CC1:Composition of Capital Disclosure (Consolidated)

The Norinchukin Bank

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Template No. Items June Membra 0.2020 31,2020 20mman Equity Ter I Capital: Instruments and reserves 5,984,410 5,953,52 1a Ger Weick-capital and capital applus 1,969,191 2,03,220 2 of whick-capital and capital applus 1,969,191 2,03,220 3 Accumulated other comprehensive income and other disclosed reserves 1,74,969,191 2,03,221 5 Common Equity Ter I capital: regulatory adjustments and reserves (A) 7,305,899 7,122,53 6 Common Equity Ter I capital: regulatory adjustments 7,305,899 7,122,53 8 of whick, capital regulatory adjustments 7,305,899 7,122,53 8 of whick, capital regulatory adjustments 1,304,600 1,306,603 9 pholiny 1,48,827 43,3 9 fortuit regulatory adjustments 1,306,600 3,316,600 11 Deferred tax sorts that of or of thure profitability excluding those capital (and or failed as this high), recluding those capital (and or failed as this high), recluding those capital (and failed (and as this high), recluding those satistic (and failed (and as this high), recluding those capital (and failed (and as this high), recluding those capital (and failed (and as this high), recluding those capital (and failed (and as this high), recluding those capital (and failed (and as this high), recluding those capital (and failed (and as t		D	A		
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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) (207,876) (155,42) Common Equity Tier 1 capital (CET1) 29 Common Equity Tier 1 capital (CET1) 8,013,767 7,280,7 Additional Tier 1 capital (CET1) 29 Common Equity Gadditional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown 49,973 49,9 30 32 Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards 1,316,972 1,316,	·	-	-	Amount exceeding the 15% threshold on specified items	22
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) (207,876) (155,42) Common Equity Tier 1 capital (CET1) - - - 29 Common Equity Tier 1 capital (CET1) ((A)-(B)) (C) 8,013,767 7,280,7 Additional Tier 1 capital: instruments - - - 30 31a Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown 49,973 49,9 30 32 Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards 1,316,972 1,316,972 1,316,972 34-35 Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities - - 33+35 Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 - - 33 of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)	·	-	-	of which: significant investments in the common stock of financials	23
27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2		-	-		24
27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2		-	-		25
27 to cover deductions - 28 Common Equity Tier 1 capital: regulatory adjustments (B) (207,876) (155,42) Common Equity Tier 1 capital (CET1) 29 Common Equity Tier 1 capital: instruments 8,013,767 7,280,7 Additional Tier 1 capital: instruments 30 31a Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown 49,973 49,973 30 32 Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as 1,316,972 1,316,972					
Common Equity Tier 1 capital (CET1) 29 Common Equity Tier 1 capital (CET1) ((A)-(B)) (C) 8,013,767 7,280,7 Additional Tier 1 capital: instruments 31a Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as quity under applicable accounting standards and the breakdown 49,973 49,9 30 32 Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards 1,316,972 1,316,972 30 32 Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards 1,316,972 1,316,972 31a Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities 34-35 Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments 33 33+35 Eligible Tier 1 capital instruments (D) 1,370,910 1,370,910 36 Additional Tier 1 capital: instruments (D) 1,370,910 1,371,4 Additional Tier 1 capital: instruments 1 1,370,910 1,371,4	-	-	-		27
29 Common Equity Tier 1 capital (CET1) ((A)-(B)) (C) 8,013,767 7,280,7 Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards 49,973 49,9 30 32 Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards 1,316,972 1,316,972 30 32 Directly issued qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities 1,316,972 1,316,972 34-35 Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1 capital: instruments under phase-out arrangements included in Additional Tier 1 capital: instruments 334-35 4dditional Tier 1 capital: instruments 4,55 33 51 of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles) - 36 Additional Tier 1 capital: instruments (D) 1,370,910 1,371,4 Additional Tier 1 capital: instruments - - - 37 Investments in own Additional Tier 1 instruments - - <td>1)</td> <td>(155,421)</td> <td>(207,876)</td> <td>Common Equity Tier 1 capital: regulatory adjustments (B)</td> <td>28</td>	1)	(155,421)	(207,876)	Common Equity Tier 1 capital: regulatory adjustments (B)	28
29 Common Equity Tier 1 capital (CET1) ((A)-(B)) (C) 8,013,767 7,280,7 Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards 49,973 49,9 30 32 Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards 1,316,972 1,316,972 30 32 Directly issued qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities 1,316,972 1,316,972 34-35 Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1 capital: instruments under phase-out arrangements included in Additional Tier 1 capital: instruments 334-35 4dditional Tier 1 capital: instruments 4,55 33 51 of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles) - 36 Additional Tier 1 capital: instruments (D) 1,370,910 1,371,4 Additional Tier 1 capital: instruments - - - 37 Investments in own Additional Tier 1 instruments - - <td></td> <td></td> <td></td> <td>y Tier 1 capital (CET1)</td> <td>Common Equity</td>				y Tier 1 capital (CET1)	Common Equity
Additional Tier 1 capital: instruments 31a Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards and the breakdown 49,973 49,9 30 32 Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards 1,316,972 1,316,972 1,316,972 31a Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities 1,316,972 1,316,972 1,316,972 34-35 Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1 capital: instruments under phase-out arrangements included in Additional Tier 1 capital: instruments 3,965 4,5 33 5 of which: instruments issued by banks and their special purpose vehicles - 36 Additional Tier 1 capital: instruments (D) 1,370,910 1,371,4 Additional Tier 1 capital: instruments (D) 1,370,910 1,371,4 Additional Tier 1 capital: instruments (D) 1,370,910 1,371,4 Additional Tier 1 instruments in own Additional Tier 1 instruments -	14	7,280,744	8.013.767		
31a Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities 49,973 49,9 34-35 Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities - - 33+35 Additional Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments issued by subsidiaries (excluding banks' special purpose vehicles) - - 33 of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles) - - 36 Additional Tier 1 capital: instruments (D) 1,370,910 1,371,4 Additional Tier 1 capital: regulatory adjustments - - -		7,200,711	0,010,101		
31a equity under applicable accounting standards and the breakdown 49,9/3 49,9/3 49,9/3 30 32 Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards 1,316,972 1,316,972 30 32 Directly issued qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities 1,316,972 1,316,972 34-35 Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1) 3,965 4,5 33+35 Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments - 33 of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles) - 36 Additional Tier 1 capital: instruments (D) 1,370,910 1,371,4 Additional Tier 1 capital: nown Additional Tier 1 instruments - - 37 Investments in own Additional Tier 1 instruments -					
30 32 Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards 1,316,972 1,316,972 30 32 Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities 1 1 34-35 Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1) 3,965 4,5 33+35 Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments - 33 of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles) - 35 of which: instruments (D) 1,370,910 1,371,4 Additional Tier 1 capital: instruments - - 36 Additional Tier 1 instruments - 37 Investments in own Additional Tier 1 instruments -	13	49,973	49,973		31a
30 32 Iiabilities under applicable accounting standards 1,316,9/2 1,316,9/2 1,316,9/2 30 Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities 34-35 Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments 3,965 4,5 33 Eligible Tier 1 capital: instruments under phase-out arrangements included in Additional Tier 1 capital: instruments - - 33 of which: instruments issued by banks and their special purpose vehicles - - 35 of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles) - - 36 Additional Tier 1 capital: instruments (D) 1,370,910 1,371,4 Additional Tier 1 capital: nown Additional Tier 1 instruments - - 37 Investments in own Additional Tier 1 instruments -	<u> </u>	1 31 4 053	1 21 4 072		20 22
other equivalent entities - 34-35 Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1) 3,965 4,5 33+35 Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments - - 33 of which: instruments issued by banks and their special purpose vehicles - - 35 of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles) - - 36 Additional Tier 1 capital: instruments (D) 1,370,910 1,371,4 Additional Tier 1 capital: nown Additional Tier 1 instruments - - 37 Investments in own Additional Tier 1 instruments -		1,316,9/2	1,316,972	liabilities under applicable accounting standards	30 32
34-35 Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1) 3,965 4,5 33+35 Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments - - 33 of which: instruments issued by banks and their special purpose vehicles - - 35 of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles) - 36 Additional Tier 1 capital: instruments (D) 1,370,910 1,371,4 Additional Tier 1 capital: nown Additional Tier 1 instruments - - -		_			
34-35 Additional Tier 1) 3,965 4,5 33+35 Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments - 33 of which: instruments issued by banks and their special purpose vehicles - 35 of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles) - 36 Additional Tier 1 capital: instruments (D) 1,370,910 1,371,4 Additional Tier 1 capital: regulatory adjustments - - - 37 Investments in own Additional Tier 1 instruments - -	\checkmark	-	-		
Additional Tier 1) Additional Tier 1) 33+35 Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments 33 of which: instruments issued by banks and their special purpose vehicles 35 of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles) 36 Additional Tier 1 capital: instruments (D) Additional Tier 1 capital: regulatory adjustments 37 Investments in own Additional Tier 1 instruments	31	4,531	3.965		34-35
33+33 Additional Tier 1 capital: instruments - 33 of which: instruments issued by banks and their special purpose vehicles - 35 of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles) - 36 Additional Tier 1 capital: instruments (D) 1,370,910 1,371,4 Additional Tier 1 capital: regulatory adjustments - - - 37 Investments in own Additional Tier 1 instruments - -	\checkmark	.,	-,, 50		
33 of which: instruments issued by banks and their special purpose vehicles - 35 of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles) - 36 Additional Tier 1 capital: instruments (D) 1,370,910 1,371,4 Additional Tier 1 capital: regulatory adjustments - - - 37 Investments in own Additional Tier 1 instruments - -	-	-	-		33+35
35 of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles) - 36 Additional Tier 1 capital: instruments (D) 1,370,910 1,371,4 Additional Tier 1 capital: regulatory adjustments 37 Investments in own Additional Tier 1 instruments -	\leftarrow				22
36 Additional Tier 1 capital: instruments (D) 1,370,910 1,371,4 Additional Tier 1 capital: regulatory adjustments 37 Investments in own Additional Tier 1 instruments -	+	-	-		
Additional Tier 1 capital: regulatory adjustments 37 Investments in own Additional Tier 1 instruments -	<u>·</u>	-	-		
37 Investments in own Additional Tier 1 instruments -	17	1,371,477	1,370,910		
38 Reciprocal cross-holdings in Additional Tier 1 instruments -	·	-	-		
		-		Reciprocal cross-holdings in Additional Tier 1 instruments	38
Investments in the capital of banking, financial and insurance entities that are outside the scope of				1 8.	
39 regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the	-	-	-		39
issued common share capital of the entity (amount above 10% threshold)	¥				
40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope 52,661 53,1	23	53,123	52,661		40
of regulatory consolidation (net of eligible short positions)	\leftarrow		-		
42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	<u> </u>	-	-		
	23	53,123	52,661		
Additional Tier 1 capital (AT1)					
44 Additional Tier 1 capital (AT1) ((D)-(E)) (F) 1,318,248 1,318,248	;3	1,318,353	1,318,248	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	44

The Norinchukin Bank

As of June 30,2		А	В	illions of yen, C
Basel III		As of	As of	
Template No.	Items			Reference
Template No.		June	March	Template C
		30,2020	31,2020	-
	[1=CET1+AT1)			
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	9,332,015	8,599,098	\sim
ier 2 capital: i	nstruments and provisions			
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity			
46	under applicable accounting standards and its breakdown			\sim
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities	-	-	
	under applicable accounting standards 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)	168	307	\sim
	Eligible Tier 2 capital instruments under phase-out arrangements included in Tier 2:			
47+49	instruments and provisions	923	923	
47	of which: instruments issued by banks and their special purpose vehicles	923	923	\sim
49	of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)	_	-	\sim
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	25	45	\sim
50a	of which: general reserve for possible loan losses	25	45	\sim
	4	23	43	
50b	of which: eligible provisions	-	-	
51	Tier 2 capital: instruments and provisions (H)	1,117	1,276	
-	egulatory adjustments			
52	Investments in own Tier 2 instruments	-	-	
53	Reciprocal cross-holdings in Tier 2 instruments	-	-	
	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are			
54	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 and other TLAC liabilities of banking, financial and insurance			
55	entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	-	
57	Tion 2 conital reculatory adjustments (I)			/ /
	Tier 2 capital: regulatory adjustments (I)	-	-	
Tier 2 capital (T			1.056	
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,117	1,276	\sim
fotal capital (T				
59	Total capital $(TC=T1+T2) ((G) + (J)) (K)$	9,333,132	8,600,374	\sim
Risk weighted a	ssets			
60	Risk weighted assets (L)	39,920,846	37,344,929	
Capital Ratio a	nd buffers (consolidated)			
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	20.07%	19.49%	
62	Tier1 capital ratio (consolidated)((G)/(L))	23.37%	23.02%	\sim
63	Total capital ratio (consolidated)((K)/(L))	23.37%	23.02%	\sim
64	CET1 specific buffer requirement	3.00%	3.00%	
				\sim
65	Of which: capital conservation buffer requirement	2.50%	2.50%	
66	Of which: countercyclical buffer requirement	0.00%	0.00%	
67	Of which: G-SIB/D-SIB additional requirement	0.50%	0.50%	
68	CET1 available after meeting the bank's minimum capital requirements	15.37%	14.99%	
egulatory Adj	ustments			
	Non-significant Investments in the capital and other TLAC liabilities of Other Financial Institutions that	155.005	150.160	/
72	are below the thresholds for deduction (before risk weighting)	155,326	153,160	
73	Significant investments in the common stock of Other Financial Institutions that are below the thresholds	24,282	24,471	
15	for deduction (before risk weighting)	24,282	24,471	
74	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			
75	risk weighting)			\sim
75				
	ded in Tier 2 capital: instruments and provisions			
	ded in Tier 2 capital: instruments and provisions Provisions (general reserve for possible loan losses)	25	45	
rovisions inclu		25 230	45 491	
rovisions inclu 76 77	Provisions (general reserve for possible loan losses)			\sim
rovisions inclu 76	Provisions (general reserve for possible loan losses) Cap on inclusion of provisions (general reserve for possible loan losses)			\backslash
rovisions inclu 76 77	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			\mathbb{N}
rovisions inclu 76 77 78 79	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")	230	491	\mathbb{N}
rovisions inclu 76 77 78 79	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 ratings-based approach	230	491	
rovisions inclu 76 77 78 79 Capital instrum 82	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 ratings-based approach ents under phase-out arrangements	230	491	
rovisions inclu 76 77 78 79 Capital instrum	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 ratings-based approach ents under phase-out arrangements Current cap on Additional Tier 1 instruments under phase-out arrangements	230	491	
rovisions inclu 76 77 78 79 Capital instrum 82	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 ratings-based approach ents under 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	230	491	
rovisions inclu 76 77 78 79 apital instrum 82 83	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 ratings-based approach ents under 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 amount is negative, report as "nil")	230 - 199,301 - -	491 - 188,714 - -	