Composition of Capital Disclosure

Mizuho Financial Group [Consolidated] As of December 31, 2016

						(i	in million yen, in percentage
Basel II Templa			Items		Amounts excluded under transitional arrangements	As of September 30, 2016	Amounts excluded under transitional arrangements
			1 capital: instruments and reserves (1)				
	1c-26 a	Direct	ly issued qualifying common share capital plus related stock surplus and retained earnings of which: capital and stock surplus	6,900,462 3,390,725		6,730,792 3,367,574	
	2	ŀ	of which: retained earnings	3,514,612		3,463,490	
1	с	İ	of which: treasury stock (-)	4,875		5,098	
2	.6	ŀ	of which: national specific regulatory adjustments (earnings to be distributed) (-)	-		95,173	
1	b	Subsc	of which: other than above ription rights to common shares	1,754		1,754	
3			nulated other comprehensive income and other disclosed reserves	876,352	584,234	856,425	570,950
:	5		non share capital issued by subsidiaries and held by third parties (amount allowed in group	33,224		14,954	
		CET1	of items included in Common Equity Tier 1 capital: instruments and reserves subject to	36,557		33,263	
		phase-	out arrangements 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	36,557		33,263	
	5		non Equity Tier 1 capital: instruments and reserves (A)	7,848,350		7,637,189	
			1 capital: regulatory adjustments (2) intangible assets (net of related tax liability, excluding those relating to mortgage servicing	1			
8-	+9	rights)		451,911	301,274	383,779	255,853
8	8	1	of which: goodwill (net of related tax liability, including those equivalent)	60,209	40,139	30,506	20,337
9	9		of which: other intangibles other than goodwill and mortgage servicing rights (net of related	391,701	261,134	353,273	235,515
		D-f	tax liability)	3,1,701	201,131	303,273	255,515
1	0		red tax assets that rely on future profitability excluding those arising from temporary ences (net of related tax liability)	26,412	17,608	35,461	23,641
	1		red gains or losses on derivatives under hedge accounting	20,277	13,518	100,246	66,831
	3		all of eligible provisions to expected losses	41,814 42	27,874 28	40,278	26,855
	4		and losses due to changes in own credit risk on fair valued liabilities	1,526	1,017	1,047	30 698
	5		fined benefit asset	286,241	190,827	280,679	187,119
	6	Invest	ments in own shares (excluding those reported in the net assets section)	3,726	2,484	1,594	1,062
1	7	_	rocal cross-holdings in common equity	-	=	-	=
1	8	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 f the issued share capital (amount above the 10% threshold)	55,086	36,724	24,658	16,438
19+2		Amou	nt exceeding the 10% threshold on specified items	-	-	-	-
	9	ļ	of which: significant investments in the common stock of financials	-	-	-	-
		ŀ	of which: mortgage servicing rights	-	<u> </u>	-	=
2	.1		of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	-	-
2	2	Amou	nt exceeding the 15% threshold on specified items	=	=		ē
2		ļ	of which: significant investments in the common stock of financials	-	-	-	-
	4	ŀ	of which: mortgage servicing rights	-	-	-	-
2	15		of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	-	-
2	:7		atory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and	=			
2			to cover deductions	007.020		0.77.702	
			non Equity Tier 1 capital: regulatory adjustments (B) 1 capital (CET1)	887,039		867,792	
	9		non Equity Tier 1 capital (CET1) ((A)-(B)) (C)	6,961,310		6,769,396	
Additio	nal Tier		tal: instruments (3)				
	31a		ly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: ied as equity under applicable accounting standards and the breakdown	-		-	
	31b		ription rights to Additional Tier 1 instruments				
30			1 0			-	
	32	classif	ly issued qualifying Additional Tier 1 instruments plus related stock surplus of which:	760,000		7.00.000	
			ried as liabilities under applicable accounting standards	760,000		760,000	
		Qualif	ied as liabilities under applicable accounting standards ying Additional Tier 1 instruments plus related stock surplus issued by special purpose	760,000		760,000	
34-		Qualif vehicl	ied as liabilities under applicable accounting standards ying Additional Tier 1 instruments plus related stock surplus issued by special purpose es and other equivalent entities	-		-	
	-35	Qualif vehicl	ied as liabilities under applicable accounting standards 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	760,000 - 35,940		760,000 - 30,890	
33.		Qualif vehicl Additi group Eligib	ied as liabilities under applicable accounting standards 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) le Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1	35,940		30,890	
	+35	Qualif vehicl Additi group Eligib	ied as liabilities under applicable accounting standards 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) le Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 instruments	35,940 577,500		30,890 577,500	
3	+35	Qualif vehicl Additi group Eligib	ied as liabilities under applicable accounting standards 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) le Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 le instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1	35,940		30,890	
3	+35	Qualif vehicl Additi group Eligib capita	ied as liabilities under applicable accounting standards 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) le Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 l: 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	35,940 577,500 577,500		30,890 577,500 577,500	
3	+35	Qualif vehicl Additi group Eligib capita	ied as liabilities under applicable accounting standards 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) le 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	35,940 577,500 577,500 - (35,359)		30,890 577,500 577,500 - (34,360)	
3	+35	Qualif vehicl Additi group Eligib capital	ied as liabilities under applicable accounting standards 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) le 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	35,940 577,500 577,500 - (35,359) (35,359)		30,890 577,500 577,500 - (34,360)	
3 3	+35	Qualif vehicl Additi group Eligib capital Total	ied as liabilities under applicable accounting standards 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) le 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)	35,940 577,500 577,500 - (35,359)		30,890 577,500 577,500 - (34,360)	
3 3	+35 3 55 66 onal Tier	Qualif vehicl Additi group Eligib capital Total d	ied as liabilities under applicable accounting standards 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) le 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	35,940 577,500 577,500 - (35,359) (35,359)		30,890 577,500 577,500 - (34,360)	
3 3 Additio	+35 3 55 66 67 77	Qualif vehicl Additi group Eligib capital Total d Additi	ied as liabilities under applicable accounting standards 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) le Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 t 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	35,940 577,500 577,500 - (35,359) (35,359)		30,890 577,500 577,500 - (34,360)	
3 Additio	+35 3 55 66 onal Tier 77	Qualify vehicle Additing a proup Eligiby capital and Additing a proup Invest Recipilation and Additing a property and a proper	ied as liabilities under applicable accounting standards 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) le Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 is 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 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	35,940 577,500 577,500 - (35,359) (35,359)		30,890 577,500 577,500 - (34,360)	44
3 3 Additio 3 3	+35 3 55 66 onal Tier 77	Qualif vehicl Additi group Eligib capital Total additi I capi Invest Recipi Invest regula 10% of Signiff	ied as liabilities under applicable accounting standards 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) le 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 rocal 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 of 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	35,940 577,500 577,500 - (35,359) (35,359) 1,338,080	27	30,890 577,500 577,500 - (34,360) (34,360) 1,334,030	44
3 3 Additio 3 3	+35 33 55 66 mal Tier 77 88	Qualifyehical Additti group Eligib capital Total Additti Invest Recipi Invest regula 10% o Signiff the sco	ried as liabilities under applicable accounting standards 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) le Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 i 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 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 of the issued common share capital of the entity (amount above 10% threshold)	35,940 577,500 577,500 - (35,359) (35,359) 1,338,080 - - 41 88,200		30,890 577,500 577,500 - (34,360) (34,360) 1,334,030 - - - - - - - - - - - - -	
3 3 Additio 3 3	+35 33 55 66 mal Tier 77 88	Qualifyehical Addition and the second and the secon	ried as liabilities under applicable accounting standards 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) le Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 t: 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 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 of 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	35,940 577,500 577,500 - (35,359) (33,359) 1,338,080 - - 41 88,200 68,037		30,890 577,500 577,500 - (34,360) (34,360) 1,334,030 - - - - - - - - - - - - -	
3 3 Additio 3 3	+35 33 55 66 mal Tier 77 88	Qualifyehical Addition and the second and the secon	ied as liabilities under applicable accounting standards 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) le 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 rocal 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 of 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: goodwill equivalent	35,940 577,500 577,500 - (35,359) (35,359) 1,338,080 - - 41 88,200 68,037 29,947		30,890 577,500 577,500 - (34,360) (34,360) 1,334,030 - - - - - - - - - - - - -	
3 3 Additio 3 3	+35 33 55 66 mal Tier 77 88	Qualifyehical Addition and the second and the secon	ied as liabilities under applicable accounting standards 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) le 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 rocal 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 of the issued common share capital of the entity (amount above 10% threshold) ciacult 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	35,940 577,500 577,500 - (35,359) (35,359) 1,338,080 - - 41 88,200 68,037 29,947 24,123		30,890 577,500 577,500 - (34,360) (34,360) 1,334,030 - - 66 88,200 32,630 9,078 10,095	
3 3 Additio 3 3	+35 33 55 66 mal Tier 77 88	Qualifyehical Addition and the second and the secon	ied as liabilities under applicable accounting standards 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) le 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 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 if the issued common share capital of banking, financial and insurance entities that are outside tope 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: intangible fixed assets recognized as a result of a merger of which: capital increase due to securitization transactions	35,940 577,500 577,500 - (35,359) (35,359) 1,338,080 - - 41 88,200 68,037 29,947 24,123 28		30,890 577,500 577,500 - (34,360) (34,360) 1,334,030 - - - - - - - - - - - - -	
3 3 Additio 3 3	+35 33 55 66 mal Tier 77 88	Qualifyehical Addition and the second and the secon	ied as liabilities under applicable accounting standards 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) le 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 rocal 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 of the issued common share capital of the entity (amount above 10% threshold) ciacult 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	35,940 577,500 577,500 - (35,359) (35,359) 1,338,080 - - 41 88,200 68,037 29,947 24,123		30,890 577,500 577,500 - (34,360) (34,360) 1,334,030 - - 66 88,200 32,630 9,078 10,095	
3 3 3 Additio 3 3 3 4 4	+35 33 55 66 mal Tier 77 88	Qualifyehicle Additi group Eligib capita Additi 1 capi Invest Recipi Invest Recipi Signif the sc Total arrang	ried as liabilities under applicable accounting standards 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) le Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 l: 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 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 oreal 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 of 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: goodwill equivalent 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: 50% of excess of expected losses relative to eligible reserves by banks adopting	35,940 577,500 577,500 - (35,359) (35,359) 1,338,080 - - 41 88,200 68,037 29,947 24,123 28		30,890 577,500 577,500 - (34,360) (34,360) 1,334,030 - - - - - - - - - - - - -	
3 3 3 Additio 3 3 3 4 4	+35 33 35 5 66 66 67 77 77 78 8 9 9 9 9 9 9 9 9	Qualifyehical Additive Additiv	ied as liabilities under applicable accounting standards 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) le 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 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 if the issued common share capital of benking, financial and insurance entities that are outside tope 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: intangible fixed assets recognized as a result of a merger 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 atory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	35,940 577,500 577,500 - (35,359) (35,359) 1,338,080 - - 41 88,200 68,037 29,947 24,123 28		30,890 577,500 577,500 - (34,360) (34,360) 1,334,030 - - - - - - - - - - - - -	
33 Additio 33 34 44 44 Additio	+35 3 3 5 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	Qualifyehical Additit 1 capital 10% of Signifi the second arrang Regul. Additit 1 capital 10% of Additit 10% of	ied as liabilities under applicable accounting standards 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) le 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 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 rocal 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 of 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: goodwill equivalent 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 atory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions onal Tier 1 capital: regulatory adjustments (E)	35,940 577,500 577,500 - (35,359) (35,359) 1,338,080 - - 41 88,200 68,037 29,947 24,123 28 13,938		30,890 577,500 577,500 - (34,360) (34,360) 1,334,030 - - - 66 88,200 32,630 9,078 10,095 30 13,426	
3 3 3 Additio 3 3 3 4 4 4 4 Additio 4 4 4 Additio 4 4	+35 33 55 56 66 67 77 78 78 79 9 9 9 9 9 9 9 9	Qualifyehical Addition of the second of the	ied as liabilities under applicable accounting standards 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) le 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 rocal 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 of 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 tope 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: 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 atory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions onal Tier 1 capital: regulatory adjustments (E) tal (AT1) onal Tier 1 capital: (D)-(E) (F)	35,940 577,500 577,500 - (35,359) (35,359) 1,338,080 41 88,200 68,037 29,947 24,123 28 13,938		30,890 577,500 577,500 - (34,360) (34,360) 1,334,030 - - - 66 88,200 32,630 9,078 10,095 30 13,426	
3 3 3 Additio 3 3 3 4 4 4 4 4 Additio 4 7 Tier 1 c 1 c 1 c 1 c 1 c 1 c 1 c 1 c 1 c 1	+35 33 55 56 66 67 77 78 78 79 9 9 9 9 9 9 9 9	Qualifyehical Addition of the second of the	ied as liabilities under applicable accounting standards 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) le 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 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 rocal 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 of 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: goodwill equivalent 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 atory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions onal Tier 1 capital: regulatory adjustments (E)	35,940 577,500 577,500 - (35,359) (35,359) 1,338,080 - - 41 88,200 68,037 29,947 24,123 28 13,938		30,890 577,500 577,500 - (34,360) (34,360) 1,334,030 - - - 66 88,200 32,630 9,078 10,095 30 13,426	

1

(ın	million	ven.	. 1n	percentage)

Basel III Template No.	Items	As of December 31, 2016	Amounts excluded under transitional arrangements	As of September 30, 2016	Amounts excluded under transitional arrangements
Tier 2 capital: i	instruments and provisions (4)				
	Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as	_		-	
	equity under applicable accounting standards and the breakdown				
16	Subscription rights to Tier 2 instruments	-		-	
46	Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards	507,397		495,840	
	Tier 2 instruments plus related stock surplus issued by special purpose vehicles and other				
	equivalent entities	174,795		151,680	
	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier				
48-49	2)	9,431		10,481	
	Eligible Tier 2 capital instruments subject to phase-out arrangements included in Tier 2:				
47+49	instruments and provisions	889,526		884,083	
47	of which: directly issued capital instruments subject to phase out from Tier 2	174,771		151,680	
49	of which: instruments issued by subsidiaries subject to phase out	714,754		732,403	
50	Total of general allowance for loan losses and eligible provisions included in Tier 2	5,676		5,726	
50a	of which: general allowance for loan losses	5,676		5,726	
50b	of which: eligible provisions	-		-	
	Total of items included in Tier 2 capital: instruments and provisions subject to phase-out	250 540		222.124	
	arrangements	368,549		333,124	
	of which: 45% of unrealized gains on other securities	330,019		294,596	
	of which: 45% of revaluation reserve for land	38,530		38,527	
51	Tier 2 capital: instruments and provisions (H)	1,955,377		1,880,935	
Tier 2 capital:	regulatory adjustments				
52	Investments in own Tier 2 instruments	88	59	209	139
53	Reciprocal cross-holdings in Tier 2 instruments	-	-	-	-
	Investments in the capital of banking, financial and insurance entities that are outside the scope of				
54	regulatory consolidation, net of eligible short positions, where the bank does not own more than	23,553	15,702	11,541	7,694
	10% of the issued common share capital of the entity (amount above the 10% threshold)				
55	Significant investments in the capital banking, financial and insurance entities that are outside the				
55	scope of regulatory consolidation (net of eligible short positions)	-	-	-	-
	Total of items included in Tier 2 capital: regulatory adjustments subject to phase-out arrangements	83,633		83,844	
	Total of items included in Tier 2 capital, regulatory adjustments subject to phase-out arrangements	65,055		03,044	
	of which: investments in the capital banking, financial and insurance entities	69,695		70,418	
	of which: 50% of excess of expected losses relative to eligible reserves by banks adopting	13,938		13,426	
	internal ratings-based approach	13,936		13,420	
57	Tier 2 capital: regulatory adjustments (I)	107,275		95,596	
Tier 2 capital (
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,848,101		1,785,339	
58 Total capital (T	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2)				
58 Total capital (T 59	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital ($TC = T1 + T2$) ((G) + (J)) (K)	1,848,101 9,991,213		1,785,339 9,767,868	
58 Total capital (T	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5)	9,991,213		9,767,868	
58 Total capital (T 59	Tier 2 capital (T2) ((H)-(I)) (J) C = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements				
58 Total capital (T 59	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage	9,991,213		9,767,868	
58 Total capital (T 59	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	9,991,213		9,767,868 473,144	
58 Total capital (T 59	Tier 2 capital (T2) ((H)-(I)) (J)	9,991,213		9,767,868 473,144	
58 Total capital (T 59	Tier 2 capital (T2) ((H)-(I)) (J) C=T1+T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	9,991,213 522,722 237,010 17,608		9,767,868 473,144 225,420 23,641	
58 Total capital (T 59	Tier 2 capital (T2) ((H)-(I)) (J) C = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset	9,991,213 522,722 237,010 17,608 190,827		9,767,868 473,144 225,420 23,641 187,119	
58 Total capital (1 59 Risk weighted	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities	9,991,213 522,722 237,010 17,608 190,827 77,275		9,767,868 473,144 225,420 23,641 187,119 36,963	
58 Total capital (1 59 Risk weighted	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities Risk weighted assets (L)	9,991,213 522,722 237,010 17,608 190,827		9,767,868 473,144 225,420 23,641 187,119	
58 Total capital (1 59 Risk weighted 60 Capital ratio (c	Tier 2 capital (T2) ((H)-(I)) (J) C=T1+T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities Risk weighted assets (L) onsolidated)	9,991,213 522,722 237,010 17,608 190,827 77,275 64,665,113		9,767,868 473,144 225,420 23,641 187,119 36,963 61,648,482	
58 Total capital (1 59 Risk weighted	Tier 2 capital (T2) ((H)-(I)) (J) C = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities Risk weighted assets (L) onsolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	9,991,213 522,722 237,010 17,608 190,827 77,275 64,665,113		9,767,868 473,144 225,420 23,641 187,119 36,963 61,648,482	
58 Total capital (1 59 Risk weighted 60 Capital ratio (c	Tier 2 capital (T2) ((H)-(I)) (J) C = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities Risk weighted assets (L) common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L))	9,991,213 522,722 237,010 17,608 190,827 77,275 64,665,113 10,76% 12,59%		9,767,868 473,144 225,420 23,641 187,119 36,963 61,648,482 10,98% 12,94%	
58 Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities Risk weighted assets (L) consolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((K)/(L)) Total capital ratio (consolidated) ((K)/(L))	9,991,213 522,722 237,010 17,608 190,827 77,275 64,665,113		9,767,868 473,144 225,420 23,641 187,119 36,963 61,648,482	
58 Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities Risk weighted assets (L) consolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((K)/(L)) Total capital ratio (consolidated) ((K)/(L))	9,991,213 522,722 237,010 17,608 190,827 77,275 64,665,113 10,76% 12,59% 15,45%		9,767,868 473,144 225,420 23,641 187,119 36,963 61,648,482 10,98% 12,94% 15,84%	
58 Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63	Tier 2 capital (T2) ((H)-(I)) (J) C=T1+T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities Risk weighted assets (L) onsolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Tier 1 capital ratio (consolidated) ((K)/(L)) ustments (6)	9,991,213 522,722 237,010 17,608 190,827 77,275 64,665,113 10,76% 12,59%		9,767,868 473,144 225,420 23,641 187,119 36,963 61,648,482 10,98% 12,94%	
58 Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adj 72	Tier 2 capital (T2) ((H)-(I)) (J) C = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities Risk weighted assets (L) consolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) usuments (6) Non-significant investments in the capital of other financials that are below the thresholds for	9,991,213 522,722 237,010 17,608 190,827 77,275 64,665,113 10,76% 12,59% 15,45%		9,767,868 473,144 225,420 23,641 187,119 36,963 61,648,482 10,98% 12,94% 15,84%	
58 Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63	Tier 2 capital (T2) ((H)-(I)) (J) C = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities Risk weighted assets (L) consolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) sustments (6) Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	9,991,213 522,722 237,010 17,608 190,827 77,275 64,665,113 10,76% 12,59% 15,45%		9,767,868 473,144 225,420 23,641 187,119 36,963 61,648,482 10,98% 12,94% 15,84%	
58 Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adj 72	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities Risk weighted assets (L) consolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) ustments (6) Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of financials that are below the thresholds for	9,991,213 522,722 237,010 17,608 190,827 77,275 64,665,113 10,76% 12,59% 15,45%		9,767,868 473,144 225,420 23,641 187,119 36,963 61,648,482 10,98% 12,94% 15,84%	
58 Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adj 72 73 74	Tier 2 capital (T2) ((H)-(I)) (J) C=T1+T2) Total capital (TC=T1+T2) ((G)+(J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities Risk weighted assets (L) onsolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) ustments (6) Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	9,991,213 522,722 237,010 17,608 190,827 77,275 64,665,113 10,76% 12,59% 15,45% 700,937		9,767,868 473,144 225,420 23,641 187,119 36,963 61,648,482 10,98% 12,94% 15,84%	
58 Total capital (Total capital (Total capital (Total capital (Total capital (Total capital ratio (Cotal capital ratio (Cotal capital ratio (Cotal capital cap	Tier 2 capital (T2) ((H)-(I)) (J) C = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset Of which: ret defined benefit asset Or which: ret defined benefit asset Or which: ret defined benefit asset To ret asset (J) Onsolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((K)/(L)) Tier 1 capital ratio (consolidated) ((K)/(L)) ustments (6) Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting) Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	9,991,213 522,722 237,010 17,608 190,827 77,275 64,665,113 10,76% 12,59% 15,45%		9,767,868 473,144 225,420 23,641 187,119 36,963 61,648,482 10,98% 12,94% 15,84%	
58 Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adj 72 73 74 75	Tier 2 capital (T2) ((H)-(I)) (J) C = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities Risk weighted assets (L) consolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) sustments (6) Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction	9,991,213 522,722 237,010 17,608 190,827 77,275 64,665,113 10,76% 12,59% 15,45% 700,937		9,767,868 473,144 225,420 23,641 187,119 36,963 61,648,482 10,98% 12,94% 15,84%	
58 Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adj 72 73 74 75	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities Risk weighted assets (L) consolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) ustments (6) Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of financials 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)	9,991,213 522,722 237,010 17,608 190,827 77,275 64,665,113 10,76% 12,59% 15,45% 700,937		9,767,868 473,144 225,420 23,641 187,119 36,963 61,648,482 10,98% 12,94% 15,84%	
58 Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adj 72 73 74 75 Provisions incl	Tier 2 capital (T2) ((H)-(I)) (J) C = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: net defined benefit asset of which: net defined benefit asset Of which: assets (L) consolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) ustments (6) Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of financials 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) Provisions (general allowance for loan losses)	9,991,213 522,722 237,010 17,608 190,827 77,275 64,665,113 10,76% 12,59% 15,45% 700,937 106,888		9,767,868 473,144 225,420 23,641 187,119 36,963 61,648,482 10,98% 12,94% 15,84% 676,959 117,422	
58 Total capital (1 59 Risk weighted 60 Capital ratio (e 61 62 63 Regulatory adj 72 73 74 75 Provisions incl 76 77	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities Risk weighted assets (L) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) ustments (6) Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of financials 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)	9,991,213 522,722 237,010 17,608 190,827 77,275 64,665,113 10,76% 12,59% 15,45% 700,937 106,888 - 163,909		9,767,868 473,144 225,420 23,641 187,119 36,963 61,648,482 10,98% 12,94% 15,84% 676,959 117,422 122,634	
58 Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adj 72 73 74 75 Provisions incl 76	Tier 2 capital (T2) ((H)-(I)) (J) C = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: net defined benefit asset of which: net defined benefit asset Of which: assets (L) consolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) ustments (6) Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of financials 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) Provisions (general allowance for loan losses)	9,991,213 522,722 237,010 17,608 190,827 77,275 64,665,113 10,76% 12,59% 15,45% 700,937 106,888 - 163,909		9,767,868 473,144 225,420 23,641 187,119 36,963 61,648,482 10,98% 12,94% 15,84% 676,959 117,422 122,634	
58 Total capital (1 59 Risk weighted 60 Capital ratio (e 61 62 63 Regulatory adj 72 73 74 75 Provisions incl 76 77	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities Risk weighted assets (L) consolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) ustments (6) Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of financials 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) Provisions (general allowance for loan losses) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based	9,991,213 522,722 237,010 17,608 190,827 77,275 64,665,113 10,76% 12,59% 15,45% 700,937 106,888 - 163,909		9,767,868 473,144 225,420 23,641 187,119 36,963 61,648,482 10,98% 12,94% 15,84% 676,959 117,422 122,634	
58 Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adj 72 73 74 75 Provisions incl 76 77 78 79	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities Risk weighted assets (L) onsolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) ustments (6) Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of financials 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) uded in Tier 2 capital: instruments and provisions (7) Provisions (general allowance for loan losses) Cap on inclusion of provisions (general allowance for loan losses) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")	9,991,213 522,722 237,010 17,608 190,827 77,275 64,665,113 10,76% 12,59% 15,45% 700,937 106,888 163,909 5,676 53,885		9,767,868 473,144 225,420 23,641 187,119 36,963 61,648,482 10,98% 12,94% 15,84% 676,959 117,422 122,634 5,726 46,690	
58 Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adj 72 73 74 75 Provisions incl 76 77 78 79	Tier 2 capital (T2) ((H)-(I)) (J) C = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities Risk weighted assets (L) onsolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Tiotal capital ratio (consolidated) ((K)/(L)) ustments (6) Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of financials 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) uded in Tier 2 capital: instruments and provisions (7) Provisions (general allowance for loan losses) Cap on inclusion of provisions (general allowance for loan losses) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil") Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	9,991,213 522,722 237,010 17,608 190,827 77,275 64,665,113 10,76% 12,59% 15,45% 700,937 106,888 163,909 5,676 53,885		9,767,868 473,144 225,420 23,641 187,119 36,963 61,648,482 10,98% 12,94% 15,84% 676,959 117,422 122,634 5,726 46,690	
58 Total capital (1 59) Risk weighted 60 Capital ratio (c 61 62 63) Regulatory adj 72 73 74 75 Provisions incl 76 77 78 79 Capital instrum 82	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities Risk weighted assets (L) consolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) ustments (6) Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of financials 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) Provisions (general allowance for loan losses) Cap on inclusion of provisions (general allowance for loan losses) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil") 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")	9,991,213 522,722 237,010 17,608 190,827 77,275 64,665,113 10.76% 12.59% 15.45% 700,937 106,888 - 163,909 5,676 53,885		9,767,868 473,144 225,420 23,641 187,119 36,963 61,648,482 10,98% 12,94% 15,84% 676,959 117,422 - 122,634 5,726 46,690 - 296,588	
58 Total capital (159 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adj 72 73 74 75 Provisions incl 76 77 78 79 Capital instrum	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities Risk weighted assets (L) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) ustments (6) Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of financials 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 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) Total capital instruments and provisions (7) Provisions (general allowance for loan losses) Cap on inclusion of provisions (general allowance for loan losses) 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") Cap for inclusion of provisions in Tier 2 under internal ratings-based app	9,991,213 522,722 237,010 17,608 190,827 77,275 64,665,113 10.76% 12.59% 15.45% 700,937 106,888 - 163,909 5,676 53,885		9,767,868 473,144 225,420 23,641 187,119 36,963 61,648,482 10,98% 12,94% 15,84% 676,959 117,422 - 122,634 5,726 46,690 - 296,588	
58 Total capital (1 59) Risk weighted 60 Capital ratio (c 61 62 63) Regulatory adj 72 73 74 75 Provisions incl 76 77 78 79 Capital instrum 82	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities Risk weighted assets (L) onsolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Total capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) ustments (6) Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of financials 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) uded in Tier 2 capital: instruments and provisions (7) Provisions (general allowance for loan losses) Cap on inclusion of provisions (general allowance for loan losses) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil") Current cap on AT1 instruments subject to phase-out arrangements Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the	9,991,213 522,722 237,010 17,608 190,827 77,275 64,665,113 10.76% 12.59% 15.45% 700,937 106,888 - 163,909 5,676 53,885		9,767,868 473,144 225,420 23,641 187,119 36,963 61,648,482 10,98% 12,94% 15,84% 676,959 117,422 122,634 5,726 46,690 296,588	
58 Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adj 72 73 74 75 Provisions incl 76 77 78 79 Capital instrum 82 83 84	Tier 2 capital (T2) ((H)-(I)) (J) C = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: investments in the capital banking, financial and insurance entities Risk weighted assets (L) onsolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Tiotal capital ratio (consolidated) ((K)/(L)) ustments (6) Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of financials 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) uded in Tier 2 capital: instruments and provisions (7) Provisions (general allowance for loan losses) Cap on inclusion of provisions (general allowance for loan losses) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil") Cap for inclusion of provisions in Tier 2 under internal ratings-based approach ents subject to phase-out arrangements (8) Current cap on AT1 instruments subject to phase-out arrangements Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil"	9,991,213 522,722 237,010 17,608 190,827 77,275 64,665,113 10,76% 12,59% 15,45% 700,937 106,888 - 163,909 5,676 53,885 - 312,618 1,249,883		9,767,868 473,144 225,420 23,641 187,119 36,963 61,648,482 10,98% 12,94% 15,84% 676,959 117,422 122,634 5,726 46,690 296,588 1,249,883	
58 Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adj 72 73 74 75 Provisions incl 76 77 78 79 Capital instrum 82 83	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities Risk weighted assets (L) consolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) ustments (6) Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of financials 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 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) Cap on inclusion of provisions (general allowance for loan losses) Provisions (general allowance for loan losses) Cap on inclusion of provisions in Tier 2 under 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 subject to phase-out arrangements Am	9,991,213 522,722 237,010 17,608 190,827 77,275 64,665,113 10,76% 12,59% 15,45% 700,937 106,888 - 163,909 5,676 53,885 - 312,618 1,249,883		9,767,868 473,144 225,420 23,641 187,119 36,963 61,648,482 10,98% 12,94% 15,84% 676,959 117,422 122,634 5,726 46,690 296,588 1,249,883	