CC1:Composition of Capital Disclosure (Consolidated)

The Norinchukin Bank

As of	December	31,2023	Δ	(m B	llions of yen, %)			
			A		C			
	asel III	Items	As of	As of	Reference to			
1 em	plate No.		December	September	Template CC2			
			31,2023	30,2023				
Common Equity Tier 1 Capital: instruments and reserves								
la+	+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,251,283	6,298,599				
	1a	Of which: capital and capital surplus	4,063,598	4,063,598				
	2	Of which: retained earnings	2,187,685	2,235,001				
	26	Of which: national specific regulatory adjustments (earnings to be distributed) (-)	-	-				
		Of which: other than the above	-	-				
	3	Accumulated other comprehensive income and other disclosed reserves	(895,729)	(1,604,763)				
	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)	5,355,553	4,693,836				
Comn	non Equity	Tier 1 capital: regulatory adjustments						
	8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	42,575	41,770				
	8	Of which goodwill (net of related tax liability, including those equivalent)	2,521	2,625				
		Of which other intangible assets other than goodwill and mortgage servicing rights (net of related tax	40.054	20.145				
	9	liability)	40,054	39,145				
	10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net	681	912				
	10	of related tax liability)		712	$/\!\!-\!\!\!-$			
	11	Deferred gains or losses on derivatives under hedge accounting	32,876	73,868				
	12	Shortfall of eligible provisions to expected losses	-	-				
	13	Securitization gain on sale	-	-				
	14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	-				
	15	Net defined-benefit asset	20,096	20,011				
	16	Investments in own shares (excluding those reported in the Net assets section)	-					
	17	Reciprocal cross-holdings in common equity	_	_				
	17	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	_	-				
		does not own more than 10% of the issued share						
19-	+20+21	Amount exceeding the 10% threshold on specified items	-	252,964				
	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)		252,964				
		-	-	232,904				
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)	96,229	389,527				
Comn	non Equity	Tier 1 capital (CET1)	ı					
	29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	5,259,323	4,304,309				
Addit	ional Tier	1 capital: instruments						
	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as		_				
	514	equity under applicable accounting standards and the breakdown						
30	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as	1,316,972	1,316,972				
		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			$\overline{}$			
	34	Additional Tier 1)	3,762	3,641				
	36	Additional Tier 1 capital: instruments (D)	1,320,734	1,320,613				
Addit		1 capital: regulatory adjustments	3 33.2.5	, .,				
	37	Investments in own Additional Tier 1 instruments						
	38	Reciprocal cross-holdings in Additional Tier 1 instruments	-					
	30	Investments in the capital of banking, financial and insurance entities that are outside the scope of	-					
	39	regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the	_	_				
	5,	issued common share capital of the entity (amount above 10% threshold)	٦	-				
	40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope		y= =+ ·				
	40	of regulatory consolidation (net of eligible short positions)	63,783	62,716				
	42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-				
	43	Additional Tier 1 capital: regulatory adjustments (E)	63,783	62,716				
Addit		1 capital (AT1)		.=,, -0				
Laurt	44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	1,256,951	1 257 807				
T: 1			1,450,951	1,257,897				
ner 1		1=CET1+AT1) Tion 1 conital (T1=CET1+AT1) ((C)+(E)) (C)	(516.55.1	F 5/0 001				
	45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	6,516,274	5,562,206				

CC1:Composition of Capital Disclosure (Consolidated)

The Norinchukin Bank

Basel III Template No. As of As of December September Reference	As of December	r 31,2023			illions of yen, %
Template No. Reference Re			A	В	С
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity	Basel III Template No.	Items	December	September	Reference to Template CC
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown and applicable accounting standards and its breakdown and applicable accounting standards. Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards. Tier 2 instruments plus related capital surplus is sued by special purpose vehicles and other equivalent entities. 48 Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2) 885 856 50 Total of general reserve for possible loan losses and eligible provisions included in Tier 2 3,729 2,470 1,	Figu 2 gamitals is	noturments and previous	,	,	
under applicable accounting standards and its breakdown Ter Parish issoed quality in Ter 2 instruments place related capital surplus of which: classified as tabilities under applicable accounting standards Ter 2 instruments plas related capital surplus issued by special purpose vehicles and other equivalent centrics 48 Ter 2 instruments plas related supplus issued by special purpose vehicles and other equivalent centrics 50 Total of general reserve for possible loan losses and eligible provisions included in Tier 2 3,729 2,470 50 Total of general reserve for possible loan losses and eligible provisions included in Tier 2 3,729 2,470 50 Total of general reserve for possible loan losses and eligible provisions included in Tier 2 2,217 1,032 51 Tier 2 capital: instruments and provisions (H) 4,615 3,327 52 Investments in own Tier 2 instruments 53 Resproyed cross-sholdings in Tier 2 instruments 54 Investments in the capital and other TLAC liabilities 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 and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 57 Tier 2 capital (T2) (H)-(I)) (J) 58 Tier 2 capital (T2) (H)-(I)) (J) 59 Total capital (TC-T1-T2) (IG) + (J)) (K) 60 Risk weighted assets 60 Risk weighted assets 61 Common Equity Tier 1 capital ratio (consolidated) (IC) (L)) 62 Tier 1 capital ratio (consolidated) (IC) (L)) (L) 63 Total capital ratio consolidated (IG) (L)) 64 CET1 specific buffer requirement 65 Of which: capital conservation buffer requirement 66 Of which: capital consolidated (IG) (L)) 75 Corronne Equity Tier 1 capital ratio (consolidated) (IC) (L) 76 Of which: GSIBD-SIB additional requirement 77 Corronne Equity Tier 1 capital r	i ier 2 capitai: ii				
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards. The 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities. 48 Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities. 50 Total of general reserve for possible loan losses and eligible provisions included in Tier 2 3,729 2,470 Of which: general reserve for possible loan losses and eligible provisions included in Tier 2 3,729 2,470 Of which: general reserve for possible loan losses and eligible provisions 2,217 1,032 Tier 2 capital: instruments and provisions 4,451 3,327 Tier 2 capital: instruments and provisions 4,451 3,327 Tier 2 capital: regulatory adjustments 52 Instruments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, not 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) 53 Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 54 Tie 2 capital: (T2) (T2) (T3) Tie 2 capital: (T2) (T4) (T4) (T4) (T4) (T4) (T4) (T5) (T5) (T5) (T5) (T5) (T5) (T5) (T5			-	-	
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entities 48 Ter 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2) 50a Total of general reserve for possible loan losses 50a Of which: general reserve for possible loan losses 50b Of Which: general reserve for possible loan losses 50c Of which: General reserve for possible loan losses 50c Of which: General reserve for possible loan losses 50c Of which: General reserve for possible loan losses 50c Of which: General reserve for possible loan losses 50c Of which: General reserve for possible loan losses 50c Of provisions (general reserve for possible loan losses) 50c Of which contercy-licial buffer requirement 50c Of which: General reserve for possible loan losses) 50c Of provisions (general reserve for possible loan losses) 50c Of provisions (general reserve for possible loan losses) 50c Of provisions (general reserve for possible loan	46	under applicable accounting standards	-	-	
48. Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2) 59. Total of general reserve for possible loan losses and eligible provisions included in Tier 2 50. Of which: eligible provisions 50. Of which: general reserve for possible loan losses 50. Total eligible provisions 50. Of which: eligible provisions 50. Of which: eligible provisions 51. Tier 2 capital: requisitors and provisions (II) 52. Ilrestruments and provisions (II) 53. Reciprocal cross-boldings in Tier 2 instruments 54. Outside the scope of regulatory consolidation, ent 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 entities that are outside the scope of regulatory consolidation (net of eligible short positions) 55. Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 55. Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 56. Tier 2 capital (T2) 57. Tier 2 capital (T2) 58. Tier 2 capital (T2) 59. Total capital (TC=TI+T2) ((i)+(i)+(i)+(i)) 59. Total capital (TC=TI+T2) ((i)+(i)+(i)+(i)+(i)+(i)+(i)+(i)+(i)+(i)			_	_	
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Solic					
Solution First Solution S					
State Tier 2 capital: instruments and provisions (II) 4,615 3,327		· ·	1,512	1,437	
Time Compined Text Compined Compin	50b	Of which: eligible provisions	2,217	1,032	
S2 Investments in own Tier 2 instruments S3 Reciprocal cross-holdings in Tier 2 instruments S4 Neciprocal cross-holdings in Tier 2 instruments S4 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) Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) S7 Tier 2 capital: regulatory adjustments (I) S8 Tier 2 capital (TC2) (H)-(I)(I) S8 Tier 2 capital (TC2) (H)-(I)(I) S8 Tier 2 capital (TC2) (H)-(I)(I) S9 Total capital (TC2) (H)-(I)(I) S8 S8 S8 S8 S8 S8 S8 S	51	Tier 2 capital: instruments and provisions (H)	4,615	3,327	
Reciprocal cross-holdings in Tier 2 instruments	Γier 2 capital: r	egulatory adjustments			
Investments in the capital and other TLAC liabilities 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 and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 57 Tier 2 capital: regulatory adjustments (I) 58 Tier 2 capital: regulatory adjustments (I) 59 Total capital (TC=T1+T2) 59 Total capital (TC=T1+T2) 60 Risk weighted assets 60 Risk weighted assets (L) 22,822,743 30,684,728 28,822,743 30,684,728	52	Investments in own Tier 2 instruments	-	-	
stee 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 entities that are outside the scope of regulatory consolidation (net of eligible short positions) 57 Tier 2 capital: regulatory adjustments (1) 58 Tier 2 capital (T2) ((H)-(I)) (J) 58 Tier 2 capital (T2) ((H)-(I)) (J) 59 Total capital (TC=T1+T2) 59 Total capital (TC=T1+T2) 6	53	Reciprocal cross-holdings in Tier 2 instruments	-	-	
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Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 7 Tier 2 capital (regulatory adjustments (I) 8 Tier 2 capital (T2) 8 Tier 2 capital (T2) 9 Total capital (TC=TI+T2) 9 Total capital (TC=TI+T2) 9 Total capital (TC=TI+T2) ((G) + (J)) (K) 10 Risk weighted assets 10 Risk weighted assets (L) 11 Common Equity Tier I capital ratio (consolidated) 12 S,822,743 13 0,684,728 13 1,296 14 CET I specific buffer requirement 15 Of which: capital ratio (consolidated)((C)(L)) 16 CET I specific buffer requirement 17 Of which: G-SIB/D-SIB additional requirement 18 CET I available after meeting the bank's minimum capital requirements 19 Of which: G-SIB/D-SIB additional requirements 10 Of which: G-SIB/D-SIB additional requirements 11 S,096 12 Significant investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 10 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 70 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")	54	outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own	-	-	
setuties that are outside the scope of regulatory consolidation (net of eligible short positions) Tier 2 capital (T2) Tier 2 capital (T2) Total capital (T2) ((H)-(I)) (J) Total capital (TC=T1+T2) Total capital (TC=T1+T2) ((G)+(J)) (K) Total capital capital capital capital assets (L) Total capital regular data (consolidated) Total capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) Total		more than 10% of the issued common share capital of the entity (amount above 10% threshold)			
entities that are outside the scope of regulatory consolidation (net of eligible short positions) 57 Tier 2 capital (T2) 58 Tier 2 capital (T2) ((H)-(I)) (I) 4,615 3,327 otal capital (TC=T1+T2) 59 Total capital (TC=T1+T2) ((G)+(I)) (K) 6,520,889 5,565,534 isk weighted assets 60 Risk weighted assets (L) 28,822,743 30,684,728 fapital Ratio and buffers (consolidated) 61 Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) 18,24% 14,02% 62 Tier1 capital ratio (consolidated) ((G)/(L)) 22,60% 18,12% 63 Total capital ratio (consolidated) ((K)/(L)) 22,60% 18,13% 64 CET1 specific buffer requirement 31,7% 31,7% 65 Of which: capital conservation buffer requirement 2,50% 2,50% 66 Of which: G-SIB/D-SIB additional requirement 0,17% 0,17% 67 Of which: G-SIB/D-SIB additional requirements 13,74% 9,52% regulatory Adjustments 72 Non-significant Investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 75 Norr-significant Investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 76 Provisions included in Tier 2 capital: instruments and provisions 77 Cap on inclusion of provisions (general reserve for possible loan losses) 78 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") 78 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")	55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance			
Section Sect	33	entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	-	
Section Sect	57	Tier 2 capital: regulatory adjustments (I)			
Time Test Time Test Time					
Total capital (TC=T1+T2) 59 Total capital (TC=T1+T2) ((G) + (J)) (K) 6,520,889 5,565,534 15tik weighted assets 60 Risk weighted assets (L) 61 Common Equity Tier 1 capital ratio (consolidated) 61 Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) 62 Tierl capital ratio (consolidated)((G)/(L)) 63 Total capital ratio (consolidated)((K)/(L)) 64 CET1 specific buffer requirement 65 Of which: capital conservation buffer requirement 66 Of which: capital conservation buffer requirement 67 Of which: capital conservation buffer requirement 68 CET1 available after meeting the bank's minimum capital requirements 69 COF a valiable after meeting the bank's minimum capital requirements 70 Non-significant investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 73 Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) 75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 76 Provisions (general reserve for possible loan losses) 77 Cap on inclusion of provisions (general reserve for possible loan losses) 78 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 "ni!")			4.615	2 227	
Total capital (TC=T1+T2) ((G) + (J)) (K) 6,520,889 5,565,534			4,013	3,327	
Sisk weighted assets Common Equity Tier capital ratio (consolidated) Common Equity Tier Consolidated) Consol			£ 53 0 000		
Risk weighted assets (L) Risk weighted and buffers (consolidated) ((C)/(L)) Risk weighted assets (L) Risk weighted assets (L) Risk weighted assets (L) Risk weighted and buffers (consolidated) ((C)/(L)) Risk weighted assets (L) Risk weighted (Consolidated) ((C)/(L)) Risk weighted assets (L) Risk weighted (Consolidated) ((C)/(L) Risk weighted (Consolidated) (6,520,889	5,565,534	
Apital Ratio and buffers (consolidated) 61 Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) 62 Tier1 capital ratio (consolidated)((G)/(L)) 63 Total capital ratio (consolidated)((K)/(L)) 64 CET1 specific buffer requirement 65 Of which: capital conservation buffer requirement 66 Of which: capital conservation buffer requirement 67 Of which: G-SIB/D-SIB additional requirement 68 CET1 available after meeting the bank's minimum capital requirements 69 CET1 available after meeting the bank's minimum capital requirements 70 Non-significant Investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 73 Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) 75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 76 Provisions (general reserve for possible loan losses) 77 Cap on inclusion of provisions (general reserve for possible loan losses) 78 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")					
61 Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) 62 Tierl capital ratio (consolidated) ((G)/(L)) 63 Total capital ratio (consolidated) ((K)/(L)) 64 CET1 specific buffer requirement 65 Of which: capital conservation buffer requirement 66 Of which: capital conservation buffer requirement 67 Of which: G-SIB/D-SIB additional requirement 68 CET1 available after meeting the bank's minimum capital requirements 69 CET1 available after meeting the bank's minimum capital requirements 60 CET1 available after meeting the bank's minimum capital requirements 60 CET1 available after meeting the bank's weighting) 70 Mon-significant Investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 73 Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) 75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 76 Provisions included in Tier 2 capital: instruments and provisions 76 Provisions (general reserve for possible loan losses) 77 Cap on inclusion of provisions (general reserve for possible loan losses) 78 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")			28,822,743	30,684,728	
62 Tierl capital ratio (consolidated)((G)(L)) 63 Total capital ratio (consolidated)((K)(L)) 64 CET1 specific buffer requirement 65 Of which: capital conservation buffer requirement 66 Of which: capital conservation buffer requirement 67 Of which: countercyclical buffer requirement 68 CET1 available after meeting the bank's minimum capital requirements 68 CET1 available after meeting the bank's minimum capital requirements 69 Non-significant Investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 72 Non-significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 73 Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) 75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 76 Provisions included in Tier 2 capital: instruments and provisions 77 Cap on inclusion of provisions (general reserve for possible loan losses) 78 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")	Capital Ratio ai				
Total capital ratio (consolidated)((K)/(L)) 63 Total capital ratio (consolidated)((K)/(L)) 64 CET1 specific buffer requirement 65 Of which: capital conservation buffer requirement 66 Of which: capital conservation buffer requirement 67 Of which: G-SIB/D-SIB additional requirement 68 CET1 available after meeting the bank's minimum capital requirements 69 CET1 available after meeting the bank's minimum capital requirements 70 Non-significant Investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 70 Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 71 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) 72 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 73 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) 75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 76 Provisions (general reserve for possible loan losses) 77 Cap on inclusion of provisions (general reserve for possible loan losses) 78 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")	61		18.24%	14.02%	
64 CET1 specific buffer requirement 65 Of which: capital conservation buffer requirement 66 Of which: capital conservation buffer requirement 67 Of which: G-SIB/D-SIB additional requirement 68 CET1 available after meeting the bank's minimum capital requirements 70 Non-significant Investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 78 Nortgage servicing rights that are below the thresholds for deduction (before risk weighting) 79 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 70 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 70 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 71 To 20 On inclusion of provisions (general reserve for possible loan losses) 72 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")	62	Tier1 capital ratio (consolidated)((G)/(L))	22.60%	18.12%	
Of which: capital conservation buffer requirement 2.50% 2.50% 0.17%	63	Total capital ratio (consolidated)((K)/(L))	22.62%	18.13%	
Of which: countercyclical buffer requirement 0.17% 0.17% 0.17%	64	CET1 specific buffer requirement	3.17%	3.17%	
Of which: countercyclical buffer requirement 0.17% 0.17% 0.17%	65	Of which: capital conservation buffer requirement	2.50%	2.50%	
67 Of which: G-SIB/D-SIB additional requirement 68 CET1 available after meeting the bank's minimum capital requirements 13.74% 9.52% 13.74% 9.52% 13.74% 9.52% 153,023 72 Non-significant Investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 73 Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) 75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 76 Provisions (general reserve for possible loan losses) 77 Cap on inclusion of provisions (general reserve for possible loan losses) 78 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")	66	^ ^			
68 CET1 available after meeting the bank's minimum capital requirements 13.74% 9.52% 13.74% 9.52% 13.74% 9.52% 15.727 15.727 16.72 Non-significant Investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 15.72 Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 17. Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) 17. Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 17. Total instruments and provisions 17. Cap on inclusion of provisions (general reserve for possible loan losses) 17. Cap on inclusion of provisions (general reserve for possible loan losses) 17. 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")					
regulatory Adjustments 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) Provisions included in Tier 2 capital: instruments and provisions Provisions (general reserve for possible loan losses) Reservice 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")		•			
Non-significant Investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 73 Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) 75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 76 Provisions included in Tier 2 capital: instruments and provisions 77 Cap on inclusion of provisions (general reserve for possible loan losses) 78 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")			13.7470	9.3270	
are below the thresholds for deduction (before risk weighting) 73 Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) 75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 76 Provisions included in Tier 2 capital: instruments and provisions 77 Cap on inclusion of provisions (general reserve for possible loan losses) 78 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")	Regulatory Adj				
Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) 75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 76 Provisions (general reserve for possible loan losses) 77 Cap on inclusion of provisions (general reserve for possible loan losses) 78 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")	72		180,520	153,023	
for deduction (before risk weighting) 74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) 75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 76 Provisions (general reserve for possible loan losses) 77 Cap on inclusion of provisions (general reserve for possible loan losses) 78 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")		`			
Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) - -	73	S. C.	43,903	43,514	
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) **Tovisions included in Tier 2 capital: instruments and provisions 76 Provisions (general reserve for possible loan losses) 77 Cap on inclusion of provisions (general reserve for possible loan losses) 78 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") 78 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")	74		_	_	
risk weighting) rovisions included in Tier 2 capital: instruments and provisions 76 Provisions (general reserve for possible loan losses) 77 Cap on inclusion of provisions (general reserve for possible loan losses) 78 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") 431,638 433,638 433,638 433,638 435,727 1,437 1,437 77 Cap on inclusion of provisions (general reserve for possible loan losses) 78 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")		, , , , , , , , , , , , , , , , , , ,	/24 /	,	
76 Provisions (general reserve for possible loan losses) 77 Cap on inclusion of provisions (general reserve for possible loan losses) 78 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") 1,437 32,016 2,217 1,032	1/5		431,658	455,727	
76 Provisions (general reserve for possible loan losses) 77 Cap on inclusion of provisions (general reserve for possible loan losses) 78 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") 1,437 32,016 2,217 1,032	Provisions inclu	ded in Tier 2 capital: instruments and provisions			
77 Cap on inclusion of provisions (general reserve for possible loan losses) 78 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") 31,344 32,016 2,217 1,032			1,512	1,437	
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") 2,217 1,032	77	e i	-		
(prior to application of cap) (if the amount is negative, report as "nil")					
79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 145,275 156,055	78		2,217	1,032	
	79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	145,275	156,055	