Composition of Capital Disclosure

Mizuho Trust & Banking [Consolidated] As of December 31, 2016

			, 2010			(:	n million yen, in percentage
Basel II Templa			Items	As of December 31, 2016	Amounts excluded under transitional arrangements	As of September 30, 2016	Amounts excluded under transitional arrangements
Commo	on Equity	y Tier	1 capital: instruments and reserves (1)				
1a+2-	-1c-26	Direct	tly issued qualifying common share capital plus related stock surplus and retained earnings	457,116		449,116	
	la	ļ	of which: capital and stock surplus	262,967		262,967	
	2		of which: retained earnings	194,148		186,148	
	lc		of which: treasury stock (-)	-		-	
2	26	ŀ	of which: national specific regulatory adjustments (earnings to be distributed) (-)	=		=	
- 1	11-	C	of which: other than above	-		-	
			cription rights to common shares mulated other comprehensive income and other disclosed reserves	55 170	26.706	48,764	22.500
-			mutated other comprehensive income and other disclosed reserves non share capital issued by subsidiaries and held by third parties (amount allowed in group	55,179	36,786	48,764	32,509
		CET1		-		-	
			of items included in Common Equity Tier 1 capital: instruments and reserves subject to		$\overline{}$		
			e-out arrangements	1,904		1,804	
		r .	of which: amount allowed in group CET1 capital subject to phase-out arrangements on		$\overline{}$		
			common share capital issued by subsidiaries and held by third parties	1,904		1,804	
_	6	Comp	non Equity Tier 1 capital: instruments and reserves (A)	514,200		499,685	
			1 capital: regulatory adjustments (2)	311,200		157,003	
			intangible assets (net of related tax liability, excluding those relating to mortgage servicing				
8-		rights)		23,365	15,576	23,010	15,340
-	8	rigino,	of which: goodwill (net of related tax liability, including those equivalent)	9,388	6,258	9,511	6,341
		ŀ	of which: other intangibles other than goodwill and mortgage servicing rights (net of related	7,300	0,230	7,511	0,541
9	9		tax liability)	13,976	9,317	13,498	8,999
		Dofor	red tax assets that rely on future profitability excluding those arising from temporary				
1			rences (net of related tax liability)	43	29	40	27
1			red gains or losses on derivatives under hedge accounting	1,215	810	1,487	991
			fall of eligible provisions to expected losses	1,215	330	1,487	353
			rail of eligible provisions to expected losses	494	28	46	353
			ruzation gain on sale s and losses due to changes in own credit risk on fair valued liabilities	42	28	46	30
			efined benefit asset	18,237	12,158	17,719	11,813
			tments in own shares (excluding those reported in the Net assets section)	18,237	12,138	17,/19	11,613
			procal cross-holdings in common equity	,		-	-
- 1		•		-	-	-	-
1			tments in the capital of banking, financial and insurance entities that are outside the scope of atory consolidation, net of eligible short positions, where the bank does not own more than				
1			of the issued share capital (amount above the 10% threshold)	-	-	-	-
10.2			• ' '				
19+2		Amou	ant exceeding the 10% threshold on specified items	-	-	-	
	19		of which: significant investments in the common stock of financials	-	-	-	
	20		of which: mortgage servicing rights	-	-	-	-
	21		of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	-	-
			unt exceeding the 15% threshold on specified items	-	-	-	-
	23		of which: significant investments in the common stock of financials	-	-	-	-
	24		of which: mortgage servicing rights	-	-	-	-
2	25		of which: deferred tax assets arising from temporary differences (net of related tax liability)	-		-	
2			latory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and	4,970		5,184	
			2 to cover deductions		$\overline{}$		
			mon Equity Tier 1 capital: regulatory adjustments (B)	48,369		48,016	
			1 capital (CET1)	465,830		451,668	
			mon Equity Tier 1 capital (CET1) ((A)-(B)) (C)	403,830		431,008	
Additio		_	ital: instruments (3)				
	319		tly issued qualifying Additional Tier 1 instruments plus related stock surplus of which:	-		-	
			fied as equity under applicable accounting standards and the breakdown cription rights to Additional Tier 1 instruments				
20			1 0	-		-	
30			tly issued qualifying Additional Tier 1 instruments plus related stock surplus of which:	-		-	
	_		fied as liabilities under applicable accounting standards				
			fying Additional Tier 1 instruments plus related stock surplus issued by special purpose	-		-	
			les and other equivalent entities				
34	-35		tional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in	1,476		1,411	
			ATI)	-,.70		-,	
33-			ble Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1	_		_	
			al: instruments				
	33		of which: directly issued capital instruments subject to phase out from Additional Tier 1	-		-	
3	35	<u> </u>	of which: instruments issued by subsidiaries subject to phase out	-		-	
			of items included in Additional Tier 1 capital: instruments subject to phase-out arrangements	228		273	
			of which: foreign currency translation adjustments	228		273	
			tional Tier 1 capital: instruments (D)	1,704		1,684	
			ital: regulatory adjustments				
			tments in own Additional Tier 1 instruments	-	-	-	
3		•	orocal cross-holdings in Additional Tier 1 instruments	-	-	-	
		Invest	tments in the capital of banking, financial and insurance entities that are outside the scope of				
			atory consolidation, net of eligible short positions, where the bank does not own more than	-	-	-	-
3	39	regula					
3	39	regula	of the issued common share capital of the entity (amount above 10% threshold)				
	39	regula 10% o Signif	of the issued common share capital of the entity (amount above 10% threshold) ficant investments in the capital of banking, financial and insurance entities that are outside				
	39	regula 10% o Signif	of the issued common share capital of the entity (amount above 10% threshold)		-	-	
	39 40	regula 10% o Signif the sco	of the issued common share capital of the entity (amount above 10% threshold) ficant investments in the capital of banking, financial and insurance entities that are outside	-		- 2.000	
	39 40	regula 10% o Signif the sco	of the issued common share capital of the entity (amount above 10% threshold) ficant investments in the capital of banking, financial and insurance entities that are outside tope of regulatory consolidation (net of eligible short positions)	6,674		6,868	
	39 40	regula 10% o Signif the sco	of the issued common share capital of the entity (amount above 10% threshold) ficant 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	6,674 6,258		6,868 6,341	
	39 40	regula 10% o Signif the sco	of the issued common share capital of the entity (amount above 10% threshold) ficant 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 gements				
	39 40	regula 10% o Signif the sco	of the issued common share capital of the entity (amount above 10% threshold) ficant 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 gements of which: goodwill equivalent	6,258		6,341	
	39 40	regula 10% o Signif the sco	of the issued common share capital of the entity (amount above 10% threshold) ficant 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 gements of which: goodwill equivalent of which: intangible fixed assets recognized as a result of a merger of which: capital increase due to securitization transactions	6,258 222 28		6,341 320 30	
	39 40	regula 10% o Signif the sco	of the issued common share capital of the entity (amount above 10% threshold) ficant 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 gements 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	6,258 222		6,341 320	
4	40	regula 10% o Signif the sco Total arrang	of the issued common share capital of the entity (amount above 10% threshold) ficant investments in the capital of banking, financial and insurance entities that are outside cope of regulatory consolidation (net of eligible short positions) of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out gements 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	6,258 222 28		6,341 320 30	
4	40 42	regula 10% o Signif the sco Total arrang	of the issued common share capital of the entity (amount above 10% threshold) ficant 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 gements 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 latory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	6,258 222 28 164		6,341 320 30 175	
4 4 4	40 42 43	regula 10% o Signif the so Total arrang Regul Additi	of the issued common share capital of the entity (amount above 10% threshold) ficant 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 gements 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 latory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions tional Tier 1 capital: regulatory adjustments (E)	6,258 222 28		6,341 320 30	
4 4 dditio	40 40 42 43 onal Tier	regula 10% o Signif the sco Total arrang Regul Additi	of the issued common share capital of the entity (amount above 10% threshold) ficant 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 gements 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 latory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions tional Tier 1 capital: regulatory adjustments (E)	6,258 222 28 164		6,341 320 30 175	
4 4 dditio	40 40 42 43 onal Tier	regula 10% o Signif the so Total arrang Regul Additi	of the issued common share capital of the entity (amount above 10% threshold) ficant 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 gements 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 latory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions tional Tier 1 capital: regulatory adjustments (E) ital (AT1) itinal Tier 1 capital ((D)-(E)) (F)	6,258 222 28 164		6,341 320 30 175	
4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	40 40 42 43 500 al Tier 44 44 capital (T	Regul Additi	of the issued common share capital of the entity (amount above 10% threshold) ficant 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 gements 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 latory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions tional Tier 1 capital: regulatory adjustments (E)	6,258 222 28 164		6,341 320 30 175	

(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	-		-	
	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	-		-	
	Tier 2 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities	ı		=	
48-49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	347		332	
47+49	Eligible Tier 2 capital instruments subject to phase-out arrangements included in Tier 2: instruments and provisions	7,941		8,445	
47	of which: directly issued capital instruments subject to phase out from Tier 2	7,941		8,445	
49	of which: instruments issued by subsidiaries subject to phase out	-		-	
50	Total of general allowance for loan losses and eligible provisions included in Tier 2	106		120	
50a	of which: general allowance for loan losses	106		120	
50b	of which: eligible provisions	-		-	
	Total of items included in Tier 2 capital: instruments and provisions subject to phase-out arrangements	20,738		18,711	
	of which: 45% of unrealized gains on other securities	20,738		18,711	
51	Tier 2 capital: instruments and provisions (H)	29,134		27,609	
	regulatory adjustments	-,,,,,,,		2.,507	
52	Investments in own Tier 2 instruments	-	-	-	-
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 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 scope of regulatory consolidation (net of eligible short positions)	-	-	-	-
	Total of items included in Tier 2 capital: regulatory adjustments subject to phase-out arrangements	164		175	
	of which: investments in the capital banking, financial and insurance entities	-		-	
	of which: 50% of excess of expected losses relative to eligible reserves by banks adopting internal ratings-based approach	164		175	
57	Tier 2 capital: regulatory adjustments (I)	164		175	
Tier 2 capital (1	
58				27,433	
	Tier 2 capital (T2) ((H)-(I)) (J)	28,969		27,433	
Total capital (T	TC = T1 + T2)				
Total capital (T	TC = T1 + T2 Total capital ($TC = T1 + T2$) ((G) + (J)) (K)	28,969 494,799		479,102	
Total capital (T	TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5)	494,799		479,102	
Total capital (T	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				
Total capital (T	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)	494,799		479,102	
Total capital (T	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	494,799 21,283		479,102 20,518	
Total capital (T	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	494,799 21,283 9,095		20,518 8,678	
Total capital (1 59 Risk weighted	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	494,799 21,283 9,095 29 12,158		20,518 8,678 27 11,813	
Total capital (1 59 Risk weighted	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)	494,799 21,283 9,095 29		20,518 8,678 27	
Total capital (1 59) Risk weighted 60 Capital ratio (c	Total capital (TC = T1 + T2) ((G) + (J)) (K) 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)	494,799 21,283 9,095 29 12,158 - 2,478,851		20,518 8,678 27 11,813 2,401,347	
Total capital (1 59 Risk weighted 60 Capital ratio (c 61	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))	494,799 21,283 9,095 29 12,158 - 2,478,851 18,79%		20,518 8,678 27 11,813 - 2,401,347	
Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62	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))	494,799 21,283 9,095 29 12,158 - 2,478,851 18,79%		20,518 8,678 27 11,813 - 2,401,347 18.80%	
Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63 63	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))	494,799 21,283 9,095 29 12,158 - 2,478,851 18,79%		20,518 8,678 27 11,813 - 2,401,347	
Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62	Total capital (TC = T1 + T2) ((G) + (J)) (K) Total capital (TC = T1 + T2) ((G) + (J)) (K) 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)	494,799 21,283 9,095 29 12,158 - 2,478,851 18,79%		20,518 8,678 27 11,813 - 2,401,347 18.80%	
Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63 63	Total or 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)	494,799 21,283 9,095 29 12,158 - 2,478,851 18,79%		20,518 8,678 27 11,813 - 2,401,347 18.80%	
Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adj	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: 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	494,799 21,283 9,095 29 12,158 - 2,478,851 18.79% 19.96%		20,518 8,678 27 11,813 - 2,401,347 18.80% 19.95%	
Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adj 72	Total capital (TC = T1 + T2) ((G) + (J)) (K) Total capital (TC = T1 + T2) ((G) + (J)) (K) 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: intestments 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) Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	494,799 21,283 9,095 29 12,158 - 2,478,851 18.79% 19.96%		20,518 8,678 27 11,813 - 2,401,347 18.80% 19.95%	
Total capital (1 59) Risk weighted 60 Capital ratio (c 61 62 63) Regulatory adj 72 73 74 75	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)	494,799 21,283 9,095 29 12,158 - 2,478,851 18.79% 19.96%		20,518 8,678 27 11,813 - 2,401,347 18.80% 19.95%	
Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adj 72 73 74 75 Provisions incl	Total capital (TC = T1 + T2) ((G) + (J)) (K) Total capital (TC = T1 + T2) ((G) + (J)) (K) 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: 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) uded in Tier 2 capital: instruments and provisions (7)	494,799 21,283 9,095 29 12,158 - 2,478,851 18.79% 19.96% 24,212 2,334 - 12,332		20,518 8,678 27 11,813 - 2,401,347 18,80% 19,95% 20,001 1,946 - 14,018	
Total capital (1 59) Risk weighted 60 Capital ratio (c 61 62 63) Regulatory adj 72 73 74 75 Provisions incl	Total capital (TC = T1 + T2) ((G) + (J)) (K) Total capital (TC = T1 + T2) ((G) + (J)) (K) 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: intestments 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) Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) Provisions (general allowance for loan losses)	494,799 21,283 9,095 29 12,158 - 2,478,851 18,79% 19,96% 24,212 2,334 - 12,332		20,518 8,678 27 11,813 - 2,401,347 18.80% 19.95% 20,001 1,946 - 14,018	
Total capital (1 59) Risk weighted 60 Capital ratio (c 61 62 63) Regulatory adj 72 73 74 75 Provisions incl 76 77	Total capital (TC = T1 + T2) ((G) + (J)) (K) Total capital (TC = T1 + T2) ((G) + (J)) (K) 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: interest (ax 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) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based	494,799 21,283 9,095 29 12,158 - 2,478,851 18.79% 19.96% 24,212 2,334 - 12,332		20,518 8,678 27 11,813 - 2,401,347 18,80% 19,95% 20,001 1,946 - 14,018	
Total capital (1 59) Risk weighted 60 Capital ratio (c 61 62 63) Regulatory adj 72 73 74 75 Provisions incl 76 77 78	Total capital (TC = T1 + T2) ((G) + (J)) (K) Total capital (TC = T1 + T2) ((G) + (J)) (K) 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) 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 (gible 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")	494,799 21,283 9,095 29 12,158 - 2,478,851 18.79% 19.96% 24,212 2,334 - 12,332 106 1,054		20,518 8,678 27 11,813 - 2,401,347 18.80% 19.95% 20,001 1,946 - 14,018	
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	Total capital (TC = T1 + T2) ((G) + (J)) (K) Total capital (TC = T1 + T2) ((G) + (J)) (K) 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: intestments 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)) usustments (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) 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 ratio (consolidated) (C)/(L)/(L)/(L)/(L)/(L)/(L)/(L)/(L)/(L)/(L	494,799 21,283 9,095 29 12,158 - 2,478,851 18,79% 19,96% 24,212 2,334 - 12,332		20,518 8,678 27 11,813 - 2,401,347 18.80% 19.95% 20,001 1,946 - 14,018	
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	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 Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(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 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) 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 ratio (consolidated) Deferred tax assets arising from	494,799 21,283 9,095 29 12,158 - 2,478,851 18.79% 19.96% 24,212 2,334 - 12,332 106 1,054		20,518 8,678 27 11,813 - 2,401,347 18.80% 19.95% 20,001 1,946 - 14,018	
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	Total capital (TC = T1 + T2) ((G) + (J)) (K) 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: 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: interest (net of related tax liability) of which: net defined benefit asset of which: intestments 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)) Trotal 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) 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 of inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil") Car 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")	494,799 21,283 9,095 29 12,158 - 2,478,851 18.79% 19.96% 24,212 2,334 - 12,332 106 1,054		20,518 8,678 27 11,813 - 2,401,347 18.80% 19.95% 20,001 1,946 - 14,018	
Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adj 72 73 74 75 Provisions incl 76 77 78 78 79 Capital instrum 82 83	Total capital (TC = T1 + T2) ((G) + (J)) (K) 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: net defined benefit asset of which: net defined benefit asset of which: net defined benefit asset Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Tier 1 capital ratio (consolidated) ((K)/(L)) usustments (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 (provisions of provisions in Tier 2 under internal ratings-based approach provisions of provisions in Tier 2 under internal ratings-based approach provisions eligible 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")	494,799 21,283 9,095 29 12,158		20,518 8,678 27 11,813 - 2,401,347 18.80% 18.80% 19.95% 20,001 1,946 - 14,018 120 1,114 - 12,148	
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	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 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) 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) wided 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 sents 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")	494,799 21,283 9,095 29 12,158 - 2,478,851 18.79% 19.96% 24,212 2,334 - 12,332 106 1,054		20,518 8,678 27 11,813 - 2,401,347 18.80% 19.95% 20,001 1,946 - 14,018	
Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adj 72 73 74 75 Provisions incl 76 77 78 78 79 Capital instrum 82 83	Total capital (TC = T1 + T2) ((G) + (J)) (K) 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: net defined benefit asset of which: net defined benefit asset of which: net defined benefit asset Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Tier 1 capital ratio (consolidated) ((K)/(L)) usustments (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 (provisions of provisions in Tier 2 under internal ratings-based approach provisions of provisions in Tier 2 under internal ratings-based approach provisions eligible 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")	494,799 21,283 9,095 29 12,158		20,518 8,678 27 11,813 - 2,401,347 18.80% 18.80% 19.95% 20,001 1,946 - 14,018 120 1,114 - 12,148	