Composition of Capital Disclosure

Mizuho Financial Group As of December 31, 2015

					[Consolidated]	(in million yen, in percenta
Basel III Template	e No.	m:	Items	As of December 31, 2015	Amounts excluded under transitional arrangements	As of September 30, 2015	Amounts excluded under transitional arrangements
Common 1a+2-1			l capital: instruments and reserves (1) ly issued qualifying common share capital plus related stock surplus and retained earnings	6,266,460		6,128,579	
1a			of which: capital and stock surplus	3,224,996		3,223,128	
2			of which: retained earnings	3,045,178		3,004,162	
1c 26			of which: treasury stock (-) of which: national specific regulatory adjustments (earnings to be distributed) (-)	3,713		4,031 94,680	
			of which: other than above	=		-	
1b 3			ription rights to common shares	2,762	1,006,256	2,762	1.024.70
			nulated other comprehensive income and other disclosed reserves on share capital issued by subsidiaries and held by third parties (amount allowed in group	724,237	1,086,356	683,133	1,024,70
5		CET1)		12,112		11,789	
			of items included in Common Equity Tier 1 capital: instruments and reserves subject to out arrangements	52,040		52,353	
			of which: amount allowed in group CET1 capital subject to phase-out arrangements on				
		common share capital issued by subsidiaries and held by third parties		52,040		52,353	
6			on Equity Tier 1 capital: instruments and reserves (A) 1 capital: regulatory adjustments (2)	7,057,613		6,878,618	
			ntangible assets (net of related tax liability, excluding those relating to mortgage servicing				
8+9	9	rights)		223,047	334,571	205,731	308,59
8			of which: goodwill (net of related tax liability, including those equivalent)	20,631	30,947	16,064	24,09
9			of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	202,415	303,623	189,667	284,50
10)	Deferr	ed tax assets that rely on future profitability excluding those arising from temporary	4,226	6,339	4,731	7,09
			nces (net of related tax liability)				
11			ed gains or losses on derivatives under hedge accounting all of eligible provisions to expected losses	19,619 11,525	29,429 17,215	23,642 16,047	35,46 23,97
13			tization gain on sale	38	57	40	23,9
14		Gains	and losses due to changes in own credit risk on fair valued liabilities	593	890	516	77
15 16			fined benefit asset	213,668 2,005	320,503 3,008	209,811 930	314,71 1,39
17			ments in own shares (excluding those reported in the net assets section) ocal cross-holdings in common equity	2,003	3,008	- 930	1,3
18		Investi regular 10% o	ments in the capital of banking, financial and insurance entities that are outside the scope of tory consolidation, net of eligible short positions, where the bank does not own more than f the issued share capital (amount above the 10% threshold)	60,955	91,433	78,353	117,53
19+20			nt exceeding the 10% threshold on specified items 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		Amou	nt exceeding the 15% threshold on specified items of which: significant investments in the common stock of financials	-	-	-	
24			of which: mortgage servicing rights	-	-	-	
25	5		of which: deferred tax assets arising from temporary differences (net of related tax liability)	=	-	-	
		Domlo	atory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and				
27			to cover deductions	-		-	
28			on Equity Tier 1 capital: regulatory adjustments (B)	535,680		539,805	
ommon 29			l capital (CET1) on Equity Tier 1 capital (CET1) ((A)-(B)) (C)	6 521 022		6,338,812	T
			tal: instruments (3)	6,521,932		0,338,812	
-	31a 31b	classif	ly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: ied as equity under applicable accounting standards and the breakdown iption rights to Additional Tier 1 instruments	-		-	
30		Direct	ly issued qualifying Additional Tier 1 instruments plus related stock surplus of which:				
L				300,000		300,000	
			ied as liabilities under applicable accounting standards	300,000		300,000	
		Qualif	ying Additional Tier 1 instruments plus related stock surplus issued by special purpose	300,000		300,000	
24.2	25	Qualif vehicle		-		-	
34-3	35	Qualif vehicle	ying Additional Tier 1 instruments plus related stock surplus issued by special purpose es and other equivalent entities onal Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in	300,000 - 31,703		300,000	
34-3 33+3		Qualif vehicle Additi group Eligibl	ying Additional Tier 1 instruments plus related stock surplus issued by special purpose so and other equivalent entities on all Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) The Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1	-		-	
33+3	35	Qualify vehicle Additi- group Eligible capital	ying Additional Tier 1 instruments plus related stock surplus issued by special purpose es and other equivalent entities onal Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) e Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 instruments	31,703 1,192,029		29,117 1,193,555	
	35	Qualify vehicle Additigroup Eligible capital	ying Additional Tier 1 instruments plus related stock surplus issued by special purpose so and other equivalent entities on all Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) The Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1	31,703		29,117	
33+3	35	Qualif vehicle Additi group Eligibl capital	ying Additional Tier 1 instruments plus related stock surplus issued by special purpose es and other equivalent entities onal Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) e Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 : instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1 of which: instruments issued by subsidiaries subject to phase out	31,703 1,192,029 1,192,029		29,117 1,193,555 1,193,555	
33+3	35	Qualif vehicle Additi group Eligibl capital	ying Additional Tier 1 instruments plus related stock surplus issued by special purpose es and other equivalent entities onal Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) e Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1: instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1 of which: instruments issued by subsidiaries subject to phase out of items included in Additional Tier 1 capital: instruments subject to phase-out arrangements	31,703 1,192,029 1,192,029 - (32,396)		29,117 1,193,555 1,193,555 - (26,251)	
33+3	35	Qualif vehicle Additi group Eligibl capital	ying Additional Tier 1 instruments plus related stock surplus issued by special purpose es and other equivalent entities onal Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) e Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 : instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1 of which: instruments issued by subsidiaries subject to phase out	31,703 1,192,029 1,192,029		29,117 1,193,555 1,193,555 - (26,251) (26,251)	
33+3 33 35 36 ddition	35 3 5 5	Qualif vehicle Additi group Eligibl capital Total c	ying Additional Tier 1 instruments plus related stock surplus issued by special purpose and other equivalent entities or onal Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) the Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1 of which: instruments issued by subsidiaries subject to phase out of which: instruments issued by subsidiaries subject to phase out of which: included in Additional Tier 1 capital: instruments subject to phase-out arrangements of which: foreign currency translation adjustments onal Tier 1 capital: instruments (D) tal: regulatory adjustments	31,703 1,192,029 1,192,029 - (32,396) (32,396)		29,117 1,193,555 1,193,555 - (26,251)	
33+3 33 35 36 ddition 37	35 3 5 6 nal Tier	Qualifyehicle Addition Eligibly capital Total of Addition I capital Investi	ying Additional Tier 1 instruments plus related stock surplus issued by special purpose es and other equivalent entities onal Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) to Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1 of which: instruments issued by subsidiaries subject to phase out of items included in Additional Tier 1 capital: instruments subject to phase-out arrangements of which: foreign currency translation adjustments onal Tier 1 capital: instruments onal Tier 1 capital: instruments onal Tier 1 capital: instruments onal Tier 2 capital: instruments (D) talt: regulatory adjustments ments in own Additional Tier 1 instruments	31,703 1,192,029 1,192,029 - (32,396) (32,396)		29,117 1,193,555 1,193,555 - (26,251) (26,251)	
33+3 33 35 36 ddition	35 35 5 6 aal Tier 7	Qualifyehicle Additi- group Eligible capital Total of Additi- 1 capital Investi Recipital Investi regular	ying Additional Tier 1 instruments plus related stock surplus issued by special purpose and other equivalent entities oral Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) the Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1 of which: instruments issued by subsidiaries subject to phase out of tiems included in Additional Tier 1 capital: instruments subject to phase-out arrangements of which: foreign currency translation adjustments onal Tier 1 capital: instruments (D) tal: regulatory adjustments ments in own Additional Tier 1 instruments ocal cross-holdings in Additional Tier 1 instruments ments in the capital of banking, financial and insurance entities that are outside the scope of tory consolidation, net of eligible short positions, where the bank does not own more than	31,703 1,192,029 1,192,029 - (32,396) (32,396)	158	29,117 1,193,555 1,193,555 - (26,251) (26,251)	2
33+3 33 35 36 36 ddition 37 38	35 6 6 7 8	Qualify vehicle Additi group Eligibli capital Additi I capital I neestra Reciptal Investra regular 10% o Signifi the sco	ying Additional Tier 1 instruments plus related stock surplus issued by special purpose and other equivalent entities or and Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) The Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1 of which: instruments issued by subsidiaries subject to phase out of which: instruments issued by subsidiaries subject to phase-out arrangements of which: foreign currency translation adjustments of which: foreign currency translation adjustments onal Tier 1 capital: instruments (D) tal: regulatory adjustments ments in own Additional Tier 1 instruments ocal cross-holdings in Additional Tier 1 instruments ments in the capital of banking, financial and insurance entities that are outside the scope of forty consolidation, net of eligible short positions, where the bank does not own more than for the insurance apital of the entity (amount above 10% threshold) cant investments in the capital of banking, financial and insurance entities that are outside ope of regulatory consolidation (net of eligible short positions)	31,703 1,192,029 1,192,029 - (32,396) (32,396) 1,491,336	158	29,117 1,193,555 1,193,555 (26,251) (26,251) 1,496,421	
33+3 33 35 36 ddition 37 38	35 6 6 7 8	Qualify vehicle Additi group Eligible Capital Additi 1 capital Investration Investr	ying Additional Tier 1 instruments plus related stock surplus issued by special purpose and other equivalent entities or and Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) the Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1 of which: instruments issued by subsidiaries subject to phase out of items included in Additional Tier 1 capital: instruments subject to phase-out arrangements of which: foreign currency translation adjustments onal Tier 1 capital: instruments (D) tal: regulatory adjustments ments in own Additional Tier 1 instruments ocal cross-holdings in Additional Tier 1 instruments ments in the capital of banking, financial and insurance entities that are outside the scope of tory consolidation, net of eligible short positions, where the bank does not own more than the tapital of banking, financial and insurance entities that are outside ocant investments in the capital of banking, financial and insurance entities that are outside ope of regulatory consolidation (net of eligible short positions) of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out	31,703 1,192,029 1,192,029 - (32,396) (32,396) 1,491,336 - - 105		29,117 1,193,555 1,193,555 (26,251) (26,251) 1,496,421	
33+3 33 35 36 ddition 37 38	35 6 6 7 8	Qualifyehicle Additi group Eligibli Capital Total G Additi 1 capit Invests Recipt Invests regular 10% o Signiff the sec	ying Additional Tier 1 instruments plus related stock surplus issued by special purpose and other equivalent entities or and Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) The Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1 of which: instruments issued by subsidiaries subject to phase out of which: instruments issued by subsidiaries subject to phase-out arrangements of which: foreign currency translation adjustments of which: foreign currency translation adjustments onal Tier 1 capital: instruments (D) tal: regulatory adjustments ments in own Additional Tier 1 instruments ocal cross-holdings in Additional Tier 1 instruments ments in the capital of banking, financial and insurance entities that are outside the scope of forty consolidation, net of eligible short positions, where the bank does not own more than for the insurance apital of the entity (amount above 10% threshold) cant investments in the capital of banking, financial and insurance entities that are outside ope of regulatory consolidation (net of eligible short positions)	31,703 1,192,029 1,192,029 - (32,396) (32,396) 1,491,336 - - 105		29,117 1,193,555 1,193,555 - (26,251) (26,251) 1,496,421 177 58,370	
33+3 33 35 36 ddition 37 38	35 6 6 7 8	Qualifyehicle Additi group Eligible capital Total c Additi 1 capit Invests Recipr Invests Recipr Invests Total c Total c Total c Total c Total c Total c	ying Additional Tier 1 instruments plus related stock surplus issued by special purpose and other equivalent entities oral Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) e Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1 of which: instruments issued by subsidiaries subject to phase out of items included in Additional Tier 1 capital: instruments subject to phase-out arrangements of which: foreign currency translation adjustments onal Tier 1 capital: instruments (D) tal: regulatory adjustments ments in own Additional Tier 1 instruments ocal cross-holdings in Additional Tier 1 instruments ments in the capital of banking, financial and insurance entities that are outside the scope of tory consolidation, net of eligible short positions, where the bank does not own more than f the issued common share capital of the entity (amount above 10% threshold) icant investments in the capital of banking, financial and insurance entities that are outside ope of regulatory consolidation (net of eligible short positions) of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out ements of which: intangible fixed assets recognized as a result of a merger	31,703 1,192,029 1,192,029 (32,396) (32,396) 1,491,336 - - 105 58,817 39,046 14,083 16,261		29,117 1,193,555 1,193,555 (26,251) (26,251) 1,496,421 177 58,370 34,349	
33+3 33 35 36 ddition 37 38	35 3 5 5 7 8	Qualifyehicle Additi group Eligible Capital Total c Additi I capit Investr Recipt Investr Investr Investr Investr Total c Signiff the scc	ying Additional Tier 1 instruments plus related stock surplus issued by special purpose and other equivalent entities or and Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) the Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1 of which: instruments issued by subsidiaries subject to phase out from Additional Tier 1 of which: instruments issued by subsidiaries subject to phase out of which: instruments issued by subsidiaries subject to phase out of which: foreign currency translation adjustments onal Tier 1 capital: instruments (D) tal: regulatory adjustments ments in own Additional Tier 1 instruments ocal cross-holdings in Additional Tier 1 instruments ments in the capital of banking, financial and insurance entities that are outside the scope of tory consolidation, net of eligible short positions, where the bank does not own more than the tapital of banking, financial and insurance entities that are outside ope of regulatory consolidation (net of eligible short positions) of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out enters in the capital of the capital regulatory adjustments subject to phase-out enters in the capital fixed assets recognized as a result of a merger of which: capital increase due to securitization transactions	31,703 1,192,029 1,192,029 - (32,396) (32,396) 1,491,336 - - 105 58,817 39,046 14,083		29,117 1,193,555 1,193,555 (26,251) (26,251) 1,496,421 177 58,370 34,349 5,487	
33+3 33 35 36 40 40	335 35 5 5 5 5 7 7 7 3 3 5 5 5 5 5 5 5 5	Qualifyehicle Additit group Eligible Capital C	ying Additional Tier 1 instruments plus related stock surplus issued by special purpose and other equivalent entities or onal Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) the Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1 of which: instruments issued by subsidiaries subject to phase out of items included in Additional Tier 1 capital: instruments subject to phase-out arrangements of which: foreign currency translation adjustments onal Tier 1 capital: instruments (D) the regulatory adjustments ments in own Additional Tier 1 instruments ocal cross-holdings in Additional Tier 1 instruments ments in the capital of banking, financial and insurance entities that are outside the scope of forcy consolidation, net of eligible short positions, where the bank does not own more than for the issued common share capital of the entity (amount above 10% threshold) cant investments the capital of banking, financial and insurance entities that are outside ope of regulatory consolidation (net of eligible short positions) of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out ements of which: goodwill equivalent of which: capital increase due to securitization transactions of which: Sow of excess of expected losses relative to eligible reserves by banks adopting internal ratings-based approach	31,703 1,192,029 1,192,029 (32,396) (32,396) 1,491,336 - - 105 58,817 39,046 14,083 16,261		29,117 1,193,555 1,193,555 (26,251) (26,251) 1,496,421 177 58,370 34,349 5,487 16,764	
33+35 333 35 36 36 40 40 42	335 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	Qualifyehicle Additi Fotal of Additi Total of Additi Invests Recipr Invests Recip	ying Additional Tier 1 instruments plus related stock surplus issued by special purpose and other equivalent entities or and Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) the Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1 of which: instruments issued by subsidiaries subject to phase out from Additional Tier 1 of which: instruments issued by subsidiaries subject to phase out of which: instruments issued by subsidiaries subject to phase-out arrangements of which: foreign currency translation adjustments on and Tier 1 capital: instruments (D) tal: regulatory adjustments ments in own Additional Tier 1 instruments ments in own Additional Tier 1 instruments ments in the capital of banking, financial and insurance entities that are outside the scope of tory consolidation, net of eligible short positions, where the bank does not own more than the taissued common share capital of banking, financial and insurance entities that are outside ope of regulatory consolidation (net of eligible short positions) of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out ements of which: goodwill equivalent of which: intangible fixed assets recognized as a result of a merger of which: capital increase due to securitization transactions of which: S0% of excess of expected losses relative to eligible reserves by banks adopting internal ratings-based approach	31,703 1,192,029 1,192,029 - (32,396) (32,396) 1,491,336 105 58,817 39,046 14,083 16,261 57 8,644		29,117 1,193,555 1,193,555 - (26,251) (26,251) 1,496,421 177 58,370 34,349 5,487 16,764 61 12,035	
33+3 33 35 36 36 36 ddition 37 38 39 40	335 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	Qualifyehicle Additi Group Eligiblic Capital Total of Additi I capit Investr Recipp Investr Recipt Investr In	ying Additional Tier 1 instruments plus related stock surplus issued by special purpose and other equivalent entities onal Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) the Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1 of which: instruments issued by subsidiaries subject to phase out of items included in Additional Tier 1 capital: instruments subject to phase-out arrangements of which: foreign currency translation adjustments onal Tier 1 capital: instruments (D) alt regulatory adjustments ments in own Additional Tier 1 instruments ocal cross-holdings in Additional Tier 1 instruments ments in the capital of banking, financial and insurance entities that are outside the scope of forcy consolidation, net of eligible short positions, where the bank does not own more than for the issued common share capital of the entity (amount above 10% threshold) cant investments in the capital of banking, financial and insurance entities that are outside ope of regulatory consolidation (net of eligible short positions) of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out ements of which: goodwill equivalent of which: goodwill equivalent of which: capital increase due to securitization transactions of which: 50% of excess of expected losses relative to eligible reserves by banks adopting internal ratings-based approach utory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions onal Tier 1 capital: regulatory adjustments (E)	31,703 1,192,029 1,192,029 - (32,396) (32,396) 1,491,336 - - 105 58,817 39,046 14,083 16,261 57		29,117 1,193,555 1,193,555 (26,251) (26,251) 1,496,421 177 58,370 34,349 5,487 16,764 61	20 87,55
33+3 33 35 36 36 36 37 38 39 40	335 35 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	Qualifyehicle Additi Total of Eligible Capital Total of Invests Recipt Invests Inve	ying Additional Tier 1 instruments plus related stock surplus issued by special purpose and other equivalent entities or and Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) the Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1 of which: instruments issued by subsidiaries subject to phase out from Additional Tier 1 of which: instruments issued by subsidiaries subject to phase out of which: instruments issued by subsidiaries subject to phase-out arrangements of which: foreign currency translation adjustments on and Tier 1 capital: instruments (D) tal: regulatory adjustments ments in own Additional Tier 1 instruments ments in own Additional Tier 1 instruments ments in the capital of banking, financial and insurance entities that are outside the scope of tory consolidation, net of eligible short positions, where the bank does not own more than the taissued common share capital of banking, financial and insurance entities that are outside ope of regulatory consolidation (net of eligible short positions) of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out ements of which: goodwill equivalent of which: intangible fixed assets recognized as a result of a merger of which: capital increase due to securitization transactions of which: S0% of excess of expected losses relative to eligible reserves by banks adopting internal ratings-based approach	31,703 1,192,029 1,192,029 - (32,396) (32,396) 1,491,336 105 58,817 39,046 14,083 16,261 57 8,644		29,117 1,193,555 1,193,555 - (26,251) (26,251) 1,496,421 177 58,370 34,349 5,487 16,764 61 12,035	

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				[Consolidated]	,	in million yen, in percentage)
Basel III			As of December 31,	Amounts excluded under	As of September 30,	Amounts excluded under
Template No.		Items	2015	transitional arrangements	2015	transitional arrangements
Tier 2 capital: i	nstrum	nents and provisions (4)				
		tly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as				
		under applicable accounting standards and the breakdown				
46		ription rights to Tier 2 instruments tly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as	-		-	
		ties under applicable accounting standards	325,405		200,000	
		instruments plus related stock surplus issued by special purpose vehicles and other	180,810		179,955	
		alent entities instruments issued by subsidiaries and held by third parties (amount allowed in group Tier				
48-49	2)	instruments issued by substdiaries and field by third parties (amount arrowed in group Tier	9,835		9,190	
47+49	Eligib	le Tier 2 capital instruments subject to phase-out arrangements included in Tier 2:	993,048		1,031,810	
	instru	ments and provisions	-			
47	ŀ	of which: directly issued capital instruments subject to phase out from Tier 2 of which: instruments issued by subsidiaries subject to phase out	180,810 812,238		179,955 851,855	
50	Total	of general allowance for loan losses and eligible provisions included in Tier 2	5,284		5,321	
50a	İ	of which: general allowance for loan losses	5,284		5,321	
50b	T-4-1	of which: eligible provisions	-		-	
		of items included in Tier 2 capital: instruments and provisions subject to phase-out	646,965		595,993	
		of which: 45% of unrealized gains on other securities	588,436		537,310	
		of which: 45% of revaluation reserve for land	58,529		58,683	
51		capital: instruments and provisions (H) ory adjustments	2,161,349		2,022,270	
		ments in own Tier 2 instruments	120	180	400	600
53		rocal cross-holdings in Tier 2 instruments	-	-	=	-
54	regula	ments in the capital of banking, financial and insurance entities that are outside the scope of tory consolidation, net of eligible short positions, where the bank does not own more than of the issued common share capital of the entity (amount above the 10% threshold)	31,994	47,992	47,465	71,198
55		icant investments in the capital banking, financial and insurance entities that are outside the of regulatory consolidation (net of eligible short positions)	-		-	
	Total	of items included in Tier 2 capital: regulatory adjustments subject to phase-out arrangements	115,402		120,639	
	İ	of which: investments in the capital banking, financial and insurance entities	106,758		108,603	
	Ī	of which: 50% of excess of expected losses relative to eligible reserves by banks adopting	8,644		12,035	
57	Tion 2	internal ratings-based approach capital: regulatory adjustments (I)	147,517		168,504	
Tier 2 capital (capital. regulatory adjustments (1)	147,517		100,304	
58		capital (T2) ((H)-(I)) (J)	2,013,832		1,853,765	
Total capital (T 59			9,929,131		9,596,102	
Risk weighted		capital ($TC = T1 + T2$) ((G) + (J)) (K) (5)	9,929,131		9,390,102	
		of items included in risk weighted assets subject to phase-out arrangements	820,330		859,464	
	•	of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	287,361		267,735	
		of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	6,339		7,097	
	1	of which: net defined benefit asset	320,503		314,717	
		of which: investments in the capital banking, financial and insurance entities	206,126		269,913	
60 Capital ratio (co		veighted assets (L)	63,291,700		62,309,276	
61		non Equity Tier 1 capital ratio (consolidated) ((C)/(L))	10.30%		10.17%	
62		capital ratio (consolidated) ((G)/(L))	12.50%		12.42%	
63 Regulatory adju		capital ratio (consolidated) ((K)/(L))	15.68%		15.40%	
		ignificant investments in the capital of other financials that are below the thresholds for				
72	deduc	tion (before risk weighting) The common stock of financials that are below the thresholds for	690,503		669,722	
73	deduc	tion (before risk weighting)	93,712		152,389	
74		gage servicing rights that are below the thresholds for deduction (before risk weighting) red tax assets arising from temporary differences that are below the thresholds for deduction	-		-	
75		re risk weighting)	67,359		76,167	
		Tier 2 capital: instruments and provisions (7)				
76 77		sions (general allowance for loan losses) n inclusion of provisions (general allowance for loan losses)	5,284 46,701		5,321 46,560	
	_	sions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based	40,701		40,300	
78	approa	ach (prior to application of cap) (if the amount is negative, report as "nil")	-		-	
79		or inclusion of provisions in Tier 2 under internal ratings-based approach	310,128		304,483	
Capital instrum 82		abject to phase-out arrangements (8) In cap on AT1 instruments subject to phase-out arrangements	1,458,197		1,458,197	
	_	int cap on ATT institutions subject to phase-out arrangements int excluded from ATT due to cap (excess over cap after redemptions and maturities) (if the	1,430,197		1,430,197	
83	amoui	nt is negative, report as "nil")	-		-	
84		nt cap on T2 instruments subject to phase-out arrangements int excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the	1,180,942		1,180,942	
85		in excluded from 12 due to cap (excess over cap after redemptions and maturities) (if the nt is negative, report as "nil")	-		-	