				T	(in million yen, in percentage
Basel II	Ι	Tu-m-	4 634 121 2017	Amounts excluded under	4 6 34 1 21 2016	Amounts excluded under
Templa	te No.	Items	As of March 31, 2017	transitional arrangements	As of March 31, 2016	transitional arrangements
Commo	n Fauit	y Tier 1 capital: instruments and reserves (1)				
	1c-26	Directly issued qualifying common share capital plus related stock surplus and retained earnings	450,460		427,893	
	a	of which: capital and stock surplus	262,956		262,967	
2	2	of which: retained earnings	210,219		185,425	
1	с	of which: treasury stock (-)	-		-	
2	6	of which: national specific regulatory adjustments (earnings to be distributed) (-)	22,715		20,499	
		of which: other than above	T.		-	
	b	Subscription rights to common shares	-		-	
3	3	Accumulated other comprehensive income and other disclosed reserves	83,541	20,885	55,795	37,197
5	5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group	-		-	
		CETI)				
		Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to phase-out arrangements	760		1,661	
		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	760		1,661	
-	í	Common Equity Tier 1 capital: instruments and reserves (A)	534,762		485,351	
		y Tier 1 capital: regulatory adjustments (2)	551,762		100,301	
		Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing				
8-	⊦9	rights)	32,307	8,076	22,275	14,850
8	3	of which: goodwill (net of related tax liability, including those equivalent)	12,352	3,088	9,758	6,505
	,	of which: other intangibles other than goodwill and mortgage servicing rights (net of related	10.055	4.000	10.517	0.244
è	,	tax liability)	19,955	4,988	12,517	8,344
1	0	Deferred tax assets that rely on future profitability excluding those arising from temporary	23	5	13	8
		differences (net of related tax liability)				
1		Deferred gains or losses on derivatives under hedge accounting	1,323	330	300	200
	2	Shortfall of eligible provisions to expected losses	783	196	541	362
	3	Securitization gain on sale	52	13	52	35
	4	Gains and losses due to changes in own credit risk on fair valued liabilities	-	-	-	-
	5	Net defined benefit asset	32,252	8,063	16,718	11,145
1	6	Investments in own shares (excluding those reported in the Net assets section)	=	=	-	=
1	/	Reciprocal cross-holdings in common equity	-	-	-	-
	8	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than				
1	0	10% of the issued share capital (amount above the 10% threshold)	-	-	-	-
19+2	0+21	Amount exceeding the 10% threshold on specified items	_	_	_	_
1		of which: significant investments in the common stock of financials	-	_	_	_
	0	of which: mortgage servicing rights		-	-	-
2		of which: deferred tax assets arising from temporary differences (net of related tax liability)		-	-	-
2		Amount exceeding the 15% threshold on specified items	=	-	-	-
2	3	of which: significant investments in the common stock of financials	-	-	-	-
2	4	of which: mortgage servicing rights	3	-	-	-
2	5	of which: deferred tax assets arising from temporary differences (net of related tax liability)	i	-	-	-
2	7	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and	1,612		5,044	
		Tier 2 to cover deductions	-		•	
	8	Common Equity Tier 1 capital: regulatory adjustments (B)	68,355		44,947	
	on Equit 9	y Tier 1 capital (CET1) Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	466,406		440,404	· ·
		1 capital: instruments (3)	400,400		440,404	
Additio	nai i ici	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which:				
	31a	classified as equity under applicable accounting standards and the breakdown	-		-	
	31b	Subscription rights to Additional Tier 1 instruments			_	
30		Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which:				
	32	classified as liabilities under applicable accounting standards	-		-	
		Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose				
		vehicles and other equivalent entities			<u> </u>	
34-	35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in	1,358		1,454	
34-	رر	group AT1)	1,358		1,454	
33+	-35	Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1				
		capital: instruments	-		-	
	3	of which: directly issued capital instruments subject to phase out from Additional Tier 1	-		-	
3	5	of which: instruments issued by subsidiaries subject to phase out	-		-	
<u></u>		Total of items included in Additional Tier 1 capital: instruments subject to phase-out arrangements	302		817	
<u> </u>	6	of which: foreign currency translation adjustments	302		817	
	6	Additional Tier 1 capital: instruments (D)	1,661		2,271	
Additio 3		1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments		T T	T T	T T
	8	Reciprocal cross-holdings in Additional Tier 1 instruments	-	-	-	-
	J	Investments in the capital of banking, financial and insurance entities that are outside the scope of	-	_	-	<u> </u>
3	9	regulatory consolidation, net of eligible short positions, where the bank does not own more than				
1		10% of the issued common share capital of the entity (amount above 10% threshold)				1
		Significant investments in the capital of banking, financial and insurance entities that are outside				
4	0	the scope of regulatory consolidation (net of eligible short positions)	-	-	-	<u>-</u>
		Total of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out			= = -	
		arrangements	3,273		7,316	
		of which: goodwill equivalent	3,088		6,505	
		of which: intangible fixed assets recognized as a result of a merger	74		594	
		of which: capital increase due to securitization transactions	13		35	
		of which: 50% of excess of expected losses relative to eligible reserves by banks adopting	97		180	
		internal ratings-based approach	21		100	
					l -	
	2	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions				
4	3	Additional Tier 1 capital: regulatory adjustments (E)	3,273		7,316	
4 Additio	3 nal Tier	Additional Tier 1 capital: regulatory adjustments (E) 1 capital (AT1)	3,273		7,316	
4 Additio	3 nal Tier 4	Additional Tier I capital: regulatory adjustments (E) 1 capital (AT1) Additional Tier I capital ((D)-(E)) (F)	3,273		7,316	
Additio 4 Tier 1 c	3 nal Tier 4 apital (T	Additional Tier 1 capital: regulatory adjustments (E) 1 capital (AT1)	3,273		7,316	

in	million	wan	in	parcantaga)

	·			(1	in million yen, in percentage)
Basel III Template No.	Items	As of March 31, 2017	Amounts excluded under transitional arrangements	As of March 31, 2016	Amounts excluded under transitional arrangements
•					8
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	-		-	
	-				
48-49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier	319		342	
	2)				
47+49	Eligible Tier 2 capital instruments subject to phase-out arrangements included in Tier 2:	7.440		0.447	
47+49	instruments and provisions	7,449		9,447	
47	of which: directly issued capital instruments subject to phase out from Tier 2	7,449		9,447	
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	139		146	
50a		139			
	of which: general allowance for loan losses	139		146	
50b	of which: eligible provisions	-		-	
	Total of items included in Tier 2 capital: instruments and provisions subject to phase-out	10,688		21,994	
	arrangements	10,000		21,794	
	of which: 45% of unrealized gains on other securities	10,688		21,994	
51	Tier 2 capital: instruments and provisions (H)	18,596		31,930	
	regulatory adjustments	10,390		51,730	
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)				
	Significant investments in the capital banking, financial and insurance entities that are outside the				
55	scope of regulatory consolidation (net of eligible short positions)	-	-	-	-
		07		100	
	Total of items included in Tier 2 capital: regulatory adjustments subject to phase-out arrangements	97		180	
	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	97		180	
	internal ratings-based approach	91		100	
57	Tier 2 capital: regulatory adjustments (I)	97		180	
Ti 2					
Liter / capital (T2)				
Tier 2 capital (18 498		31.750	
58	Tier 2 capital (T2) ((H)-(I)) (J)	18,498		31,750	
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)	18,498 484,905		31,750 472,154	
58 Total capital (T	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5)	484,905		472,154	
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)	484,905 12,983		472,154 18,905	
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	484,905		472,154	
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)	484,905 12,983		472,154 18,905	
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) of which: deferred tax assets that rely on future profitability excluding those arising from	484,905 12,983		472,154 18,905	
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) of which deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	484,905 12,983 4,914 5		472,154 18,905 7,750	
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	484,905 12,983		472,154 18,905	
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	484,905 12,983 4,914 5 8,063		472,154 18,905 7,750 8 11,145	
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)	484,905 12,983 4,914 5		472,154 18,905 7,750	
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: the defined benefit asset of which: investments in the capital banking, financial and insurance entities Risk weighted assets (L) onsolidated)	484,905 12,983 4,914 5 8,063 2,489,517		472,154 18,905 7,750 8 11,145 2,418,164	
58 Total capital (1 59 Risk weighted 60 Capital ratio (c 61	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))	484,905 12,983 4,914 5 8,063		472,154 18,905 7,750 8 11,145 - 2,418,164 18,21%	
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: the defined benefit asset of which: investments in the capital banking, financial and insurance entities Risk weighted assets (L) onsolidated)	484,905 12,983 4,914 5 8,063 2,489,517		472,154 18,905 7,750 8 11,145 2,418,164	
58 Total capital (1 59 Risk weighted 60 Capital ratio (c 61	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))	484,905 12,983 4,914 5 8,063 - 2,489,517		472,154 18,905 7,750 8 11,145 - 2,418,164 18,21%	
Total capital (1) September 10 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) ((K)/(L)) Total capital ratio (consolidated) ((K)/(L))	484,905 12,983 4,914 5 8,063 - 2,489,517 18,73% 18,73%		472,154 18,905 7,750 8 11,145 2,418,164 18,21% 18,21%	
For the second s	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: tedefined 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)	484,905 12,983 4,914 5 8,063 - 2,489,517 18,73% 19,47%		472,154 18,905 7,750 8 11,145 2,418,164 18,21% 18,21% 19,52%	
Total capital (1) September 10 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) ((K)/(L)) usuments (6) Non-significant investments in the capital of other financials that are below the thresholds for	484,905 12,983 4,914 5 8,063 - 2,489,517 18,73% 18,73%		472,154 18,905 7,750 8 11,145 2,418,164 18,21% 18,21%	
For the second s	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) ((K)/(L)) usutments (6) Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	484,905 12,983 4,914 5 8,063 - 2,489,517 18,73% 19,47%		472,154 18,905 7,750 8 11,145 2,418,164 18,21% 18,21% 19,52%	
For the second s	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)) 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	484,905 12,983 4,914 5 8,063 - 2,489,517 18.73% 19.47%		472,154 18,905 7,750 8 11,145 - 2,418,164 18,21% 19,52% 40,091	
Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adj 72 73	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: the 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) ((K)/(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)	484,905 12,983 4,914 5 8,063 - 2,489,517 18,73% 19,47%		472,154 18,905 7,750 8 11,145 2,418,164 18,21% 18,21% 19,52%	
Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adj	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)) 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	484,905 12,983 4,914 5 8,063 - 2,489,517 18.73% 19.47%		472,154 18,905 7,750 8 11,145 - 2,418,164 18,21% 19,52% 40,091	
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) 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: the 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) ((K)/(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)	484,905 12,983 4,914 5 8,063 - 2,489,517 18,73% 19,47% 22,460 2,123		472,154 18,905 7,750 8 11,145 2,418,164 18,21% 19,52% 40,091 2,022	
Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adj 72 73	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) Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	484,905 12,983 4,914 5 8,063 - 2,489,517 18.73% 19.47%		472,154 18,905 7,750 8 11,145 - 2,418,164 18,21% 19,52% 40,091	
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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: 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) ((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) 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")	484,905 12,983 4,914 5 8,063 - 2,489,517 18,73% 19,47% 22,460 2,123 - 14,494		472,154 18,905 7,750 8 11,145 2,418,164 18.21% 19.52% 40,091 2,022 - 9,708	
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58 Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adj 72 73 74 75 Provisions incl 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: 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)) 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") Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	484,905 12,983 4,914 5 8,063 - 2,489,517 18,73% 19,47% 22,460 2,123 - 14,494 139 1,247		472,154 18,905 7,750 8 11,145 2,418,164 18.21% 19.52% 40,091 2,022 9,708 146 1,386	
Frovisions incl Provisions incl 76 77 78 79 Capital ratiratio (ce 61 62 63 Regulatory adj 72 73 74 75 Provisions incl 76 77 78 79 Capital instrum	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) 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 (enternal ratings-based approach)	484,905 12,983 4,914 5 8,063 - 2,489,517 18,73% 19,47% 22,460 2,123 - 14,494 139 1,247		472,154 18,905 7,750 8 11,145 2,418,164 18.21% 19.52% 40,091 2,022 9,708 146 1,386	
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	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: edeferred 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)) 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")	484,905 12,983 4,914 5 8,063 - 2,489,517 18,73% 19,47% 22,460 2,123 - 14,494 139 1,247		472,154 18,905 7,750 8 11,145 2,418,164 18.21% 19.52% 40,091 2,022 9,708 146 1,386	
For the second state of th	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: 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)) 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") Carp 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") Current cap on ATI instruments subject to phase-out arrangements Amount excluded from ATI due to cap (excess over cap after redemptions and maturities) (if the	484,905 12,983 4,914 5 8,063 - 2,489,517 18,73% 19,47% 22,460 2,123 - 14,494 139 1,247		472,154 18,905 7,750 8 11,145 2,418,164 18.21% 19.52% 40,091 2,022 9,708 146 1,386	
Total capital (1 59 Risk weighted 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) 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)) 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") Cap for inclusion of provisions in Tier 2 under internal ratings-based approach hents 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")	484,905 12,983 4,914 5 8,063		472,154 18,905 7,750 8 11,145 2,418,164 18,21% 19,52% 40,091 2,022 - 9,708 146 1,386 - 12,112	
For the second s	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)) 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 (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") Current cap on AT1 instruments subject to phase-out arrangements Amount is negative, report as "nil") Current cap on T2 instruments subject to phase-out arrangements	484,905 12,983 4,914 5 8,063 - 2,489,517 18,73% 19,47% 22,460 2,123 - 14,494 139 1,247		472,154 18,905 7,750 8 11,145 2,418,164 18.21% 19.52% 40,091 2,022 9,708 146 1,386	
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)) 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") Cap for inclusion of provisions in Tier 2 under internal ratings-based approach hents 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")	484,905 12,983 4,914 5 8,063		472,154 18,905 7,750 8 11,145 2,418,164 18,21% 19,52% 40,091 2,022 - 9,708 146 1,386 - 12,112	
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) 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)) 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 (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") Current cap on AT1 instruments subject to phase-out arrangements Amount is negative, report as "nil") Current cap on T2 instruments subject to phase-out arrangements	484,905 12,983 4,914 5 8,063		472,154 18,905 7,750 8 11,145 2,418,164 18,21% 19,52% 40,091 2,022 - 9,708 146 1,386 - 12,112	