Composition of Capital Disclosure

Mizuho Trust & Banking 【Consolidated】 As of December 31, 2017

		ber 31, 2017			(ii	million yen, in percentage)
Basel II Templa		Items	As of December 31, 2017	Amounts excluded under transitional arrangements	As of September 30, 2017	Amounts excluded under transitional arrangements
		ty Tier 1 capital: instruments and reserves (1)				
		Directly issued qualifying common share capital plus related stock surplus and retained earnings	476,471		468,561	
	la 2	of which: capital and stock surplus of which: retained earnings	262,956 213,514		262,956 205,604	
	lc	of which: treasury stock (-)	213,314		203,004	
	26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	-		=	
		of which: other than above	-		-	
	lb	Subscription rights to common shares	-		1	
- 3	3	Accumulated other comprehensive income and other disclosed reserves	105,224	26,306	87,819	21,954
:	5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group	-		-	
		CET1) Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to				
		phase-out arrangements	841		824	
		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	841		824	
(6	Common Equity Tier 1 capital: instruments and reserves (A)	582,536		557,205	
Commo	on Equit	ty Tier 1 capital: regulatory adjustments (2)				
8-	+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing	32,621	8,155	32,556	8,139
	0	rights)				
	8	of which: goodwill (net of related tax liability, including those equivalent)	11,858	2,964	12,023	3,005
9	9	of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	20,763	5,190	20,533	5,133
	10	Deferred tax assets that rely on future profitability excluding those arising from temporary	1.55	4.	0.5	21
	10	differences (net of related tax liability)	165	41	85	21
	11	Deferred gains or losses on derivatives under hedge accounting	1,255	313	1,267	316
	12	Shortfall of eligible provisions to expected losses	1,422	355	1,499	375
	13	Securitization gain on sale	41	10	45	11
	14 15	Gains and losses due to changes in own credit risk on fair valued liabilities Net defined benefit asset	24.110	0.500	22.472	0.200
	16	Investments in own shares (excluding those reported in the Net assets section)	34,119	8,529	33,472	8,368
	17	Reciprocal cross-holdings in common equity		-	-	
		Investments in the capital of banking, financial and insurance entities that are outside the scope of				
1	18	regulatory consolidation, net of eligible short positions, where the bank does not own more than	-	-	-	-
		10% of the issued share capital (amount above the 10% threshold)				
19+2	20+21	Amount exceeding the 10% threshold on specified items	=	=	9	=
	19	of which: significant investments in the common stock of financials	-	-	-	-
	20	of which: mortgage servicing rights	-	=	÷	-
	21	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	-	-
	22	Amount exceeding the 15% threshold on specified items	-	-	-	-
	23	of which: significant investments in the common stock of financials of which: mortgage servicing rights	-	-	-	-
	25	of which: deferred tax assets arising from temporary differences (net of related tax liability)				
		Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and				
2	27	Tier 2 to cover deductions	1,493		1,552	
2	28	Common Equity Tier 1 capital: regulatory adjustments (B)	71,118		70,480	
		ty Tier 1 capital (CET1)				
	29		1			
Additio		Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	511,418		486,724	
	onal Tier	r 1 capital: instruments (3)	511,418		486,724	
	onal Tier 31a	1 capital: instruments (3) Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which:	511,418		486,724	
	31a	Capital: instruments (3) Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown	511,418		486,724	
30	31a 31b	1 capital: instruments (3) Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown Subscription rights to Additional Tier 1 instruments	511,418		486,724	
30	31a	Capital: instruments (3) Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown	511,418		486,724	
30	31a 31b	I capital: instruments (3) Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown Subscription rights to Additional Tier 1 instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which:	511,418		486,724	
30	31a 31b	I capital: instruments (3) Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown Subscription rights to Additional Tier 1 instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: 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	511,418		486,724	
	31a 31b 32	I capital: instruments (3) Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown Subscription rights to Additional Tier 1 instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: 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 Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in	-		- - -	
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34	31a 31b 32	I capital: instruments (3) Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown Subscription rights to Additional Tier 1 instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: 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 Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1) Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1	-		- - -	
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34-33-33-33-33-33-33-33-33-33-33-33-33-3	31a 31b 32 -35 -35 +35 33 355 -36 onal Tier 378 389	I capital: instruments (3) Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown Subscription rights to Additional Tier 1 instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: 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 Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1) Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 capital: instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1 of which: instruments issued by subsidiaries subject to phase out Total of items included in Additional Tier 1 capital: instruments subject to phase-out arrangements of which: foreign currency translation adjustments Additional Tier 1 capital: instruments (D) 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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 10% of the issued common share capital of the entity (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions) Total of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out arrangements of which: capital increase due to securitization transactions of which: capital increase due to securitization transactions of which: cook of excess of expected losses relative to eligible reserves b	1,401		1,402	
34- 33- 3 3 3 3 3 3 3 3 4 4 4 4 4 4 4 4 4 4 4 4	31a 31b 32 -35 -35 -35 33 35 55 -36 66 omal Tier 77 88 89	I capital: instruments (3) Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown Subscription rights to Additional Tier 1 instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: 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 Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1) Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 capital: instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1 of which: instruments issued by subsidiaries subject to phase out Total of items included in Additional Tier 1 capital: instruments subject to phase-out arrangements of which: foreign currency translation adjustments Additional Tier 1 capital: instruments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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 10% of the issued common share capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, of the insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Total of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out arrangements of which: spodowill equivalent of which: capital increase due to securitization transactions of which: capital increase due to securitization transactions of which: capital increase due to securitization t	- 1,401 - 1,401 2,58 - 2,58 - 1,659		- 1,402 - 1,402 249 - 1,652	
34- 33- 33- 33- 33- 33- 44- 44- 44- 44-	31a 31b 32 -35 +35 33 35 -35 435 388 89 40	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown Subscription rights to Additional Tier 1 instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards Oualifying Additional Tier 1 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards Oualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1) Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 capital: instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1 of which: instruments issued by subsidiaries subject to phase out from Additional Tier 1 of which: instruments subject to phase out from Additional Tier 1 capital instruments (D) 1 capital: instruments (D) 1 capital: instruments (D) 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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 10% of the issued common share capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Total of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out arrangements of which: capital insurance due to securitization transactions of which: capital insurance and to securitization transactions of which: c			1,402	
34- 33- 33- 33- 33- 33- 34- 44- 44- 44-	31a 31b 32 -35 -35 -35 -35 -35 -35 -36 -37 -37 -37 -37 -37 -37 -37 -37 -37 -37	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown Subscription rights to Additional Tier 1 instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards Oualifying Additional Tier 1 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards Oualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities Additional Tier 1 instruments sisued by subsidiaries and held by third parties (amount allowed in group AT1) Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 capital: instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1 of which: instruments issued by subsidiaries subject to phase out from Additional Tier 1 of which: foreign currency translation adjustments Investments in correctly adjustments Investments in own Additional Tier 1 instruments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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 10% of the issued common share capital of the entity (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) of which: goodwill equivalent of which: sood of excess recognized as a result of a merger of which: capital increase due to securitization transactions of which: capital increase due to securitization transactions of which: capital increase due to securitization tr	- 1,401 - 1,401 2,58 - 2,58 - 1,659		- 1,402 - 1,402 249 - 1,652	
34-33-33-33-33-33-33-33-33-44-44-44-44-4	31a 31b 32 -35 -35 -35 -35 -36 -37 -38 -38 -39 -30 -31 -31 -32 -35 -35 -36 -36 -36 -37 -38 -37 -38 -38 -38 -38 -38 -38 -38 -38 -38 -38	I capital: instruments (3) Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown Subscription rights to Additional Tier 1 instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: 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 Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1) Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 capital: instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1 of which: instruments issued by subsidiaries subject to phase out from Additional Tier 1 of which: instruments issued by subsidiaries subject to phase out from Additional Tier 1 of which: foreign currency translation adjustments Additional Tier 1 capital: instruments (D) 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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 10% of the issued common share capital of the entity (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions) Total of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out arrangements 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 ex	- 1,401 - 1,401 2,58 - 2,58 - 1,659		- 1,402 - 1,402 249 - 1,652	
34- 33- 33- 33- 33- 33- 44- 44- 44- 44-	31a 31b 32 -35 -35 -35 33 35 36 37 38 39 40	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown Subscription rights to Additional Tier 1 instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards Oualifying Additional Tier 1 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards Oualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities Additional Tier 1 instruments sisued by subsidiaries and held by third parties (amount allowed in group AT1) Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 capital: instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1 of which: instruments issued by subsidiaries subject to phase out from Additional Tier 1 of which: foreign currency translation adjustments Investments in correctly adjustments Investments in own Additional Tier 1 instruments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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 10% of the issued common share capital of the entity (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) of which: goodwill equivalent of which: sood of excess recognized as a result of a merger of which: capital increase due to securitization transactions of which: capital increase due to securitization transactions of which: capital increase due to securitization tr	- 1,401 - 1,401 2,58 - 2,58 - 1,659		- 1,402 - 1,402 249 - 1,652	

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		nercentage	

	-	1		(n million yen, in percentage
Basel III		As of December 31,	Amounts excluded under	As of September 30,	Amounts excluded under
Template No.	Items	2017	transitional arrangements	2017	transitional arrangements
					· ·
Tier 2 capital:	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 2)	329		330	
47 - 40	Eligible Tier 2 capital instruments subject to phase-out arrangements included in Tier 2: instruments				
47+49	and provisions	5,944		6,447	
47	of which: directly issued capital instruments subject to phase out from Tier 2	5,944		6,447	
49	of which: instruments issued by subsidiaries subject to phase out	5,7.1		0,117	
50	Total of general allowance for loan losses and eligible provisions included in Tier 2	58		57	
50a	of which: general allowance for loan losses	58		57	
	- U	38		5/	
50b	of which: eligible provisions	-		-	
	Total of items included in Tier 2 capital: instruments and provisions subject to phase-out	13,815		11,170	
	arrangements				
	of which: 45% of unrealized gains on other securities	13,815		11,170	
51	Tier 2 capital: instruments and provisions (H)	20,147		18,005	
Tier 2 capital:	regulatory adjustments				
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				
34	10% of the issued common share capital of the entity (amount above the 10% threshold)	_	1	Ī -	1
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	177		187	
	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	155		107	
	internal ratings-based approach	177		187	
57	Tier 2 capital: regulatory adjustments (I)	177		187	
Tier 2 capital (
58	Tier 2 capital (T2) ((H) (I)) (I)	10 060		17 919	
58	Tier 2 capital (T2) ((H)-(I)) (J)	19,969		17,818	
Total capital (TC = T1 + T2			·	
Total capital (7	TC = T1 + T2 Total capital ($TC = T1 + T2$) ((G) + (J)) (K)	19,969 531,388		17,818 504,542	
Total capital (TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5)	531,388		504,542	
Total capital (7	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 (7	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	531,388 13,761		504,542	
Total capital (7	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	531,388		504,542	
Total capital (7	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	531,388 13,761 5,190		504,542 13,522 5,133	
Total capital (7	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)	531,388 13,761		504,542	
Total capital (7	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	531,388 13,761 5,190		504,542 13,522 5,133	
Total capital (7	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)	531,388 13,761 5,190 41		504,542 13,522 5,133 21	
Total capital (7	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	531,388 13,761 5,190 41		504,542 13,522 5,133 21	
Total capital (* 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 Risk weighted assets (L)	531,388 13,761 5,190 41 8,529		504,542 13,522 5,133 21 8,368	
Total capital (* 59 Risk weighted 60 Capital ratio (c	TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (S) 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)	531,388 13,761 5,190 41 8,529 - 2,550,160		504,542 13,522 5,133 21 8,368 - 2,438,771	
Total capital (* 59 Risk weighted 60 Capital ratio (c	TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities Risk weighted assets (L) consolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	531,388 13,761 5,190 41 8,529 - 2,550,160 20.05%		504,542 13,522 5,133 21 8,368 - 2,438,771 19,95%	
Total capital (* 59 Risk weighted**) 60 Capital ratio (c 61 62	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))	531,388 13,761 5,190 41 8,529 - 2,550,160 20.05%		504,542 13,522 5,133 21 8,368 2,438,771 19,95%	
Total capital (* 59) Risk weighted 60 Capital ratio (c 61 62 63	TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities Risk weighted assets (L) consolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L))	531,388 13,761 5,190 41 8,529 - 2,550,160 20.05%		504,542 13,522 5,133 21 8,368 - 2,438,771 19,95%	
Total capital (* 59 Risk weighted**) 60 Capital ratio (c 61 62	TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (S) 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)	531,388 13,761 5,190 41 8,529 - 2,550,160 20.05%		504,542 13,522 5,133 21 8,368 2,438,771 19,95%	
Total capital (* 59) Risk weighted 60 Capital ratio (c 61 62 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) ((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	531,388 13,761 5,190 41 8,529 - 2,550,160 20.05% 20.05% 20.83%		504,542 13,522 5,133 21 8,368 - 2,438,771 19,95% 19,95% 20,68%	
Total capital (* 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: 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)	531,388 13,761 5,190 41 8,529 - 2,550,160 20.05%		504,542 13,522 5,133 21 8,368 2,438,771 19,95%	
Total capital (* 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adj 72	TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (S) 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)) iustments (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	531,388 13,761 5,190 41 8,529 - 2,550,160 20.05% 20.05% 20.83%		504,542 13,522 5,133 21 8,368 - 2,438,771 19,95% 19,95% 20,68%	
Total capital (* 59) Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adj	Total capital (TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities Risk weighted assets (L) consolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) ustments (6) Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	531,388 13,761 5,190 41 8,529 - 2,550,160 20.05% 20.05% 20.83%		504,542 13,522 5,133 21 8,368 - 2,438,771 19,95% 19,95% 20,68%	
Total capital (* 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adj 72	TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (S) 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)) iustments (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	531,388 13,761 5,190 41 8,529 - 2,550,160 20.05% 20.05% 20.83%		504,542 13,522 5,133 21 8,368 - 2,438,771 19,95% 19,95% 20,68%	
Total capital (* 59 Risk weighted* 60 Capital ratio (6 61 62 63 Regulatory adj 72 73 74	Total capital (TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities Risk weighted assets (L) common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) 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)	531,388 13,761 5,190 41 8,529 - 2,550,160 20.05% 20.05% 20.83% 30,251 2,068		504,542 13,522 5,133 21 8,368 - 2,438,771 19,95% 20,68% 27,029 2,034	
Total capital (* 59 Risk weighted* 60 Capital ratio (c 61 62 63 Regulatory adj 72 73	Total capital (TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities Risk weighted assets (L) consolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) ustments (6) Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	531,388 13,761 5,190 41 8,529 - 2,550,160 20.05% 20.05% 20.83%		504,542 13,522 5,133 21 8,368 - 2,438,771 19,95% 19,95% 20,68%	
Total capital (* 59 Risk weighted* 60 Capital ratio (6 61 62 63 Regulatory adj 72 73 74 75	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) Tonsolidated) 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)	531,388 13,761 5,190 41 8,529 - 2,550,160 20.05% 20.05% 20.83% 30,251 2,068		504,542 13,522 5,133 21 8,368 - 2,438,771 19,95% 20,68% 27,029 2,034	
Total capital (* 59) Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adj 72 73 74 75 Provisions incl	Total capital (TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) sasets (S) 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) 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)	531,388 13,761 5,190 41 8,529 - 2,550,160 20.05% 20.05% 20.83% 30,251 2,068 - 3,461		504,542 13,522 5,133 21 8,368 - 2,438,771 19,95% 19,95% 20,68% 27,029 2,034 - 12,735	
Total capital (* 59 Risk weighted* 60 Capital ratio (c 61 62 63 Regulatory adj 72 73 74 75 Provisions incl 76	Total capital (TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities Risk weighted assets (L) common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) 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) Provisions (general allowance for loan losses)	531,388 13,761 5,190 41 8,529 - 2,550,160 20.05% 20.05% 20.83% 30,251 2,068 - 3,461		504,542 13,522 5,133 21 8,368 - 2,438,771 19,95% 20,68% 27,029 2,034 - 12,735	
Total capital (* 59) Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adj 72 73 74 75 Provisions incl	TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities Risk weighted assets (L) consolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((G)/(L)) 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)	531,388 13,761 5,190 41 8,529 - 2,550,160 20.05% 20.05% 20.83% 30,251 2,068 - 3,461		504,542 13,522 5,133 21 8,368 - 2,438,771 19,95% 19,95% 20,68% 27,029 2,034 - 12,735	
Total capital (* 59 Risk weighted* 60 Capital ratio (c 61 62 63 Regulatory adj 72 73 74 75 Provisions incl 76	TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (S) 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) consolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) ustments (6) Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting) Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 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	531,388 13,761 5,190 41 8,529 - 2,550,160 20.05% 20.05% 20.83% 30,251 2,068 - 3,461		504,542 13,522 5,133 21 8,368 - 2,438,771 19,95% 20,68% 27,029 2,034 - 12,735	
Total capital (* 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) Total capital (TC = T1 + T2) ((G) + (J)) (K) sasets (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: interpreted 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) 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)	531,388 13,761 5,190 41 8,529 - 2,550,160 20.05% 20.83% 30,251 2,068 - 3,461 58 1,346		504,542 13,522 5,133 21 8,368 - 2,438,771 19,95% 20,68% 27,029 2,034 - 12,735 57 1,320	
Total capital (* 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) 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: intered 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: interestments 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) ((K)/(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) 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 of cap) (if the amount is negative, report as "nii") Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	531,388 13,761 5,190 41 8,529 - 2,550,160 20.05% 20.05% 20.83% 30,251 2,068 - 3,461		504,542 13,522 5,133 21 8,368 - 2,438,771 19,95% 20,68% 27,029 2,034 - 12,735	
Total capital (** 59 Risk weighted* 60 Capital ratio (c 61 62 63 Regulatory adj 72 73 74 75 Provisions incl 76 77 78 79 Capital instrum	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) 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) 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") Lap for inclusion of provisions in Tier 2 under internal ratings-based approach nents subject to phase-out arrangements (8)	531,388 13,761 5,190 41 8,529 - 2,550,160 20.05% 20.83% 30,251 2,068 - 3,461 58 1,346		504,542 13,522 5,133 21 8,368 - 2,438,771 19,95% 20,68% 27,029 2,034 - 12,735 57 1,320	
Total capital (* 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) 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: intered 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: interestments 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) ((K)/(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) 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 of cap) (if the amount is negative, report as "nii") Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	531,388 13,761 5,190 41 8,529 - 2,550,160 20.05% 20.83% 30,251 2,068 - 3,461 58 1,346		504,542 13,522 5,133 21 8,368 - 2,438,771 19,95% 20,68% 27,029 2,034 - 12,735 57 1,320	
Total capital (** 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	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) 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) 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") Lap for inclusion of provisions in Tier 2 under internal ratings-based approach nents subject to phase-out arrangements (8)	531,388 13,761 5,190 41 8,529 - 2,550,160 20.05% 20.83% 30,251 2,068 - 3,461 58 1,346		504,542 13,522 5,133 21 8,368 - 2,438,771 19,95% 20,68% 27,029 2,034 - 12,735 57 1,320	
Total capital (** 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) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (S) 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: interpreted 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: 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)) 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 "nii") Cap for inclusion of provisions in Tier 2 under internal ratings-based approach nearts subject to phase-out arrangements (8) Current cap on AT1 instruments subject to phase-out arrangements	531,388 13,761 5,190 41 8,529 - 2,550,160 20.05% 20.83% 30,251 2,068 - 3,461 58 1,346		504,542 13,522 5,133 21 8,368 - 2,438,771 19,95% 20,68% 27,029 2,034 - 12,735 57 1,320	
Total capital (* 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	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: net defined benefit asset of which: investments in the capital banking, financial and insurance entities Risk weighted assets (L) consolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) ustments (6) Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 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 (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")	531,388 13,761 5,190 41 8,529 - 2,550,160 20.05% 20.83% 30,251 2,068 - 3,461 58 1,346 - 12,885		504,542 13,522 5,133 21 8,368 - 2,438,771 19,95% 20,68% 27,029 2,034 - 12,735 57 1,320 - 12,283	
Total capital (* 59) Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adj 72 73 74 75 Provisions incl 76 77 78 79 Capital instrun 82 83	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) 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 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 nents subject to phase-out arrangements Amount is negative, report as "nil") Current cap on T2 instruments subject to phase-out arrangements	531,388 13,761 5,190 41 8,529 - 2,550,160 20.05% 20.83% 30,251 2,068 - 3,461 58 1,346		504,542 13,522 5,133 21 8,368 - 2,438,771 19,95% 20,68% 27,029 2,034 - 12,735 57 1,320	
Total capital (* 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	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: net defined benefit asset of which: investments in the capital banking, financial and insurance entities Risk weighted assets (L) consolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) ustments (6) Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 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 (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")	531,388 13,761 5,190 41 8,529 - 2,550,160 20.05% 20.83% 30,251 2,068 - 3,461 58 1,346 - 12,885		504,542 13,522 5,133 21 8,368 - 2,438,771 19,95% 20,68% 27,029 2,034 - 12,735 57 1,320 - 12,283	