Composition of Capital Disclosure (Consolidated)

The Norinchukin Bank

As of Sept	tembe	r 30, 2	2017			(1	millions of yen, %
Basel I Template	III	Items			Amounts excluded under transitional arrangements	As of September 30, 2016	Amounts excluded under transitional arrangements
Common l	Equity	Tier	1 Capital: instruments and reserves				- U
1a+2-2			ctly issued qualifying common share capital plus related capital surplus and retained earnings	5,402,811		5,302,830	
1a		1	of which: capital and capital surplus	3,455,509		3,455,509	
2			of which: retained earnings	1,947,301		1,847,320	
26			of which: cash dividends to be paid	=		=	
		ĺ	of which: other than the above	-		-	
3		Accu	mulated other comprehensive income and other disclosed reserves	1,366,483	341,620	1,020,415	680,27
5		Com	mon share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-		-	
		Total	of items included in Common Equity Tier 1 capital: instruments and reserves under phase-out arrangements	1,044		1,877	
			of which: non-controlling interests and other items corresponding to common share capital issued by	1,044		1,877	
			consolidated subsidiaries (amount allowed to be included in group Common Equity Tier 1)				
6	F '4		mon Equity Tier 1 capital: instruments and reserves (A)	6,770,339		6,325,122	
			1 capital: regulatory adjustments	22.604	0.401	10.012	12.22
8+9		1 otai	intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	33,604	8,401	19,912	13,2
8		ł	of which: goodwill (net of related tax liability, including those equivalent)	10,616	2,654	8,668	5,7
9			of which: other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)	22,987	5,746	11,243	7,49
			rred tax assets that rely on future profitability excluding those arising from temporary differences (net of				
10			ed tax liability)	-	-	-	
11			rred gains or losses on derivatives under hedge accounting	9,457	2,364	Δ 46,230	Δ 30,82
12			fall of eligible provisions to expected losses	17,329	4,332	24,145	16,09
13		_	ritisation gain on sale	-	-	-	,
14		_	s and losses due to changes in own credit risk on fair valued liabilities	-	-	-	
15			Net defined-benefit asset		6,685	12,320	8,2
16		Inves	stments in own shares (excluding those reported in the Net assets section)	26,743	-	-	-,-
17			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	-	-	-	
			10% of the issued share				
19+20+	⊦21	Amo	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			latory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover	_		_	
			ctions				_
28			mon Equity Tier 1 capital: regulatory adjustments (B)	87,134		10,147	
	Equity		1 capital (CET1)			1	
29	1 771		mon Equity Tier 1 capital (CET1) ((A)-(B)) (C)	6,683,204		6,314,975	
Additional	I Tier		ital: instruments	I		1	
31a			rtly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity r applicable accounting standards and the breakdown	48,973		49,000	
31b			cription rights to Additional Tier 1 instruments	_		_	
	30	_	ctly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities				_
32			r applicable accounting standards	-		-	
			ifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other				
			valent entities	_		_	
34-35	5		tional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional	3,318		3,117	
	_	Tier :	ble Tier 1 capital instruments under phase-out arrangements included in				
33+35	5		tional Tier 1 capital: instruments	424		509	
33		1	of which: instruments issued by banks and their special purpose vehicles	424		509	
35		1	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	Δ9		Δ 64	
			of which: amounts of counted in to base instruments of Additional Tier1 under phase-out arrangements that				
			related other complehensive income	Δ9		Δ 64	
36		Addit	tional Tier 1 capital: instruments (D)	52,707		52,562	
dditional	l Tier	1 capi	ital: regulatory adjustments				
37		Inves	stments in own Additional Tier 1 instruments	-	-	-	
38		Recip	procal cross-holdings in Additional Tier 1 instruments	-	-	-	
			stments in the capital of banking, financial and insurance entities that are outside the scope of regulatory				
39			oblidation, 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) ficant investments in the capital of banking, financial and insurance entities that areoutside the scope of				
40			atory consolidation (net of eligible short positions)	40,054	10,013	29,595	19,73
			of items included in Additional Tier 1 capital: regulatory adjustments under phase-out arrangements	2,166		8,048	
		- 5441	of which: 50% of balance due to pay of eligible provisions	2,166		8,048	
42		Rem	latory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	2,100		0,040	
43			tional Tier 1 capital: regulatory adjustments (E)	42,220		27 644	
	1 T:			42,220		37,644	
	ı 11er		ital (ATI)	10.40=		14010	
44			tional Tier 1 capital (AT1) ((D)-(E)) (F)	10,487		14,918	
	ntal (T		TTI+ATI)	2 20.7 17			
45		Tier	1 capital (T1=CET1+AT1) ((C)+(F)) (G)	6,693,691		6,329,894	

Composition of Capital Disclosure (Consolidated)

The Norinchukin Bank

As of Septembe				(1	
D 1 777		As of	Amounts	As of	Amounts
Basel III	Items	September 30,	excluded under	September 30,	excluded und
Template No.		2017	transitional arrangements	2016	transitiona arrangemen
			arrangements		arrangemen
ier 2 capital: i	nstruments and provisions Directly issued qualifying Tigs 2 instruments plus related central surplys of which place if indee county under			1	1
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown	-		-	
	Subscription rights to Tier 2 instruments	_		_	
46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under				
	applicable accounting standards	1,415,480		1,415,480	
	Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-		-	
48-49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	102		139	
47.40	Eligible Tier 2 capital instruments under phase-out arrangements included in Tier 2:				
47+49	instruments and provisions	97,816		97,816	
47	of which: instruments issued by banks and their special purpose vehicles	97,816		97,816	
49	of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)	-		-	
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	12		5	
50a	of which: general allowance for possible loan losses	12		5	
50b	of which: eligible provisions	_		-	
	Total of items included in Tier 2 capital: instruments and provisions under phase-out arrangements	209,277		442,145	
	of which: amounts of counted in to base instruments of Additional Tier1 under phase-out arrangements that				
	related other complehensive income	209,277		442,145	
51	Tier 2 capital: instruments and provisions (H)	1,722,688		1,955,585	
ier 2 capital: r	egulatory adjustments				
52	Investments in own Tier 2 instruments	-	-	-	
53	Reciprocal cross-holdings in Tier 2 instruments	-	_	_	
	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory				
54	consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common	-	_	-	
	share capital of the entity (amount above the 10% threshold)				
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of		_		
	regulatory consolidation (net of eligible short positions)				_
	Total of items included in Tier 2 capital: regulatory adjustments under phase-out arrangements	14,776		33,442	
	of which: intangibles assets other than mortgage servicing rights	2,654		5,778	
	of which: 50% of balance due to pay of eligible provisions	2,166		8,048	
	of which: significant investments in the additional Tier 1 capital of other financial institutions	9,955		19,614	
57	Tier 2 capital: regulatory adjustments (I)	14,776		33,442	
ier 2 capital (T	(2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,707,912		1,922,143	
otal capital (T	C=T1+T2)				
59	Total capital (TC=T1+T2) ((G) + (J)) (K)	8,401,604		8,252,037	
isk weighted a	ssets				
	Total of items included in risk weighted assets under phase-out arrangements	12,727		16,298	
	of which: intangibles assets other than mortgage servicing rights	5,746	_	10,270	
	of which: net defined-benefit asset			7,495	
	of which: net defined-benefit asset of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligib	6,685		7,495 8,213	
	of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligib	6,685		7,495	
60		6,685		7,495 8,213	
	of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligib short positions) Risk weighted assets (L)	6,685 le 294		7,495 8,213 589	
apital Ratio (d	of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligib short positions) Risk weighted assets (L) onsolidated)	6,685 le 294 35,681,820		7,495 8,213 589 31,275,045	
tapital Ratio (d	of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligib short positions) Risk weighted assets (L) onsolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	6,685 le 294 35,681,820 18.72%		7,495 8,213 589 31,275,045 20.19%	
61 62	of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligib short positions) Risk weighted assets (L) onsolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier1 capital ratio (consolidated)((G)/(L))	6,685 le 294 35,681,820 18.72% 18.75%		7,495 8,213 589 31,275,045 20.19% 20.23%	
61 62 63	of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligib short positions) Risk weighted assets (L) onsolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier1 capital ratio (consolidated)((G)/(L)) Total capital ratio (consolidated)((K)/(L))	6,685 le 294 35,681,820 18.72%		7,495 8,213 589 31,275,045 20.19%	
61 62 63	of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligib short positions) Risk weighted assets (L) consolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier1 capital ratio (consolidated)((G)/(L)) Total capital ratio (consolidated)((K)/(L)) ustments	6,685 le 294 35,681,820 18.72% 18.75% 23.54%		7,495 8,213 589 31,275,045 20,19% 20,23% 26,38%	
61 62 63	of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligib short positions) Risk weighted assets (L) onsolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier1 capital ratio (consolidated)((G)/(L)) Total capital ratio (consolidated)((K)/(L)) ustments Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for	6,685 le 294 35,681,820 18.72% 18.75%		7,495 8,213 589 31,275,045 20.19% 20.23%	
61 62 63 degulatory Adj	of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligib short positions) Risk weighted assets (L) consolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier1 capital ratio (consolidated)((G)/(L)) Total capital ratio (consolidated)((K)/(L)) ustments	6,685 le 294 35,681,820 18.72% 18.75% 23.54%		7,495 8,213 589 31,275,045 20,19% 20,23% 26,38%	
61 62 63 egulatory Adj	of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligib short positions) Risk weighted assets (L) onsolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier1 capital ratio (consolidated)((G)/(L)) Total capital ratio (consolidated)((K)/(L)) usutments Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	6,685 le 294 35,681,820 18.72% 18.75% 23.54%		7,495 8,213 589 31,275,045 20,19% 20,23% 26,38%	
61 62 63 egulatory Adj	of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligib short positions) Risk weighted assets (L) consolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier1 capital ratio (consolidated)((G)/(L)) Total capital ratio (consolidated)((K)/(L)) ustments Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of Other Financial Institutions that are below the thresholds for	6,685 le 294 35,681,820 18.72% 18.75% 23.54%		7,495 8,213 589 31,275,045 20,19% 20,23% 26,38%	
apital Ratio (c 61 62 63 egulatory Adj 72 73 74	of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligib short positions) Risk weighted assets (L) onsolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier1 capital ratio (consolidated)((G)/(L)) Total capital ratio (consolidated)((K)/(L)) ustments Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	6,685 le 294 35,681,820 18.72% 18.75% 23.54%		7,495 8,213 589 31,275,045 20,19% 20,23% 26,38%	
apital Ratio (c 61 62 63 egulatory Adj 72 73 74 75	of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligib short positions) Risk weighted assets (L) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier1 capital ratio (consolidated)((G)/(L)) Total capital ratio (consolidated)((K)/(L)) ustments Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	6,685 le 294 35,681,820 18.72% 18.75% 23.54%		7,495 8,213 589 31,275,045 20,19% 20,23% 26,38%	
apital Ratio (c 61 62 63 egulatory Adj 72 73 74 75	of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligib short positions) Risk weighted assets (L) onsolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier1 capital ratio (consolidated)((G)/(L)) Total capital ratio (consolidated)((K)/(L)) ustments Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk	6,685 le 294 35,681,820 18.72% 18.75% 23.54%		7,495 8,213 589 31,275,045 20,19% 20,23% 26,38%	
apital Ratio (c 61 62 63 egulatory Adj 72 73 74 75	of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligib short positions) Risk weighted assets (L) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier1 capital ratio (consolidated)((G)/(L)) Total capital ratio (consolidated)((K)/(L)) ustments Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	6,685 le 294 35,681,820 18.72% 18.75% 23.54%		7,495 8,213 589 31,275,045 20,19% 20,23% 26,38%	
apital Ratio (c 61 62 63 egulatory Adj 72 73 74 75 rovisions inclu	of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligib short positions) Risk weighted assets (L) consolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier1 capital ratio (consolidated)((G)/(L)) Total capital ratio (consolidated)((K)/(L)) sustments Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) ded in Tier 2 capital: instruments and provisions	6,685 le 294 35,681,820 18.72% 18.75% 23.54% 342,609 50,666		7,495 8,213 589 31,275,045 20.19% 20.23% 26.38% 305,318 50,391	
72 73 74 75 76 77 77	of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligib short positions) Risk weighted assets (L) consolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier1 capital ratio (consolidated)((G)/(L)) Total capital ratio (consolidated)((K)/(L)) ustments Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) ded in Tier 2 capital: instruments and provisions Provisions (general reserve for possible loan losses)	6,685 le 294 35,681,820 18.72% 18.75% 23.54% 342,609 50,666 12 135		7,495 8,213 589 31,275,045 20.19% 20.23% 26.38% 305,318 50,391	
72 73 74 75 76 77 78	of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligib short positions) Risk weighted assets (L) onsolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Total capital ratio (consolidated)((G)/(L)) Total capital ratio (consolidated)((K)/(L)) sustments Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) ded in Tier 2 capital: instruments and provisions Provisions (general reserve for possible loan losses) Cap on inclusion of provisions (general reserve for possible loan losses) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior tapplication of cap) (if the amount is negative, report as "nil")	6,685 le 294 35,681,820 18.72% 18.75% 23.54% 342,609 50,666 12 135		7,495 8,213 589 31,275,045 20.19% 20.23% 26.38% 305,318 50,391	
72 73 74 75 76 77 77	of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligib short positions) Risk weighted assets (L) onsolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier1 capital ratio (consolidated)((G)/(L)) Total capital ratio (consolidated)((K)/(L)) ustments Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) ded in Tier 2 capital: instruments and provisions Provisions (general reserve for possible loan losses) Cap on inclusion of provisions (general reserve for possible loan losses) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to	6,685 le 294 35,681,820 18.72% 18.75% 23.54% 342,609 50,666 12 135		7,495 8,213 589 31,275,045 20.19% 20.23% 26.38% 305,318 50,391	
72 73 74 75 76 77 78 79	of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligib short positions) Risk weighted assets (L) onsolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Total capital ratio (consolidated)((G)/(L)) Total capital ratio (consolidated)((K)/(L)) sustments Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) ded in Tier 2 capital: instruments and provisions Provisions (general reserve for possible loan losses) Cap on inclusion of provisions (general reserve for possible loan losses) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior tapplication of cap) (if the amount is negative, report as "nil")	6,685 le 294 35,681,820 18.72% 18.75% 23.54% 342,609 50,666 12 135		7,495 8,213 589 31,275,045 20.19% 20.23% 26.38% 305,318 50,391 - -	
72 73 74 75 76 77 78 79	of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligib short positions) Risk weighted assets (L) onsolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Total capital ratio (consolidated)((G)/(L)) Total capital ratio (consolidated)((K)/(L)) sustments Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) ded in Tier 2 capital: instruments and provisions Provisions (general reserve for possible loan losses) Cap on inclusion of provisions (general reserve for possible loan losses) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior tapplication of cap) (if the amount is negative, report as "nil") Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	6,685 le 294 35,681,820 18.72% 18.75% 23.54% 342,609 50,666 12 135		7,495 8,213 589 31,275,045 20.19% 20.23% 26.38% 305,318 50,391 - -	
72 73 74 75 76 77 78 79 2apital instrum 82	of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligib short positions) Risk weighted assets (L) onsolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Total capital ratio (consolidated)((G)/(L)) Total capital ratio (consolidated)((K)/(L)) with the constant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) Non-significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) ded in Tier 2 capital: instruments and provisions Provisions (general reserve for possible loan losses) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior tapplication of cap) (if the amount is negative, report as "nil") Cap for inclusion of provisions in Tier 2 under internal ratings-based approach tents subject to phase-out arrangements	6,685 le 294 35,681,820 18.72% 18.75% 23.54% 342,609 50,666 12 135 - 195,747		7,495 8,213 589 31,275,045 20.19% 20.23% 26.38% 305,318 50,391 5 116 - 166,909	
72 73 74 75 76 77 78 79 79 79 79 79 79 79 79 79	of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligib short positions) Risk weighted assets (L) common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tierl capital ratio (consolidated)((G)/(L)) Total capital ratio (consolidated)((K)/(L)) ustments Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) ded in Tier 2 capital: instruments and provisions Provisions (general reserve for possible loan losses) Cap on inclusion of provisions (general reserve for possible loan losses) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior trapplication of cap) (if the amount is negative, report as "nil") Cap for inclusion of provisions in Tier 2 under internal ratings-based approach ents subject to phase-out arrangements Current cap on Additional Tier 1 instruments under phase-out arrangements	6,685 le 294 35,681,820 18.72% 18.75% 23.54% 342,609 50,666 12 135 0 - 195,747		7,495 8,213 589 31,275,045 20.19% 20.23% 26.38% 305,318 50,391 5 116 - 166,909	
72 73 74 75 76 77 78 79 79 79 79 79 79 79 79 79 79 79 79 79	of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligib short positions) Risk weighted assets (L) onsolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Total capital ratio (consolidated)((G)/(L)) Total capital ratio (consolidated)((K)/(L)) stments Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) ded in Tier 2 capital: instruments and provisions Provisions (general reserve for possible loan losses) Cap on inclusion of provisions (general reserve for possible loan losses) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior tapplication of cap) (if the amount is negative, report as "nil") Cap for inclusion of provisions in Tier 2 under internal ratings-based approach tents subject to phase-out arrangements Current cap on Additional Tier 1 instruments under phase-out arrangements Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the	6,685 le 294 35,681,820 18.72% 18.75% 23.54% 342,609 50,666 12 135 - 195,747		7,495 8,213 589 31,275,045 20.19% 20.23% 26.38% 305,318 50,391 5 116 - 166,909	
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