## The Norinchukin Bank

				Amounts		Amounts
Ba	asel III	T	As of	excluded under	As of	excluded un
	plate No.	Items	December 31,	transitional	September 30,	transition
			2017	arrangements	2017	arrangeme
omm	ion Equity	Tier 1 Capital: instruments and reserves		•	•	
1a	+2-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	5,366,862		5,353,147	$\sim$
1a		of which: capital and capital surplus	3,455,509		3,455,509	
2 26		of which: retained earnings	1,911,353		1,897,638	
		of which: cash dividends to be paid	-			
		of which: other than the above			-	
	3	Valuation and translation adjustments and other disclosed reserves	1,367,052	341,763	1,356,349	339
		·	1,507,052	541,705	1,550,549	337
		Total of items included in Common Equity Tier 1 capital: instruments and reserves under phase-out arrangements	-		-	
	6	Common Equity Tier 1 capital: instruments and reserves (A)	6,733,915		6,709,497	
omm	ion Equity	Tier 1 capital: regulatory adjustments				
1	8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	21,652	5,413	20,611	5
	8	of which: goodwill (net of related tax liability, including those equivalent)	-	-		
	0	of which: other intangible assets other than goodwill and mortgage servicing rights	21.652	5 412	20 (11	
	9	(net of related tax liability)	21,652	5,413	20,611	-
		Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of				
		related tax liability)	-	-	_	
	11	Deferred gains or losses on derivatives under hedge accounting	31,225	7,806	9,249	2
	12	Shortfall of eligible provisions to expected losses	17,538	4,384	13,868	e,
	13	Securitisation gain on sale	-	-	-	
	14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	-		
		Defined-benefit pension fund net assets (prepaid pension costs)	10,817	2,704	9,781	2
		Investments in own shares (excluding those reported in the Net assets section)	- 0,017	2,704		1
		Reciprocal cross-holdings in common equity				
		Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory	-			
		consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more	_		_	
		than 10% of the issued share		_	_	
19+		Amount exceeding the 10% threshold on specified items	-	-		
	19	of which: significant investments in the common stock of financials			_	
	20	of which: mortgage servicing rights	-			
			-	-	-	
21		of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	-	
		Amount exceeding the 15% threshold on specified items	-	-	-	
	23	of which: significant investments in the common stock of financials	-	-		
	24	of which: mortgage servicing rights	-	-	-	
	25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	-	
	27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover				
		deductions	-			
	28	Common Equity Tier 1 capital: regulatory adjustments (B)	81,233		53,510	
omm	ion Equity	Tier 1 capital (CET1)				
	29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	6,652,681		6,655,986	
dditi	onal Tier 1	capital: instruments				
	21.0	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity	49,999		49,000	
		under applicable accounting standards and the breakdown	49,999		49,000	
30	39	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 Eligible Tier 1 capital instruments under phase-out arrangements included in				$\sim$
33		Additional Tier 1 capital instruments	-		499	
		Total of items included in Additional Tier 1 capital: instruments under phase-out arrangements	n		, ,	
		of which: amounts of counted in Additional Tier 1 capital. Instruments of Additional Tier1 under phase-out arrangements that	2	$\sim$		
		related valuation and translation adjustments	2		2	
	36	Additional Tier 1 capital: instruments (D)	50,002		49,502	
		capital: regulatory adjustments	20,002			
	1	Investments in own Additional Tier 1 instruments				
lditi		Reciprocal cross-holdings in Additional Tier 1 instruments	-			
lditi		1 0	-	-	-	
lditi		Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory				
diti			-	-	-	
diti	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)			1	
diti	39	share capital of the entity (amount above 10% threshold)			01 000	
diti	39 40		31,233	7,808	31,233	
diti	39 40	share capital of the entity (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of		7,808		
lditi	39 40	share capital of the entity (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	31,233 2,192	7,808	1,733	
lditi	39 40	share capital of the entity (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Total of items included in Additional Tier 1 capital: regulatory adjustments		7,808		
lditi	39 40	share capital of the entity (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Total 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	2,192	7,808	1,733	
lditi	39 40 42	share capital of the entity (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Total 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 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	2,192 2,192	7,808	1,733 1,733	
dditia	39 40 42 43	share capital of the entity (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Total 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 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Additional Tier 1 capital: regulatory adjustments (E)	2,192	7,808	1,733	
lditi	39 40 42 43 <b>ional Tier 1</b>	share capital of the entity (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Total 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 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Additional Tier 1 capital: regulatory adjustments (E) Lapital (ATI)	2,192 2,192 - - - - - 	7,808	1,733 1,733 - 32,966	
ditio	39 40 42 43	share capital of the entity (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Total 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 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Additional Tier 1 capital: regulatory adjustments (E)	2,192 2,192	7,808	1,733 1,733	

## Composition of Capital Disclosure (Non-Consolidated)

## The Norinchukin Bank

As of December	1 31, 2017			(m	
Basel III Template No.	Items	As of December 31, 2017	Amounts excluded under transitional arrangements	As of September 30, 2017	Amounts excluded under transitional arrangements
Fier 2 capital: in	nstruments and provisions				
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under	-		-	
10	applicable accounting standards and its breakdown Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under				
46	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	-		-	$\sim$
47+49	Eligible Tier 2 capital instruments under phase-out arrangements included in Tier 2: instruments and provisions	97,816		97,816	
50	Total of general allowance for credit losses and eligible provisions included in Tier 2	7		5	
50a	of which: general reserve for possible loan losses	7		5	$\sim$
50b	of which: eligible provisions	-		-	$\sim$
	Total of items included in Tier 2 capital: instruments and provisions under phase-out arrangements	207,408		209,162	
	of which: amounts of counted in to base instruments of Additional Tier1 under phase-out arrangements that	,		,	$\sim$
	related valuation and translation adjustments	207,408		209,162	
51	Tier 2 capital: instruments and provisions (H)	1,720,711		1,722,463	
Fier 2 capital: r	egulatory adjustments				
52	Investments in own Tier 2 instruments	-	-	-	
53	Reciprocal cross-holdings in Tier 2 instruments	-	-	-	
54	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)	-	-	-	
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	2,192		1,733	
	of which: 50% of balance due to pay of eligible provisions	2,192		1,733	
57	Tier 2 capital: regulatory adjustments (I)	2,192		1,733	$\sim$
Fier 2 capital (1		2,172		1,755	
58		1 718 518		1 720 729	
58	Tier 2 capital (T2) ((H)-(I) )(J)	1,718,518		1,720,729	
	Tier 2 capital (T2) ((H)-(I) )(J)			1	
59	Tier 2 capital (T2) ((H)-(I) )(J) Total capital (TC=T1+T2) ((G) + (J)) (K)	1,718,518 8,387,777		1,720,729 8,393,251	
59	Tier 2 capital (T2) ((H)-(I) )(J) Total capital (TC=T1+T2) ((G) + (J)) (K) ssets	8,387,777		8,393,251	
59	Total capital (T2) ((H)-(J) )(J) Total capital (TC=T1+T2) ((G) + (J)) (K) ssets Total of items included in risk weighted assets under phase-out arrangements	8,387,777 20,071		8,393,251 19,552	
	Tier 2 capital (T2) ((H)-(J) )(J) Total capital (TC=T1+T2) ((G) + (J)) (K) ssets Total of items included in risk weighted assets under phase-out arrangements of which: intangibles assets other than mortgage servicing rights	8,387,777 20,071 5,413		8,393,251 19,552 5,152	
59	Tier 2 capital (T2) ((H)-(I) )(J) Total capital (TC=T1+T2) ((G) + (J)) (K) ssets Total of items included in risk weighted assets under phase-out arrangements of which: intangibles assets other than mortgage servicing rights of which: Defined-benefit pension fund net assets (prepaid pension costs)	8,387,777 20,071 5,413 2,704		8,393,251 19,552 5,152 2,445	
59	Tier 2 capital (T2) ((H)-(J) )(J) Total capital (TC=T1+T2) ((G) + (J)) (K) ssets Total of items included in risk weighted assets under phase-out arrangements of which: intangibles assets other than mortgage servicing rights	8,387,777 20,071 5,413		8,393,251 19,552 5,152	
59	Tier 2 capital (T2) ((H)-(I) )(J) Total capital (TC=T1+T2) ((G) + (J)) (K)  ssets Total of items included in risk weighted assets under phase-out arrangements of which: intangibles assets other than mortgage servicing rights of which: Defined-benefit pension fund net assets (prepaid pension costs) of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions	8,387,777 20,071 5,413 2,704		8,393,251 19,552 5,152 2,445	
59 Risk weighted a 60	Tier 2 capital (T2) ((H)-(I) )(J) Total capital (TC=T1+T2) ((G) + (J)) (K)  ssets Total of items included in risk weighted assets under phase-out arrangements of which: intangibles assets other than mortgage servicing rights of which: Defined-benefit pension fund net assets (prepaid pension costs) of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)	8,387,777 20,071 5,413 2,704 11,954		8,393,251 19,552 5,152 2,445 11,954	
59 Risk weighted a 60	Tier 2 capital (T2) ((H)-(I) )(J) Total capital (TC=T1+T2) ((G) + (J)) (K)  ssets Total of items included in risk weighted assets under phase-out arrangements of which: intangibles assets other than mortgage servicing rights of which: Defined-benefit pension fund net assets (prepaid pension costs) of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions) Risk weighted assets (L)	8,387,777 20,071 5,413 2,704 11,954		8,393,251 19,552 5,152 2,445 11,954	
59 Risk weighted a 60 Capital Ratio (n	Tier 2 capital (T2) ((H)-(I) )(J)         Total capital (TC=T1+T2) ((G) + (J)) (K)         ssets         Total of items included in risk weighted assets under phase-out arrangements         of which: intangibles assets other than mortgage servicing rights         of which: Defined-benefit pension fund net assets (prepaid pension costs)         of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)         Risk weighted assets (L)         con-consolidated)	8,387,777 20,071 5,413 2,704 11,954 37,628,527		8,393,251 19,552 5,152 2,445 11,954 35,340,763	
59 Risk weighted a 60 Capital Ratio (n 61	Tier 2 capital (T2) ((H)-(I) )(J)         Total capital (TC=T1+T2) ((G) + (J)) (K)         ssets         Total of items included in risk weighted assets under phase-out arrangements         of which: intangibles assets other than mortgage servicing rights         of which: intangibles assets other than mortgage servicing rights         of which: interfigure benefit pension fund net assets (prepaid pension costs)         of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)         Risk weighted assets (L)         mon-consolidated)         Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))	8,387,777 20,071 5,413 2,704 11,954 37,628,527 17,67%		8,393,251 19,552 5,152 2,445 11,954 35,340,763 18.83%	
59 Risk weighted a 60 Capital Ratio (n 61 62	Tier 2 capital (T2) ((H)-(I) )(J)         Total capital (TC=T1+T2) ((G) + (J)) (K)         ssets         Total of items included in risk weighted assets under phase-out arrangements         of which: intangibles assets other than mortgage servicing rights         of which: Defined-benefit pension fund net assets (prepaid pension costs)         of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)         Risk weighted assets (L)         common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))         Tier 1 capital ratio (non-consolidated)((G)/(L))         Total capital ratio (non-consolidated)((K)/(L))	8,387,777 20,071 5,413 2,704 11,954 37,628,527 17,67% 17,72%		8,393,251 19,552 5,152 2,445 11,954 35,340,763 18.83% 18.88%	
59 Risk weighted a 60 Capital Ratio (n 61 62 63	Tier 2 capital (T2) ((H)-(I) )(J) Total capital (TC=T1+T2) ((G) + (J)) (K)  ssets Total of items included in risk weighted assets under phase-out arrangements of which: intangibles assets other than mortgage servicing rights of which: Defined-benefit pension fund net assets (prepaid pension costs) of which: Defined-benefit pension fund net assets (prepaid pension costs) of which: Significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions) Risk weighted assets (L) son-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-consolidated)((K)/(L)) ustments Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for	8,387,777 20,071 5,413 2,704 11,954 37,628,527 17,67% 17,72%		8,393,251 19,552 5,152 2,445 11,954 35,340,763 18.83% 18.88%	
59 Risk weighted a 60 Capital Ratio (n 61 62 63 Regulatory Adj	Tier 2 capital (T2) ((H)-(I) )(J) Total capital (TC=T1+T2) ((G) + (J)) (K)  ssets Total of items included in risk weighted assets under phase-out arrangements of which: intangibles assets other than mortgage servicing rights of which: Defined-benefit pension fund net assets (prepaid pension costs) of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions) Risk weighted assets (L) common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-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	8,387,777 20,071 5,413 2,704 11,954 37,628,527 17,67% 17,72% 22,29% 345,584		8,393,251 19,552 5,152 2,445 11,954 35,340,763 18.83% 18.88% 23.74%	
59 Risk weighted a 60 Capital Ratio (n 61 62 63 Regulatory Adj 72 73	Tier 2 capital (T2) ((H)-(I) )(J)         Total capital (TC=T1+T2) ((G) + (J)) (K)         ssets         Total of items included in risk weighted assets under phase-out arrangements         of which: intangibles assets other than mortgage servicing rights         of which: intangibles assets other than mortgage servicing rights         of which: intangibles assets other than mortgage servicing rights         of which: intangibles assets other than mortgage servicing rights         of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)         Risk weighted assets (L)         common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))         Tier 1 capital ratio (non-consolidated)((G)/(L))         Total capital ratio (non-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 capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	8,387,777 20,071 5,413 2,704 11,954 37,628,527 17.67% 17.72% 22.29%		8,393,251 19,552 5,152 2,445 11,954 35,340,763 18.83% 18.88% 23.74% 341,353	
59 <b>Risk weighted a</b> 60 <b>Capital Ratio (n</b> 61 62 63 <b>Regulatory Adj</b> 72	Tier 2 capital (T2) ((H)-(I) )(J) Total capital (TC=T1+T2) ((G) + (J)) (K) ssets Total of items included in risk weighted assets under phase-out arrangements of which: intangibles assets other than mortgage servicing rights of which: Defined-benefit pension fund net assets (prepaid pension costs) of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions) Risk weighted assets (L) common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-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)	8,387,777 20,071 5,413 2,704 11,954 37,628,527 17,67% 17,72% 22,29% 345,584		8,393,251 19,552 5,152 2,445 11,954 35,340,763 18.83% 18.88% 23.74% 341,353	
59 Risk weighted a 60 Capital Ratio (n 61 62 63 Regulatory Adj 72 73	Tier 2 capital (T2) ((H)-(I) )(J)         Total capital (TC=T1+T2) ((G) + (J)) (K)         ssets         Total of items included in risk weighted assets under phase-out arrangements         of which: intangibles assets other than mortgage servicing rights         of which: intangibles assets other than mortgage servicing rights         of which: intangibles assets other than mortgage servicing rights         of which: intangibles assets other than mortgage servicing rights         of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)         Risk weighted assets (L)         common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))         Tier 1 capital ratio (non-consolidated)((G)/(L))         Total capital ratio (non-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 capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	8,387,777 20,071 5,413 2,704 11,954 37,628,527 17,67% 17,72% 22,29% 345,584		8,393,251 19,552 5,152 2,445 11,954 35,340,763 18.83% 18.88% 23.74% 341,353	
59 Risk weighted a 60 Capital Ratio (n 61 62 63 Regulatory Adj 72 73 73 74 75	Tier 2 capital (T2) ((H)-(I) )(J) Total capital (TC=T1+T2) ((G) + (J)) (K) ssets Total of items included in risk weighted assets under phase-out arrangements of which: intangibles assets other than mortgage servicing rights of which: Defined-benefit pension fund net assets (prepaid pension costs) of which: Defined-benefit pension fund net assets (prepaid pension costs) of which: Defined-benefit pension fund net assets (prepaid pension costs) of which: Significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions) Risk weighted assets (L) son-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-consolidated)((K)/(L)) ustments Non-significant Investments in the capital 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	8,387,777 20,071 5,413 2,704 11,954 37,628,527 17,67% 17,72% 22,29% 345,584		8,393,251 19,552 5,152 2,445 11,954 35,340,763 18.83% 18.88% 23,74% 341,353	
59 Risk weighted a 60 Capital Ratio (n 61 62 63 Regulatory Adj 72 73 74 74 75	Tier 2 capital (T2) ((H)-(I) )(J) Total capital (TC=T1+T2) ((G) + (J)) (K) ssets Total of items included in risk weighted assets under phase-out arrangements of which: intangibles assets other than mortgage servicing rights of which: Defined-benefit pension fund net assets (prepaid pension costs) of which: Defined-benefit pension fund net assets (prepaid pension costs) of which: Significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions) Risk weighted assets (L) son-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((C)/(L)) Total capital ratio (non-consolidated)((C)/(L)) ustments Non-significant Investments in the capital 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)	8,387,777 20,071 5,413 2,704 11,954 37,628,527 17,67% 17,72% 22,29% 345,584		8,393,251 19,552 5,152 2,445 11,954 35,340,763 18.83% 18.88% 23,74% 341,353	
59 Risk weighted a 60 Capital Ratio (n 61 62 63 Regulatory Adj 72 73 73 74 75 Provisions inclu	Tier 2 capital (T2) ((H)-(I) )(J) Total capital (TC=T1+T2) ((G) + (J)) (K) ssets Total of items included in risk weighted assets under phase-out arrangements of which: intangibles assets other than mortgage servicing rights of which: intangibles assets other than mortgage servicing rights of which: intangibles assets other than mortgage servicing rights of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions) Risk weighted assets (L) con-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-consolidated)((K)/(L)) ustments Non-significant Investments in the capital 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)	8,387,777 20,071 5,413 2,704 11,954 37,628,527 17,67% 17,72% 22,29% 345,584		8,393,251 19,552 5,152 2,445 11,954 35,340,763 18.83% 18.88% 23,74% 341,353	
59 Sisk weighted a 60 Capital Ratio (n 61 62 63 Regulatory Adj 72 73 74 75 Provisions inclu 76	Tier 2 capital (T2) ((H)-(I) )(J) Total capital (TC=T1+T2) ((G) + (J)) (K) ssets Total of items included in risk weighted assets under phase-out arrangements of which: intangibles assets other than mortgage servicing rights of which: intangibles assets other than mortgage servicing rights of which: intangibles assets other than mortgage servicing rights of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions) Risk weighted assets (L) con-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-consolidated)((G)/(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 capital 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) Deferred tax assets arising from temporary differences 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) Deferred tax assets arising from temporary differences 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) Deferred tax assets arising from temporary differences 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) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thre	8,387,777 20,071 5,413 2,704 11,954 37,628,527 17,67% 17,72% 22,29% 345,584 18,489 - - - 7		8,393,251 19,552 5,152 2,445 11,954 35,340,763 18.83% 18.88% 23.74% 341,353 68,397 - - 5	
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59 Risk weighted a 60 Capital Ratio (n 61 62 63 Regulatory Adj 72 73 74 75 Provisions inclu 76 77 78 79 Capital instrum 82 83	Tier 2 capital (T2) ((H)-(I) )(J)         Total capital (TC=T1+T2) ((G) + (J)) (K)         ssets         Total of items included in risk weighted assets under phase-out arrangements <ul> <li>of which: intangibles assets other than mortgage servicing rights</li> <li>of which: Defined-benefit pension fund net assets (prepaid pension costs)</li> <li>of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions             <li>(net of eligible short positions)</li> <li>Risk weighted assets (L)</li> <li>con-consolidated)</li> </li></ul> <li>Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))</li> <li>Tier 1 capital ratio (non-consolidated)((G)/(L))</li> <li>Total capital ratio (non-consolidated)((K)/(L))</li> <li>ustments</li> <li>Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)</li> <li>Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)</li> <li>Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)</li> <li>Deferred tax sasets arising from temporary differences that are below         the thresholds for deduction (before risk weighting)</li> <li>ded in Tier 2 capital: instruments and provisions</li> <li>Provisions (general reserve for possible loan losses)</li> <li>Provisions (general reserve for possible loan losses)</li> <li>Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")</li> <li>Cap for inclusion of provisions in Tier 2 under internal ratings-based approach<!--</td--><td>8,387,777 20,071 5,413 2,704 11,954 37,628,527 17.67% 17.72% 22.29% 345,584 18,489 </td><td></td><td>8,393,251 19,552 5,152 2,445 11,954 35,340,763 18.83% 18.88% 23.74% 341,353 68,397 - - - - - - - - - - - - -</td><td></td></li>	8,387,777 20,071 5,413 2,704 11,954 37,628,527 17.67% 17.72% 22.29% 345,584 18,489 		8,393,251 19,552 5,152 2,445 11,954 35,340,763 18.83% 18.88% 23.74% 341,353 68,397 - - - - - - - - - - - - -	
59 <b>Risk weighted a</b> 60 <b>Capital Ratio (n</b> 61 62 63 <b>Regulatory Adj</b> 72 73 74 75 <b>Provisions inclu</b> 76 77 78 79 <b>Capital instrum</b> 82	Tier 2 capital (T2) ((H)-(I) )(J) Total capital (TC=T1+T2) ((G) + (J)) (K) seets Total of items included in risk weighted assets under phase-out arrangements of which: intangibles assets other than mortgage servicing rights of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions) Risk weighted assets (L) com-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated) ((G)/(L)) Total capital ratio (non-consolidated) ((G)/(L)) Total capital ratio (non-consolidated) ((G)/(L)) Significant Investments in the capital of Other Financial Institutions (net of eligible short positions) Risk weighted assets (L) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated) ((G)/(L)) Significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) Significant Investments in the capital 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 (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 application of cap) (if the amount is negative, report as "nil") Cap for inclusion of provisions in Tier 2 under internal arings-based approach entersubject to phase-out arrangements Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the	8,387,777 20,071 5,413 2,704 11,954 37,628,527 17.67% 17.72% 22.29% 345,584 18,489 - - 7 7 84		8,393,251 19,552 5,152 2,445 11,954 35,340,763 18,83% 18,88% 23,74% 341,353 68,397 - - 5 55 55 - 193,888 499	