## CC1:Composition of Capital Disclosure (Non-Consolidated)

## The Norinchukin Bank

As of	June 30,20	)20		(mill	ions of yen, %)
			A	В	C
Ва	asel III	Itawa	As of	As of	D.C.
Tem	plate No.	Items	June	March	Reference to
			30,2020	31,2020	Template CC2
Comn	non Equity	Tier 1 Capital: instruments and reserves			
	-2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	5,922,505	5,882,627	
	1a	of which: capital and capital surplus	4,015,219	4,015,219	
	2	of which: retained earnings	1,907,285	1,942,649	
	26	of which: cash dividends to be paid	-	75,241	
		of which: other than the above	_	- 70,2.1	
	3	Valuation and translation adjustments and other disclosed reserves	1,815,834	1,167,005	
	6	Common Equity Tier 1 capital: instruments and reserves (A)	7,738,339	7,049,633	
Comn		Tier 1 capital: regulatory adjustments	7,736,337	7,042,033	
Comm	8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	41,376	35,673	
	8	of which: goodwill (net of related tax liability, including those equivalent)	41,570	33,073	
		of which: other intangible assets other than goodwill and mortgage servicing rights			
	9	(net of related tax liability)	41,376	35,673	
	10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences			
10		(net of related tax liability)	_		/
11		Deferred gains or losses on derivatives under hedge accounting	(337,195)	(283,720)	
	12	Shortfall of eligible provisions to expected losses	43,197	41,986	
	13	Securitisation gain on sale	-	-	
	14	Gains and losses due to changes in own credit risk on fair valued liabilities	-		
	15	Defined-benefit pension fund net assets (prepaid pension costs)	26,716	25,698	
	16	Investments in own shares (excluding those reported in the Net assets section)	-	-	
	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	-	-	
		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)	(225,905)	(180,362)	
Comn		Tier 1 capital (CET1)			
	29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	7,964,244	7,229,995	
Additi	ional Tier	1 capital: instruments			
	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified	49,999	49,999	
		as equity under applicable accounting standards and the breakdown  Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified	- 1	* -	
30	32	as liabilities under applicable accounting standards	1,316,972	1,316,972	
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles			
		and other equivalent entities			
3	33+35	Eligible Tier 1 capital instruments under phase-out arrangements included in			
<u> </u>		Additional Tier 1 capital: instruments			
36		Additional Tier 1 capital: instruments (D)	1,366,971	1,366,971	
		1 capital: regulatory adjustments			
37		Investments in own Additional Tier 1 instruments	-	-	
	38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	-	
39		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)	-	-	
	40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	38,345	38,345	
	42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	_	-	
	43	Additional Tier 1 capital: regulatory adjustments (E)	38,345	38,345	
Additi		1 capital (AT1)	20,213	20,2 13	
Laurt	44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	1,328,626	1,328,626	
Tier 1		1=CET1+AT1)	1,520,020	1,520,020	
1101 1	45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	9,292,871	8,558,622	
43		suprime (1 ODII: 1111) ((O):(I))(O)	7,474,071	0,330,022	

## CC1:Composition of Capital Disclosure (Non-Consolidated)

## The Norinchukin Bank

Based III	As of June 30,2	020		(mill	ions of yen, %)
Terry Copital: Instruments and provisions  Directly sound qualifying Ties 2 instruments the breakdown  Directly sound qualifying Ties 2 instruments the breakdown  Directly sound qualifying Ties 2 instruments the breakdown  Terry 2 instruments place placed applied supplies of which: classified as equity under applicable accounting standards and its breakdown  Terry 2 instruments place placed applied supplies sound purpose vehicles and other equivalent entities.  Terry 2 instruments place placed applied supplies sound by special surplies of which: classified as inshifties under applicable accounting standards.  Terry 2 instruments under place-out arrangements included in Tier 2 instruments in Tier 2 expirate instruments and provisions (H) 936 939  Terry 2 expirate instruments and provisions (H) 936 939  Terry 2 expirate instruments and provisions (H) 936 939  Terry 2 expirate instruments in the copital and other TLAC liabilities of braking, financial and insurance entities that are outside the suspen of reproductly consolidation (not of eligible short positions, where the brank does not also are also as a supplied to the supplied applied provisions in the capital and other TLAC liabilities of braking, financial and insurance entities that are outside the suspen of reproductly consolidation (not of eligible short positions, where the brank does not also are also as a supplied to the supplied applied provisions in the capital and other TLAC liabilities of braking, financial and insurance entities that are outside the suspen of reproductive consolidation (not of eligible short positions)  Terry 2 capital (Terry 1 true) (Terry 1 true) (Terry 2 true) and other TLAC liabilities of braking financial and insurance entities tha			A	В	С
Tery 2 capital: instruments and provisions  Directly issued qualifying: Ter 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown  40 Directly issued qualifying: Ter 2 instruments plus related capital surplus of which: classified as tabilities under applicable accounting standards.  Ter 2 instruments plus feeled capital surplus issued by special purpose vehicles and other equivalent  47 relay  Phights Iter 2 capital instruments under phase out arrangements included in Tier 2: instruments and provisions  50 Total of general reserve for possible losal losses and eligible provisions included in Tier 2 instruments and provisions  50 Total of general reserve for possible losal losses and eligible provisions included in Tier 2.  11 Ter 2 capital instruments and provisions (1)  12 Ter 2 capital instruments and provisions (1)  13 Ter 2 capital instruments and provisions (1)  14 Ter 2 capital instruments and provisions (1)  15 Ter 2 capital instruments and provisions (1)  15 Reciprocal cross holdings in Tier 1 instruments  52 Reciprocal cross holdings in Tier 2 instruments  53 Reciprocal cross holdings in Tier 2 instruments  54 Reciprocal cross holdings in Tier 2 instruments  55 Reciprocal cross holdings in Tier 2 instruments  55 Reciprocal cross holdings in Tier 2 instruments  56 Reciprocal cross holdings in Tier 2 instruments  57 Reciprocal cross holdings in Tier 2 instruments  58 Reciprocal cross holdings in Tier 2 instruments  59 Reciprocal cross holdings in Tier 2 instruments  50 Reciprocal cross holdings in Tier 2 instruments  50 Reciprocal cross holdings in Tier 2 instruments  51 Reciprocal cross holdings in Tier 2 instruments  52 Reciprocal cross holdings in Tier 2 instruments  53 Reciprocal cross holdings in Tier 2 instruments  54 Reciprocal cross holdings in Tier 2 instruments  55 Reciprocal cross holdings in Tier 2 instruments  56 Reciprocal cross holdings in Tier 2 instruments  57 Tier 2 capital reciprocal and other TLAC liabilities	Basel III	Itama	As of	As of	D.C.
Tiez 2 capital: instruments and provisions  Directly issued qualifying: Fier 2 instruments plus related capital surplus of which classified as equity and replicable accounting standards and its broaddown  Directly issued qualifying: Fier 2 instruments plus related capital surplus of which classified as liabilities and englished seconding standards.  Fier 2 instruments plus science opatial surplus issued by special purpose vehicles and other equivalent englished seconding standards.  Fier 2 instruments plus instruments under pluse out arrangements included in Tier 2: instruments and governments and governments.  Fier 2 capital instruments and provisions and eligible provisions included in Tier 2: instruments and governments.  Fier 2 capital requirements and provisions (H)  Fier 3 Recipital requirements and provisions (H)  Fier 2 capital requirements and provisions (H)  Fier 3 Recipital requirements and provisions (H)  Fier 4 capital requirements and provisions (H)  Fier 4 capital requirements and provisions (H)  Fier 5 Recipital requirements (H)  Fier 6 Recipital requirements (H)  Fier 7 Capital requirements (H)  Fier 8 Capital (Fier (H) (H) (H)  Fier 8 Capital (Fier (H) (H) (H) (H) (H)  Fier 9 Footal capital (Fier (H) (H) (H) (H)  Fier 1 Capital (Fier (H) (H) (H) (H) (H)  Fier 2 capital (Fier (H) (H) (H) (H) (H)  Fier 3 Fier (H) (H) (H) (H) (H)  Fier 4 Capital (Fier (H) (H) (H) (H) (H)  Fier 4 Capital (Fier (H) (H) (H) (H) (H)  Fier 4 Capital (Fier (H)	Template No.	Items	June		
Directly issued qualifying Tiez 2 instruments plus related capital surplus of which: classified as quity under applicable accuming standards and its breakdown of the production of the producti			30,2020	31,2020	Template CC2
Directly issued qualifying Tiez 2 instruments plus related capital surplus of which: classified as quity under applicable accuming standards and its breakdown of the production of the producti	Tier 2 capital: ii	l astruments and provisions	<u>l</u>		
under applicable accounting standards and its breakdown  The Cherch issued quality fing The 2 instruments plan related capital surplus of which: classified as liabilities under applicable accounting standards  Ter 2 instruments plan related capital surplus issued by special purpose vehicles and other equivalent entities  47+49  [Biglot Ter 2 capital instruments under phase-out arrangements included in Tier 2: instruments and percitions  300 and of general reserve for possible ioan losses and eligible provisions included in Tier 2: instruments and percitions  300 and of which: eligible provisions  301 Tier 2 capital instruments and provisions (II)  502 Tier 2 capital instruments and provisions (II)  503 Tier 2 capital instruments and provisions (II)  504 Tier 2 capital instruments and provisions (II)  505 Regrowal cross-boldings in Tier 2 instruments  506 Investments in the applial and other TLAC liabilities of banking, financial and insurance entities that are own more than 10% of the issued common where explaid of the entity (annound above 10% theshold)  505 Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are custosed the secone of regulatory consolidation (net of eligible short positions, where the bank does not own more than 10% of the issued common where explaid of the entity (annound above 10% theshold)  507 Tier 2 capital (T2) (H)-(T) (II)  508 Tier 2 capital (T2) (H)-(T) (II)  509 Total capital (TC=T1+T2) (IC) + (II) (II)  509 Total capital (TC=T1+T2) (IC) + (II) (II)  501 Total capital (TC=T1+T2) (IC) + (II) (II)  502 Tier 1 capital anion (non-consolidated) (IC) (II)  503 Total capital (TC=T1+T2) (IC) + (II) (II)  504 Tier 1 capital ratio (non-consolidated) (IC) (II)  505 Total capital (TC=T1+T2) (IC) + (II) (II)  506 Total capital (TC=T1+T2) (IC) + (II) (II)  507 Total capital (TC=T1+T2) (IC) + (II) (II)  508 Tier 1 capital ratio (non-consolidated) (IC) (II)  509 Total capital (TC=T1+T2) (IC) + (II) (II)  500 Total capital (TC=T1+T2) (					
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under applicable accounting datasets  Fire T instruments but related capital arphis issued by special purpose vehicles and other equivalent entities.  477-69  477-69  Fire T capital instruments under phase-out arrangements included in Tier 2: instruments and years of the provisions  500  For that of general reserve for possible loan bosses and eligible provisions included in Tier 2  13  16  500  500  The T capital instruments and provisions (H)  501  The T capital instruments and provisions (H)  502  The T capital instruments and provisions (H)  503  The T capital instruments and provisions (H)  504  The T capital instruments and provisions (H)  505  The T capital instruments and provisions (H)  507  The T capital instruments and provisions (H)  508  The Capital instruments in own Tier 2 instruments  509  The Capital instruments in the capital and other TLAC liabilities of banking, financial and insurance entities that are only one more than 10% of the issued common daure capital of the entry (amount above 10% throthold)  505  505  506  The Capital instruments in the capital and other TLAC liabilities of banking, financial and insurance entities that are only one more than 10% of the issued common daure capital of the entry (amount above 10% throthold)  507  The Z capital (T capital entry of the issued common daure capital of the entry (amount above 10% throthold)  508  509  500  500  501  501  502  502  503  504  505  504  505  505  506  607  608  608  608  608  608  608  6	16	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities			
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Highbe Tier 2 capital instruments under phase-our arrangements included in Tier 2: instruments and provisions provisions   923   923   923   925   925   925   925   926   926   926   926   926   926   926   926   926   926   926   926   926   926   927   926   927   9			_	_	
Provisions   Society   S					
50   Total of general reserve for possible loan losses and eligible provisions included in Tier 2   13   16   16   18   16   18   16   18   18	47+49		923	923	
Sob	50	· · · · · · · · · · · · · · · · · · ·	12	16	-
Sob					
Tier 2 capital: regulatory adjustments  72 Investments in town Tier 2 instruments  73 Reciprocal cross-holdings in Tier 2 instruments  74 Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of cligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% introbabil)  75 Significant investments in the capital and other TLAC flabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of cligible short positions, where the bank does not own more than 10% of the insulation of the entity (amount above 10% introbabil)  75 Significant investments in the capital and other TLAC flabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)  76 Tier 2 capital (TQ)  77 Tier 2 capital (TQ)  78 Tier 2 capital (TQ)  78 Tier 2 capital (TQ)  79 Total capital (TC=T1+T2) ((G) + (J)) (K)  70 Total capital (TC=T1+T2) ((G) + (J)) (K)  70 Total capital (TC=T1+T2) ((G) + (J)) (K)  71 Tier 2 capital (TQ (T1+T2) ((G) + (J)) (K)  72 Tier 1 capital ratio (non-consolidated)  73 Total capital (TC=T1+T2) ((G) + (J)) (K)  74 Tier 1 capital ratio (non-consolidated) ((C)V(L))  75 Tier 1 capital ratio (non-consolidated) ((C)V(L))  76 Tier 1 capital ratio (non-consolidated) ((C)V(L))  77 Tier 2 capital ratio (non-consolidated) ((C)V(L))  78 Tier 1 capital ratio (non-consolidated) ((C)V(L))  79 Tier 1 capital ratio (non-consolidated) ((C)V(L))  70 Tier 1 capital ratio (non-consolidated) ((C)V(L))  71 Tier 2 capital ratio (non-consolidated) ((C)V(L))  72 Tier 1 capital ratio (non-consolidated) ((C)V(L))  73 Tier 1 capital ratio (non-consolidated) ((C)V(L))  74 Tier 1 capital ratio (non-consolidated) ((C)V(L))  75 Tier 1 capital ratio (non-consolidated) ((C)V(L))  76 Tier 1 capital ratio (non-consolidated) ((C)V(L))  77 Tier 2 capital			13	16	
Time   Comparison   Compariso			-	-	
Significant investments in own Tier 2 instruments   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, where the bank does not outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not 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)   Tier 2 capital (TC-TI+T2)   Tier 2 capital (TC-TI+T2)   Tier 2 capital (TC-TI+T2)   Tier 2 capital (TC-TI+T2)   Total capital (TC-TI+T2) ((G)+(J)) (K)   9,293,807   8,559,561   Total capital (TC-TI+T2)   Total capital (TC-TI+T2) ((G)+(J)) (K)   9,293,807   8,559,561   Total capital (TC-TI+T2)   Tier 1 capital ratio (non-consolidated)   Tier 2 capital ratio (non-consolid	51	Tier 2 capital: instruments and provisions (H)	936	939	
Reciprocal cross-holdings in Tier 2 instruments   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)	Tier 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 (T2)  58 Tier 2 capital (T2)  59 Total capital (TC-T1+T2) ((H)-(I)) (I)  59 Total capital (TC-T1+T2) ((G)+(J)) (K)  60 Risk weighted assets  60 Risk weighted assets  60 Risk weighted assets  61 Common Equity Tier I capital ratio (non-consolidated)  61 Common Equity Tier I capital ratio (non-consolidated)  62 Tier I capital ratio (non-consolidated)  63 Total capital ratio (non-consolidated)((G)(L))  64 CCF1 specific baffer requirement  65 Of Which: capital conservation buffer requirement  66 Of Which: capital conservation buffer requirement  67 Of Which: Capital conservation buffer requirement  68 CEF1 available after meeting the bank's minimum capital requirements  70 Powhich: Capital ratio encounters 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 capital and other TLAC liabilities of Other Financial Institutions 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 (general reserve for possible loan losses)  79 Cap on inclusion of provisions (general reserve for possible loan losses)  79 Cap on inclusion of provisions (general reserve for possible loan losses)  79 Cap on incl	52	Investments in own Tier 2 instruments	-	-	
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)  58 Tier 2 capital (T2)  59 Total capital (TC-T1+T2) ((H)-(I)) (I)  59 Total capital (TC-T1+T2) ((G)+(J)) (K)  60 Risk weighted assets  60 Risk weighted assets  60 Risk weighted assets  61 Common Equity Tier I capital ratio (non-consolidated)  61 Common Equity Tier I capital ratio (non-consolidated)  62 Tier I capital ratio (non-consolidated)  63 Total capital ratio (non-consolidated)((G)(L))  64 CCF1 specific baffer requirement  65 Of Which: capital conservation buffer requirement  66 Of Which: capital conservation buffer requirement  67 Of Which: Capital conservation buffer requirement  68 CEF1 available after meeting the bank's minimum capital requirements  70 Powhich: Capital ratio encounters 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 capital and other TLAC liabilities of Other Financial Institutions 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 (general reserve for possible loan losses)  79 Cap on inclusion of provisions (general reserve for possible loan losses)  79 Cap on inclusion of provisions (general reserve for possible loan losses)  79 Cap on incl	53	Reciprocal cross-holdings in Tier 2 instruments	-	-	
sustide 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)  Tier 2 capital (T2)  Tier 2 capital (T2)  Tier 2 capital (T2)  Total capital (T2) ((H)-(I) (J) J)  Significant (TC-T1+T2) ((G)+(J)) (K)  Significant (TC-T1+T2) ((G)+(J)) (K)  Total capital (TC-T1+T2) ((G)+(J)) (K)  Significant (Significant		1 0			
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settities that are outside the scope of regulatory consolidation (net of eligible short positions)  7					
entities that are outside the scope of regulatory consolidation (net of eligible short positions)  75   Tier 2 capital (T2)  75   Tier 2 capital (T2)  75   Total capital (TC=T1+T2)  75   Total capital (TC=T1+T2) ((G) + (J)) (K)  75   Total capital (TC=T1+T2) ((G) + (J)) (K)  76   Risk weighted assets  76   Risk weighted assets (L)  87   Total capital (Tc=T1+T2) ((G) + (J)) (K)  88   Risk weighted assets (L)  89   Total capital (Tc=T1+T2) ((G) + (J)) (K)  80   Risk weighted assets (L)  81   Common Equity Tier 1 capital ratio (non-consolidated)  82   Tier 1 capital ratio (non-consolidated)  83   Total capital ratio (non-consolidated) ((C) (L))  84   CET 1 specific buffer requirement  85   Of which: capital conservation buffer requirement  86   Of which: countercyclical buffer requirement  87   Of which: countercyclical buffer requirement  88   CET 1 available after meeting the bank's minimum capital requirements  88   Regulatory Adjustments  70   Significant investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  79   Significant investments in the common stock of Other Financial Institutions  70   Above the thresholds for deduction (before risk weighting)  71   Above the thresholds for deduction (before risk weighting)  72   Porvisions (general restruments and provisions  73   Porvisions (general restruments and provisions  74   Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  75   Deferred tax assets arising from 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")  75   Cap for inclusion of provisions (general reserve for possible loan losses)  76   Provisions (general restruments under phase-out arrangements  87   Current cap on Additional Tier 1 due to ea (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  88   Current cap o	55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance			
Tier 2 capital (T2)  58	33	entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	-	
Total capital (TC-TI+T2)  Total capital (TC-TI+T2)  Total capital (TC-TI+T2)  Total capital (TC-TI+T2) ((G) + (J)) (K)  Provisions included in Tier 2 capital capital (TC-TI+T2) ((G) + (J)) (K)  Risk weighted assets  60 Risk weighted assets (L)  61 Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))  62 Tier 1 capital ratio (non-consolidated) ((G)/(L))  63 Total capital ratio (non-consolidated) ((G)/(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  88 CET1 available after meeting the bank's minimum capital requirements  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 included in Tier 2 capital: instruments and provisions  77 Cap on inclusion of provisions (general reserve for possible loan losses)  78 Provisions (general reserve for possible loan losses)  79 Cap for inclusion of provisions 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")  82 Current cap on Additional Tier 1 loat to oa question arrangements  83 Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the	57	Tier 2 capital: regulatory adjustments (I)	-	-	
Total capital (TC=T1+T2)  59 Total capital (TC=T1+T2) ((G) + (J)) (K)  Risk weighted assets  60 Risk weighted assets (L)  39,540,874 36,958,785  Capital Ratio and buffers (non-consolidated)  61 Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))  62 Tier 1 capital ratio (non-consolidated) ((G)/(L))  63 Total capital ratio (non-consolidated) ((K)/(L))  64 CET1 specific buffer requirement  65 Of which: capital conservation buffer requirement  66 Of which: G-SIB/D-SIB additional requirement  67 Of which: G-SIB/D-SIB additional requirement  88 CET1 available after meeting the bank's minimum capital requirements  72 Ron-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  74 Mortagage 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 Provisions included in Tier 2 capital: instruments and provisions  78 Provisions (general reserve for possible loan losses)  79 Cap on inclusion of provisions (general reserve for possible loan losses)  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (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  82 Current cap on Additional Tier 1 instruments under phase-out arrangements  83 Amount excluded from Micro II due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  84 Current cap on Tier 2 instruments under phase-out arrangements  85 Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the	Tier 2 capital (T	2)			
Total capital (TC=T1+T2)  59 Total capital (TC=T1+T2) ((G) + (J)) (K)  Risk weighted assets  60 Risk weighted assets (L)  39,540,874 36,958,785  Capital Ratio and buffers (non-consolidated)  61 Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))  62 Tier 1 capital ratio (non-consolidated) ((G)/(L))  63 Total capital ratio (non-consolidated) ((K)/(L))  64 CET1 specific buffer requirement  65 Of which: capital conservation buffer requirement  66 Of which: G-SIB/D-SIB additional requirement  67 Of which: G-SIB/D-SIB additional requirement  88 CET1 available after meeting the bank's minimum capital requirements  72 Ron-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  74 Mortagage 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 Provisions included in Tier 2 capital: instruments and provisions  78 Provisions (general reserve for possible loan losses)  79 Cap on inclusion of provisions (general reserve for possible loan losses)  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (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  82 Current cap on Additional Tier 1 instruments under phase-out arrangements  83 Amount excluded from Micro II due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  84 Current cap on Tier 2 instruments under phase-out arrangements  85 Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the	58	Tier 2 capital (T2) ((H)-(I) )(J)	936	939	
Total capital (TC=T1+T2) ((G) + (J)) (K) 9,293,807 8,559,561   Risk weighted assets (B) 39,540,874 36,958,785   Capital Ratio and buffers (non-consolidated) (C) (C) (D) 20,14% 19,56% 61 Common Equity Tier 1 capital ratio (non-consolidated) ((C) (L)) 23,50% 23,15% 63 Total capital ratio (non-consolidated) ((G) (L)) 23,50% 23,15% 63 Total capital ratio (non-consolidated) ((K) (L)) 23,50% 23,15% 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   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) 17,055 17,055 17,055 18 that are below the thresholds for deduction (before risk weighting) 17,055 1	Total capital (T				
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Capital Ratio and buffers (non-consolidated) (CP)(L)   20.14%   19.56%			7,273,007	0,557,501	
Capital Ratio and buffers (non-consolidated) 61 Common Equity Tier 1 capital ratio (non-consolidated) ((CV(L)) 20.14% 19.56% 62 Tier 1 capital ratio (non-consolidated) ((GV(L)) 23.50% 23.15% 63 Total capital ratio (non-consolidated) ((KV(L)) 23.50% 23.15% 64 CET1 specific buffer requirement 65 Of which: capital conservation buffer requirement 66 Of which: countercyclical buffer requirement 67 Of which: G-SIB/D-SIB additional requirement 68 CET1 available after meeting the bank's minimum capital requirements  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) 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)  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") 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 197,277 186,758  Capital instruments under phase-out arrangements 82 Current cap on Additional Tier 1 instruments under phase-out arrangements 83 Amount excluded from Additional Tier 4 due to cap (excess over cap after redemptions and maturities) (if the	Ü		20.540.074	26.050.705	
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Of which: capital conservation buffer requirement   Of which: countercyclical buffer requirement   Of which: G-SIB/D-SIB additional requirements   Of which: G-SIB/D-SIB additio	63	Total capital ratio (non-consolidated)((K)/(L))	23.50%	23.15%	
Of which: countercyclical buffer requirement	64	CET1 specific buffer requirement			
Of which: G-SIB/D-SIB additional requirement	65	Of which: capital conservation buffer requirement			
Of which: G-SIB/D-SIB additional requirement	66	Of which: countercyclical buffer requirement			
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)  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)  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 "inil")  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  82 Current cap on Additional Tier 1 instruments under phase-out arrangements  83 Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "inil")  84 Current cap on Tier 2 instruments under phase-out arrangements  85 Amount excluded from Fier 2 under internal ratingements  86 Current cap on Tier 2 instruments under phase-out arrangements  87 Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the		^			
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approach (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  197,277 186,758  Capital instruments under phase-out arrangements  82 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")  84 Current cap on Tier 2 instruments under phase-out arrangements  Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the	77.7	Can on inclusion of provisions (general reserve for possible lean lesses)	120		
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(if the amount is negative, report as "nil")  84 Current cap on Tier 2 instruments under phase-out arrangements  Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the	78 79 <b>Capital instrum</b>	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	-	-	
(if the amount is negative, report as "nil")  84 Current cap on Tier 2 instruments under phase-out arrangements  Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the	78 79 <b>Capital instrum</b>	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 Tier 2 due to cap (excess over cap after redemptions and maturities) (if the	78 79 <b>Capital instrum</b> 82	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)	-	-	
X	78 79 <b>Capital instrum</b> 82 83	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")	197,277	- 186,758 - -	
amount is negative, report as "nil")	78 79 <b>Capital instrum</b> 82 83	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")  Current cap on Tier 2 instruments under phase-out arrangements	197,277	- 186,758 - -	
	78 79 Capital instrum 82 83 84	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")  Current cap on Tier 2 instruments under phase-out arrangements  Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the	197,277	- 186,758 - -	