## Composition of Capital Disclosure (Consolidated)

The Norinchukin Bank

5     Commo alar capital issued by subsidiaries and body that puttics (anotan allowed in prop. CET)		tember III No.	Items	S	As of September 30, 2016	Amounts excluded under transitional arrangements	As of September 30, 2015	millions of yen, Amounts excluded und transitional arrangement
In         of state copie and applies and pairs applies         1.447.597         1.447.597         1.444.401           25         of state can be complemented incomes and over a local and applies app		_			5,302,830		5,161,311	
250         of which can't make a book         1.20 <th< td=""><td></td><td>-</td><td></td><td></td><td></td><td></td><td></td><td></td></th<>		-						
Image: set of the stand back or experiment in the stand and balls that parts in the stand and balls that the stand and balls that parts in the stand and balls that the stand and the stand th	2		l	of which: retained earnings	1,847,320		1,714,830	
1         Accumulated after comparison from and other flackonst servers         1.20.415         60007         77.268         1.00           5         Common Association with a booking main and book in group CTT1         -<	26			of which: cash dividends to be paid	-		-	
5         Common Autar capital least by absolutions and head by mile prints (amount allowed in group CTT))         1         1           6         Common Autar capital least by absolutions and are capital based by strain and and an analysis of the strain and and an analysis of the strain and and an analysis of the strain and and an analysis of the strain and and an analysis of the strain and analysis of the strain and and an analysis of the strain and analysis of the strain and ananananalysis of the strain and anal				of which: other than the above	-		-	
Fash of terms include a Common Equity PT 1 capital intervents and excerves under place out arrangement         1.377         2.666           6         Common Equity Ter 1 capital intervents and one intervents and excerves (A)         0.557,512         556,666           8         Fash Terris intervents and the intervents (A)         0.557,512         556,666           8         Fash Terris intervents and the intervents (A)         0.557,512         556,666           9         Intervents (A)         0.557,512         1.12,65         1.12,65           9         Intervents (A)         0.557,512         1.12,65				*	1,020,415	680,276	712,681	1,069,02
b         pf whice non-summing interests and other items corresponding to common share capital tased?         (1.37)         2.660           6         Common Equity Ter 1 capital instatutors and exerves (A)         (6.323.12)         5.706.00           1-0         Teal imagible asses (ref of related ta latibuly, caching floor relating to moregue versing right)         10.91         11.221         11.207         11.207         11.208         11.208         11.201	5				-		-	
Journal Lates during classes and the standard arguing Costmo Equity Ter 1         1,87         5,876,660           WITH C Legital registror 4 distances and service registro         5,876,660         5,876,660           WITH C Legital registror 4 distances and service registro         5,876,660         5,876,660           WITH C Legital registror 4 distances and service registror 4 distances and distan					1,877		2,666	
6     Common Liquity Ter loquid: incurations and reserve. (A)     (5.35.12)     5.375.660       84.90     Toal stangble asses (tee of related tas kalls), including those equivalence in relation and the incurrence in the generation relation of related tas kalls.     19.92     13.274     (1.207)     18.90       9     India and the incurrence in the generation relation in the generation relation relatio relation relation relation relation relat			ł		1,877		2,666	
9→9         Total imagable assocs (ard of caland us halling), excluding those crystage ights)         19-921         10-224         12.274         12.276         18.274           9         before         for which, goodfill (ord cristal us linking), excluding those crystage rights (at of related us linking)         11.245         7.498         5.957         8           10         Deformed tax assocs that rely on future profitably excluding those arising from tangeory differences (art of all used)         11.245         7.498         5.957         8           11         Secret and tax assocs that rely on future profitably excluding those arising from tangeory differences (art of all used)         12.607         12.676         12.676         12.676         12.676         12.676         12.676         12.677	6		Com		6,325,122		5,876,660	
8         of a which groupdull net of enterts to Linking, heading those equivalent         8.660         5.778         6.000         9           9         prime         prim         prime	ommon H	Equity	Tier	1 capital: regulatory adjustments			1	
9         Inferent many the assets of the than postboll and matrices servicing rights (ast of related tax         11,243         7,495         5,957         8           10         Deferred tax assets that rely on future prefability excluding those arxing from temporary differences (ast of related to itability)         6,46,230         6,10,030         6,160,030	8+9		Total	intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	19,912	13,274	12,037	18,0
9         [11,45]         [11	8		l		8,668	5,778	6,080	9,1
putners         putners           11         Deferred gains or bases on derivatives under belge accounting         A 64.220         A 135.00         A 155.00         A 28           12         Storeful ciples provisions to expected bases.         24.146         16.07         16.07           13         Securitization gain or sub.         24.146         16.07         16.07           14         Gins and bases due to hunges in own codie risk on far valued lubitities         -         16.07           15         Net defined-breefit new         12.220         8.213         9.477         14.           16         Investments in own dunst escalubiling due rommon gauy         -         -         -         -           17         Resigned erose holding in common gauy         -	9		l		11.243	7,495	5,957	8,9
00         related as habitity         4.4620         6.30,200         1.000           10         Detroffiel of eighte provisions to expected losses         24.145         10,007         12.076         19           113         Socrifiel of eighte provisions to expected losses         24.145         10,007         12.076         19           124         Gains and losse due to changes in own credit risk on firit valued liabilities         -					,	.,	- ,	- ,-
11Deferred gains or losses on derivatives under lodge accounting $A 4.420$ $A 4.520$ $A 10000$ $A 100000$ $A 100000$ $A 100000$ $A 1000000$ $A 1000000000000000000000000000000000000$	10				-	-	-	
13       Securitsing pair on sale       1000000000000000000000000000000000000	11				△ 46,230	△ 30,820	∆ 18,900	△ 28,3
14       Gains and loss as the to changes in own crolls risk on far valued lubilities       -       -       -       -         15       Not defined bearfit asset       12.230       8.215       9.471       14         16       Investment is non abars (reschuling in commo equity       -	12							19,0
15       Not defined-benefit asset       12.230       8.213       9.471       14         16       Investments in on numes (acculating the exported in the Net asset section)       -	13				-	-	-	
16       Investments in own shures (excluding those reported in the Na assets section)       -       -       -         17       Recipence clross-bodings in common equity       -       -       -       -         18       consolidation ("Other Financial Institutions"), net of eligible stort positions, where the bask does not own more than 10% of the issued share       -	14		Gain	s and losses due to changes in own credit risk on fair valued liabilities	-	-	-	
17       Recipred erss hubdings in common equip       is in the comparison of the compari	15		Net d	lefined-benefit asset	12,320	8,213	9,471	14,2
Investments in the capital of basking, financial and insurance entities that are outside the scope of regulatory	16		Inves	stments in own shares (excluding those reported in the Net assets section)	-	-	-	
18       consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more in the other other of the issue of the other o	17				-	-	-	
$ \begin{array}{ c c c c c } & the first of the second specifical terms in the common stock of financials in the common stock of the common stock of financials in the common stock of the common stock o$	10							
919-20-12       Amount exceeding the 10% threshold on specified items       -       -       -         91       of which: significant investments in the common stock of financials       -       -       -         21       Amount exceeding the 10% threshold on specified items       -       -       -         22       Amount exceeding the 10% threshold on specified items       -       -       -         23       for which: significant investments in the common stock of financials       -       -       -         24       of which: morgange servicing rights       -       -       -       -         25       mone Equity Ter 1 acpital: regulatory adjustments (B)       -       -       -       -         27       Regulatory distremest splice 10 Common Equity Ter 1 acpital (CET1)       - <td< td=""><td>18</td><td></td><td></td><td></td><td>-</td><td>-</td><td>-</td><td></td></td<>	18				-	-	-	
19       of which: significant investments in the common stock of financials	19+20+	-21			-	-	-	
20       of which interrupts servicing rights       .           21       Anome exceeding the 15% threshold on specified terms           23       Anome exceeding the 15% threshold on specified terms           23       Anome exceeding the 15% threshold on specified terms           24       of which: significant investments in the common stock of financials           25       of which: margues servicing rights            25       of which: margues servicing rights            26       of which: margues servicing rights            27       Regulary adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions            28       Common Equity Tier 1 capital (CET1) ((A)(B)) (C)       (C)       (C)       (C)            310       Directly isseed quilifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilitie under applicable accounting standards and the breakdown             32       0       Directly isseed quilifying Additional Tier 1 instruments plus re					-	-	-	
21       Amount exceeding the 15% threshold on specified items       -       -       -       -         22       Amount exceeding the 15% threshold on specified items       -       -       -       -         23       of which: significant investments in the common stock of financials       -       -       -       -         24       of which: deferred tax assets arising from temporary differences (net of related tax hability)       -       -       -       -         25       of which: deferred tax assets arising from temporary differences (net of related tax hability)       -       -       -       -         26       of which: deferred tax assets arising from temporary differences (net of related tax hability)       -<			ł		-	-	-	
22       Anomat exceeding the 15% threshold on specified items       .       .       .       .         23       of which: significant investments in the common stock of financials       .       .       .       .         24       of which: significant investments in the common stock of financials       .       .       .       .         25       of which: introngage servicing rights       .       .       .       .       .         27       Regulary adjustments applied to Common Equity Tier I age to insufficient Additional Tier 1 and Tier 2 to cover deductions       .       .       .       .         28       Common Equity Tier I capital: segulary adjustments (B)       10.147       15.286         29       Common Equity Tier I capital (CET1) ((A)(B)) (C)       .       6.314.975       5.861.374         310       Directly issued quilifying Additional Tier I instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the broakdown       .       .       .         311       Directly issued quilifying Additional Tier I instruments plus related capital surplus of which: classified as liabilitie under applicable accounting standards and the broakdown       .       .       .       .         32       0       Directly issued quilifying Additional Tier I instruments under plus-out anaugements included in Additional Tier I inst	21		l		-	-	-	
23 24of which: significant investments in the common stock of financials24 25of which: derive any statistic from temporary differences (net of related ux liability)27 27 28 29Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions101.4729 20 20 20 20Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)6.314.9755.861.374.29 20 210Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)6.314.9755.861.374.20 2110Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)6.314.9755.861.374.2110Tier 1 capital (CET1) ((A)-(B)) (C)6.314.9755.861.374.22Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)6.314.9755.861.374.31a 31a 31a 31bDiscretty issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as cupity quality anglicula encounting standards. Counting standards. Counting standards3234Additional Tier 1 instruments plus related capital surplus of which: classified as liabilitie quality ing Additional Tier 1 instruments plus related capital surplus of which: classified as quality ing Additional Tier 1 capital instruments under phase-out arrangements additional Tier 1 capital instruments under phase-out arrangements<	22		Amo		-	-	-	
25       of which: deferred tax assets arising from temporary differences (act of related tax liability)	23		l		-	-	-	
27       Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions       .         28       Common Equity Tier 1 capital (TET1)       10,147       15,286         29       Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)       6,314.975       5,861.374         20       Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)       6,314.975       5,861.374         31a       Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity and applicable accounting standards and the breakdown       49,000       49,000         31b       Subscription rights to Additional Tier 1 instruments plus related capital surplus of which: classified as liabilitie under applicable accounting standards       -       -         32       30       Directly issued applicity additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities       -       -         34.35       Taffinian Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital instruments under phase-out arrangements       509       594         33       5       for which: instruments issued by subsidiaries excluding banks' special purpose vehicles)       -       -         34       for which: instruments under phase-out arrangements       6.64       14         34       of which: instruments issued by	24		ł		-	-	-	
21       deductions       10,147       15,286         28       Common Equity Tier 1 capital (CET1)       15,286         29       Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)       6,314.975       5,861.374         31a       Directly issued qualifying Additional Tier 1 instruments plus related capital instruments       49,000       49,000         31a       Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity 49,000       49,000       49,000         32       30       Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilitie equital applicable accounting standards.       0       0         34.35       Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent emitties       0       0         33.43       Gibble Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital instruments under phase-out arrangements       0       0         34.35       Total of items included in Additional Tier 1 capital: instruments (Additional Tier 1 capital: instruments (Additional Tier 1 capital: instruments       0       0         35       of which: instruments (D)       552       552       554       14         36       Additional Tier 1 capital : instruments (D)       52,562       52,476       14	25		ł	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	-	
IdeductionsIdeductionsIdeductions28Common Equity Tier 1 capital (CET1)15.28639Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)6.314.9755.861.374314Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity a subscription rights to Additional Tier 1 instruments plus related capital surplus of which: classified as equity during rights to Additional Tier 1 instruments plus related capital surplus of which: classified as inbititient a subscription rights to Additional Tier 1 instruments plus related capital surplus of which: classified as inbititient ander applicable accounting standards and the breakdown3131Subscription rights to Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities3233Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities33+35Additional Tier 1 capital instruments under phase-out arrangements included in of which: instruments sued by subsidiaries and held by third parties (amount allowed in group Additional for thich: instruments under phase-out arrangements of which: instruments issued by subsidiaries excluding back's special purpose vehicles)3310for which: instruments (D)152.56252.476343510which: instruments (D)152.56252.47636Additional Tier 1 capital: instruments37Investments in own Additional Tier 1 instruments<	27		Regu	latory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover				
annon Equity Ter I capital (CET1)       0					-	$\sim$	-	
29       Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)       6.314.975       5.861.374         diftional Tier 1 capital is instruments       49,000       49,000         31a       under applicable accounting standards and the breakdown       49,000       49,000         31b       30       instruments       49,000       49,000         31a       auditying Additional Tier 1 instruments plus related capital surplus of which: classified as equity       49,000       49,000         31b       auditying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other       90,000       90,000         34-35       Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other       90,000       90,000         33+35       Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles       509       594         33       of which: instruments issued by subsidiaries (acluding banks' special purpose vehicles)       -       -         34       of which: instruments issued by subsidiaries (acluding banks' special purpose vehicles)       -       -       -         35       of which: instruments issued by subsidiaries (acluding banks' special purpose vehicles)       -       -       -       -         36       Additional Tier 1 capital: instruments       -       - <td></td> <td></td> <td></td> <td></td> <td>10,147</td> <td></td> <td>15,286</td> <td></td>					10,147		15,286	
ditional Tier I capital: instruments         31a       Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity       49,000       49,000         31b       Directly issued qualifying Additional Tier 1 instruments       -       -       -         32       30       Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilitie       -       -       -         31a       Directly issued qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other       -       -       -         32       Additional Tier 1 instruments issued by subidiaries and held by third parties (amount allowed in group Additional       3,117       2,867         33+35       Additional Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital instruments under phase-out arrangements       509       594         33       of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)       -       -       -         34       Total of items included in Additional Tier 1 capital instruments of Additional Tier 1 apital instruments       64       14         36       of which: instruments (D)       52,562       52,476       -       -         37       Investments in own Additional Tier 1 instruments       -       - <td></td> <td></td> <td></td> <td></td> <td>6 214 075</td> <td></td> <td>5 9 (1 274</td> <td></td>					6 214 075		5 9 (1 274	
31a       Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown       49,000       49,000         31b       30       Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilitie under applicable accounting standards.       -       -         32       30       Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilitie under applicable accounting standards.       -       -         34-35       Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities       -       -         34-35       Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments issued by subsidiaries (excluding banks' special purpose vehicles)       -       -         33       of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)       -       -       -         34       Total of items included in Additional Tier 1 capital: instruments of Additional Tier 1 under phase-out arrangements       A 64       14         36       Additional Tier 1 instruments (D)       52,562       52,476       -         37       Investments in own Additional Tier 1 instruments       -       -       -         38       Reciprocal cross					6,314,975		5,801,574	
111       under applicable accounting standards and the breakdown       49,000       49,000         21       30       Subscription rights to Additional Tier 1 instruments       -       -         22       30       Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards       -       -         310       32       30       Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards       -       -         34-35       Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1 capital instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1 capital instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1 capital instruments issued by subsidiaries (excluding banks' special purpose vehicles)       -       -         33       of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)       -       -       -         34       of of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)       -       -       -       -         35       of which: instruments (D)       52,562       52,476       -       -       -       -       -       -       -       -		i iici i			ł		1	
32       30       Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities       -         34-35       Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional 3,117       2,867         34-35       Additional Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments       509       594         33       of which: instruments issued by banks and their special purpose vehicles       509       594         34       of which: instruments issued by banks and their special purpose vehicles       509       594         33       of which: instruments issued by banks and their special purpose vehicles       509       594         34       of which: amounts of counted in to base instruments of Additional Tier 1 under phase-out arrangements that related other complehensive income       4 64       14         36       Additional Tier 1 capital: instruments (D)       52,562       52,476       52,476         ditional Tier 1 capital: instruments (D)       52,562       52,476       52,476       52,476         ditional Tier 1 capital: instruments (D)       52,562       52,476       52,476       52,476       52,476       52,476	31a				49,000		49,000	
32       under applicable accounting standards       -       -         34-35       Quilifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities       3.117       2.867         34-35       Additional Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments under phase-out arrangements included in fwich: instruments issued by subsidiaries (excluding banks' special purpose vehicles)       509       594         33       of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)       -       -         34       of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)       -       -         33       of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)       -       -         34       of which: amounts of counted in to base instruments of Additional Tier 1 capital: instruments of Additional Tier 1 under phase-out arrangements that related other complehensive income       -       -         36       Additional Tier 1 capital: instruments       -       -       -       -         37       Investments in own Additional Tier 1 instruments       -       -       -       -         38       Reciprocal cross-holdings in Additional Tier 1 instruments       -       -       -       -         39	31b		Subse	cription rights to Additional Tier 1 instruments	-		-	
Index appreciable accounting standards         Intermediational Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities         Image: capital instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital instruments         Standards           33:435         Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments under phase-out arrangements         509         594           33         of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)         -         -           34:35         Total of items included in Additional Tier 1 capital: instruments under phase-out arrangements         Δ 64         14           36         Additional Tier 1 capital: instruments of Additional Tier 1 under phase-out arrangements that related other complehensive income         -         -           37         Investments in work Additional Tier 1 instruments         -         -         -           38         Reciprocal cross-holdings in Additional Tier 1 instruments         -         -         -           39         consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of banking, financial and insurance entities that areoutside the scope of regulatory consolidation (met o	32	30			-		-	
acquivalent entities       acquivalent entities       acquivalent entities         34-35       Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional 3,117       2,867         33+35       Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments       509       594         33       of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)       -       -         34       of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)       -       -         35       of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)       -       -         36       Additional Tier 1 capital: instruments under phase-out arrangements       Δ 64       14         actional Tier 1 capital: instruments (D)       52,562       52,476         ditional Tier 1 capital: instruments (D)       52,562       52,476         ditional Tier 1 capital of banking, financial and insurance entities that are outside the scope of regulatory accoss-holdings in Additional Tier 1 instruments       -       -         37       Investments in the capital of banking, financial and insurance entities that areoutside the scope of regulatory accoss-holdings in Additional Tier 1 instruments       -       -         39       consolidation, net of eligible short positions.)       - <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
34-35       Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional       3,117       2,867         33+35       Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments sured by banks and their special purpose vehicles       509       594         33       of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)       -       -       -         34       of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)       -       -       -       -         35       of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)       -					-		-	
Iter 1)Iter 133+35Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments50959433of which: instruments issued by banks and their special purpose vehicles50959435of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)36Additional Tier 1 capital: instruments of Additional Tier1 under phase-out arrangements $\Delta$ 641436Additional Tier 1 capital: instruments (D)52,56252,476difficient 1 capital: instruments (D)50a mestments in own Additional Tier 1 instruments37Investments in wen Additional Tier 1 instruments38Reciprocal cross-holdings in Additional and insurance entities that are outside the scope of regulatory39consolidation, 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)Sum arrangements8,0489,50740Significant investments in the capital of banking, financial and insurance entities that areoutside the scope of regulatory collidation (net of eligible bort positions)41 <td< td=""><td>24.25</td><td></td><td></td><td></td><td>2 117</td><td></td><td>2 867</td><td></td></td<>	24.25				2 117		2 867	
33+35Additional Tier 1 capital: instruments $300^{-1}$ $300^{-1}$ $394^{-1}$ 33of which: instruments issued by banks and their special purpose vehicles $500^{-1}$ $594^{-1}$ 35of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)Total of items included in Additional Tier 1 capital: instruments of Additional Tier 1 under phase-out arrangements $\Delta 64^{-1}$ 14of which: amounts of counted in to base instruments of Additional Tier 1 under phase-out arrangements that $\Delta 64^{-1}$ 1436Additional Tier 1 capital: instruments (D) $52,562^{-1}$ $52,476^{-1}$ ditional Tier 1 capital: instruments (D) $52,562^{-1}$ $52,476^{-1}$ 37Investments in own Additional Tier 1 instruments38Reciprocal cross-holdings in Additional Tier 1 instruments39consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of banking, financial and insurance entities that areoutside the scope of regulatory consolidation (net of eligible short positions) $29,595^{-1}$ $19,730^{-1}$ 40Significant investments in the capital of banking, financial and insurance entities that areoutside the scope of regulatory consolidation (net of eligible provisions) $8,048^{-1}$ $9,507^{-1}$ 42Regulatory adjustments applied to Additional Tier 1 cupital: regulatory adjustments under phase-out arrangements $8,048^{-1}$ $9,507^{-1}$ 43Additional Tier 1 capital: regulatory adjustments (E) $37,644^{-1}$ $28,321^{-1}$ <t< td=""><td>54-55</td><td></td><td></td><td></td><td>5,117</td><td></td><td>2,007</td><td></td></t<>	54-55				5,117		2,007	
33of which: instruments issued by banks and their special purpose vehicles50959435of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)36Total of items included in Additional Tier 1 capital: instruments of Additional Tier 1 under phase-out arrangements $\triangle 64$ 1436Additional Tier 1 capital: instruments of Additional Tier 1 under phase-out arrangements $\triangle 64$ 1436Additional Tier 1 capital: instruments (D)52,56252,47637Investments in own Additional Tier 1 instruments38Reciprocal cross-holdings in Additional Tier 1 instruments39consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of banking, financial and insurance entities that areoutside the scope of regulatory consolidation (net of eligible short positions)29,59519,73040Significant investments in the capital of banking, financial and insurance entities that areoutside the scope of regulatory consolidation (net of eligible short positions)29,59519,73041Additional Tier 1 capital: regulatory adjustments under phase-out arrangements8,0489,50742Regulatory adjustments (E)37,64428,32143Additional Tier 1 capital (AT1)37,64428,32144Additional Tier 1 capital (AT1)14,91824,155	33+35	5			509		594	
35       of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)       -       -         Total of items included in Additional Tier 1 capital: instruments under phase-out arrangements $\Delta 64$ 14         of which: amounts of counted in to base instruments of Additional Tier1 under phase-out arrangements that related other complehensive income $\Delta 64$ 14         36       Additional Tier 1 capital: instruments (D)       52,562       52,476         ditional Tier 1 capital: regulatory adjustments       -       -         37       Investments in own Additional Tier 1 instruments       -       -         38       Reciprocal cross-holdings in Additional Tier 1 instruments       -       -         39       consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of banking, financial and insurance entities that areoutside the scope of regulatory consolidation (net of eligible short positions)       29,595       19,730       18,813       28,         40       Significant investments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       8,048       9,507         42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       -       -         43       Additional Tier 1 capital: regulatory adjustments (E)       37,644       28,321	33		. soul		509	$\sim$	594	$\sim$
Total of items included in Additional Tier 1 capital: instruments under phase-out arrangements $\Delta$ 6414of which: amounts of counted in to base instruments of Additional Tier1 under phase-out arrangements that related other complehensive income $\Delta$ 641436Additional Tier 1 capital: instruments (D)52,56252,476ditional Tier 1 capital: regulatory adjustments $\Delta$ 641437Investments in own Additional Tier 1 instruments38Reciprocal cross-holdings in Additional Tier 1 instruments39Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)40Significant investments in the capital of banking, financial and insurance entities that areoutside the scope of regulatory consolidation (net of eligible short positions)29,59519,73018,81328,40Significant investments in the capital of banking, financial and insurance entities that areoutside the scope of regulatory consolidation (net of eligible provisions)8,0489,50741Of which: 50% of balance due to pay of eligible provisions8,0489,50742Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions43Additional Tier 1 capital: regulatory adjustments (E)37,64428,32144Additional Tier 1 capital (AT1)14,91824,155			ł	· · · · · · · · · · · · · · · · · · ·	-		-	
of which: amounts of counted in to base instruments of Additional Tier1 under phase-out arrangements that related other complehensive income $\Delta \ 64$ 1436Additional Tier 1 capital: instruments (D)52,56252,476ditional Tier 1 capital: negulatory adjustments37Investments in own Additional Tier 1 instruments38Reciprocal cross-holdings in Additional Tier 1 instruments39Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)40Significant investments in the capital of banking, financial and insurance entities that areoutside the scope of regulatory consolidation (net of eligible short positions)29,59519,73018,81328,40Significant investments in the capital of banking, financial and insurance entities that areoutside the scope of regulatory consolidation (net of eligible short positions)9,50741Ortal of items included in Additional Tier 1 capital: regulatory adjustments under phase-out arrangements8,0489,50742Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions43Additional Tier 1 capital: regulatory adjustments (E)37,64428,32144Additional Tier 1 capital (AT1) ((D)-(E)) (F)14,91824,155	-		Total		∆ 64		14	
Tetated other complements/e income       52,562       52,476         36       Additional Tier 1 capital: instruments (D)       52,562       52,476         ditional Tier 1 capital: regulatory adjustments       -       -       -         37       Investments in own Additional Tier 1 instruments       -       -       -         38       Reciprocal cross-holdings in Additional Tier 1 instruments       -       -       -         39       consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common       -       -       -         40       Significant investments in the capital of banking, financial and insurance entities that areoutside the scope of regulatory consolidation (net of eligible short positions)       29,595       19,730       18,813       28,         40       Significant investments in the capital of banking, financial and insurance entities that areoutside the scope of regulatory consolidation (net of eligible short positions)       29,595       19,730       18,813       28,         40       Significant investments applied to Additional Tier 1 capital: regulatory adjustments under phase-out arrangements       8,048       9,507         42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       -       -       -         43       Additional Tier 1 capital: regulatory adjustments (E) <td></td> <td></td> <td>ł</td> <td></td> <td></td> <td></td> <td>14</td> <td></td>			ł				14	
ditional Tier 1 capital: regulatory adjustments         37       Investments in own Additional Tier 1 instruments       -       -       -         38       Reciprocal cross-holdings in Additional Tier 1 instruments       -       -       -         38       Reciprocal cross-holdings in Additional Tier 1 instruments       -       -       -         39       consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common       -       -       -         40       Significant investments in the capital of banking, financial and insurance entities that areoutside the scope of regulatory consolidation (net of eligible short positions)       29,595       19,730       18,813       28,         40       Significant investments in the capital of banking, financial and insurance entities that areoutside the scope of regulatory consolidation (net of eligible short positions)       29,595       19,730       18,813       28,         40       Significant investments applied to Additional Tier 1 capital: regulatory adjustments under phase-out arrangements       8,048       9,507         6       which: 50% of balance due to pay of eligible provisions       8,048       9,507         42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       -       -         43       Additional Tier 1 capital (AT1)       28,321			┝──					
37       Investments in own Additional Tier 1 instruments       -       -       -         38       Reciprocal cross-holdings in Additional Tier 1 instruments       -       -       -         38       Reciprocal cross-holdings in Additional Tier 1 instruments       -       -       -         39       Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)       -       -       -         40       Significant investments in the capital of banking, financial and insurance entities that areoutside the scope of regulatory consolidation (net of eligible short positions)       29,595       19,730       18,813       28,         40       Significant investments in cluded in Additional Tier 1 capital: regulatory adjustments under phase-out arrangements       8,048       9,507         6       which: 50% of balance due to pay of eligible provisions       8,048       9,507         42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       -       -         43       Additional Tier 1 capital: regulatory adjustments (E)       37,644       28,321         44       Additional Tier 1 capital (AT1) ((D)-(E)) (F)       14,918       24,155					52,562		52,476	
38       Reciprocal cross-holdings in Additional Tier 1 instruments       -       -       -       -         39       Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)       -       -       -       -         40       Significant investments in the capital of banking, financial and insurance entities that areoutside the scope of regulatory consolidation (net of eligible short positions)       29,595       19,730       18,813       28,         40       Fegulatory consolidation (net of eligible short positions)       Total of items included in Additional Tier 1 capital: regulatory adjustments under phase-out arrangements       8,048       9,507         42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       -       -       -         43       Additional Tier 1 capital: regulatory adjustments (E)       37,644       28,321       -         44       Additional Tier 1 capital (AT1) ((D)-(E)) (F)       14,918       24,155		Tier I						
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)       Investments in the capital of banking, financial and insurance entities that areoutside the scope of regulatory consolidation (net of eligible short positions)       Investments       Inves	ditional				-	-	-	
39       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 areoutside the scope of regulatory consolidation (net of eligible short positions)       29,595       19,730       18,813       28,         40       Total of items included in Additional Tier 1 capital: regulatory adjustments under phase-out arrangements       8,048       9,507         42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       -       -         43       Additional Tier 1 capital: regulatory adjustments (E)       37,644       28,321         44       Additional Tier 1 capital (AT1) ((D)-(E)) (F)       14,918       24,155	<b>lditional</b> 37		Pool		-	-	-	
share capital of the entity (amount above 10% threshold)       Image: capital of the entity (amount above 10% threshold)         40       Significant investments in the capital of banking, financial and insurance entities that areoutside the scope of regulatory consolidation (net of eligible short positions)       29,595       19,730       18,813       28,         Total of items included in Additional Tier 1 capital: regulatory adjustments under phase-out arrangements       8,048       9,507         of which: 50% of balance due to pay of eligible provisions       8,048       9,507         42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       -       -         43       Additional Tier 1 capital: regulatory adjustments (E)       37,644       28,321         ditional Tier 1 capital (AT1) ((D)-(E)) (F)       14,918       24,155	<b>lditional</b> 37			timents in the capital of banking financial and insurance entities that are outside the scope of regulatory	1	1	-	
40       regulatory consolidation (net of eligible short positions)       29,595       19,730       18,813       28.         Total of items included in Additional Tier 1 capital: regulatory adjustments under phase-out arrangements       8,048       9,507         42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       0       0         43       Additional Tier 1 capital: regulatory adjustments (E)       37,644       28,321         ditional Tier 1 capital (AT1)         44       Additional Tier 1 capital (AT1) ((D)-(E)) (F)       14,918       24,155	<b>Iditional</b> 37 38		Inves		-	-		1
regulatory consolidation (net of eligible short positions)       Regulatory consolidation (net of eligible short positions)       Regulatory consolidation (net of eligible short positions)         Total of items included in Additional Tier 1 capital: regulatory adjustments under phase-out arrangements       8,048       9,507         of which: 50% of balance due to pay of eligible provisions       8,048       9,507         42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       -       -         43       Additional Tier 1 capital: regulatory adjustments (E)       37,644       28,321         ditional Tier 1 capital (AT1)       -       -       -         44       Additional Tier 1 capital (AT1) ((D)-(E)) (F)       14,918       24,155	lditional 37 38		Inves conso share	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 10% threshold)	-	-		
of which: 50% of balance due to pay of eligible provisions     8,048     9,507       42     Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions     -     -       43     Additional Tier 1 capital: regulatory adjustments (E)     37,644     28,321       ditional Tier 1 capital (AT1)     -     -       44     Additional Tier 1 capital (AT1) ((D)-(E)) (F)     14,918     24,155	lditional 37 38 39		Inves conso share Signi	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 areoutside the scope of	- 29.595	- 19.730	18.813	28,2
42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       -       -         43       Additional Tier 1 capital: regulatory adjustments (E)       37,644       28,321         ditional Tier 1 capital (AT1)       -       -       -         44       Additional Tier 1 capital (AT1) ((D)-(E)) (F)       14,918       24,155	<b>Iditional</b> 37 38 39		Inves conso share Signi regula	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 areoutside the scope of atory consolidation (net of eligible short positions)		19,730		28,2
43       Additional Tier 1 capital: regulatory adjustments (E)       37,644       28,321         ditional Tier 1 capital (AT1)       44       Additional Tier 1 capital (AT1) ((D)-(E)) (F)       14,918       24,155	<b>Iditional</b> 37 38 39		Inves conso share Signi regula Total	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 10% threshold) ificant investments in the capital of banking, financial and insurance entities that areoutside the scope of atory consolidation (net of eligible short positions) of items included in Additional Tier 1 capital: regulatory adjustments under phase-out arrangements	8,048	19,730	9,507	28,2
ditional Tier 1 capital (AT1)     44     Additional Tier 1 capital (AT1) ((D)-(E)) (F)     14,918     24,155	lditional 37 38 39 40		Inves consc share Signi regula Total	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 10% threshold) ificant investments in the capital of banking, financial and insurance entities that areoutside the scope of atory consolidation (net of eligible short positions) of items included in Additional Tier 1 capital: regulatory adjustments under phase-out arrangements of which: 50% of balance due to pay of eligible provisions	8,048	19,730	9,507	28,2
44         Additional Tier 1 capital (AT1) ((D)-(E)) (F)         14,918         24,155	lditional 37 38 39 40 42		Inves conso share Signi regula Total Regu	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 10% threshold) ificant investments in the capital of banking, financial and insurance entities that areoutside the scope of atory consolidation (net of eligible short positions) of items included in Additional Tier 1 capital: regulatory adjustments under phase-out arrangements of which: 50% of balance due to pay of eligible provisions latory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	8,048 8,048 -	19,730	9,507 9,507 -	28,2
	ditional 37 38 39 40 <u>42</u> 43		Inves consc share Signi regula Total Regu	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 10% threshold) ificant investments in the capital of banking, financial and insurance entities that areoutside the scope of atory consolidation (net of eligible short positions) of items included in Additional Tier 1 capital: regulatory adjustments under phase-out arrangements of which: 50% of balance due to pay of eligible provisions latory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions tional Tier 1 capital: regulatory adjustments (E)	8,048 8,048 -	19,730	9,507 9,507 -	28,
	ditional 37 38 39 40 40 42 43 ditional	Tier 1	Inves conso share Signi regul Total Regu Addit <b>1 capi</b>	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 10% threshold) ificant investments in the capital of banking, financial and insurance entities that areoutside the scope of atory consolidation (net of eligible short positions) of items included in Additional Tier 1 capital: regulatory adjustments under phase-out arrangements of which: 50% of balance due to pay of eligible provisions llatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions tional Tier 1 capital: regulatory adjustments (E) <b>ital (AT1)</b>	8,048 8,048 - 37,644	19,730	9,507 9,507 	28,.

## Composition of Capital Disclosure (Consolidated)

## The Norinchukin Bank

As of	September 30, 2016	

	er 30, 2	2016			(1	nillions of yen, 9
			As of	Amounts	As of	Amounts
Basel III	Items	ŝ	September 30,	excluded under	September 30,	excluded unde
Template No.			2016	transitional arrangements	2015	transitional arrangements
T!				arrangements		arrangements
rier 2 capital: ii		nents and provisions ctly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under			1	
		cable accounting standards and its breakdown	-		-	
46	Subs	cription rights to Tier 2 instruments	-		-	$\sim$
40		ctly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under	1,415,480		1,410,566	
	**	cable accounting standards	1,415,460		1,410,500	
10.10	_	2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-		-	$\sim$
48-49		2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2) ble Tier 2 capital instruments under phase-out arrangements included in Tier 2:	139		164	$\sim$
47+49		iments and provisions	97,816		148,216	
47		of which: instruments issued by banks and their special purpose vehicles	97,816		148,216	$\sim$
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	-		-	$\sim$
	Total	of items included in Tier 2 capital: instruments and provisions under phase-out arrangements	442,145		682,046	
		of which: amounts of counted in to base instruments of Additional Tier1 under phase-out arrangements that	442,145		682,046	
		related other complehensive income				
51		2 capital: instruments and provisions (H)	1,955,585		2,240,999	
_	-	tory adjustments				
52	-	stments in own Tier 2 instruments	-	-	-	
53		procal cross-holdings in Tier 2 instruments	-	-	-	
54		stments in the capital of banking, financial and insurance entities that are outside the scope of regulatory olidation, net of eligible short positions, where the bank does not own more than 10% of the issued common		-		
54		e capital of the entity (amount above the 10% threshold)	_	_	_	
55	Signi	ificant investments in the capital banking, financial and insurance entities that are outside the scope of	_	-	_	
55		atory consolidation (net of eligible short positions)				
	Total	of items included in Tier 2 capital: regulatory adjustments under phase-out arrangements	33,442		46,675	$\sim$
		of which: intangibles assets other than mortgage servicing rights	5,778		9,120	$\sim$
		of which: 50% of balance due to pay of eligible provisions	8,048		9,507	
		of which: significant investments in the additional Tier 1 capital of other financial institutions	19,614		28,046	
57	_	2 capital: regulatory adjustments (I)	33,442		46,675	
Tier 2 capital (T	-		1 000 1 10			
58		2 capital (T2) ((H)-(I)) (J)	1,922,143		2,194,324	
Total capital (To 59	1		8 252 027		8,079,853	
Risk weighted a		capital (TC=T1+T2) ((G) + (J)) (K)	8,252,037		8,079,855	
KISK weighten a	isseis					
	Total	of itams included in risk weighted assets under phase out arrangements	16 208		24.027	
	Total	of items included in risk weighted assets under phase-out arrangements	16,298		24,027	$\leq$
	Total	of which: intangibles assets other than mortgage servicing rights	7,495		8,935	
	Total	of which: intangibles assets other than mortgage servicing rights of which: net defined-benefit asset				
	Total	of which: intangibles assets other than mortgage servicing rights	7,495		8,935	
	Total	of which: intangibles assets other than mortgage servicing rights of which: net defined-benefit asset 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 thescope of	7,495		8,935	
	Total	of which: intangibles assets other than mortgage servicing rights of which: net defined-benefit asset 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 thescope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the	7,495		8,935	
	Total	of which: intangibles assets other than mortgage servicing rights of which: net defined-benefit asset 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 thescope 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)	7,495 8,213		8,935	
	Total	of which: intangibles assets other than mortgage servicing rights of which: net defined-benefit asset 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 thescope 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	7,495 8,213		8,935	
60		of which: intangibles assets other than mortgage servicing rights of which: net defined-benefit asset 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 thescope 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)	7,495 8,213 -		8,935	
60 Capital Ratio (c	Risk	of which: intangibles assets other than mortgage servicing rights of which: net defined-benefit asset 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 thescope 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)	7,495 8,213 - le 589		8,935 14,207 - - 883	
	Risk	of which: intangibles assets other than mortgage servicing rights of which: net defined-benefit asset 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 thescope 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)	7,495 8,213 - le 589		8,935 14,207 - - 883	
Capital Ratio (c	Risk consoli Com	of which: intangibles assets other than mortgage servicing rights of which: net defined-benefit asset 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 thescope 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 eligib short positions) weighted assets (L) dated)	7,495 8,213 - - e 589 31,275,045		8,935 14,207 - - 883 31,776,362	
C <b>apital Ratio (c</b> 61	Risk consoli Tier1	of which: intangibles assets other than mortgage servicing rights of which: net defined-benefit asset 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 thescope 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))	7,495 8,213 - le 589 31,275,045 20.19%		8,935 14,207 - - 883 31,776,362 18.44%	
Capital Ratio (c 61 62 63	Risk consoli Tier1 Total	of which: intangibles assets other than mortgage servicing rights of which: net defined-benefit asset 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 thescope 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 eligib short positions) weighted assets (L) dated) mon Equity Tier 1 capital ratio (consolidated) ((C)/(L)) capital ratio (consolidated)((G)/(L))	7,495 8,213 - le 589 31,275,045 20.19% 20.23%		8,935 14,207 - - 883 31,776,362 18,44% 18,52%	
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