scope of regulatory construments 0 104 reconstruments 0 0 0 105 Significant investments in the capital a buffic, functial and instrumence entities that are outside the scope of regulatory consolution (red of cligible contro pointions) 1,250 8,332 105 Ticra 2 capital regulatory consolutions 1,220 8,332 106 Ticra 2 capital regulatory consolutions 1,220 8,332 105 Ticra 2 capital regulatory consolutions 1,220 8,332 106 Ticra 2 capital regulatory consolutions 1,220 8,332 107 Ticra 2 capital regulatory capital regulatory capital regulatory consolutions	50	Total of general allowance for credit losses and eligible provisions included in Tier 2	1		2		
For af rices included in Tie 2 capital: instruments and provisions used phase-out arrangements 44.2006 681.984 Tier 2 capital: instruments of Additional Tier 1 under phase-out arrangements that the phase-out arrangements that phase the phase-out arrangements that the phase-out arrangement that the phase-out arrangement that the phase-out arrangements	50a	of which: general reserve for possible loan losses	1		2		
$ \begin{vmatrix} f^{2} which immune of councel in to base instruments of Additional Tier 1 under phase-out arrangements that 442,060 (881,980 (881,$	50b	of which: eligible provisions	-		-		
planet $442,000$ $481,000$ 11Tet 2 cipitit intruments and provision (I) $1055,504$ $22,400,370$ 22Destination of the 2 cipitit intruments and provision (I) $1055,504$ $22,400,370$ 23Investment in one cipitit of bashing. Intrust and summare entries that are outside the scope of regulatory $100,500,000,000,000,000,000,000,000,000,$		Total of items included in Tier 2 capital: instruments and provisions under phase-out arrangements	442,096		681,594		
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53 Reciprocal cross-holdings in Ter2 instruments inclustration in the conjust 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 	-		1	I	1		
Investments in the capital of backing, financial and insurance entities that are outside the scope of regulatory			-	-	-		
54 consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common intervation in the capital banking. Financial and insurance entities that are outside the scope of eligible provide intervation (are of eligible bank positions) i i 55 Significant investments in the capital parking. Financial and insurance entities that are outside the scope of eligible provisions 7.230 8.325 57 The 2 capital (T2) 8.325 8.325 58 The 2 capital (T2) ((1)-(1)-(1) 1.948,163 2.212,053 59 Total capital (TC) ((1)-(1)-(1) 1.948,163 2.212,053 59 Total capital (TC) ((1)-(1)-(1) 1.948,163 2.212,053 50 Total capital (TC) ((1)-(1)-(1) 8.054,377 8.077,797 50 Total capital (TC) ((1)-(1)-(1) 8.254,377 8.077,797 51 Total capital (TC) 8.024,377 8.077,797 52 Total capital (TC) (TC-T1+T2) ((G) + (1)) (K) 8.254,377 8.077,797 54 Total capital (TC) 8.024,377 8.077,797 55 Total capital (TC) 9.048,466 9.069,000 56 Total capital (TC) 9.048,466 9.06,000 57 <td< td=""><td>53</td><td></td><td>-</td><td>-</td><td>-</td><td></td></td<>	53		-	-	-		
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Significant investments in the capital backing, francial and issurance entities that are outside the scope of forwhich. Sign of balance due to pay of eligible provisions 7,230 8,325 of which. Sign of balance due to pay of eligible provisions 7,230 8,325 57 Tter 2 capital. regulatory adjustments (1) 7,230 8,325 58 Tter 2 capital. (T2) ((H)-(I) (J) 1,948,165 2,232,055 59 Total capital (TC-T1+T2) ((G) + (I)) (K) 8,254,377 8,077,797 58 Tter 2 capital (TC-T1+T2) ((G) + (I)) (K) 8,254,377 8,077,797 50 Total capital (TC-T1+T2) ((G) + (I)) (K) 8,254,377 8,077,797 50 Total of items included in risk weighted assets under phase-out arrangements 33,650 45,598 6 of which: barged assets to attry on foture profitability excluding those arising from temporary (Inference as assets that rely on foture profitability excluding those arising from temporary (Inference as assets that rely on fotune, the profitability excluding those arising from temporary (Inference assets that rely on fotune rely (innoval Above and test pasts of the rely (innoval Above and test pasts	54		-	-	-		
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