CC1:Composition of Capital Disclosure (Non-Consolidated)

The Norinchukin Bank

As of	June 30,20)21		(mill	ions of yen, %)
			Α	В	С
В	asel III	_	As of	As of	
	plate No.	Items	June	March	Reference to
			30,2021	31,2021	Template CC2
C	F •			,	
		Tier 1 Capital: instruments and reserves	6 005 454		
la+	+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,037,474	5,989,487	
	1a	of which: capital and capital surplus	4,015,219	4,015,219	
	2	of which: retained earnings	2,022,254	2,079,491	
	26	of which: cash dividends to be paid	-	105,223	
		of which: other than the above	-	-	
	3	Valuation and translation adjustments and other disclosed reserves	1,874,995	1,681,316	
	6	Common Equity Tier 1 capital: instruments and reserves (A)	7,912,469	7,670,803	
Comn	non Equity	Tier 1 capital: regulatory adjustments	.,, ,	.,	
com	8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	37,709	39,231	
	8		57,709	59,251	
	0	of which: goodwill (net of related tax liability, including those equivalent) of which: other intangible assets other than goodwill and mortgage servicing rights	-	-	\sim
	9	(net of related tax liability)	37,709	39,231	
		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	(231,642)	(209,911)	\sim
	12	Shortfall of eligible provisions to expected losses	3,376	2,600	
	12	Securitisation gain on sale	3,370	2,000	
-			-	-	
	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)	32,867	30,086	
	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			
	23	of which: mortgage servicing rights	_	-	
			-	-	
	25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	\sim
	27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier	-	-	
	28	2 to cover deductions	(157 (80))	(127.004)	\sim
6		Common Equity Tier 1 capital: regulatory adjustments (B)	(157,689)	(137,994)	
Comn		Tier 1 capital (CET1)			
		Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	8,070,159	7,808,797	
Addit	ional Tier	1 capital: instruments	<u> </u>		
	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	,	.,,,,,,	
30	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified	1,316,972	1,316,972	
	-	as liabilities under applicable accounting standards Oualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles			
		Qualifying Additional Lier L instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-	-	
	1	Eligible Tier 1 capital instruments under phase-out arrangements included in			\sim
3	33+35	Additional Tier 1 capital: instruments	-	-	
	36	Additional Tier 1 capital: instruments (D)	1,366,971	1,366,971	
Addie		1 capital: regulatory adjustments	1,2 00,7 / 1	1,200,271	
ruun	37	Investments in own Additional Tier 1 instruments			
			-	-	
	38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	-	<u> </u>
	20	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 issued common shore capital of the antity (amount chave 10% threshold)	-	-	
		the issued common share capital of the entity (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the			r
	40	scope of regulatory consolidation (net of eligible short positions)	37,795	37,795	
-	42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		_	
	42	Additional Tier 1 capital: regulatory adjustments (E)	37,795	37,795	
A 1.14			37,795	51,195	
Addit		1 capital (AT1)			
	44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	1,329,176	1,329,176	
Tier 1	capital (T	1=CET1+AT1)			
	45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	9,399,335	9,137,974	
				-	

CC1:Composition of Capital Disclosure (Non-Consolidated)

The Norinchukin Bank

	21		B	ions of yen, 9 C
		A	В	C
Basel III	Items	As of	As of	D.C.
Template No.	Items	June	March	Reference t
-		30,2021	31,2021	Template C
		,	- , -	
	struments 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			
4/+49	Eligible Tier 2 capital instruments under phase-out arrangements included in Tier 2: instruments and	923	923	/
	provisions			
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	9	17	\sim
50a	of which: general reserve for possible loan losses	9	17	\sim
50b	of which: eligible provisions	-	-	
	Tier 2 capital: instruments and provisions (H)	932	940	
-		932	940	
-	gulatory adjustments			
52	Investments in own Tier 2 instruments	-	-	\sim
53	Reciprocal cross-holdings in Tier 2 instruments	-	-	\sim
	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)			
	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance			
55	entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	-	
57	Tier 2 capital: regulatory adjustments (I)	_	_	\sim
			_	
ier 2 capital (T	·			
	Tier 2 capital (T2) ((H)-(I))(J)	932	940	\sim
otal capital (TC	C=T1+T2)			
59	Total capital $(TC=T1+T2) ((G) + (J)) (K)$	9,400,268	9,138,914	\sim
		9,400,268	9,138,914	\sim
Risk weighted as	sets	· · · +		\leq
Risk weighted as 60	sets Risk weighted assets (L)	9,400,268 38,308,459	9,138,914 39,340,180	
Risk weighted as 60 Capital Ratio an	sets Risk weighted assets (L) d buffers (non-consolidated)	· · · +		
Risk weighted as 60 Capital Ratio an	sets Risk weighted assets (L)	· · · +		
Risk weighted as 60 Capital Ratio an	sets Risk weighted assets (L) d buffers (non-consolidated)	38,308,459	39,340,180	
Risk weighted as 60 Capital Ratio an 61 62	sets Risk weighted assets (L) d buffers (non-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L))	38,308,459 21.06% 24.53%	39,340,180 19.84% 23.22%	
kisk weighted as 60 Capital Ratio and 61 62 63	sets Risk weighted assets (L) d buffers (non-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-consolidated)((K)/(L))	38,308,459 21.06%	39,340,180 19.84%	
Risk weighted as 60 Capital Ratio and 61 62 63 64	sets Risk weighted assets (L) d buffers (non-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-consolidated)((K)/(L)) CET1 specific buffer requirement	38,308,459 21.06% 24.53%	39,340,180 19.84% 23.22%	
Risk weighted as 60 Capital Ratio an 61 62 63	sets Risk weighted assets (L) d buffers (non-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-consolidated)((K)/(L)) CET1 specific buffer requirement Of which: capital conservation buffer requirement	38,308,459 21.06% 24.53%	39,340,180 19.84% 23.22%	
Risk weighted as 60 Capital Ratio and 61 62 63 64	sets Risk weighted assets (L) d buffers (non-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-consolidated)((K)/(L)) CET1 specific buffer requirement	38,308,459 21.06% 24.53%	39,340,180 19.84% 23.22%	
Risk weighted as 60 Capital Ratio and 61 62 63 64 65	sets Risk weighted assets (L) d buffers (non-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-consolidated)((K)/(L)) CET1 specific buffer requirement Of which: capital conservation buffer requirement	38,308,459 21.06% 24.53%	39,340,180 19.84% 23.22%	
tisk weighted as 60 Capital Ratio an 61 62 63 64 65 66 66 67	sets Risk weighted assets (L) d buffers (non-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-consolidated)((K)/(L)) CET1 specific buffer requirement Of which: capital conservation buffer requirement Of which: countercyclical buffer requirement Of which: G-SIB/D-SIB additional requirement	38,308,459 21.06% 24.53%	39,340,180 19.84% 23.22%	
Risk weighted as 60 Capital Ratio an 61 61 62 63 64 65 66 67 68	sets Risk weighted assets (L) d buffers (non-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-consolidated)((K)/(L)) CET1 specific buffer requirement Of which: capital conservation buffer requirement Of which: countercyclical buffer requirement Of which: G-SIB/D-SIB additional requirement CET1 available after meeting the bank's minimum capital requirements	38,308,459 21.06% 24.53%	39,340,180 19.84% 23.22%	
Risk weighted as 60 Capital Ratio an 61 61 62 63 64 65 66 67 68 Eegulatory Adju	sets Risk weighted assets (L) d buffers (non-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-consolidated)((K)/(L)) CET1 specific buffer requirement Of which: capital conservation buffer requirement Of which: countercyclical buffer requirement Of which: G-SIB/D-SIB additional requirement CET1 available after meeting the bank's minimum capital requirements	38,308,459 21.06% 24.53%	39,340,180 19.84% 23.22%	
tisk weighted as 60 Capital Ratio an 61 62 63 64 65 66 67 68 Regulatory Adju	sets Risk weighted assets (L) d buffers (non-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-consolidated)((K)/(L)) CET1 specific buffer requirement Of which: capital conservation buffer requirement Of which: countercyclical buffer requirement Of which: G-SIB/D-SIB additional requirement 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	38,308,459 21.06% 24.53% 24.53%	39,340,180 19.84% 23.22% 23.23%	
Risk weighted as 60 Capital Ratio an 61 61 62 63 64 65 66 67 68 Eegulatory Adju	sets Risk weighted assets (L) d buffers (non-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-consolidated)((K)/(L)) CET1 specific buffer requirement Of which: capital conservation buffer requirement Of which: countercyclical buffer requirement Of which: G-SIB/D-SIB additional requirement 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)	38,308,459 21.06% 24.53%	39,340,180 19.84% 23.22%	
Residuation 60 Capital Ratio and 61 62 63 64 65 66 67 68 Regulatory Adju 72 73	sets Risk weighted assets (L) d buffers (non-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-consolidated)((K)/(L)) CET1 specific buffer requirement Of which: capital conservation buffer requirement Of which: countercyclical buffer requirement Of which: G-SIB/D-SIB additional requirement Of which: G-SIB/D-SIB additional requirement 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	38,308,459 21.06% 24.53% 24.53% 142,017	39,340,180 19.84% 23.22% 23.23%	
Residuation 60 Capital Ratio and 61 62 63 64 65 66 67 68 Regulatory Adju 72 73	sets Risk weighted assets (L) d buffers (non-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-consolidated)((K)/(L)) CET1 specific buffer requirement Of which: capital conservation buffer requirement Of which: G-SIB/D-SIB additional requirement Of which: G-SIB/D-SIB additional requirement 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 for deduction (before risk weighting)	38,308,459 21.06% 24.53% 24.53%	39,340,180 19.84% 23.22% 23.23%	
Residuation 60 Capital Ratio and 61 62 63 64 65 66 67 68 Regulatory Adju 72 73	sets Risk weighted assets (L) d buffers (non-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-consolidated)((K)/(L)) CET1 specific buffer requirement Of which: capital conservation buffer requirement Of which: countercyclical buffer requirement Of which: G-SIB/D-SIB additional requirement Of which: G-SIB/D-SIB additional requirement 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	38,308,459 21.06% 24.53% 24.53% 142,017	39,340,180 19.84% 23.22% 23.23%	
tisk weighted as 60 apital Ratio an 61 62 63 64 65 66 67 68 segulatory Adju 72 73 74	sets Risk weighted assets (L) d buffers (non-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-consolidated)((K)/(L)) CET1 specific buffer requirement Of which: capital conservation buffer requirement Of which: G-SIB/D-SIB additional requirement Of which: G-SIB/D-SIB additional requirement 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 for deduction (before risk weighting)	38,308,459 21.06% 24.53% 24.53% 142,017	39,340,180 19.84% 23.22% 23.23%	
tisk weighted as 60 (apital Ratio an 61 62 63 64 65 66 67 68 (acgulatory Adju 72 73 74 75	sets Risk weighted assets (L) d buffers (non-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-consolidated)((K)/(L)) CET1 specific buffer requirement Of which: capital conservation buffer requirement Of which: G-SIB/D-SIB additional requirement Of which: G-SIB/D-SIB additional requirement 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 for deduction (before risk weighting)	38,308,459 21.06% 24.53% 24.53% 142,017	39,340,180 19.84% 23.22% 23.23%	
tisk weighted as 60 (apital Ratio an 61 62 63 64 65 66 67 68 (acgulatory Adju 72 73 74 75	sets Risk weighted assets (L) d buffers (non-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-consolidated)((K)/(L)) CET1 specific buffer requirement Of which: capital conservation buffer requirement Of which: capital conservation buffer requirement Of which: capital buffer requirement Of which: G-SIB/D-SIB additional requirement 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 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	38,308,459 21.06% 24.53% 24.53% 142,017	39,340,180 19.84% 23.22% 23.23%	
tisk weighted as 60 fapital Ratio an 61 62 63 64 65 66 67 68 cegulatory Adju 72 73 74 75 rovisions inclue	sets Risk weighted assets (L) d buffers (non-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-consolidated)((K)/(L)) CET1 specific buffer requirement Of which: capital conservation buffer requirement Of which: capital conservation buffer requirement Of which: capital conservation buffer requirement Of which: G-SIB/D-SIB additional requirement 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 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) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below	38,308,459 21.06% 24.53% 24.53% 142,017 17,055	39,340,180 19.84% 23.22% 23.23% 165,481 17,055	
isk weighted as 60 apital Ratio an 61 62 63 64 65 66 67 68 egulatory Adju 72 73 74 75 rovisions includ 76	sets Risk weighted assets (L) d buffers (non-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-consolidated)((K)/(L)) CET1 specific buffer requirement Of which: capital conservation buffer requirement Of which: countercyclical buffer requirement Of which: G-SIB/D-SIB additional requirement Of which: G-SIB/D-SIB additional requirement 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 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) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) Deferred	38,308,459 21.06% 24.53% 24.53% 142,017 17,055 - - - 9	39,340,180 19.84% 23.22% 23.23% 165,481 17,055 - 17	
Xisk weighted as 60 Capital Ratio an 61 62 63 64 65 66 67 68 68 Capulatory Adju 72 73 74 75 70 76 77	sets Risk weighted assets (L) d buffers (non-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-consolidated)((K)/(L)) CET1 specific buffer requirement Of which: capital conservation buffer requirement Of which: capital conservation buffer requirement Of which: capital conservation buffer requirement Of which: G-SIB/D-SIB additional requirement 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 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 tet thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below tet thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below tet thresholds for	38,308,459 21.06% 24.53% 24.53% 142,017 17,055	39,340,180 19.84% 23.22% 23.23% 165,481 17,055	
Residuation Residuation 60 60 Capital Ratio and 61 62 63 64 65 66 67 68 68 Regulatory Adju 72 73 74 75 70 76 77	sets Risk weighted assets (L) d buffers (non-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-consolidated)((K)/(L)) CET1 specific buffer requirement Of which: capital conservation buffer requirement Of which: capital conservation buffer requirement Of which: countercyclical buffer requirement Of which: G-SIB/D-SIB additional requirement 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 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) Left in Tier 2 capital: instruments and provisions Provisions (general reserve for possible loan losses) Cap on inclusion of provisions (general reserve for possible loan losses) Provisions eligible for inclusion in Tier 2 in respect of exposures subje	38,308,459 21.06% 24.53% 24.53% 142,017 17,055 - - - 9	39,340,180 19.84% 23.22% 23.23% 165,481 17,055 - 17	
Risk weighted as 60 Capital Ratio an 61 62 63 64 65 66 67 68 8 Regulatory Adju 72 73 74 75 70 Provisions include 76 77 78	sets Risk weighted assets (L) d buffers (non-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-consolidated)((K)/(L)) CET1 specific buffer requirement Of which: capital conservation buffer requirement Of which: countercyclical buffer requirement Of which: G-SIB/D-SIB additional requirement Of which: G-SIB/D-SIB additional requirement Of which: G-SIB/D-SIB additional requirement 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 capital and other TLAC liabilities 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) Led in Tier 2 capital: instruments and provisions Provisions (general reserve for possible loan losses) Cap on inclusion of provisions (general reserve for possible loan losses) Provisions eligible for inclusion in Tier 2 i	38,308,459 21.06% 24.53% 24.53% 24.53% 142,017 17,055 - - 9 50 -	39,340,180 19.84% 23.22% 23.23% 165,481 17,055 - 17 91	
Risk weighted as 60 Capital Ratio an 61 62 63 64 65 66 67 68 8 Regulatory Adju 72 73 74 75 70 Provisions include 76 77 78	sets Risk weighted assets (L) d buffers (non-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-consolidated)((K)/(L)) CET1 specific buffer requirement Of which: capital conservation buffer requirement Of which: capital conservation buffer requirement Of which: countercyclical buffer requirement Of which: G-SIB/D-SIB additional requirement 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 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) Left in Tier 2 capital: instruments and provisions Provisions (general reserve for possible loan losses) Cap on inclusion of provisions (general reserve for possible loan losses) Provisions eligible for inclusion in Tier 2 in respect of exposures subje	38,308,459 21.06% 24.53% 24.53% 142,017 17,055 - - - 9	39,340,180 19.84% 23.22% 23.23% 165,481 17,055 - 17	
Residuation Residuation 60 60 Capital Ratio and 61 62 63 64 65 66 67 68 68 Regulatory Adju 72 73 74 75 70 76 77 78 79	sets Risk weighted assets (L) d buffers (non-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-consolidated)((K)/(L)) CET1 specific buffer requirement Of which: capital conservation buffer requirement Of which: countercyclical buffer requirement Of which: G-SIB/D-SIB additional requirement Of which: G-SIB/D-SIB additional requirement Of which: G-SIB/D-SIB additional requirement 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 capital and other TLAC liabilities 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) Led in Tier 2 capital: instruments and provisions Provisions (general reserve for possible loan losses) Cap on inclusion of provisions (general reserve for possible loan losses) Provisions eligible for inclusion in Tier 2 i	38,308,459 21.06% 24.53% 24.53% 24.53% 142,017 17,055 - - 9 50 -	39,340,180 19.84% 23.22% 23.23% 165,481 17,055 - 17 91	
Risk weighted as 60 Capital Ratio an 61 62 63 64 65 66 67 68 8 Regulatory Adju 72 73 74 75 70 76 77 78 79	sets Risk weighted assets (L) d buffers (non-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-consolidated)((K)/(L)) CET1 specific buffer requirement Of which: capital conservation buffer requirement Of which: countercyclical buffer requirement Of which: G-SIB/D-SIB additional requirement Of which: G-SIB/D-SIB additional requirement 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 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) Ided in Tier 2 capital: instruments and provisions Provisions (general reserve for possible loan losses) Cap on inclusion of provisions (general reserve for possible loan losses) Provis	38,308,459 21.06% 24.53% 24.53% 24.53% 142,017 17,055 - - 9 50 -	39,340,180 19.84% 23.22% 23.23% 165,481 17,055 - 17 91	
Risk weighted as 60 Capital Ratio an 61 62 63 64 65 66 67 68 Regulatory Adju 72 73 74 75 Provisions include 76 77 78 79 Capital instrume 82	sets Risk weighted assets (L) d buffers (non-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-consolidated)((K)/(L)) CET1 specific buffer requirement Of which: capital conservation buffer requirement Of which: countercyclical buffer requirement Of which: G-SIB/D-SIB additional requirement Of which: G-SIB/D-SIB additional requirement 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 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) Ide in Tier 2 capital: instruments and provisions Provisions (general reserve for possible loan losses) Cap on inclusion of provisions (general reserve for possible loan losses) Provisi	38,308,459 21.06% 24.53% 24.53% 24.53% 142,017 17,055 - - 9 50 -	39,340,180 19.84% 23.22% 23.23% 165,481 17,055 - 17 91	
Residuation Ration Ration <thration< th=""> <thratingregin a="" and="" for="" fread<="" td=""><td>sets Risk weighted assets (L) d buffers (non-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-consolidated)((K)/(L)) CET1 specific buffer requirement Of which: capital conservation buffer requirement Of which: contercyclical buffer requirement Of which: contercyclical buffer requirement Of which: G-SIB/D-SIB additional requirement Of which: G-SIB/D-SIB additional requirement 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) ted in Tier 2 capital: instruments and provisions Provisions (general reserve for possible loan losses) Cap on inclusion of provisions (general reserve for possible loan losses) Cap for inclusion in Tier 2 in respect of exposures subject to internal ratin</td><td>38,308,459 21.06% 24.53% 24.53% 24.53% 142,017 17,055 - - 9 50 -</td><td>39,340,180 19.84% 23.22% 23.23% 165,481 17,055 - 17 91</td><td></td></thratingregin></thration<>	sets Risk weighted assets (L) d buffers (non-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-consolidated)((K)/(L)) CET1 specific buffer requirement Of which: capital conservation buffer requirement Of which: contercyclical buffer requirement Of which: contercyclical buffer requirement Of which: G-SIB/D-SIB additional requirement Of which: G-SIB/D-SIB additional requirement 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) ted in Tier 2 capital: instruments and provisions Provisions (general reserve for possible loan losses) Cap on inclusion of provisions (general reserve for possible loan losses) Cap for inclusion in Tier 2 in respect of exposures subject to internal ratin	38,308,459 21.06% 24.53% 24.53% 24.53% 142,017 17,055 - - 9 50 -	39,340,180 19.84% 23.22% 23.23% 165,481 17,055 - 17 91	
Risk weighted as 60 Capital Ratio an 61 62 63 64 65 66 67 68 Regulatory Adju 72 73 74 75 Provisions include 76 77 78 79 Capital instrume 82 83	sets Risk weighted assets (L) d buffers (non-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-consolidated)((K)/(L)) CET1 specific buffer requirement Of which: capital conservation buffer requirement Of which: countercyclical buffer requirement Of which: G-SIB/D-SIB additional requirement Of which: G-SIB/D-SIB additional requirement 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 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 depresible loan losses) Cap on inclusion of provisions (general reserve for possible loan losses) Provisions (general reserve for possible loan losses) Cap on inclusion of provisions in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (38,308,459 21.06% 24.53% 24.53% 24.53% 142,017 17,055 - - - - - - - - - - - - -	39,340,180 19.84% 23.22% 23.23% 165,481 17,055 - - - 197,038 - -	
Risk weighted as 60 Capital Ratio an 61 62 63 64 65 66 67 68 Regulatory Adju 72 73 74 75 Provisions include 76 77 78 79 Capital instrume 82	sets Risk weighted assets (L) d buffers (non-consolidated) Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) Tier 1 capital ratio (non-consolidated)((G)/(L)) Total capital ratio (non-consolidated)((K)/(L)) CET1 specific buffer requirement Of which: capital conservation buffer requirement Of which: contercyclical buffer requirement Of which: contercyclical buffer requirement Of which: G-SIB/D-SIB additional requirement Of which: G-SIB/D-SIB additional requirement 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) ted in Tier 2 capital: instruments and provisions Provisions (general reserve for possible loan losses) Cap on inclusion of provisions (general reserve for possible loan losses) Cap for inclusion in Tier 2 in respect of exposures subject to internal ratin	38,308,459 21.06% 24.53% 24.53% 24.53% 142,017 17,055 - - 9 50 -	39,340,180 19.84% 23.22% 23.23% 165,481 17,055 - 17 91	