The Norinchukin Bank

Ba		31,2020	А	B	illions of yen, ' C
Bay	1 111				C
	isel III	Items	As of	As of	Reference t
Temp	plate No.		December 31,2020	September 30,2020	Template Co
			31,2020	30,2020	
		Tier 1 Capital: instruments and reserves Directly issued qualifying common share capital plus related capital surplus and retained earnings	(0(2 0(2	6 010 004	
	2-1c-26		6,062,963	6,019,084	
	1a	of which: capital and capital surplus	4,015,219	4,015,219	
	2	of which: retained earnings	2,047,743	2,003,865	
	26	of which: cash dividends to be paid	-	-	
		of which: other than the above	-	-	
	3	Accumulated other comprehensive income and other disclosed reserves	2,099,639	1,953,084	
	5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	-	
	6	Common Equity Tier 1 capital: instruments and reserves (A)	8,162,602	7,972,168	
omm	on Equity	Tier 1 capital: regulatory adjustments			
8	8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	47,601	47,467	
	8	of which: goodwill (net of related tax liability, including those equivalent)	3,698	3,813	
		of which: other intangible assets other than goodwill and mortgage servicing rights (net of related tax			
	9	liability)	43,902	43,653	
	10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net			
	10	of related tax liability)	-	-	\leq
	11	Deferred gains or losses on derivatives under hedge accounting	(295,888)	(326,227)	
	12	Shortfall of eligible provisions to expected losses	27,321	9,384	
	13	Securitisation gain on sale	-	-	
	14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	-	
	15	Net defined-benefit asset	42,448	42,365	
	16	Investments in own shares (excluding those reported in the Net assets section)	12,110	12,505	
	17		-	-	
	17	Reciprocal cross-holdings in common equity Investments in the capital of banking, financial and insurance entities that are outside the scope of	-	-	
	18	regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank		_	
	10	does not own more than 10% of the issued share	-	-	
19+	-20+21	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)	-	-	
	22	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)	(178, 516)	(227,010)	
			· · · /		
omm	ion Equity	Tier 1 capital (CET1)	,		
	ion Equity 29	Tier 1 capital (CET1) Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	8,341,119	8,199,179	
	29		8,341,119	8,199,179	_
	29 onal Tier	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)			
	29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C) capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	8,341,119	8,199,179 49,973	
dditio	29 onal Tier 31a	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C) capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as	49,973	49,973	
dditio	29 onal Tier	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C) capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards			
dditio	29 onal Tier 31a	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C) capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown 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 of by special purpose vehicles and	49,973	49,973	
dditio	29 onal Tier 31a	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C) capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown 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 of which: classified as other equivalent entities	49,973	49,973	
dditio	29 onal Tier 31a	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C) capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown 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 of which: classified as dother equivalent entities Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group	49,973	49,973	
dditio 30 32	29 onal Tier 31a 32 4-35	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C) capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown 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 of which: classified as Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	49,973 1,316,972 -	49,973 1,316,972 -	
dditio 30 32	29 onal Tier 31a 32	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C) capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown 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 of which: classified as differentiation of the standards Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1) Eligible Tier 1 capital instruments under phase-out arrangements included in	49,973 1,316,972 -	49,973 1,316,972 -	
30 32 33	29 onal Tier 31a 32 4-35 3+35	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C) capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown 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 of which: classified as dother equivalent entities Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1) Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments	49,973 1,316,972 -	49,973 1,316,972 -	
dditic 30 32 33	29 onal Tier 31a 32 4-35 3+35 33	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C) capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown 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 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 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 of which: instruments issued by banks and their special purpose vehicles	49,973 1,316,972 -	49,973 1,316,972 -	
30 30 32 33	29 onal Tier 31a 32 4-35 3+35 33 35	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C) capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown 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 of which: classified as dother equivalent entities 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 of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)	49,973 1,316,972 - 4,049 - - -	49,973 1,316,972 - 3,969 - - -	
dditio 80 3 ² 333	29 onal Tier 31a 32 4-35 3+35 33 35 36	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C) capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown 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 of which: classified as dother equivalent entities 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 of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles) Additional Tier 1 capital: instruments (D)	49,973 1,316,972 -	49,973 1,316,972 -	
dditic 33 33 dditic	29 onal Tier 31a 32 4-35 3+35 33 35 36 onal Tier	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C) capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown 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 of which: classified as dother equivalent entities 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 of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles) Additional Tier 1 capital: instruments (D) capital: regulatory adjustments	49,973 1,316,972 - 4,049 - - -	49,973 1,316,972 - 3,969 - - -	
dditic 30 34 33 dditic	29 onal Tier 31a 32 4-35 3+35 33 35 36 onal Tier 37	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C) capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown 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 of which: classified as dother equivalent entities 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 of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles) Additional Tier 1 capital: instruments (D) capital: regulatory adjustments Investments in own Additional Tier 1 instruments	49,973 1,316,972 - 4,049 - - -	49,973 1,316,972 - 3,969 - - -	
dditic 30 32 33 34 33 34 33	29 onal Tier 31a 32 4-35 3+35 33 35 36 onal Tier	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C) capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown 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 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 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 of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles) Additional Tier 1 capital: instruments (D) capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments	49,973 1,316,972 - 4,049 - - -	49,973 1,316,972 - 3,969 - - -	
dditic 30 32 33 dditic	29 onal Tier 31a 32 4-35 3+35 33 35 36 onal Tier 37 38	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C) capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown 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 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 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 of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles) Additional Tier 1 capital: instruments (D) capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of	49,973 1,316,972 - 4,049 - - -	49,973 1,316,972 - 3,969 - - -	
dditic 30 32 33 dditic	29 onal Tier 31a 32 4-35 3+35 33 35 36 onal Tier 37	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C) eapital: instruments Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown 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 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 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 of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles) Additional Tier 1 capital: instruments (D) capital: regulatory adjustments Investments in own Additional Tier 1 instruments 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	49,973 1,316,972 - 4,049 - - -	49,973 1,316,972 - 3,969 - - -	
dditic 30 32 33 dditic	29 onal Tier 31a 32 4-35 3+35 33 35 36 onal Tier 37 38	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C) eapital: instruments Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown 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 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 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 of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles) Additional Tier 1 capital: instruments (D) eapital: regulatory adjustments Reciprocal cross-holdings in Additional Tier 1 instruments Investments in wn Additional Tier 1 instruments 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)	49,973 1,316,972 - 4,049 - - -	49,973 1,316,972 - 3,969 - - -	
dditic 30 32 33 dditic	29 onal Tier 31a 32 4-35 3+35 33 35 36 onal Tier 37 38	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C) eapital: instruments Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown 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 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 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 of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles) Additional Tier 1 capital: instruments (D) eapital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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 banking, financial and insurance entities that are outside the scope Significant investments in the capital of banking, financial and insurance entities that are outside the scope Significant investments in the capital of banking, financial and insurance entities that are outside the scope Significant investments in the capital of banking, financial and insurance entities that are outside the scope Significant investments in the capital of banking, financial and insurance entities that are outside the scope Significant investments in the capital of banking, financial and insurance entities that are outside the scope S	49,973 1,316,972 - 4,049 - - -	49,973 1,316,972 - 3,969 - - -	
dditic 30 34 33 dditic	29 onal Tier 31a 32 4-35 3+35 33 35 36 onal Tier 37 38 39 40	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C) eapital: instruments Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown 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 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 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 of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles) Additional Tier 1 capital: instruments (D) capital: regulatory adjustments Investments in own Additional Tier 1 instruments Investments in own Additional Tier 1 instruments 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 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	49,973 1,316,972 - 4,049 - - - 1,370,994 - - - - - - - - - - - - - - - - - -	49,973 1,316,972 - 3,969 - - - 1,370,914 - - - - - - - - - - - - - - - - - - -	
dditic 30 34 33 dditic	29 onal Tier 31a 32 4-35 3+35 33 35 36 onal Tier 37 38 39 40 42	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C) eapital: instruments Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown 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 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 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 of which: instruments issued by banks and their special purpose vehicles of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles) Additional Tier 1 capital: instruments Nevestments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Nevestments 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 banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	49,973 1,316,972 - 4,049 - - - 1,370,994 - - - 54,259 -	49,973 1,316,972 - 3,969 - - - 1,370,914 - - - 52,559 -	
dditic 30 34 333 dditic	29 onal Tier 31a 32 4-35 3+35 33 35 36 onal Tier 37 38 39 40 42 43	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C) eapital: instruments Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown 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 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 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 of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles) Additional Tier 1 capital: instruments (D) capital: regulatory adjustments Investments in own Additional Tier 1 instruments Investments in own Additional Tier 1 instruments 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 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	49,973 1,316,972 - 4,049 - - - 1,370,994 - - - - - - - - - - - - - - - - - -	49,973 1,316,972 - 3,969 - - - 1,370,914 - - - - - - - - - - - - - - - - - - -	

The Norinchukin Bank

As of December		А	B	illions of yen, 9 C
Basel III	Items	As of	As of	Reference to
Template No.		December 31,2020	September 30,2020	Template CC
ier 1 capital (T	1=CET1+AT1)			
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	9,657,855	9,517,535	
lier 2 capital: in	istruments and provisions			
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity		_	
	under applicable accounting standards and its breakdown	-	-	
46	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)	174	163	
47+49	Eligible Tier 2 capital instruments under phase-out arrangements included in Tier 2:	923	923	
	instruments and provisions			
47	of which: instruments issued by banks and their special purpose vehicles	923	923	
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	51	43	
50a	of which: general reserve for possible loan losses	51	43	
50b	of which: eligible provisions	-	-	
51	Tier 2 capital: instruments and provisions (H)	1,148	1,130	
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 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			
33	entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	-	
57	Tier 2 capital: regulatory adjustments (I)	-	-	
ier 2 capital (T				
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,148	1,130	
Total capital (T		1,110	1,150	
59	Total capital (TC=T1+T2) ((G) + (J)) (K)	9,659,003	9,518,666	
Risk weighted a		9,059,005	9,518,000	
60	Risk weighted assets (L)	40,682,084	39,898,551	
	d buffers (consolidated)	40,082,084	39,898,331	
		20.50%	20.55%	
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))		20.55%	
62	Tier1 capital ratio (consolidated)((G)/(L))	23.73%	23.85%	
63	Total capital ratio (consolidated)((K)/(L))	23.74%	23.85%	
64	CET1 specific buffer requirement	3.00%	3.00%	
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			
68	A	0.50%	0.50%	
00	CET1 available after meeting the bank's minimum capital requirements	0.50% 15.74%	0.50% 15.85%	
	CET1 available after meeting the bank's minimum capital requirements istments			
Regulatory Adj	CET1 available after meeting the bank's minimum capital requirements stments Non-significant Investments in the capital and other TLAC liabilities of Other Financial Institutions that	15.74%	15.85%	
	CET1 available after meeting the bank's minimum capital requirements istments Non-significant Investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)			
egulatory Adj	CET1 available after meeting the bank's minimum capital requirements stments Non-significant Investments in the capital and other TLAC liabilities 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	15.74%	15.85%	
72 73	CET1 available after meeting the bank's minimum capital requirements istments Non-significant Investments in the capital and other TLAC liabilities 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)	15.74%	15.85%	
regulatory Adju 72 73 74	CET1 available after meeting the bank's minimum capital requirements Istments Non-significant Investments in the capital and other TLAC liabilities 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)	15.74%	15.85%	
72 73	CET1 available after meeting the bank's minimum capital requirements istments Non-significant Investments in the capital and other TLAC liabilities 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)	15.74%	15.85%	
egulatory Adjr 72 73 74 75	CET1 available after meeting the bank's minimum capital requirements Istments Non-significant Investments in the capital and other TLAC liabilities 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	15.74%	15.85%	
egulatory Adjr 72 73 74 75	CET1 available after meeting the bank's minimum capital requirements istments Non-significant Investments in the capital and other TLAC liabilities 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	15.74%	15.85% 139,898 24,475 -	
egulatory Adju 72 73 74 75 rovisions inclu 76	CET1 available after meeting the bank's minimum capital requirements Istments Non-significant Investments in the capital and other TLAC liabilities 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)	15.74% 155,393 25,173 - - 51	15.85% 139,898 24,475 - - 43	
egulatory Adju 72 73 74 75 rovisions inclu 76 77	CET1 available after meeting the bank's minimum capital requirements istments Non-significant Investments in the capital and other TLAC liabilities 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	15.74% 155,393 25,173 -	15.85% 139,898 24,475 -	
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