Composition of Capital Disclosure (Consolidated)

The Norinchukin Bank

	er 31, 2	016			(ı	millions of yen,
Basel III			As of	Amounts excluded under	As of	Amounts excluded und
Template No.	Item	S	December 31,	transitional	September 30, 2016	transitional arrangements
			2016	arrangements		
		1 Capital: instruments and reserves	5 249 202		5 202 920	
1a+2-26 1a	Dire	of which: capital and capital surplus	5,348,393 3,455,509		5,302,830 3,455,509	
2	-	of which: retained earnings	1,892,884		1,847,320	
26		of which: cash dividends to be paid	1,072,004		1,047,320	
		of which: other than the above	-		-	
3	Accı	imulated other comprehensive income and other disclosed reserves	985,912	657,274	1,020,415	680,
5	Com	mon share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-		-	
	Tota	of items included in Common Equity Tier 1 capital: instruments and reserves under phase-out arrangements	1,995		1,877	
		of which: non-controlling interests and other items corresponding to common share capital issued by	1,995		1,877	
6	Com	consolidated subsidiaries (amount allowed to be included in group Common Equity Tier 1) mon Equity Tier 1 capital: instruments and reserves (A)			, i	
		1 capital: regulatory adjustments	6,336,301		6,325,122	
8+9	_	l intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	19,702	13,134	19,912	13
8	-	of which: goodwill (net of related tax liability, including those equivalent)	8,491	5,661	8,668	5
		of which: other intangible assets other than goodwill and mortgage servicing rights (net of related tax				
9		liability)	11,210	7,473	11,243	7.
10		rred tax assets that rely on future profitability excluding those arising from temporary differences (net of	-	-	'	
11		ed tax liability) rred gains or losses on derivatives under hedge accounting	37,178	24,785	Δ 46,230	Δ 30.
12		tfall of eligible provisions to expected losses	28,680	19,120	24,145	Δ 30 16
13	_	ritisation gain on sale	- 20,000	17,120	27,173	10
14		s and losses due to changes in own credit risk on fair valued liabilities	-	-	-	
15	_	Net defined-benefit asset		8,231	12,320) 8,
16	Inve	stments in own shares (excluding those reported in the Net assets section)	12,347	-	-	
17	Reci	procal cross-holdings in common equity	-	-	-	
		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	-	-	-	
19+20+21		10% of the issued share unt exceeding the 10% threshold on specified items		_		
19	-	of which: significant investments in the common stock of financials	_	_	-	
20		of which: mortgage servicing rights	-	_	_	
21		of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-		
22	Amo	unt 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		alatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover	_		_	
28	_	ctions mon Equity Tier 1 capital: regulatory adjustments (B)	97,908		10,147	
		1 capital (CET1)	97,908		10,147	
29		mon Equity Tier 1 capital (CET1) ((A)-(B)) (C)	6,238,392		6,314,975	
		ital: instruments	0,230,372		0,314,773	
		ctly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity			1	
31a		r applicable accounting standards and the breakdown	49,000		49,000	
31b		cription rights to Additional Tier 1 instruments	-		-	
32 30		ctly 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 othe				
	~	valent entities	-		-1	
34-35		tional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional	3,247		3,117	
	Tier	,	3,217		3,117	
33+35		ble Tier 1 capital instruments under phase-out arrangements included in tional Tier 1 capital: instruments	509		509	
33		of which: instruments issued by banks and their special purpose vehicles	509		509	
35	1	of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)	-		-	
	Tota	of items included in Additional Tier 1 capital: instruments under phase-out arrangements	Δ4		Δ 64	
		of which: amounts of counted in to base instruments of Additional Tier1 under phase-out arrangements that	Δ4		Δ 64	
26	A 1 **	related other complehensive income				
36	_	tional Tier 1 capital: instruments (D)	52,752		52,562	
dditional Ties 37		statl: regulatory adjustments strents in own Additional Tier 1 instruments				
38		procal cross-holdings in Additional Tier 1 instruments	-			
		streents in the capital of banking, financial and insurance entities that are outside the scope of regulatory				
39	cons	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)				
40		ficant investments in the capital of banking, financial and insurance entities that are outside the scope of latory consolidation (net of eligible short positions)	29,573	19,715	29,595	19
		actory consonation (net or engine snort positions) of items included in Additional Tier 1 capital: regulatory adjustments under phase-out arrangements	9,560		8,048	
	1344	of which: 50% of balance due to pay of eligible provisions	9,560		8,048	
	Regi	allatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions				
42		* * * * * * * * * * * * * * * * * * * *	39,134		37,644	
42		tional Her I capital: regulatory adjustments (E)	19.114			
43	Add	tional Tier 1 capital: regulatory adjustments (E)	39,134		37,011	
	Add	ital (ATI)	13,618		14,918	
43 Additional Ties	Addi	ital (AT1) tional Tier 1 capital (AT1) ((D)-(E)) (F)				

Composition of Capital Disclosure (Consolidated)

The Norinchukin Bank

	31, 2016		•		(1	millions of yen, %)
			As of	Amounts	As of	Amounts
Basel III Template No.	Items		December 31,	excluded under transitional	September 30,	excluded under transitional
rempiate ivo.			2016	arrangements	2016	arrangements
Tier 2 capital: in	struments and p	provisions				
	Directly issued q	ualifying Tier 2 instruments plus related capital surplus of which: classified as equity under				
	11	nting standards and its breakdown	_			
46		nts to Tier 2 instruments ualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under	-		-	
	applicable accou		1,415,480		1,415,480	
İ	Tier 2 instrumen	ts plus related capital surplus issued by special purpose vehicles and other equivalent entities	-		-	
48-49		ts issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	112		139	
47+49	U	apital instruments under phase-out arrangements included in Tier 2:	97,816		97,816	
47	of which: i	nstruments issued by banks and their special purpose vehicles	97,816		97,816	-
49		nstruments issued by subsidiaries (excluding banks' special purpose vehicles)	-			
50		reserve for possible loan losses and eligible provisions included in Tier 2	6		5	$\overline{}$
50a	of which: g	general allowance for possible loan losses	6		5	
50b	of which: e	eligible provisions	-		-	
İ		cluded in Tier 2 capital: instruments and provisions under phase-out arrangements	392,776		442,145	
Ì		amounts of counted in to base instruments of Additional Tier1 under phase-out arrangements that	392,776		442,145	
51		er complehensive income struments and provisions (H)	1,906,191		1,955,585	
Tier 2 capital: re		* ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '	1,700,171		1,755,565	
52	, , ,	wn Tier 2 instruments	-	-	-	-
53	Reciprocal cross	-holdings in Tier 2 instruments	-	-	-	-
		ne capital of banking, financial and insurance entities that are outside the scope of regulatory				
54		et of eligible short positions, where the bank does not own more than 10% of the issued common he entity (amount above the 10% threshold)	-	=	-	-
55		tments in the capital banking, financial and insurance entities that are outside the scope of				
55		lidation (net of eligible short positions)	-		-	
İ		cluded in Tier 2 capital: regulatory adjustments under phase-out arrangements	34,821		33,442	
İ		intangibles assets other than mortgage servicing rights	5,661		5,778	
İ		50% of balance due to pay of eligible provisions significant investments in the additional Tier 1 capital of other financial institutions	9,560		8,048 19,614	_
57		gulatory adjustments (I)	19,600 34,821		33,442	$\overline{}$
Tier 2 capital (T		guiatory adjustments (1)	54,621		33,442	
58	Tier 2 capital (T	2) ((H)-(I)) (J)	1,871,369		1,922,143	
Total capital (To	=T1+T2)					
59	Total capital (TO	C=T1+T2)((G)+(J))(K)	8,123,381		8,252,037	
Risk weighted as						
i						
i e	Total of items in	cluded in risk weighted assets under phase-out arrangements	16,293		16,298	
l	Total of items in of which: i	ntangibles assets other than mortgage servicing rights	7,473		7,495	
	Total of items in of which: i of which: r	ntangibles assets other than mortgage servicing rights net defined-benefit asset				
	Total of items in of which: i of which: r	ntangibles assets other than mortgage servicing rights net defined-benefit asset Deferred tax assets that rely on future profitability excluding those arising from temporary	7,473		7,495	
	of which: i of which: i of which: r of which: I differences of which: I	ntangibles assets other than mortgage servicing rights net defined-benefit asset Deferred tax assets that rely on future profitability excluding those arising from temporary nvestments in the capital of banking, financial and insurance entities that are outside the scope of	7,473		7,495	
	Total of items in of which: i of which: r of which: I differences of which: I regulatory	ntangibles assets other than mortgage servicing rights net defined-benefit asset Deferred tax assets that rely on future profitability excluding those arising from temporary nvestments in the capital of banking, financial and insurance entities that are outside the scope of consolidation, net of eligible short positions, where the bank does not own more than 10% of the	7,473		7,495	
	Total of items in of which: i of which: I of which: I differences of which: I regulatory issued com	ntangibles assets other than mortgage servicing rights net defined-benefit asset Deferred tax assets that rely on future profitability excluding those arising from temporary except the capital of banking, financial and insurance entities that are outside the scope of consolidation, net of eligible short positions, where the bank does not own more than 10% of the amon share capital of the entity (amount above the 10% threshold)	7,473 8,231		7,495 8,213	
	Total of items in of which: i of which: I of which: I differences of which: I regulatory issued com	ntangibles assets other than mortgage servicing rights net defined-benefit asset Deferred tax assets that rely on future profitability excluding those arising from temporary investments in the capital of banking, financial and insurance entities that are outside the scope of consolidation, net of eligible short positions, where the bank does not own more than 10% of the immon share capital of the entity (amount above the 10% threshold) significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible	7,473		7,495	
60	Total of items in of which: i of which: i of which: r of which: I differences of which: I regulatory issued com of which: s short posit	ntangibles assets other than mortgage servicing rights net defined-benefit asset Deferred tax assets that rely on future profitability excluding those arising from temporary investments in the capital of banking, financial and insurance entities that are outside the scope of consolidation, net of eligible short positions, where the bank does not own more than 10% of the umon share capital of the entity (amount above the 10% threshold) significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible ions)	7,473 8,231		7,495 8,213	
Capital Ratio (co	Total of items in of which: i of which: i of which: I of which: I differences of which: I regulatory issued com of which: short posit Risk weighted as nsolidated)	net angibles assets other than mortgage servicing rights net defined-benefit asset Deferred tax assets that rely on future profitability excluding those arising from temporary investments in the capital of banking, financial and insurance entities that are outside the scope of consolidation, net of eligible short positions, where the bank does not own more than 10% of the mon share capital of the entity (amount above the 10% threshold) ignificant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible ions) seets (L)	7,473 8,231 - - 589 34,335,474		7,495 8,213 - - - 589 31,275,045	
Capital Ratio (co	Total of items in of which: i of which: i of which: I of which: I differences of which: I regulatory issued com of which: is short posit Risk weighted as nsolidated)	ntangibles assets other than mortgage servicing rights net defined-benefit asset Deferred tax assets that rely on future profitability excluding those arising from temporary investments in the capital of banking, financial and insurance entities that are outside the scope of consolidation, net of eligible short positions, where the bank does not own more than 10% of the mon share capital of the entity (amount above the 10% threshold) significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible ions) seets (L) Tier 1 capital ratio (consolidated) ((C)/(L))	7,473 8,231 - - 589 34,335,474		7,495 8,213 - - - 589 31,275,045	
Capital Ratio (co	Total of items in of which: i of which: i of which: I of which: I differences of which: I regulatory issued com of which: s short posit Risk weighted as nsolidated) Common Equity Tier1 capital rati	ntangibles assets other than mortgage servicing rights net defined-benefit asset Deferred tax assets that rely on future profitability excluding those arising from temporary Investments in the capital of banking, financial and insurance entities that are outside the scope of consolidation, net of eligible short positions, where the bank does not own more than 10% of the amon share capital of the entity (amount above the 10% threshold) significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible ions) ssets (L) Tier 1 capital ratio (consolidated) ((C)/(L)) o (consolidated)((G)/(L))	7,473 8,231 - - 589 34,335,474 18.16% 18.20%		7,495 8,213 - - - 589 31,275,045 20.19% 20.23%	
Capital Ratio (co	Total of items in of which: i of which: i of which: I of which: I differences of which: I regulatory issued com of which: s short posit Risk weighted as nsolidated) Common Equity Tier1 capital rati	ntangibles assets other than mortgage servicing rights net defined-benefit asset Deferred tax assets that rely on future profitability excluding those arising from temporary investments in the capital of banking, financial and insurance entities that are outside the scope of consolidation, net of eligible short positions, where the bank does not own more than 10% of the mon share capital of the entity (amount above the 10% threshold) significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible ions) seets (L) Tier 1 capital ratio (consolidated) ((C)/(L))	7,473 8,231 - - 589 34,335,474		7,495 8,213 - - - 589 31,275,045	
Capital Ratio (co 61 62 63 Regulatory Adju	Total of items in of which: i of which: i of which: I of which: I differences of which: I regulatory issued com of which: short posit Risk weighted as nsolidated) Common Equity Tier1 capital rati	ntangibles assets other than mortgage servicing rights net defined-benefit asset Deferred tax assets that rely on future profitability excluding those arising from temporary Investments in the capital of banking, financial and insurance entities that are outside the scope of consolidation, net of eligible short positions, where the bank does not own more than 10% of the amon share capital of the entity (amount above the 10% threshold) significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible ions) ssets (L) Tier 1 capital ratio (consolidated) ((C)/(L)) o (consolidated)((G)/(L))	7,473 8,231 - - 589 34,335,474 18.16% 18.20% 23.65%		7,495 8,213 - - - 589 31,275,045 20.19% 20.23% 26.38%	
61 62 63	Total of items in of which: i of which: i of which: I differences of which: I regulatory issued com of which: is short posit Risk weighted as nsolidated) Common Equity Tier I capital ratificated a ratio and a ratis when the short spin is short posit and the short posit short posit short posit short posit as short posit and the short posit and the short posit and the short posit short posit and the short posit and the short posit and the short posit position is short position.	ntangibles assets other than mortgage servicing rights net defined-benefit asset Deferred tax assets that rely on future profitability excluding those arising from temporary Investments in the capital of banking, financial and insurance entities that are outside the scope of consolidation, net of eligible short positions, where the bank does not own more than 10% of the innon share capital of the entity (amount above the 10% threshold) inguisificant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible ions) seets (L) Tier 1 capital ratio (consolidated) ((C)/(L)) o (consolidated)((G)/(L)) o (consolidated)((K)/(L)) investments in the capital of Other Financial Institutions that are below the thresholds for e risk weighting)	7,473 8,231 - - 589 34,335,474 18.16% 18.20%		7,495 8,213 - - - 589 31,275,045 20.19% 20.23%	
Capital Ratio (co 61 62 63 Regulatory Adju	Total of items in of which: i of which: i of which: I of which: I differences of which: I regulatory issued com of which: is short posit skew eighted as nsolidated) Common Equity Tier1 capital rati Total capital rati Stments Non-significant I deduction (befor Significant investigation of which: see the short posit should be	ntangibles assets other than mortgage servicing rights net defined-benefit asset Deferred tax assets that rely on future profitability excluding those arising from temporary investments in the capital of banking, financial and insurance entities that are outside the scope of consolidation, net of eligible short positions, where the bank does not own more than 10% of the mon share capital of the entity (amount above the 10% threshold) significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible ions) seets (L) Tier 1 capital ratio (consolidated) ((C)/(L)) o (consolidated)((G)/(L)) o (consolidated)((K)/(L)) Investments in the capital of Other Financial Institutions that are below the thresholds for te risk weighting) timents in the common stock of Other Financial Institutions that are below the thresholds for	7,473 8,231 - - 589 34,335,474 18.16% 18.20% 23.65%		7,495 8,213 - - - 589 31,275,045 20.19% 20.23% 26.38%	
Capital Ratio (co 61 62 63 Regulatory Adju	Total of items in of which: i of which: i of which: I differences of which: I regulatory issued com of which: short posit Risk weighted as nsolidated) Common Equity Tier1 capital rati Fotal capital rati stments Non-significant I deduction (befor Significant invest deduction (befor which: significant invest deduction (befor significant invest deduction (befor which:	ntangibles assets other than mortgage servicing rights net defined-benefit asset Deferred tax assets that rely on future profitability excluding those arising from temporary Investments in the capital of banking, financial and insurance entities that are outside the scope of consolidation, net of eligible short positions, where the bank does not own more than 10% of the innon share capital of the entity (amount above the 10% threshold) inguisificant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible ions) seets (L) Tier 1 capital ratio (consolidated) ((C)/(L)) o (consolidated)((G)/(L)) o (consolidated)((K)/(L)) investments in the capital of Other Financial Institutions that are below the thresholds for e risk weighting)	7,473 8,231 - - 589 34,335,474 18,16% 23,65%		7,495 8,213 - - - 589 31,275,045 20.19% 20.23% 26.38%	
Capital Ratio (cc 61 62 63 Regulatory Adju 72 73 74	Total of items in of which: i of which: i of which: I differences of which: I regulatory issued com of which: s short posit Risk weighted as nsolidated) Common Equity Tier1 capital rati Total capital rati stments Non-significant invest deduction (befor Mortgage servici) Deferred tax asse	ntangibles assets other than mortgage servicing rights net defined-benefit asset Deferred tax assets that rely on future profitability excluding those arising from temporary investments in the capital of banking, financial and insurance entities that are outside the scope of consolidation, net of eligible short positions, where the bank does not own more than 10% of the amon share capital of the entity (amount above the 10% threshold) significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible sions) seets (L) Tier 1 capital ratio (consolidated) ((C)/(L)) o (consolidated)((G)/(L)) o (consolidated)((G)/(L)) investments in the capital of Other Financial Institutions that are below the thresholds for e risk weighting) tments in the common stock of Other Financial Institutions that are below the thresholds for e risk weighting)	7,473 8,231 - - 589 34,335,474 18,16% 23,65%		7,495 8,213 - - - 589 31,275,045 20.19% 20.23% 26.38%	
Capital Ratio (cd 61 62 63 Regulatory Adju 72 73 74 75	Total of items in of which: i of which: i of which: I differences of which: I regulatory issued com of which: is short posit ske weighted as nsolidated) Common Equity Co	net angibles assets other than mortgage servicing rights net defined-benefit asset Deferred tax assets that rely on future profitability excluding those arising from temporary investments in the capital of banking, financial and insurance entities that are outside the scope of consolidation, net of eligible short positions, where the bank does not own more than 10% of the interest of the entity (amount above the 10% threshold) inguisficant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible ions) seets (L) Tier 1 capital ratio (consolidated) ((C)/(L)) o (consolidated)((G)/(L)) o (consolidated)((G)/(L)) investments in the capital of Other Financial Institutions that are below the thresholds for exisk weighting) timents in the common stock of Other Financial Institutions that are below the thresholds for exisk weighting) ingrights that are below the thresholds for deduction (before risk weighting) test arising from temporary differences that are below the thresholds for deduction (before risk weighting)	7,473 8,231 - - 589 34,335,474 18,16% 23,65%		7,495 8,213 - - - 589 31,275,045 20.19% 20.23% 26.38%	
Capital Ratio (cc 61 62 63 Regulatory Adju 72 73 74 75 Provisions include at 10 10 10 10 10 10 10 10 10 10 10 10 10	Total of items in of which: i of which: i of which: I differences of which: I regulatory issued com of which: is short posit ske weighted as nsolidated) Common Equity Tier I capital ratiforal ratiforal capital ratifor	netangibles assets other than mortgage servicing rights net defined-benefit asset Deferred tax assets that rely on future profitability excluding those arising from temporary investments in the capital of banking, financial and insurance entities that are outside the scope of consolidation, net of eligible short positions, where the bank does not own more than 10% of the mon share capital of the entity (amount above the 10% threshold) significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible ions) seets (L) Tier 1 capital ratio (consolidated) ((C)/(L)) o (consolidated)((G)/(L)) o (consolidated)((G)/(L)) investments in the capital of Other Financial Institutions that are below the thresholds for e risk weighting) tments in the common stock of Other Financial Institutions that are below the thresholds for e risk weighting) ing rights that are below the thresholds for deduction (before risk weighting) ets arising from temporary differences that are below the thresholds for deduction (before risk bital: instruments and provisions	7,473 8,231 - - 589 34,335,474 18,16% 23,65%		7,495 8,213 - - - 589 31,275,045 20.19% 20.23% 26.38%	
Capital Ratio (cc 61 62 63 Regulatory Adju 72 73 74 75 Provisions include 76	Total of items in of which: i of which: i of which: I differences of which: I regulatory issued com of which: is short posit Risk weighted as nsolidated) Common Equity Tier1 capital ratifotal ratifotal capital ratifot	netangibles assets other than mortgage servicing rights net defined-benefit asset Deferred tax assets that rely on future profitability excluding those arising from temporary investments in the capital of banking, financial and insurance entities that are outside the scope of consolidation, net of eligible short positions, where the bank does not own more than 10% of the mon share capital of the entity (amount above the 10% threshold) significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible ions) seets (L) Tier 1 capital ratio (consolidated) ((C)/(L)) o (consolidated)((G)/(L)) o (consolidated)((K)/(L)) Investments in the capital of Other Financial Institutions that are below the thresholds for the risk weighting) timents in the common stock of Other Financial Institutions that are below the thresholds for the risk weighting) timents in the common stock of Other Financial Institutions that are below the thresholds for the risk weighting) test arising from temporary differences that are below the thresholds for deduction (before risk bital: instruments and provisions ral reserve for possible loan losses)	7,473 8,231 - - 589 34,335,474 18.16% 23.65% 347,275 50,971 -		7,495 8,213 - - - 589 31,275,045 20.19% 20.23% 26.38% 305,318 50,391	
Capital Ratio (cc 61 62 63 Regulatory Adju 72 73 74 75 Provisions include 77	Total of items in of which: i of which: i of which: i of which: I differences of which: I regulatory issued com of which: Is short posit Risk weighted as nsolidated) Common Equity Fier1 capital rati stments Non-significant I deduction (befor Mortgage servici Deferred tax assaweighting) ed in Tier 2 cap Provisions (gene	netangibles assets other than mortgage servicing rights net defined-benefit asset Deferred tax assets that rely on future profitability excluding those arising from temporary investments in the capital of banking, financial and insurance entities that are outside the scope of consolidation, net of eligible short positions, where the bank does not own more than 10% of the amon share capital of the entity (amount above the 10% threshold) ignificant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible ions) ssets (L) Tier 1 capital ratio (consolidated) ((C)/(L)) o (consolidated)((G)/(L)) o (consolidated)((K)/(L)) investments in the capital of Other Financial Institutions that are below the thresholds for e risk weighting) timents in the common stock of Other Financial Institutions that are below the thresholds for e risk weighting) ing rights that are below the thresholds for deduction (before risk weighting) ets arising from temporary differences that are below the thresholds for deduction (before risk bital: instruments and provisions ral reserve for possible loan losses)	7,473 8,231 - - 589 34,335,474 18.16% 23.65% 347,275 50,971 - -		7,495 8,213 - - - 589 31,275,045 20.19% 20.23% 26.38%	
Capital Ratio (cc 61 62 63 Regulatory Adju 72 73 74 75 Provisions include 76	Total of items in of which: i of which: i of which: I of which: I differences of which: I regulatory issued com of which: s short posit Risk weighted as nsolidated) Common Equity Tierl capital rati Total capital rati I Total capital rati Stiments Non-significant invesideduction (befor Mortgage servici Deferred tax asse weighting) ed in Tier 2 cap Provisions (gene Cap on inclusion Provisions eligib	netangibles assets other than mortgage servicing rights net defined-benefit asset Deferred tax assets that rely on future profitability excluding those arising from temporary investments in the capital of banking, financial and insurance entities that are outside the scope of consolidation, net of eligible short positions, where the bank does not own more than 10% of the mon share capital of the entity (amount above the 10% threshold) significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible ions) seets (L) Tier 1 capital ratio (consolidated) ((C)/(L)) o (consolidated)((G)/(L)) o (consolidated)((K)/(L)) Investments in the capital of Other Financial Institutions that are below the thresholds for the risk weighting) timents in the common stock of Other Financial Institutions that are below the thresholds for the risk weighting) timents in the common stock of Other Financial Institutions that are below the thresholds for the risk weighting) test arising from temporary differences that are below the thresholds for deduction (before risk bital: instruments and provisions ral reserve for possible loan losses)	7,473 8,231 - - 589 34,335,474 18.16% 23.65% 347,275 50,971 - -		7,495 8,213 - - - 589 31,275,045 20.19% 20.23% 26.38% 305,318 50,391	
Capital Ratio (cc 61 62 63 Regulatory Adju 72 73 74 75 Provisions include 77	Total of items in of which: i of which: i of which: I differences of which: I regulatory issued com of which: is short posit Risk weighted as nsolidated) Common Equity Tier1 capital rati rati stiments Non-significant I deduction (befor Mortgage servici) Deferred tax assweighting) ed in Tier 2 cap Provisions (gene Cap on inclusion Provisions eligib application of ca	net defined-benefit asset Deferred tax assets that rely on future profitability excluding those arising from temporary investments in the capital of banking, financial and insurance entities that are outside the scope of consolidation, net of eligible short positions, where the bank does not own more than 10% of the mon share capital of the entity (amount above the 10% threshold) ignificant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible ions) seets (L) Tier 1 capital ratio (consolidated) ((C)/(L)) o (consolidated)((G)/(L)) o (consolidated)((G)/(L)) investments in the capital of Other Financial Institutions that are below the thresholds for e risk weighting) intents in the common stock of Other Financial Institutions that are below the thresholds for e risk weighting) ing rights that are below the thresholds for deduction (before risk weighting) ets arising from temporary differences that are below the thresholds for deduction (before risk bital: instruments and provisions ral reserve for possible loan losses) of provisions (general reserve for possible loan losses) le for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to	7,473 8,231 - - 589 34,335,474 18.16% 23.65% 347,275 50,971 - -		7,495 8,213 - - - 589 31,275,045 20.19% 20.23% 26.38% 305,318 50,391	
Capital Ratio (cc 61 62 63 Regulatory Adju 72 73 74 75 Provisions include 76 77 78 79 Capital instrume	Total of items in of which: i of which: i of which: I differences of which: I regulatory issued com of which: is short posit skew eighted as nsolidated) Common Equity Tier I capital ratification (befor Significant investeduction (befor Mortgage servici Deferred tax assaw eighting) ed in Tier 2 cap Provisions (gene Cap on inclusion papplication of ca Cap for inclusion of ca Cap for inclusion of ca Cap for inclusion of ca Cap for inclusion nuts subject to pi	netangibles assets other than mortgage servicing rights net defined-benefit asset Deferred tax assets that rely on future profitability excluding those arising from temporary investments in the capital of banking, financial and insurance entities that are outside the scope of consolidation, net of eligible short positions, where the bank does not own more than 10% of the amount share capital of the entity (amount above the 10% threshold) inginificant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible ions) seets (L) Tier 1 capital ratio (consolidated) ((C)/(L)) o (consolidated)((G)/(L)) o (consolidated)((K)/(L)) investments in the capital of Other Financial Institutions that are below the thresholds for erisk weighting) trents in the common stock of Other Financial Institutions that are below the thresholds for erisk weighting) ing rights that are below the thresholds for deduction (before risk weighting) test arising from temporary differences that are below the thresholds for deduction (before risk with the sarries of possible loan losses) lef or inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to pl) (if the amount is negative, report as "nil") not of provisions in Tier 2 under internal ratings-based approach (hase-out arrangements	7,473 8,231 - - 589 34,335,474 18.16% 23.65% 347,275 50,971 - - 6 157 - 188,621		7,495 8,213 - - 589 31,275,045 20.19% 20.23% 26.38% 305,318 50,391 - - 5 1166,909	
Capital Ratio (cd 61 62 63 Regulatory Adju 72 73 74 75 Provisions includ 76 77 78 79	Total of items in of which: i of which: i of which: if of which: I differences of which: I regulatory issued com of which: Is short posit. Risk weighted as insolidated) Common Equity Tierl capital ratiforal capital ratiforal capital ratiforal capital ratiforation (befor Mortgage service) Mortgage service of the mortgage service of the mortgage service of the mortgage service of the mortgage service of the mortgage service of the mortgage service of the mortgage service of the mortgage service of the mortgage service of the mortgage service of the mortgage service of the mortgage of t	ntangibles assets other than mortgage servicing rights net defined-benefit asset Deferred tax assets that rely on future profitability excluding those arising from temporary investments in the capital of banking, financial and insurance entities that are outside the scope of consolidation, net of eligible short positions, where the bank does not own more than 10% of the mon share capital of the entity (amount above the 10% threshold) significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible ions) seets (L) Tier 1 capital ratio (consolidated) ((C)/(L)) o (consolidated)((G)/(L)) or (consolidated)((K)/(L)) Investments in the capital of Other Financial Institutions that are below the thresholds for the risk weighting) Intents in the common stock of Other Financial Institutions that are below the thresholds for the risk weighting) Intents in the common stock of Other Financial Institutions that are below the thresholds for the risk weighting) Intents in the common stock of Other Financial Institutions that are below the thresholds for the risk weighting) Intents in the common stock of Other Financial Institutions that are below the thresholds for the risk weighting) Intents in the common stock of Other Financial Institutions that are below the thresholds for the risk weighting) Intents in the common stock of Other Financial Institutions that are below the thresholds for the risk weighting) Intents in the common stock of Other Financial Institutions that are below the thresholds for the risk weighting) Intents in the common stock of Other Financial Institutions that are below the thresholds for the risk weighting) Intents in the capital of Other Financial Institutions that are below the thresholds for the risk weighting) Intents in the capital of Other Financial Institutions that are below the thresholds for the risk weighting Intents in the capital of Other Financial Institutions that are below the thresholds for the risk weighting Intents in the capital of Other Fina	7,473 8,231 - - 589 34,335,474 18,16% 23,65% 347,275 50,971 - -		7,495 8,213 - - - 589 31,275,045 20,19% 20,23% 26,38% 305,318 50,391 - -	
Capital Ratio (cd 61 62 63 Regulatory Adju 72 73 74 75 Provisions includ 76 77 78 79 Capital instrume	Total of items in of which: i of which: i of which: i of which: I differences of which: I regulatory issued com of which: short posit Risk weighted as nsolidated) Common Equity Tierl capital rati Total capital rati Total capital rati stments Non-significant I deduction (befor Mortgage servici Deferred tax assoweighting) ed in Tier 2 cap Provisions (gene Cap on inclusion Provisions eligib application of ca Cap for inclusion tax subject to pl Current cap on Amount exclude	net defined-benefit asset Deferred tax assets that rely on future profitability excluding those arising from temporary investments in the capital of banking, financial and insurance entities that are outside the scope of consolidation, net of eligible short positions, where the bank does not own more than 10% of the mon share capital of the entity (amount above the 10% threshold) inguificant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible ions) seets (L) Tier 1 capital ratio (consolidated) ((C)/(L)) o (consolidated)((G)/(L)) o (consolidated)((K)/(L)) investments in the capital of Other Financial Institutions that are below the thresholds for e risk weighting) the risk weighting) ingrights that are below the thresholds for deduction (before risk weighting) ets arising from temporary differences that are below the thresholds for deduction (before risk bital: instruments and provisions ral reserve for possible loan losses) let for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to p) (if the amount is negative, report as "nil") of provisions in Tier 2 under internal ratings-based approach defined and the provisions of the provisions in Tier 2 under internal ratings-based approach defined and ratings-based approach defined and ratings-based approach defined and ratings-based approach from Additional Tier 1 instruments under phase-out arrangements defined and returned and accurate and returned and returned and returned and returned in the provisions and maturities) (if the	7,473 8,231 - - 589 34,335,474 18.16% 23.65% 347,275 50,971 - - 6 157 - 188,621		7,495 8,213 - - 589 31,275,045 20.19% 20.23% 26.38% 305,318 50,391 - - 5 1166,909	
Capital Ratio (cc 61 62 63 Regulatory Adju 72 73 74 75 Provisions includ 76 77 78 79 Capital instrume 82	Total of items in of which: i of which: i of which: I differences of which: I regulatory issued com of which: S short posit Risk weighted as nsolidated) Common Equity Tierl capital rati Total capital rati I Total capital rati stiments Non-significant invest deduction (befor Significant invest deduction (befor Mortgage servici) Deferred tax asse weighting) ed in Tier 2 cap Provisions (gene Cap on inclusion Provisions eligib application of ca Cap for inclusion rems subject to pincs subject to	ntangibles assets other than mortgage servicing rights net defined-benefit asset Deferred tax assets that rely on future profitability excluding those arising from temporary investments in the capital of banking, financial and insurance entities that are outside the scope of consolidation, net of eligible short positions, where the bank does not own more than 10% of the mon share capital of the entity (amount above the 10% threshold) significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible ions) seets (L) Tier 1 capital ratio (consolidated) ((C)/(L)) o (consolidated)((G)/(L)) or (consolidated)((K)/(L)) Investments in the capital of Other Financial Institutions that are below the thresholds for the risk weighting) Intents in the common stock of Other Financial Institutions that are below the thresholds for the risk weighting) Intents in the common stock of Other Financial Institutions that are below the thresholds for the risk weighting) Intents in the common stock of Other Financial Institutions that are below the thresholds for the risk weighting) Intents in the common stock of Other Financial Institutions that are below the thresholds for the risk weighting) Intents in the common stock of Other Financial Institutions that are below the thresholds for the risk weighting) Intents in the common stock of Other Financial Institutions that are below the thresholds for the risk weighting) Intents in the common stock of Other Financial Institutions that are below the thresholds for the risk weighting) Intents in the common stock of Other Financial Institutions that are below the thresholds for the risk weighting) Intents in the capital of Other Financial Institutions that are below the thresholds for the risk weighting) Intents in the capital of Other Financial Institutions that are below the thresholds for the risk weighting Intents in the capital of Other Financial Institutions that are below the thresholds for the risk weighting Intents in the capital of Other Fina	7,473 8,231 - - 589 34,335,474 18.16% 23.65% 347,275 50,971 - - 6 1157 - 188,621		7,495 8,213 - - - 589 31,275,045 20,23% 26,38% 305,318 50,391 - - - 166,909	
Capital Ratio (cd 61 62 63 Regulatory Adju 72 73 74 75 Provisions includ 76 77 78 79 Capital instrume 82 83	Total of items in of which: i of which: i of which: I differences of which: I regulatory issued com of which: I regulatory issued com of which: is short posit Risk weighted as nsolidated) Common Equity Tier1 capital rati rati stiments Non-significant I rededuction (befor Significant invested eduction (befor Mortgage servici) Deferred tax assa weighting) ed in Tier 2 cap Provisions (gene Cap on inclusion or ca Cap on inclusion or ca Cap for inclusion this subject to pl Current cap on A Amount exclude amount is negati Current cap on I	net defined-benefit asset Deferred tax assets that rely on future profitability excluding those arising from temporary investments in the capital of banking, financial and insurance entities that are outside the scope of consolidation, net of eligible short positions, where the bank does not own more than 10% of the mon share capital of the entity (amount above the 10% threshold) ignificant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible ions) seets (L) Tier 1 capital ratio (consolidated) ((C)/(L)) o (consolidated)((G)/(L)) o (consolidated)((G)/(L)) investments in the capital of Other Financial Institutions that are below the thresholds for e risk weighting) tuents in the common stock of Other Financial Institutions that are below the thresholds for e risk weighting) ing rights that are below the thresholds for deduction (before risk weighting) ets arising from temporary differences that are below the thresholds for deduction (before risk bital: instruments and provisions ral reserve for possible loan losses) of provisions (general reserve for possible loan losses) le for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to p) (if the amount is negative, report as "nil") of provisions in Tier 2 under internal ratings-based approach hase-out arrangements Additional Tier 1 instruments under phase-out arrangements of from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the ve, report as "nil")	7,473 8,231 589 34,335,474 18.16% 23.65% 347,275 50,971 188,621 509		7,495 8,213 - - 589 31,275,045 20.19% 20.23% 26.38% 305,318 50,391 - - - 166,909	