Composition of Capital Disclosure (Consolidated)

The Norinchukin Bank

As of June	e 30, 2							
Basel II Template		Item	ıs	As of June 30, 2016	Amounts excluded under transitional arrangements	As of March 31, 2016	Amounts excluded unde transitional arrangements	
Common E	Equity	Tier	1 Capital: instruments and reserves					
1a+2-26	6	Dire	ctly issued qualifying common share capital plus related capital surplus and retained earnings	5,264,103		5,157,954		
1a			of which: capital and capital surplus	3,455,509		3,455,509		
2			of which: retained earnings	1,808,594		1,770,832		
26			of which: cash dividends to be paid	=		68,387		
		1	of which: other than the above	-		-		
3 5		Accı	imulated other comprehensive income and other disclosed reserves	1,054,753	703,168	1,141,575	761,05	
		Com	amon share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-		-		
		Tota	d of items included in Common Equity Tier 1 capital: instruments and reserves under phase-out arrangements	1,802		1,754		
			of which: non-controlling interests and other items corresponding to common share capital issued by	1 902		1.754		
			consolidated subsidiaries (amount allowed to be included in group Common Equity Tier 1)	1,802		1,754		
6		Com	nmon Equity Tier 1 capital: instruments and reserves (A)	6,320,659		6,301,284		
Common E	Equity	Tier	1 capital: regulatory adjustments					
8+9		Tota	ıl intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	18,248	12,165	18,142	12,09	
8			of which: goodwill (net of related tax liability, including those equivalent)	8,845	5,896	9,021	6,0	
9			of which: other intangible assets other than goodwill and mortgage servicing rights (net of related tax	9,403	6,269	9,121	6,08	
		D.C	liability)	>,.05	0,207	>,121	0,00	
10			erred tax assets that rely on future profitability excluding those arising from temporary differences (net of	-	-	-		
11			ed tax liability) erred gains or losses on derivatives under hedge accounting	Δ 46,892	Δ 31,261	Δ 34,238	Δ 22,82	
12			rtfall of eligible provisions to expected losses					
13			trail of engible provisions to expected losses	26,064	17,376	26,436	17,6	
			<u> </u>	_	-	-		
14			as and losses due to changes in own credit risk on fair valued liabilities				_	
15			defined-benefit asset	12,276	8,184	12,124	8,0	
16			stments in own shares (excluding those reported in the Net assets section)	-	-	-		
17			procal cross-holdings in common equity	=	-	-		
10			stments in the capital of banking, financial and insurance entities that are outside the scope of regulatory					
18			olidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more 10% of the issued share	-	-	-		
19+20+2	21		ount exceeding the 10% threshold on specified items					
19+20+2	21	AIIIC	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		Amo	ount 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		Regu	ulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover					
			actions			_		
28		Com	nmon Equity Tier 1 capital: regulatory adjustments (B)	9,696		22,465		
Common E	Equity	Tier	· 1 capital (CET1)					
29		Com	nmon Equity Tier 1 capital (CET1) ((A)-(B)) (C)	6,310,963		6,278,818		
Additional	Tier		oital: instruments		_			
31a			ctly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity	49,000		49,000		
			er applicable accounting standards and the breakdown	45,000		47,000		
31b	20		scription rights to Additional Tier 1 instruments	-		-		
32	30		ctly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities	-		_		
		Onal	er applicable accounting standards lifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other					
			valent entities	-		-		
24.25			itional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional					
34-35		Tier		3,064		2,982		
33+35	5		ible Tier 1 capital instruments under phase-out arrangements included in	509		509		
		Add	itional Tier 1 capital: instruments					
33			of which: instruments issued by banks and their special purpose vehicles	509		509		
35			of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)	-		-		
	_	Tota	d of items included in Additional Tier 1 capital: instruments under phase-out arrangements	Δ 57		Δ 19		
		ĺ	of which: amounts of counted in to base instruments of Additional Tier1 under phase-out arrangements that	Δ 57		Δ 19		
		_	related other complehensive income					
36			itional Tier 1 capital: instruments (D)	52,516		52,473		
	Tier		ital: regulatory adjustments		_			
37			stments in own Additional Tier 1 instruments	-	-	-		
38			procal cross-holdings in Additional Tier 1 instruments	-	-	-		
20			stments in the capital of banking, financial and insurance entities that are outside the scope of regulatory					
39			olidation, net of eligible short positions, where the bank does not own more than 10% of the issued common	-	-	-		
			e capital of the entity (amount above 10% threshold) ificant investments in the capital of banking, financial and insurance entities that are outside the scope of					
40			latory consolidation (net of eligible short positions)	28,943	19,295	29,222	19,4	
			all of items included in Additional Tier 1 capital: regulatory adjustments under phase-out arrangements	8,688		8,812		
			of which: 50% of balance due to pay of eligible provisions	8,688		8,812		
		<u> </u>	ulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	0,000		0,012		
		Ro~	antory adjustments approve to Additional Fiel 1 due to insufficient Fiel 2 to cover deductions	-		-		
42		·	itional Tier 1 capital: regulatory adjustments (E)	27 - 22 -				
42 43		Add	itional Tier 1 capital: regulatory adjustments (E)	37,631		38,034		
42 43 Additional	l Tier	Addi	oital (AT1)			1		
42 43 Additional 44		Addi 1 cap	itial (ATI) itional Tier 1 capital (AT1) ((D)-(E)) (F)	37,631 14,884		38,034 14,439		
42 43 Additional		Addi Addi Addi	itial (ATI) itional Tier 1 capital (AT1) ((D)-(E)) (F)			1		

The Norinchukin Bank

	2016				(1	millions of yen, %)
_				Amounts		Amounts
Basel III Template No.	Items		As of June	excluded under	As of March	excluded under
Tempiate No.			30, 2016	transitional arrangements	31, 2016	transitional arrangements
Tier 2 canital: it	etrun	nents and provisions		arrangements		arrangements
rici 2 capitai. ii		tyly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under				
		cable accounting standards and its breakdown	-		-	
46	Subscription rights to Tier 2 instruments		-		-	
70	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under		1,415,480		1,415,480	
		cable accounting standards 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities				-
48-49		2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	169		197	-
		ole Tier 2 capital instruments under phase-out arrangements included in Tier 2:		$\overline{}$		$\overline{}$
47+49		ments and provisions	147,816		147,816	
47		of which: instruments issued by banks and their special purpose vehicles	147,816		147,816	
49		of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)	-		-	
50	Total	of general reserve for possible loan losses and eligible provisions included in Tier 2	5		6	
50a		of which: general allowance for possible loan losses	5		6	
50b		of which: eligible provisions	-		-	
		of items included in Tier 2 capital: instruments and provisions under phase-out arrangements	456,869		487,276	
		of which: amounts of counted in to base instruments of Additional Tier1 under phase-out arrangements that related other complehensive income	456,869		487,276	
51	Tier 2	2 capital: instruments and provisions (H)	2,020,340		2,050,776	
		ory adjustments	_,_20,5 10		_,555,770	
52	_	tments in own Tier 2 instruments	-	-	-	
53		orocal cross-holdings in Tier 2 instruments	-	-	-	-
	Inves	tments in the capital of banking, financial and insurance entities that are outside the scope of regulatory				
54		olidation, net of eligible short positions, where the bank does not own more than 10% of the issued common	-	-	-	-
		capital of the entity (amount above the 10% threshold) ficant investments in the capital banking, financial and insurance entities that are outside the scope of				
55		atory consolidation (net of eligible short positions)	-	-	-	-
		of items included in Tier 2 capital: regulatory adjustments under phase-out arrangements	33,765		34,192	
		of which: intangibles assets other than mortgage servicing rights	5,896		6,014	
		of which: 50% of balance due to pay of eligible provisions	8,688		8,812	
		of which: significant investments in the additional Tier 1 capital of other financial institutions	19,180		19,365	
57	Tier 2	2 capital: regulatory adjustments (I)	33,765		34,192	
Tier 2 capital (T	(2)					
58	Tier 2	2 capital (T2) ((H)-(I)) (J)	1,986,575		2,016,584	
Total capital (To		· · · · · · · · · · · · · · · · · · ·				
59		capital (TC=T1+T2) ((G) + (J)) (K)	8,312,423		8,309,841	
Risk weighted a					1	
	Total	of items included in risk weighted assets under phase-out arrangements	15,042		14,753	
		of which: intangibles assets other than mortgage servicing rights	6,269		6,080	
		of which: net defined-benefit asset	8,184		8,083	
		of which: Deferred tax assets that rely on future profitability excluding those arising from temporary	8,184			
			8,184			
		of which: Deferred tax assets that rely on future profitability excluding those arising from temporary differences of which: 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	8,184			
		of which: Deferred tax assets that rely on future profitability excluding those arising from temporary differences of which: 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 the 10% threshold)	8,184			
		of which: Deferred tax assets that rely on future profitability excluding those arising from temporary differences of which: 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 the 10% threshold) of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of	8,184 - - 589			
60	Risk	of which: Deferred tax assets that rely on future profitability excluding those arising from temporary differences of which: 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 the 10% threshold)	-		8,083	
60 Capital Ratio (c		of which: Deferred tax assets that rely on future profitability excluding those arising from temporary differences of which: 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 the 10% threshold) of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions) weighted assets (L)	- 589		8,083 - - - 589	
	onsoli	of which: Deferred tax assets that rely on future profitability excluding those arising from temporary differences of which: 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 the 10% threshold) of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions) weighted assets (L)	- 589		8,083 - - - 589	
Capital Ratio (c	onsoli Com	of which: Deferred tax assets that rely on future profitability excluding those arising from temporary differences of which: 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 the 10% threshold) of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions) weighted assets (L) dated)	589		589 33,135,294	
Capital Ratio (c	Com Tier1	of which: Deferred tax assets that rely on future profitability excluding those arising from temporary differences of which: 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 the 10% threshold) of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions) weighted assets (L) dated) mon Equity Tier 1 capital ratio (consolidated) ((C)/(L))	589 31,252,400 20.19%		589 33,135,294	
Capital Ratio (c 61 62	Com Tier1 Total	of which: Deferred tax assets that rely on future profitability excluding those arising from temporary differences of which: 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 the 10% threshold) of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions) weighted assets (L) dated) mon Equity Tier 1 capital ratio (consolidated) ((C)/(L)) capital ratio (consolidated)((G)/(L)) capital ratio (consolidated)((K)/(L)) table 1. Capital ratio (consolidated)((K)/(L))	589 31,252,400 20.19% 20.24%		589 33,135,294 18.99%	
61 62 63	Com Tier1 Total	of which: Deferred tax assets that rely on future profitability excluding those arising from temporary differences of which: 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 the 10% threshold) of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions) weighted assets (L) dated) mon Equity Tier 1 capital ratio (consolidated) ((C)/(L)) capital ratio (consolidated)((G)/(L)) capital ratio (consolidated)((K)/(L)) ts significant Investments in the capital of Other Financial Institutions that are below the thresholds for	589 31,252,400 20.19% 20.24% 26.59%		589 33,135,294 18.94% 18.99% 25.07%	
Capital Ratio (c 61 62 63 Regulatory Adju	Commodia Tier1 Total Istme	of which: Deferred tax assets that rely on future profitability excluding those arising from temporary differences of which: 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 the 10% threshold) of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions) weighted assets (L) dated) mon Equity Tier 1 capital ratio (consolidated) ((C)/(L)) capital ratio (consolidated)((G)/(L)) capital ratio (consolidated)((K)/(L)) nts significant Investments in the capital of Other Financial Institutions that are below the thresholds for tition (before risk weighting)	589 31,252,400 20.19% 20.24% 26.59%		8,083 - - 589 33,135,294 18,99% 25,07% 439,019	
Capital Ratio (c 61 62 63 Regulatory Adju	Communication Tier1 Total Istment Non-deduction Signification Communication Communicat	of which: Deferred tax assets that rely on future profitability excluding those arising from temporary differences of which: 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 the 10% threshold) of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions) weighted assets (L) dated) mon Equity Tier 1 capital ratio (consolidated) ((C)/(L)) capital ratio (consolidated)((G)/(L)) capital ratio (consolidated)((K)/(L)) tagital ratio (consolidated) ((F)/(L)) significant Investments in the capital of Other Financial Institutions that are below the thresholds for cition (before risk weighting) ficant investments in the common stock of Other Financial Institutions that are below the thresholds for	589 31,252,400 20.19% 20.24% 26.59%		589 33,135,294 18.94% 18.99% 25.07%	
Capital Ratio (c 61 62 63 Regulatory Adju	Commanda Tier1 Total Total Istmen Non-deduct Signited	of which: Deferred tax assets that rely on future profitability excluding those arising from temporary differences of which: 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 the 10% threshold) of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions) weighted assets (L) dated) mon Equity Tier 1 capital ratio (consolidated) ((C)/(L)) capital ratio (consolidated)((G)/(L)) capital ratio (consolidated)((K)/(L)) nts significant Investments in the capital of Other Financial Institutions that are below the thresholds for tition (before risk weighting)	589 31,252,400 20.19% 20.24% 26.59%		8,083 - - 589 33,135,294 18,99% 25,07% 439,019	
Capital Ratio (c 61 62 63 Regulatory Adju 72 73	Tier1 Total Stmethodeduce Signification Mort	of which: Deferred tax assets that rely on future profitability excluding those arising from temporary differences of which: 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 the 10% threshold) of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions) weighted assets (L) dated) mon Equity Tier 1 capital ratio (consolidated) ((C)/(L)) capital ratio (consolidated)((G)/(L)) capital ratio (consolidated)((K)/(L)) ints significant Investments in the capital of Other Financial Institutions that are below the thresholds for extion (before risk weighting) ficant investments in the common stock of Other Financial Institutions that are below the thresholds for extion (before risk weighting) gage servicing rights that are below the thresholds for deduction (before risk weighting) red tax assets arising from temporary differences that are below the thresholds for deduction (before risk	589 31,252,400 20.19% 20.24% 26.59%		8,083 - - 589 33,135,294 18,99% 25,07% 439,019	
Capital Ratio (c 61 62 63 Regulatory Adju 72 73 74 75	Common Tier1 Total Istmer Non- deduct Signification Mort Defer weigh	of which: Deferred tax assets that rely on future profitability excluding those arising from temporary differences of which: 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 the 10% threshold) of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions) weighted assets (L) dated) mon Equity Tier 1 capital ratio (consolidated) ((C)/(L)) capital ratio (consolidated)((G)/(L)) capital ratio (consolidated)((K)/(L)) nst significant Investments in the capital of Other Financial Institutions that are below the thresholds for ction (before risk weighting) ficant investments in the common stock of Other Financial Institutions that are below the thresholds for ction (before risk weighting) gage servicing rights that are below the thresholds for deduction (before risk weighting) red tax assets arising from temporary differences that are below the thresholds for deduction (before risk ming)	589 31,252,400 20.19% 20.24% 26.59%		8,083 - - 589 33,135,294 18,99% 25,07% 439,019	
Capital Ratio (c 61 62 63 Regulatory Adju 72 73 74 75 Provisions includes	Common Tier1 Total ustmen Non- deduct Signin deduct Mort Defer weigh	of which: Deferred tax assets that rely on future profitability excluding those arising from temporary differences of which: 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 the 10% threshold) of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions) weighted assets (L) dated) mon Equity Tier 1 capital ratio (consolidated) ((C)/(L)) capital ratio (consolidated)((G)/(L)) capital ratio (consolidated)((K)/(L)) nust significant Investments in the capital of Other Financial Institutions that are below the thresholds for cition (before risk weighting) ficant investments in the common stock of Other Financial Institutions that are below the thresholds for cition (before risk weighting) gage servicing rights that are below the thresholds for deduction (before risk weighting) red tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 1 Tier 2 capital: instruments and provisions	589 31,252,400 20.19% 20.24% 26.59%		8,083 - - 589 33,135,294 18,99% 25,07% 439,019	
Capital Ratio (c 61 62 63 Regulatory Adju 72 73 74 75 Provisions included	Comi Tier1 Total Istmer Non-deduc Signideduc Mort Defer weight	of which: Deferred tax assets that rely on future profitability excluding those arising from temporary differences of which: 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 the 10% threshold) of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions) weighted assets (L) dated) mon Equity Tier 1 capital ratio (consolidated) ((C)/(L)) capital ratio (consolidated)((G)/(L)) capital ratio (consolidated)((K)/(L)) tagital ratio (consolidated)((K)/(L)) nust significant Investments in the capital of Other Financial Institutions that are below the thresholds for ction (before risk weighting) ficant investments in the common stock of Other Financial Institutions that are below the thresholds for ction (before risk weighting) gage servicing rights that are below the thresholds for deduction (before risk weighting) red tax assets arising from temporary differences that are below the thresholds for deduction (before risk thresholds for deduction (before risk weighting) Tier 2 capital: instruments and provisions sions (general reserve for possible loan losses)	20.19% 20.24% 26.59% 408,661 49,879		8,083 - - - - - - - - - - - - -	
Capital Ratio (c 61 62 63 Regulatory Adjt 72 73 74 75 Provisions inclu 76 77	Comsoli Comi Tier1 Total Istmer Non- deduc Signi deduc Mort Defer weigh ded in	of which: Deferred tax assets that rely on future profitability excluding those arising from temporary differences of which: 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 the 10% threshold) of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions) weighted assets (L) dated) mon Equity Tier 1 capital ratio (consolidated) ((C)/(L)) capital ratio (consolidated)((G)/(L)) capital ratio (consolidated)((K)/(L)) nts significant Investments in the capital of Other Financial Institutions that are below the thresholds for extion (before risk weighting) ficant investments in the common stock of Other Financial Institutions that are below the thresholds for extion (before risk weighting) gage servicing rights that are below the thresholds for deduction (before risk weighting) red tax assets arising from temporary differences that are below the thresholds for deduction (before risk materials) Tier 2 capital: instruments and provisions sions (general reserve for possible loan losses) on inclusion of provisions (general reserve for possible loan losses)	589 31,252,400 20.19% 20.24% 26.59%		8,083 - - 589 33,135,294 18,99% 25,07% 439,019	
Capital Ratio (c 61 62 63 Regulatory Adju 72 73 74 75 Provisions included	Onsoli Comm Tier1 Total Total Non- deduc Signi deduc Mort Eveigl Provi Cap o	of which: Deferred tax assets that rely on future profitability excluding those arising from temporary differences of which: 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 the 10% threshold) of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions) weighted assets (L) dated) mon Equity Tier 1 capital ratio (consolidated) ((C)/(L)) capital ratio (consolidated)((G)/(L)) capital ratio (consolidated)((K)/(L)) ints significant Investments in the capital of Other Financial Institutions that are below the thresholds for ction (before risk weighting) ficant investments in the common stock of Other Financial Institutions that are below the thresholds for ction (before risk weighting) gage servicing rights that are below the thresholds for deduction (before risk weighting) red tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) Tier 2 capital: instruments and provisions sions (general reserve for possible loan losses) on inclusion of provisions (general reserve for possible loan losses) sions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior	20.19% 20.24% 26.59% 408,661 49,879		8,083 - - - - - - - - - - - - -	
Capital Ratio (c 61 62 63 Regulatory Adju 72 73 74 75 Provisions inclu 76 77	onsoli Comr Tier1 Total Interpretation of the control of the contr	of which: Deferred tax assets that rely on future profitability excluding those arising from temporary differences of which: 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 the 10% threshold) of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions) weighted assets (L) dated) mon Equity Tier 1 capital ratio (consolidated) ((C)/(L)) capital ratio (consolidated)((G)/(L)) capital ratio (consolidated)((K)/(L)) nts significant Investments in the capital of Other Financial Institutions that are below the thresholds for extion (before risk weighting) ficant investments in the common stock of Other Financial Institutions that are below the thresholds for extion (before risk weighting) gage servicing rights that are below the thresholds for deduction (before risk weighting) red tax assets arising from temporary differences that are below the thresholds for deduction (before risk materials) Tier 2 capital: instruments and provisions sions (general reserve for possible loan losses) on inclusion of provisions (general reserve for possible loan losses)	20.19% 20.24% 26.59% 408,661 49,879		8,083 - - - - - - - - - - - - -	
Capital Ratio (c 61 62 63 Regulatory Adju 72 73 74 75 Provisions inclu 76 77 78 79	Non-deduce Signii deduce Mort, Defer weight Provi to ap Cap f	of which: Deferred tax assets that rely on future profitability excluding those arising from temporary differences of which: 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 the 10% threshold) of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions) weighted assets (L) dated) mon Equity Tier 1 capital ratio (consolidated) ((C)/(L)) capital ratio (consolidated)((G)/(L)) capital ratio (consolidated)((K)/(L)) mot Significant Investments in the capital of Other Financial Institutions that are below the thresholds for tion (before risk weighting) ficant investments in the common stock of Other Financial Institutions that are below the thresholds for tion (before risk weighting) gage servicing rights that are below the thresholds for deduction (before risk weighting) red tax assets arising from temporary differences that are below the thresholds for deduction (before risk ming) 1 Tier 2 capital: instruments and provisions sions (general reserve for possible loan losses) on inclusion of provisions (general reserve for possible loan losses) on inclusion of provisions (general reserve for possible loan losses) on inclusion of provisions (general reserve for possible loan losses) on inclusion of provisions (general reserve for possible loan losses)	589 31,252,400 20.19% 20.24% 26.59% 408,661 49,879 		8,083 589 33,135,294 18,99% 25,07% 439,019 50,005 -	
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