## CC1:Composition of Capital Disclosure (Non-Consolidated)

## The Norinchukin Bank

| As of           | September  | 30, 2019  |               | (mill     | ions of yen, %) |
|-----------------|------------|---|---------------|-----------|-----------------|
|                 |            |   | A             | В         | C               |
| Ва              | asel III   | Itama   | As of         | As of     | D.C.            |
| Tem             | plate No.  | Items   | September 30, | June 30,  | Reference to    |
|                 |            |   | 2019          | 2019      | Template CC2    |
| Comn            | non Equity | Tier 1 Capital: instruments and reserves  |               |           |                 |
| 1a+             | 2-1c-26    | Directly issued qualifying common share capital plus related capital surplus and retained earnings            | 5,937,310     | 5,930,481 |                 |
|                 | 1a         | of which: capital and capital surplus   | 4,015,219     | 4,015,219 |                 |
|                 | 2          | of which: retained earnings   | 1,922,091     | 1,915,261 |                 |
|                 | 26         | of which: cash dividends to be paid   | _             | -         |                 |
|                 |            | of which: other than the above  | -             | -         |                 |
|                 | 3          | Valuation and translation adjustments and other disclosed reserves  | 1,696,330     | 1,534,898 |                 |
|                 | 6          | Common Equity Tier 1 capital: instruments and reserves (A)  | 7,633,641     | 7,465,379 |                 |
| Comn            | non Equity | Tier 1 capital: regulatory adjustments  | ,,,,,,,,,,    | ,,,.      |                 |
|                 | 8+9        | Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) | 35,144        | 33,699    |                 |
|                 | 8          | of which: goodwill (net of related tax liability, including those equivalent)                                 | -             | -         |                 |
|                 |            | of which: other intangible assets other than goodwill and mortgage servicing rights                           |               |           |                 |
|                 | 9          | (net of related tax liability)  | 35,144        | 33,699    |                 |
|                 | 10         | Deferred tax assets that rely on future profitability excluding those arising from temporary differences      | _             | _         |                 |
| 10              |            | (net of related tax liability)  |               |           | /               |
|                 | 11         | Deferred gains or losses on derivatives under hedge accounting  | (142,362)     | (110,567) |                 |
|                 | 12         | Shortfall of eligible provisions to expected losses   | 57,621        | 56,549    |                 |
|                 | 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)   | 23,044        | 21,842    |                 |
|                 | 16         | Investments in own shares (excluding those reported in the Net assets section)                                | -             |           |                 |
|                 | 17         | Reciprocal cross-holdings in common equity  | -             | -         |                 |
|                 |            | Investments in the capital of banking, financial and insurance entities that are outside the scope of         |               |           |                 |
|                 | 18         | regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank    | -             | -         |                 |
| 10              | +20+21     | does not own more than 10% of the issued share  |               |           |                 |
| 19-             |            | 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         | 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         | -             | -         |                 |
|                 | 28         | 2 to cover deductions  Common Equity Tier 1 capital: regulatory adjustments (B)                               | (26,551)      | 1,523     |                 |
| Comm            |            |   | (20,331)      | 1,323     |                 |
| Comin           | 29         | Tier 1 capital (CET1) Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)                                       | 7,660,193     | 7,463,856 |                 |
| Additi          |            | 1 capital: instruments  | 7,000,193     | 7,403,630 |                 |
| Auuiu           | ional Tier | Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified    |               |           |                 |
|                 | 31a        | as equity under applicable accounting standards and the breakdown   | 49,999        | 49,999    |                 |
| 30              | 22         | Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified    | 1 216 072     | 1 217 072 |                 |
| 30              | 32         | as liabilities under applicable accounting standards  | 1,316,972     | 1,316,972 |                 |
|                 |            | Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles      | -             | -         |                 |
| $\vdash$        |            | and other equivalent entities  Eligible Tier 1 capital instruments under phase-out arrangements included in   |               |           | $\overline{}$   |
| 3               | 3+35       | Additional Tier 1 capital: instruments under phase-out arrangements included in                               | -             | -         |                 |
|                 | 36         | Additional Tier 1 capital: instruments (D)  | 1,366,971     | 1,366,971 |                 |
|                 |            | 1 capital: regulatory adjustments   | 2 2- 7 -      | ,,-,-     |                 |
| 37              |            | Investments in own Additional Tier 1 instruments  | -             | -         |                 |
|                 | 38         | Reciprocal cross-holdings in Additional Tier 1 instruments  | _             |           |                 |
|                 |            | Investments in the capital of banking, financial and insurance entities that are outside the scope of         |               |           |                 |
|                 | 39         | 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      | 38,345        | 38,406    |                 |
|                 |            | scope of regulatory consolidation (net of eligible short positions)   | ,             | , * *     |                 |
| 42              |            | Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions            |               |           |                 |
| 43              |            | Additional Tier 1 capital: regulatory adjustments (E)   | 38,345        | 38,406    |                 |
| Additional Tier |            | * ` `   | II            |           |                 |
| m·              | 44         | Additional Tier 1 capital (AT1) ((D)-(E)) (F)   | 1,328,626     | 1,328,564 |                 |
| Tier 1          |            | 1=CET1+AT1)   |               | 0.500     |                 |
| 45              |            | Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)  | 8,988,819     | 8,792,421 |                 |

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## The Norinchukin Bank

| Lemplate NO  | As of Septembe     | r 30, 2019  |            | (mill      | ions of yen, % |
|--|--------------------|---|------------|------------|----------------|
| Template No.   References   September 30   June 30   Z019   Template CC   Template CC  |                    |   | A          | В          | С              |
| Template No.    September 30   June 30   Zuija   Template CC   | Basel III          | _   | As of      | As of      |                |
| Terry Capital interments and provisions  |                    | Items   |            |            | Reference to   |
| Directly issued qualifying Tier 2 instruments plus related capital surplus of which classified as equity under applicable accounting standards and is breakdown and a propriet of the control of the propriet of the p | 7                  |   |            |            | Template CC2   |
| Directly issued qualifying Tier 2 instruments plus related capital surplus of which classified as equity under applicable accounting standards and is breakdown and a propriet of the control of the propriet of the p | Tr: 2 '4 1 '       |   |            |            |                |
| under applicable accounting standards and its breakdown  Ter Parely issued qualifying Ter 2 instruments pure related capital surplus of which: classified as liabilities under applicable accounting dandrads  Ter 2 instruments lyar related capital surplus sesued by special purpose vehicles and other equivalent entities  Ter 2 instruments lyar related capital surplus sesued by special purpose vehicles and other equivalent entities  Ter 2 instruments and possibility of the provisions included in Tier 2  | Tier 2 capital: ii |   | 1 1        |            |                |
| Directly issued qualifying Tive 2 instruments plus related capital surplus of which classified as liabilities are applicable accounting standards Tive 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities ordities  471-49 Flighthe Tive 2 capital instruments under phase-out arrangements included in Tive 2: instruments and provisions 500 Total of general reserve for possible loan losses and eligible provisions included in Tive 2 3 3 500 Total of general reserve for possible loan losses 500 of which: eligible provisions 51 Tive 2 capital instruments and provisions (II) 52 Tive 2 capital instruments and provisions (II) 53 Tive 2 capital instruments and provisions (II) 54 55 Tive 2 capital instruments and provisions (II) 55 Tive 3 capital instruments and provisions (II) 55 Tive 2 capital instruments (II) 55 Tive 2 capital instruments (II) 56 Tive 3 capital instruments (II) 57 Tive 2 capital instruments (II) 58 Tive 2 capital instruments in the capital and other TLAC itabilities of banking, financial and insurance entities that are custions that customers in the capital and other TLAC itabilities of banking, financial and insurance entities that are custions that customers are insurance entities that are custions to the capital and other TLAC itabilities of Divisions (II) 59 Total capital (IIC) 60 Tive 1 capital (IIC)  |                    |   | -          | -          |                |
| under applicable accounting standards Ter 2 instruments but selded capital anytos issued by special purpose vehicles and offer equivalent entities  47+49 [Fire 2 capital instruments under phase-out arrangements included in Tier 2: instruments and provisions  50 Total of general reserve for possible loan losses and digible provisions included in Tier 2  51 Total of general reserve for possible loan losses and digible provisions included in Tier 2  52 In the digible provisions  53 Total capital instruments and provisions (II)  54 Investments in own Tier 2 instruments  55 Reciprocal cross-holdings in Tier 2 instruments  56 Investments in the output and other TLAC flubilities of banking, financial and insurance entities that are outside the steps of regulatory consolidation, not of digible short positions, where the bank does not oversity of the insurance construction, where the bank does not oversity of the insurance construction of the output of the insurance construction of the insurance construction of the output of the insurance construction of the insurance  |                    |   |            |            |                |
| The 2 instruments plus related capital surplus issued by special purpose whickes and other equivalent emittes  471.49  Eligible Tier 2 capital instruments under phase-out arrangements included in Tier 2: instruments and provisions  500  Total of general reserve for possible Ioan losses and eligible provisions included in Tier 2  2  3  500  Total of general reserve for possible Ioan losses  500  Total of general reserve for possible Ioan losses  500  Tier 2 capital regulatory adjustments  Tier 2 capital regulatory adjustments  51  Tier 2 capital regulatory adjustments  52  Tier 2 capital regulatory adjustments  53  Exciprocal cross-heldings in Tie 2 instruments  54  55  Tier 2 capital regulatory consolidation, not of religible short positions, where the bruk does no own more than 10% of the issued common lane capital of the entry (amount above 10% charges)  55  Significant investments in the capital and other TLAC (liabilities of banking, financial and insurance cartiles that are outside the scope of regulatory consolidation (act of cligible short positions)  55  Significant investments in the capital and other TLAC (liabilities of banking, financial and insurance cartiles that are outside the scope of regulatory consolidation (act of cligible short positions)  57  Tier 2 capital (TC-TI+T2)  58  The 2 capital (TC-TI+T2) (IO) (IO) (IX)  Total capital (TC-TI+T2)  59  Total capital (TC-TI+T2) (IO) (IO) (IX)  8,989,745  8,789,347  Stoki weighted assests  50  OR New weighted assests  50  OR New weighted assests  50  OR New weighted in the capital and other TLAC (liabilities of Other Financial Institutions that are below the thresholds for deduction (hefore risk weighting)  70  Total capital (TC-TI+T2) (IO) (IV) (IV) (IV) (IV) (IV) (IV) (IV) (IV   | 46                 |   | -          | -          |                |
| contities 47-49 grovisions 50 Total of general reserve for possible loan losses and eligible provisions included in Tier 2: instruments and provisions 50 Total of general reserve for possible loan losses 50 of which: general reserve for possible loan losses 50 of which: general reserve for possible loan losses 50 of which: general reserve for possible loan losses 51 Tier 2 capital: instruments and provisions (II) 52 Investments in rown Tier 2 instruments 53 Reciprocal cross-holdings in Tier 2 instruments 54 Investments in two was Tier 2 instruments 55 Reciprocal cross-holdings in Tier 2 instruments 56 Investments in the explain and other TLAC flabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the hank does not some near that 10% of the Sixed common share capital of the entity demonstrate where 10% therebold) 55 Significant investments in the explain and other TLAC flabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 55 Significant investments in the explain and other TLAC flabilities of banking, financial and insurance entities that are outside the accept of regulatory consolidation (net of eligible short positions) 56 Significant investments in the explaint of the entity demonstrate and the provisions of the entity demonstrate of the |                    | Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent   |            |            |                |
| provisions  50   Total of general reserve for possible loan losses and eligible provisions included in Tier 2   2   3   50   Total of general reserve for possible loan losses 50   Total of general reserve for possible loan losses 51   Tier 2 capital: regulatory adjustments 52   Investments in own Tier 2 instruments 53   Reciprocal rose-holdings in Tier 2 instruments 53   Reciprocal rose-holdings in Tier 2 instruments 54   Investments in two regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common harte capital of the entity (amount above 10% threshold) 55   Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are ostable the scope of regulatory consolidation (net of eligible short positions, where the bank does not own more than 10% of the issued common harte capital of the entity (amount above 10% threshold) 55   Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are ostable the scope of regulatory consolidation (net of eligible short positions) 57   Tier 2 capital (T2) 58   Tier 2 capital (T2) ((II)-(I)) (I) 59   Total capital (TC-TI+T2) 59   Total capital (TC-TI+T2) ((II)-(I)) (II) 59   Total capital (TC-TI+T2) ((II)-(I)) (II) 60   Common Equity Tier 1 capital ratio (non-consolidated) (IC)(II)   18.27%   18.13%   61   Common Equity Tier 1 capital ratio (non-consolidated) (IC)(II)   21.45%   21.36%   62   Tier 1 capital ratio (non-consolidated) (IC)(II)   21.45%   21.36%   63   Total capital ratio (non-consolidated) (IC)(II)   21.45%   21.36%   64   CET1 secrific barfer requirement   65   Of whick capital conservation barfer requirement   66   Of Whick capital conservation barfer requirement   67   Of whick G-SIB-D-SIB additional requirement   68   CET1 available after meeting the bank's minimum capital requirements   79   Cap for inclusion of provisions (the or risk weighting)   79   Cap for inclusion of provisions in  |                    |   | -          | -          |                |
| provisions 50 Total of general reserve for possible loan losses and eligible provisions included in Tier 2 2 2 3 50 of which: general reserve for possible loan losses 50 of which: general reserve for possible loan losses 51 Tier 2 expital: instruments and provisions (H) 52 Investments in own Tier 2 instruments 53 Reciprocal cross-holdings in Tier 2 instruments 54 Investments in for capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, and of eligible short positions, where the bank does not own more than 10% of the issued common abare capital of the entity demonst above 10% threshold) 55 Significant investments in the capital and other TLAC liabilities 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 abare capital of the entity demonst above 10% threshold) 55 Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 57 Tier 2 expital (T2) 58 Tier 2 expital (T2) 59 Total capital (TC-T1-T2) ((G) + (J)) (J) 50 Total capital (TC-T1-T2) ((G) + (J)) (J) 51 Total capital (TC-T1-T2) ((G) + (J)) (K) 52 (Total capital (TC-T1-T2) ((G) + (J)) (K) 53 Total capital and buffers (non-consolidated) ((C)(L)) 54 (Tier 1 expital ratio (non-consolidated) ((G)(L)) 55 (Tier 1 expital ratio (non-consolidated) ((G)(L)) 56 (Tier 1 expital ratio (non-consolidated) ((G)(L)) 57 (Tier 1 expital ratio (non-consolidated) ((G)(L)) 58 (Tier 1 expital ratio (non-consolidated) ((G)(L)) 59 (Tier 1 expital ratio (non-consolidated) ((G)(L)) 50 (Tier 1 expital ratio (non-consolidated) ((G)(L)) 50 (Tier 1 expital ratio (non-consolidated) ((G)(L)) 51 (Tier 1 expital ratio (non-consolidated) ((G)(L)) 52 (Tier 1 expital ratio (non-consolidated) ((G)(L)) 53 (Tier 1 expital ratio (non-consol | 47±40              | Eligible Tier 2 capital instruments under phase-out arrangements included in Tier 2: instruments and  | 022        | 022        |                |
| Sob  | 47-49              | provisions  | 923        | 923        |                |
| Solid   Gr which: eligible provisions   925   926  | 50                 | Total of general reserve for possible loan losses and eligible provisions included in Tier 2  | 2          | 3          |                |
| Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, not of eligible short positions, where the bank does not onw more than 10% of the issued common share capital of the entity (amount above 10% themshold) of themshold of   | 50a                | of which: general reserve for possible loan losses  | 2          | 3          |                |
| Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, not of eligible short positions, where the bank does not onw more than 10% of the issued common share capital of the entity (amount above 10% themshold) of themshold of   | 50b                | of which: eligible provisions   | -          | -          |                |
| Section   Sect   | 51                 |   | 925        | 926        |                |
| 52 Investments in own Tier 2 instruments 53 Reciprocal cross-holdings in Tier 2 instruments 54 outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10°s of the issued common share capital of the entry damount above 10°s of the issued common share capital of the entry damount above 10°s of the issued common share capital of the entry damount above 10°s of the issued common share capital of the entry damount above 10°s of the issued common share capital of the entry damount above 10°s of the issued common share capital of the entry damount above 10°s of the issued common share capital of the entry damount above 10°s of the issued of the capital of the entry damount above 10°s of the issued common share capital of the entry damount above 10°s of the issued the scope of regulatory consolidation (net of eligible short positions) 57 Tier 2 capital (T2) 58 Tier 2 capital (T2) 59 Total capital (T2) 60 Risk weighted assets 60 Risk weighted assets (1) 61 Common Equity Tier 1 capital ratio (non-consolidated) (Risk weighted assets (1) 61 Common Equity Tier 1 capital ratio (non-consolidated) (Risk weighted assets (1) 62 Tier 1 capital ratio (non-consolidated) (Risk (VL)) 63 Total capital ratio (non-consolidated) (Risk (VL)) 64 CTI 1 specific buffer requirement 65 Of which: capital conservation buffer requirement 66 Of Which: capital conservation buffer requirement 67 Of which: Capital conservation buffer requirement 68 CET1 available after meeting the bank's minimum capital requirements 79 Regulatory Adjustments 70 Town significant Investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 70 Town significant Investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 71 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (befor | Tier 2 canital: r  |   | , , , ,    | ,=-        |                |
| Reciprocal cross-holdings in Tier 2 instruments  Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of cligible 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 equital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)  57 Tier 2 capital (T2)  58 Tier 2 capital (T2)  59 Total capital (TC-T1+T2)  60 Risk weighted assets (L)  60 Risk weighted assets (L)  60 Risk weighted assets (L)  61 Common Equity Tier 1 capital ratio (non-consolidated) ((CV(L))  62 Tier 1 capital ratio (non-consolidated)  63 Total capital ratio (non-consolidated) ((CV(L))  64 CET1 specific buffer requirement  65 Of which: capital cratio undervolved the producent of the producent | _                  |   |            |            |                |
| Investments in the capital and other TLAC liabilities of Panking, financial and insurance entities that are outside the scope or gulatory consolidation, not of gligble short positions, where the holes not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)  5.5 Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)  5.7 The 2 capital (TQ)  5.8 [Tier 2 capital (TQ)  5.8 [Tier 2 capital (TQ)  5.9 Total capital (TC=T1+T2) (G) + (I)) (K)  5.9 Total capital (TC=T1+T2) (G) + (I)) (K)  6.0 Risk weighted assets (L)  6.1 Common Equity Tier 1 capital ratio (non-consolidated)  6.2 Tier 1 capital ratio (non-consolidated)  6.3 Total capital ratio (non-consolidated)  6.4 CET1 specific horter requirement  6.5 [CET] specific horter requirement  6.6 Of Which: Constructive and the requirement  6.7 Of Which: Capital ratio (non-consolidated) (CI) (LI)  7. Significant investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  7. Significant investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  7. Significant investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  7. Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  7. Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  7. Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  7. Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weight |                    |   | -          |            |                |
| system of the scope of regulatory consolidation, net of cligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% firesbald)    55   Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of cligible short positions)    57   Tier 2 capital: regulatory adjustments (1)    58   Tier 2 capital (T2)((H)-(I))(J)    59   Total capital (T2)((H)-(I))(J)    59   Total capital (T2)((H)-(I))(J)    59   Total capital (T2)(H)-(I))(K)    8,989,745   8,793,347    88isk weighted assets (L)    60   Risk weighted assets (L)    61   Common Equity Tier 1 capital ratio (non-consolidated)((C)(L))    62   Tier 1 capital ratio (non-consolidated)((G)(L))    63   Total capital ratio (non-consolidated)((G)(L))    64   CET1 specific buffer requirement    65   Of which: contercyclical buffer requirement    66   Of which: contercyclical buffer requirement    67   Of which: contercyclical buffer requirement    68   CET1 available after meeting the bank's minimum capital requirements    72   Non-significant Investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)    73   Significant investments in the common stock of Other Financial Institutions    74   Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)    75   Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)    76   Provisions Included in Tiez 2 application of capi (if the amount is negative, report as whil')    77   Cap on inclusion of provisions general reserve for possible loan losses)    78   Provisions legited for inclusion in Tiez 2 in respect of exposures subject to internal ratings-based approach (priot to application of cap) (if the amount is negative, report as "nil")    84   Current | 33                 | 1 0   | -          | -          |                |
| own more than 10% of the issued common share capital of the entity (amount above 10% threshold)  Significant investments in the capital and other TLAC liabilities of Other Financial Institutions that are oblow the thresholds for deduction (before risk weighting)  Total capital (T2)  S8 Tier 2 capital (T2)  Total capital (TC-T1+T2)  Total capital (TC-T1+T2) ((G) + (J)) (K)  S8,989,745 S,793,347  Total capital (TC-T1+T2) ((G) + (J)) (K)  S8,989,745 S,793,347  Total capital (TC-T1+T2) ((G) + (J)) (K)  S8,889,745 S,793,347  Total capital (TC-T1+T2) ((G) + (J)) (K)  S8,889,745 S,793,347  Total capital (TC-T1+T2) ((G) + (J)) (K)  Capital Ratio and buffers (non-consolidated)  G1 Common Equity Tier 1 capital ratio (non-consolidated) ((C) (L))  E1 Lasy (18,28% 18,13% 21,36% 21, | 5.4                | · · · · · · · · · · · · · · · · · · ·   |            |            |                |
| Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)  | 54                 |   | _          | -          |                |
| settles that are outside the scope of regulatory consolidation (net of eligible short positions)  7 Fire 2 capital (T2)  58 Fire 2 capital (T2)(H)-(J) (J)  59 Total capital (TC-T1+T2)  59 Total capital (TC-T1+T2) ((G) + (J)) (K)  8,989,745 8,793,347  8isk weighted assets  60 Risk weighted assets  60 Risk weighted assets  61 Capital Ratio and buffers (non-consolidated)  61 Common Equity Tier 1 capital ratio (non-consolidated)  62 Tier 1 capital ratio (non-consolidated)  63 Total capital ratio (non-consolidated) ((C)/(L))  63 Total capital ratio (non-consolidated) ((K)/(L))  64 CET1 specific buffer requirement  65 Of Which: capital conservation buffer requirement  66 Of Which: capital capital ratio (non-consolidated)  67 Of Which: Capital capital ratio (non-consolidated)  68 CET1 available after meeting the bank's minimum capital requirements  69 CET1 available after meeting the bank's minimum capital requirements  80 Regulatory Adjustments  72 Non-significant Investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  75 Deferred tax assets arising from unpropary differences that are below the thresholds for deduction (before risk weighting)  76 Provisions (general reserve for possible loan losses)  77 Cap on inclusion of provisions (general reserve for possible loan losses)  78 Provisions (general reserve for possible loan losses)  79 Cap for inclusion of provisions (general reserve for possible loan losses)  82 Carrent cap on Additional Tier 1 instruments and provisions (general reserve for possible loan losses)  83 Amount excluded from Additional Tier 1 due to eap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nii")  84 Current cap on Tadditional Tier 1 instruments under phase-out arrangements  85 Current cap on Tadditional Tier 1 due to eap (excess over cap after redemptions a |                    |   |            |            |                |
| Fire 2 capital (T2)   Fire 2 capital (T2) ((H)-(I)) (I)   Fire 2 capital (T2) ((H)-(I)) (I)   Fire 3 capital (T2-TI+T2)   Fire 3 capital (T2-TI+T2)   Fire 3 capital (TC-TI+T2)   Fire 4 capital cap   | 55                 | ,   | -          | -          |                |
| Second Company   Seco   | 57                 |   | _          | -          |                |
| Tiest capital (TC=TI+T2)  Total capital (TC=TI+T2)  Total capital (TC=TI+T2)  Total capital (TC=TI+T2) ((G) + (J)) (K)  Risk weighted assets  60 Risk weighted assets (L)  Capital Ratio and buffers (non-consolidated)  61 Common Equity Tier 1 capital ratio (non-consolidated) ((C) ((L))  62 Tier 1 capital ratio (non-consolidated) ((G) ((L))  63 Total capital ratio (non-consolidated) ((G) ((L))  64 CET1 specific buffer requirement  65 Of which: capital conservation buffer requirement  66 Of which: capital conservation buffer requirement  67 Of which: G-SIB7D-SIB additional requirement  68 CET1 available after meeting the bank's minimum capital requirements  72 Regulatory Adjustments  73 Significant investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  73 Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  74 Mortagges servicing rights that are below the thresholds for deduction (before risk weighting)  75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  76 Provisions included in Tier 2 capital instruments and provisions  77 Cap on inclusion of provisions (general reserve for possible loan losses)  78 Provisions included in Tier 2 capital instruments and provisions  80 Capital instruments under phase-out arrangements  81 Current cap on Additional Tier 1 under internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nii")  83 Giff an amount is negative, report as "nii")  84 Current cap on Tier 2 instruments under phase-out arrangements  85 Current cap on Tier 2 instruments under phase-out arrangements  86 Current cap on Tier 2 due to cap (excess over cap after redemptions and maturities) (if the  |                    |   | 1          |            |                |
| Total capital (TC=T1+T2)   Total capital (TC=T1+T2) ((G) + (J)) (K)   S.,987,45   S.,793,347   S. (S. (S. (S. (S. (S. (S. (S. (S. (S.  |                    | ·   | 025        | 026        |                |
| Total capital (TC=T1+T2) ((G) + (J)) (K)   8,989,745   8,793,347   |                    |   | 923        | 920        |                |
| Risk weighted assets 60 Risk weighted assets (L) Capital Ratio and buffers (non-consolidated) Capital Ratio (non-consolidated) Ca |                    |   |            |            |                |
| Capital Ratio and buffers (non-consolidated)  61 Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))  62 Tier 1 capital ratio (non-consolidated) ((C)/(L))  63 Total capital ratio (non-consolidated) ((C)/(L))  64 CET1 specific buffer requirement  65 Of which: capital conservation buffer requirement  66 Of which: capital conservation buffer requirement  67 Of which: capital conservation buffer requirement  68 CET1 available after meeting the bank's minimum capital requirements  72 Non-significant Investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  73 Significant investments in the common stock of Other Financial Institutions  74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  76 Provisions (general reserve for possible loan losses)  77 Cap on inclusion of provisions (general reserve for possible loan losses)  78 Provisions eighelds 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")  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")  81 Amount excluded from Tier 1 instruments under phase-out arrangements  82 Current cap on Tier 2 instruments under phase-out arrangements  83 Amount excluded from Tier 2 unter internal ratings-based approach (prior to application)  84 Current cap on Tier 2 unternal sunder phase-out arrangements  85 Amount excluded from Tier 2 uter to excess over cap after redemptions and maturities) (if the  |                    |   | 8,989,745  | 8,793,347  |                |
| Capital Ratio and buffers (non-consolidated)  61 Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))  62 Tier 1 capital ratio (non-consolidated) ((G)/(L))  63 Total capital ratio (non-consolidated) ((K)/(L))  64 CET1 specific buffer requirement  65 Of which: capital conservation buffer requirement  66 Of which: capital conservation buffer requirement  67 Of which: capital administration are requirement  68 CET1 available after meeting the bank's minimum capital requirements  72 Non-significant Investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  73 Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  75 Deferred tax assets arising from temporary differences that are below thresholds for deduction (before risk weighting)  76 Provisions included in Tier 2 capital: instruments and provisions  77 Cap on inclusion of provisions (general reserve for possible loan losses)  78 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")  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")  82 Current cap on Additional Tier 1 instruments under phase-out arrangements  84 Current cap on Tier 2 instruments under phase-out arrangements  85 Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the  | Risk weighted a    |   |            |            |                |
| 61 Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) 62 Tier 1 capital ratio (non-consolidated) ((G)/(L)) 63 Total capital ratio (non-consolidated) ((G)/(L)) 64 CET1 specific buffer requirement 65 Of which: capital conservation buffer requirement 66 Of which: capital conservation buffer requirement 67 Of which: G-SIB/D-SIB additional requirement 68 CET1 available after meeting the bank's minimum capital requirements 72 Non-significant Investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 73 Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 76 Provisions (general reserve for possible loan losses) 77 Cap on inclusion of provisions (general reserve for possible loan losses) 78 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") 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach prior to application of cap) (if the amount is negative, report as "nil") 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil") 82 Current cap on Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil") 84 Current cap on Tier 2 instruments under phase-out arrangements 85 Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the  | 60                 | Risk weighted assets (L)  | 41,905,072 | 41,158,063 |                |
| Tier 1 capital ratio (non-consolidated)((G)/(L))   | Capital Ratio an   | nd buffers (non-consolidated)   |            |            |                |
| 63 Total capital ratio (non-consolidated)((K)(L)) 64 CET1 specific buffer requirement 65 Of which: capital conservation buffer requirement 66 Of which: capital conservation buffer requirement 67 Of which: G-SIB/D-SIB additional requirement 68 CET1 available after meeting the bank's minimum capital requirements  Regulatory Adjustments 72 Non-significant Investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 73 Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) 75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 76 Provisions included in Tier 2 capital: instruments and provisions 77 Cap on inclusion of provisions (general reserve for possible loan losses) 78 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") 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments under phase-out arrangements 82 Current cap on Additional Tier 1 instruments under phase-out arrangements 83 Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil") 84 Current cap on Tier 2 instruments under phase-out arrangements 85 Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the   | 61                 | Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))   | 18.27%     | 18.13%     |                |
| 63 Total capital ratio (non-consolidated)((K)(L)) 64 CET1 specific buffer requirement 65 Of which: capital conservation buffer requirement 66 Of which: capital conservation buffer requirement 67 Of which: G-SIB/D-SIB additional requirement 68 CET1 available after meeting the bank's minimum capital requirements  Regulatory Adjustments 72 Non-significant Investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 73 Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) 75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 76 Provisions included in Tier 2 capital: instruments and provisions 77 Cap on inclusion of provisions (general reserve for possible loan losses) 78 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") 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments under phase-out arrangements 82 Current cap on Additional Tier 1 instruments under phase-out arrangements 83 Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil") 84 Current cap on Tier 2 instruments under phase-out arrangements 85 Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the   | 62                 | Tier 1 capital ratio (non-consolidated)((G)/(L))  | 21.45%     | 21.36%     |                |
| 64 CET1 specific buffer requirement 65 Of which: capital conservation buffer requirement 66 Of which: capital conservation buffer requirement 67 Of which: contercyclical buffer requirement 68 CET1 available after meeting the bank's minimum capital requirements 68 CET1 available after meeting the bank's minimum capital requirements 68 CET1 available after meeting the bank's minimum capital requirements 69 Non-significant Investments in the capital and other TLAC liabilities of Other Financial Institutions that are believed the thresholds for deduction (before risk weighting) 70 Non-significant Investments in the capital and other TLAC liabilities of Other Financial Institutions that are believed the thresholds for deduction (before risk weighting) 70 Taylor of the thresholds for deduction (before risk weighting) 71 Deferred taxloss for deduction (before risk weighting) 72 Deferred taxloss for deduction (before risk weighting) 73 Deferred taxloss for deduction (before risk weighting) 74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) 75 Deferred taxloss for deduction (before risk weighting) 76 Provisions included instruments and propositions of the proposition of the | 63                 | *   | +          |            |                |
| Of which: capital conservation buffer requirement   Of which: countercyclical buffer requirement   Of which: countercyclical buffer requirement   Of which: G-SIB/D-SIB additional requirement   Of which: G-SIB/D-SIB additional requirement   Of which: G-SIB/D-SIB additional requirements   Of the Financial Institutions   Of the Financial Institution   |                    | *   |            |            |                |
| Of which: countercyclical buffer requirement   |                    |   |            |            |                |
| Of which: G-SIB/D-SIB additional requirement   |                    | · · · · · · · · · · · · · · · · · · ·   |            |            |                |
| Regulatory Adjustments  72 Non-significant Investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  73 Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  76 Provisions included in Tier 2 capital: instruments and provisions  77 Cap on inclusion of provisions (general reserve for possible loan losses)  78 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")  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  82 Current cap on Additional Tier 1 instruments under phase-out arrangements  83 Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "inl")  84 Current cap on Tier 2 instruments under phase-out arrangements  85 Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "inl")  85 Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the   |                    | ^   |            |            |                |
| Regulatory Adjustments   Non-significant Investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)   17,055   17   | 67                 | Of which: G-SIB/D-SIB additional requirement  |            |            |                |
| Non-significant Investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  73 Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  76 Provisions included in Tier 2 capital: instruments and provisions  77 Cap on inclusion of provisions (general reserve for possible loan losses)  78 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")  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")  82 Current cap on Additional Tier 1 instruments under phase-out arrangements  83 Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  84 Current cap on Tier 2 instruments under phase-out arrangements  85 Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the   | 68                 | CET1 available after meeting the bank's minimum capital requirements  |            |            |                |
| are below the thresholds for deduction (before risk weighting)  73 Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  76 Provisions included in Tier 2 capital: instruments and provisions  77 Cap on inclusion of provisions (general reserve for possible loan losses)  78 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")  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  82 Current cap on Additional Tier 1 instruments under phase-out arrangements  83 Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  84 Current cap on Tier 2 instruments under phase-out arrangements  Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the  | Regulatory Adju    | ustments  |            |            |                |
| Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  Provisions included in Tier 2 capital: instruments and provisions  76 Provisions (general reserve for possible loan losses)  77 Cap on inclusion of provisions (general reserve for possible loan losses)  78 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")  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  82 Current cap on Additional Tier 1 instruments under phase-out arrangements  83 Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  84 Current cap on Tier 2 instruments under phase-out arrangements  Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the  | 72                 | 1   | 100 745    | 256 1/10   |                |
| that are below the thresholds for deduction (before risk weighting)  74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  76 Provisions included in Tier 2 capital: instruments and provisions  76 Provisions (general reserve for possible loan losses)  77 Cap on inclusion of provisions (general reserve for possible loan losses)  78 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")  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  82 Current cap on Additional Tier 1 instruments under phase-out arrangements  83 Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  84 Current cap on Tier 2 instruments under phase-out arrangements  Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the  Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the  | 14                 |   | 100,743    | 330,148    |                |
| that are below the thresholds for deduction (before risk weighting)  74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  76 Provisions included in Tier 2 capital: instruments and provisions  76 Provisions (general reserve for possible loan losses)  77 Cap on inclusion of provisions (general reserve for possible loan losses)  78 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")  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  Capital instruments under phase-out arrangements  82 Current cap on Additional Tier 1 instruments under phase-out arrangements  83 Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  84 Current cap on Tier 2 instruments under phase-out arrangements  Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the  Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the  | 73                 |   | 17.055     | 17.055     |                |
| Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  Provisions included in Tier 2 capital: instruments and provisions  76 Provisions (general reserve for possible loan losses)  77 Cap on inclusion of provisions (general reserve for possible loan losses)  78 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")  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  82 Current cap on Additional Tier 1 instruments under phase-out arrangements  83 Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  84 Current cap on Tier 2 instruments under phase-out arrangements  Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  85 Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the   |                    |   | 17,000     | 17,000     |                |
| the thresholds for deduction (before risk weighting)  Provisions included in Tier 2 capital: instruments and provisions  76 Provisions (general reserve for possible loan losses)  77 Cap on inclusion of provisions (general reserve for possible loan losses)  78 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")  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  82 Current cap on Additional Tier 1 instruments under phase-out arrangements  83 Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  84 Current cap on Tier 2 instruments under phase-out arrangements  Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  85 Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the   | 74                 | ( 0 0   | -          | -          |                |
| Provisions included in Tier 2 capital: instruments and provisions  76 Provisions (general reserve for possible loan losses)  77 Cap on inclusion of provisions (general reserve for possible loan losses)  78 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")  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  Capital instruments under phase-out arrangements  82 Current cap on Additional Tier 1 instruments under phase-out arrangements  83 Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  84 Current cap on Tier 2 instruments under phase-out arrangements  Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  85 Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the   | 75                 |   | _          | -          |                |
| 76 Provisions (general reserve for possible loan losses) 2 3 77 Cap on inclusion of provisions (general reserve for possible loan losses) 37 41  78 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")  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  82 Current cap on Additional Tier 1 instruments under phase-out arrangements  83 Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  84 Current cap on Tier 2 instruments under phase-out arrangements  460,802  460,802  Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the  |                    |   |            |            |                |
| 77 Cap on inclusion of provisions (general reserve for possible loan losses)  78 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")  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  82 Current cap on Additional Tier 1 instruments under phase-out arrangements  83 Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  84 Current cap on Tier 2 instruments under phase-out arrangements  460,802  460,802  Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the   |                    | 1   | 1 1        |            |                |
| 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")  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  Capital instruments under phase-out arrangements  82 Current cap on Additional Tier 1 instruments under phase-out arrangements  83 Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  84 Current cap on Tier 2 instruments under phase-out arrangements  460,802  460,802  Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the  |                    |   |            | 3          |                |
| approach (prior to application of cap) (if the amount is negative, report as "nil")  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  213,618 210,586  Capital instruments under phase-out arrangements  82 Current cap on Additional Tier 1 instruments under phase-out arrangements  83 Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  84 Current cap on Tier 2 instruments under phase-out arrangements  460,802 460,802  Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the  | 77                 |   | 37         | 41         |                |
| approach (prior to application of cap) (if the amount is negative, report as "nil")  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  213,618 210,586  Capital instruments under phase-out arrangements  82 Current cap on Additional Tier 1 instruments under phase-out arrangements  83 Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  84 Current cap on Tier 2 instruments under phase-out arrangements  460,802 460,802  Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the  | 78                 |   | <u> </u>   | _          |                |
| Capital instruments under phase-out arrangements  82   |                    |   |            |            |                |
| Current 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 the amount is negative, report as "nil")  Current cap on Tier 2 instruments under phase-out arrangements  Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the  | 79                 | Cap for inclusion of provisions in Tier 2 under internal ratings-based approach   | 213,618    | 210,586    |                |
| Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  84 Current cap on Tier 2 instruments under phase-out arrangements  460,802  460,802  Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the  | Capital instrum    | ents under phase-out arrangements   |            |            |                |
| (if the amount is negative, report as "nil")  84 Current cap on Tier 2 instruments under phase-out arrangements  Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the   |                    |   |            |            |                |
| (if the amount is negative, report as "nil")  84 Current cap on Tier 2 instruments under phase-out arrangements  Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the   | 82                 | Current cap on Additional Tier 1 instruments under phase-out arrangements   | -          |            |                |
| Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the  |                    | 1 0   | -          |            |                |
| Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the  |                    | Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities)  | -          | -          |                |
| X5   | 83                 | Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")   | 460,802    | 460,802    |                |
|  | 83<br>84           | Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  Current cap on Tier 2 instruments under phase-out arrangements | 460,802    | 460,802    |                |