## **Composition of Capital Disclosure**

Mizuho Bank [Consolidated] As of December 31, 2020

(in million yen, except percentage)
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Cell Conjunction of Canal Backness         a         b         c           Image: Description of Canal Description Description Of Canal Description Description Of Canal Description Des	001 0	•			(in million yen, exc	ept percentage)
Base III appendix         Interaction         As of Dynamic 31, Strain 2000, Str	CCI:Co	omposit	ion of Capital Disclosure	а	h	c
Lab         Lab         Controls to and quarking common shue applies and mained earning.         (-0.7):81         (-0.7):			Items	As of December 31,	As of September 30,	Reference to
Lab         Lab         Controls to and quarking common shue applies and mained earning.         (-0.7):81         (-0.7):	Commo	on Equit	v Tier 1 capital: instruments and reserves (1)			
is         Solitability		-		6,692,851	6,590,479	
let         of which it many uncl.(-)         itemation         itemation         itemation           25         of which itemating unclease regularized instants caranings to be distributed; (-)         itemation         itemation         itemation           31         Accumulated other than above         itemation         itemation         itemation           32         Accumulated other than above         itemation         itemation         itemation           35         Common Faging Terr L capital intermores and other disclosed reserves         itemation         7.860.2444         itemation           6         Common Faging Terr L capital intermores and other disclosed reserves         itemation         9.90.138           8.40         Feature disclose and other than above         itemation         9.90.138           7         Total langebb assets (cor of related ta labita); including those sequelation         9.011         9.90.138           8         Main and the relation above         itemation         9.90.138         1.90.138           12         Source of relation ta labita); including those sequelation         9.00.13         2.90.911         9.90.138           13         Common applicy         itemation ta labita); including those sequelation         1.90.138         1.90.138         1.90.138           14         Oth			of which: capital and stock surplus	3,614,614	3,614,614	
200         of which and match graphic significance and approximation and market in the distributed ()             1→         Account of which a dark match approximation and market of molecular dark market in the second and market in t				3,078,237	2,975,864	
Image: second				-	-	
Ib         Subscription rights to common shares         I         I           3         Accounded duer complexative income all order factorized meansure         I. (1, 0, 0)         (1, 1)         (1)           3         Accounded duer complexative income all order factorized meansure         7, 302, 684         7, 703, 508           6         Common Have complexative income and order factorized meansure         7, 302, 684         7, 703, 508           6         Common Have complexative inform analytic schedule complexative inform factorized meansure (A)         7, 302, 684         7, 303, 508           8         order factorized factorized factorized meansure (A)         9, 71         0, 505         28, 506           9         Excluding the order factorized factorized meansure (A)         9, 71         0, 505         28, 506           10         Deferred tax sasts that alsy or finance profileability excluding flows environing         100, 601         12, 82, 800         28, 500           11         Social of defet factorized facto	2	0		-	-	
3         Accumulated only compensative is non- and other disclosed meanses         1.104/45         1.112/071         (a)           5         Common Equity Terl capital isoraments and reserves (A)         7.862.644         7.703.08           6         Common Equity Terl capital isoraments and reserves (A)         7.862.644         7.703.08           8         9         Trained and the point isoraments and reserves (A)         7.862.644         7.703.08           8         9         Trained and the point isoraments and reserves (A)         7.862.644         7.703.08           8         9         Trained and the point isoration is a reserve (A)         7.862.644         7.703.08           8         9         Trained and the point isoration isoratisorianisorisorisoration isoratisoriani isoration isoration isora	1	b		-	-	
3     CFT1)     CFT1     7.82.0441     7.70.0081       CERNING Equity Tre 1 equite instruments and reserve (A)     7.82.0441     7.70.0081       CERNING Equity Tre 1 equite instruments and reserve (A)     7.82.0441     7.70.0081       Set 1     of shirt: goodwill (set of related ta liability, excluding those equivalent)     9.07.1     9.05.55       9     of shirt: goodwill (set of related ta liability, excluding those equivalent)     9.07.1     9.5.55       10     Default is a similar of related ta liability, excluding those arising from semporary differences (and the set of related ta liability) is cluding those arising from semporary differences (and the set of related ta liability)     1.6.6.6.7       11     Default is a similar of related ta liability accluding those arising from semporary differences (and the set of related ta liability)     1.2.6.7001       12     Storefall of digits for set or set of related ta liability     1.2.6.7001       13     Social field bearding as a set on set or set or set of related ta liability     1.2.6.7001       14     Gefault accluding those reported in the set set of related ta liability     1.2.6.7001       14     Gefault accluding those reported in the set set of related ta liability     1.2.6.7001       15     Start default bearting, financeal and instruments must acclude ta taxet set on the mouse that taxet set on the mouse that taxet set on the mouse set of related ta liability     1.2.6.7001       16     Investence in the set of rel	3	3		1,169,465	1,112,091	(a)
Common Fund         Common Fund <thcommon fund<="" th=""> <thcommon fund<="" th=""></thcommon></thcommon>	5	5		327	438	
8+9     Total integlise sorts (or of related its liability, excluding those relating to mortgage servicing:     290,01     200,128       8     of which of mitaling is soft dual goods) and mortgage servicing right (or of related tax liability)     9,071     9,525       10     Deferred tax assets that rely on future porfitability excluding those relating to a mitality of fittereses     3,068     3,563       11     Deferred tax assets that rely on future porfitability excluding those relating to a mitality of fittereses     3,068     3,563       12     Shortfol of english pervisions in expected loses     8%     -       13     Shortfol of english pervisions in expected loses     8%     -       14     Gaine and brancher tax including those relating the are outside fits coupe of regulatory consolidation, pot of eligible short positions, where the brank does not more than 10%     -     -       16     Inversames in the coupe of howers, fitterating that are outside fits coupe of regulatory consolidation, pot of eligible short positions, where the brank does not more than 10%     -     -       170     Reciprocel cross-holding in common capity     -     -     -       18*20-21     Anomet exceeding the 15% threshold on specified nerm     -     -     -       21     Anomet exceeding the 15% threshold on specified nerm     -     -     -       22     Anomet exceeding the 15% threshold on specified nerm     -     -     -				7,862,644	7,703,008	
bit         right         200.01         200.13           8         of which, goodwill (net of related as hability, including those equivalent)         9.71         9.526           9         Relatibility         Deferred as asses that rely on future porfulability excluding those arising from temporary differences         3.608         3.563           11         Deferred pairs or losses on derivative under lodge accurating         100.571         122.8370           12         Stortifization on some on derivative under lodge accurating         100.571         122.8370           13         Sccuritation gain on sule         -         -         -           14         Gains and losses due to change in own credit risk on fair valued liabilities         17.132         21.1723           14         Gains and losses due to change in own credit risk on fair valued liabilities         409.224         305.104           17         Increaments in the capital of howing processing, where the hand loss on own more han 10%, of the isseed starce capital (amoun above the 10% threshold)         -         -           18         regularization consultation to septed to losses for the isseed starce capital (amoun above the 10% threshold)         -         -           21         Advalue due as assets assing from temporary differences (are of related us hability)         -         -           22         Advalot defer	Commo	on Equit				
8     If which goodwill cut of relating, including those quarkalom     9.071     9.256       9     Object of which oddyr intemploys other than goodwill and mortgage tervicing rights (set of reliad) tax its highly in the relating including those arising from temporary differences     3.668     3.563       10     Deferent gains or losses on derivative under holgs accounting     100.071     12.6870       11     Deferent gains or losses on derivative under holgs accounting     100.071     12.6870       12     Stortfall of eighte provisions in expected losses     87     1       13     Scortfall of eighte provisions in expected losses     87     1       14     Gains and losses due to damps in corntrol quity constraints in control quity constraints in corn due of eighte loss portions, where the hand does not own more than 10% of the search section     1     1       17     Recipicaci cons-holding is controls quity constraints, the relating include and instrants or loss of the relation or eighte loss portions, where the hand holds on to own more than 10% of the search section in the control or holding include section in the relation of the relation or eighte loss portion in the relation of the relation or eighte loss portions, where the hand holds on to own more than 10% of the hand in the relation of the relation or eighte loss portions, where the hand holds on the relation of the relation or eighte loss portion in the relation of the re	8+	-9		290,071	290,128	
9         In this line         280,999         280,099         280,099         280,099           10         Defered as asses that rely on future proflubility excluding those arising from temporary differences in the initial of eights provides to except the losses         3.608         3.563           11         Defered gains or losses on derivatives multer hedge accuming         100,671         125,870           12         Stortfitzions on except to boose         871         -           13         Securitization gain on ade         -         -           14         Gain and losses due to change in own credit risk on fair valued liabilities         171,132         21,273           15         Net defined heartif asset         499,229         305,101           17         Reciprocal consoliding in common equip         -         -           18         Interments in the ciquid of howing financial and une, where relies that are outside the scope of the issend share explicit in the maxes within the out one more than 10%, of the issend share explicit in the maxes within the out one more than 10%, of the issend share explicit in the maxes within the out one more than 10%, of the issend share explicit in the maxes within the out one more than 10%, of the issend share explicit in the more adjut firences (or of related tas liability)         -         -           21         Advected first share first in the common stock of financials         -         -         -	8	2		9.071	9 526	
J         Lex liability         Lex liability <thlex liability<="" th="">         Lex liability</thlex>						
$ \begin{array}{c c c c c c } \hline 10 & \before gains of loss of derivative such being accounting [100,671] 126,870 [126,870] [126$	9	)		280,999	280,602	
(het of related us lashing)(het of related us lashing)(het of related us lashing)11Deformed gains or losses on derivatives under hedge accounting(100,071)126,87012Shorffull of elighb provisions to expected losses87-13Securitization gain on sale17,15221,72314Gains and losses due to changes in own arcelit risk on fair valued liabilities17,15221,72316Investmens in own share (excluding those reported in the net asset section)17Reciprent accoss-bolking in common equity18regulary consolitation, or of cligble short pointons, where the bail, does not own more han 10% of the issued share capital (amount above the 10% threshold)19(of which: nignificant investments in the common tock of financials214of which: intrigene servicing right225Anome acceeding the 10% threshold)226Anome acceeding the 10% threshold)237Regulary alguistness in the common tock of financials248of which: intrigene servicing right238Common Equity Ter 1 equital (CET1) (AA(B)) (C)6.951,8436.7555,28249of which: intrigene servicing right250Common Equity Ter 1 equital (CET1) (AA(B)) (C)6.951,8436.7555,28264Additional Ter 1 instruments plus related stock surplus of which: classified a equity unde	10	0	Deferred tax assets that rely on future profitability excluding those arising from temporary differences	3 600	2 542	
13     Securital of elights provision to expected loses     10       13     Securitation gain on sub     -       14     Gains and bases due to damges in own credit risk on far valued liabilities     17,132     27,723       15     Not defined Seaff awast     499,229     505,194       16     Investments in own shares (excluding these reported in the net assets section)     499     -       17     Reciprocal cross-holding in common equity     -     -       18     regulatory consolitation, not elights from topolitons, where the band does not own more than 10%     -     -       19     -     -     -     -     -       21     Investments in the curnton tasks of framesials     -     -     -       22     Anoma exceeding the 10% threshold on specified intem     -     -     -       22     Anoma exceeding the 10% threshold on specified intem     -     -     -       23     Inf which: significant investments in the common tasks of framesials     -     -     -       24     Inf which: significant investments in the common tasks of framesials     -     -     -       25     Inf which: significant investments in the common tasks of framesials     -     -     -       27     Regaladore significant investments in the common tasks of framesials     -     -     <						
13         Scentrization gain on sale					126,870	
14         Gains and Isses due to change in own credit risk or fair valued liabilities         17.132         21.723           15         But definal benefit issest         499.239         505.194           16         Investments in own shares (excluding those reported in the net assets section)         -         -           17         Respond along, not of definal benefit isset         499.239         505.194           18         Investments in own shares (excluding those reported in the net assets section)         -         -           19         Edit provide the investments in the capital of bashing, financial and invenues entities that are outside the scope of the isound share, and to 10% threshold on specified items         -         -           19-20-21         Amount exceeding the 10% threshold on specified items         -         -         -           20         of which: different in sestments aring from temporary differences (net of related tas liability)         -         -         -           21         of which: different in sestments aring from temporary differences (net of related tas liability)         -         -         -           22         Amount exceeding the 15% threshold on specified items         -         -         -           23         of which: different in sectments in the common stock of financials         -         -         -         - <t< td=""><td></td><td></td><td></td><td>87</td><td>-</td><td></td></t<>				87	-	
15     Net defined hearfn asset     499:229     505.194       16     Investments in one share (scaluling these reported in the net axets section)     -     -       17     Resiprocal cross-holdings in common equity     -     -       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)     -     -       19:20-21     Arrown exceeding the 10% threshold on specified items.     -     -       19     -     -     -     -       19:20-21     Arrown exceeding the 15% threshold on specified items.     -     -       19     -     -     -     -       21     Informat exceeding the 15% threshold on specified items.     -     -       22     Arrown exceeding the 15% threshold on specified items.     -     -       23     for block: deferred tax seeds atring from temporary differences (net of related tax liability)     -     -       23     for block: deferred tax seeds atring from temporary differences (net of related tax liability)     -     -       23     for block: deferred tax seeds atring from temporary differences (net of related tax liability)     -     -       24     Recalavy adjourcem's upplied to Common Equity Ter 1 due to isofficient Addisonal Ter 1 and     -     -       25     for block: di		-		- 17 132	- 21 723	
16     Investments in own share (excluding those reported in the nat assets section)     -     -       17     Receptual or Socializing in common equity     -     -       18     englancy consoliation, end of eligible short positions, where the bank does not own more than 10%, of the issued share capital (amount above the 10% threshold) on specified items     -     -       19:220:21     Amount exceeding the 10% threshold on specified items     -     -       20     of which, significant investments in the common stock of financials     -     -       21     Amount exceeding the 10% threshold on specified items     -     -       22     Amount exceeding the 10% threshold on specified items     -     -       23     of which, significant investments in the common stock of financials     -     -       24     Amount exceeding the 15% threshold on specified items     -     -       25     Amount exceeding the 15% threshold on specified items     -     -       26     Of which, significant investments in the common stock of financials     -     -       27     Regulatory adjustment splite to Common Equity Ther 1 due to insufficient Additional Ther 1 and transments     -     -       28     Common Equity Ther 1 capital itermments     -     -     -       29     Tomeron Equity Ther 1 capital itermments     -     -     -						
Investments in the capital of backing, financial and issurance entities that are outside the scope of of the issued share capital (amount above the 10% dreshold)           19-20-21         Amount exceeding the 10% dreshold on specified items         -           20         of which: gaing item investments in the common stock of financials         -           21         of which: gaing item investments in the common stock of financials         -           22         Amount exceeding the 10% threshold on specified items         -           23         of which: difficant investments in the common stock of financials         -           24         Amount exceeding the 15% threshold on specified items         -           25         of which: difficant investments in the common stock of financials         -           26         of which: difficant investments in the common stock of financials         -           27         The capital of sality finant investments in the common stock of financials         -           28         Common Equity Ther 1 capital instruments (B)         910,800         947,480           Common Equity Ther 1 capital (CET1)         -         -         -           29         Common Equity Ther 1 capital (CET1) (A)(-(B))(C)         6.951,843         6.755,528           30         310         State of the capital (CET1) (A)(-(B))(C)         6.951,843         6.755,528 </td <td>10</td> <td>6</td> <td></td> <td>-</td> <td>-</td> <td></td>	10	6		-	-	
18       regulatory consolidation, net of eligible short positions, where the bunk does not own more flan 10%       -         19:20:21       Amount exceeding the 10% threshold on specified items       -         21       -       of which: significant investments in the common stock of financials       -         21       -       of which: significant investments in the common stock of financials       -         22       -       of which: significant investments in the common stock of financials       -         23       -       of which: significant investments in the common stock of financials       -         24       of which: significant investments in the common stock of related ux liability)       -       -         25       -       of which: significant investments in the common stock of related ux liability)       -       -         27       Regulatory distingent spiled to Common Equity Tert I due to insufficient Additional Ter I and Iter Insufficient Iter Insufficient Additional Ter I and Iter Insufficient Addititer I and Iter I and Iter I and Iter I and Iter I an	1′	7	Reciprocal cross-holdings in common equity	-	-	
199-20-21       Amount exceeding the 10% threshold on specified items       -         19       of which: significant investments in the common stock of financials       -         20       of which: inortgage servicing rights       -         21       Amount exceeding the 15% threshold on specified items       -         22       Amount exceeding the 15% threshold on specified items       -         23       of which: deferred tax assets arising from temporary differences (net of related tax liability)       -         24       of which: mostgage servicing rights       -         25       Common Equity Tier 1 capital (ETH)       -         27       Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and the insufficient Additional Tier 1 and the insufficient Additional Tier 1 and the insufficient Additional Tier 1 capital: instruments applied to Common Equity Tier 1 capital (ECH)       -         29       Common Equity Tier 1 capital (ECH)       -       -         20       Implicit instruments (3)       -       -         30       31       Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified a stabilities under applicable accounting standards       -       -         31       31       Discripting Additional Tier 1 instruments issued by subsidiaries and held by third parties (classified la 1.873.000       2.042.000	1	8	regulatory consolidation, net of eligible short positions, where the bank does not own more than 10%	-	-	
19       Image: service of	19+2	0+21	-		-	
20       of which: morrgage servicing rights       -       -         21       of which: defered tax sust ansing from temporary differences (net of related tax liability)       -       -         23       of which: significant investments in the common stock of financials       -       -         24       of which: moregage servicing rights       -       -         24       of which: moregage servicing rights       -       -         25       of which: moregage servicing rights       -       -         27       Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and       -       -         28       Common Equity Tier 1 capital (CET1)       -       -       -         29       Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)       6.951,843       6.755.528         Additional Tier 1 capital (CET1) ((A)-(B)) (C)       6.951,843       6.755.528         Additional Tier 1 instruments plus related stock surplus of which: classified       -       -         31       Bubscription rights to Additional Tier 1 instruments plus related stock surplus of which: classified       1.873,000       2,042,000         34.35       Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles       -       -       -         34.35       Additional Tier 1 inst				-	-	
22       Amount exceeding the 15% threshold on specified items	20	0		-	-	
23       of which: significant investments in the common stock of financials       .         24       of which: mortgage servicing rights       .         25       of which: divergent as insign from temporary differences (net of related tax liability)       .         27       Regulatory adjustments applied to Common Equity Tier I due to insufficient Additional Tier I and Tier 2 to cover deductions       .         28       Common Equity Tier I capital regulatory adjustments (B)       910.800       947.480         29       Common Equity Tier I capital (CETI)       .       .         29       Common Equity Tier I capital (CETI)       .       .         20       Common Equity Tier I capital (CETI)       .       .         20       Common Equity Tier I capital (CETI)       .       .         21       Bobscription rights to Additional Tier I instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown       .       .         30       31       Bobscription rights to Additional Tier I instruments plus related stock surplus of which: classified and other equivalent entities       .       .         31       Bubscription rights to Additional Tier I instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities       .       .         33       Tier of the capital instruments subject to p	2	1	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	
24       of which: mortgage servicing rights       -       -         25       of which: deferred tax assets arising from temporary differences (net of related tax liability)       -       -         27       Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions       -       -         28       Common Equity Tier 1 capital: regulatory adjustments (B)       910.800       947.480         29       Common Equity Tier 1 capital (CET1)       6,951.843       6,755.528         Additional Tier 1 capital (CET1) ((A)(B)) (C)       6,951.843       6,755.528         Additional Tier 1 instruments (B)       -       -       -         30       31       Subscription rights to Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown       -       -         30       32       Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as a dub ere quivalent entities       -       -         31       Subscription rights additional Tier 1 instruments plus related stock surplus of which: classified as a dub ere quivalent entities       -       -         34-35       Additional Tier 1 instruments subject to phase-out arrangements included in Additional Tier 1       4       4         33+35       of which: instruments subje				-	-	
25       of which: defered tax assets arising from temporary differences (net of related tax liability)       -       -         27       Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 1 occured deductions       -       -         28       Common Equity Tier 1 capital: regulatory adjustments (B)       910.800       947.480         29       Common Equity Tier 1 capital (CET1)       -       -         29       Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)       6.951,843       6.755.528         34       Additional Tier 1 instruments (B)       -       -       -         31a       Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown.       -       -       -         30       31a       Biscription rights to Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and beld by third parties (amount allowed in group AT1)       1.873.000       2.042.000         34.435       Additional Tier 1 instruments plus related stock surplus issued by abscillational Tier 1       4       4         33       Flighble Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1       4       4         34.35       Elighble Tier 1 capital instruments subject to phase out from Additional				-	-	
27         Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions         .           28         Common Equity Tier 1 capital: regulatory adjustments (B)         910.800         947,480           29         Common Equity Tier 1 capital: regulatory adjustments (B)         6,951.843         6,755.528           Additional Tier 1 capital: instruments (3)         a sequiry under applicable accounting standards and the breakdown         .         .           30         31         a sequiry under applicable accounting standards and the breakdown         .         .           31         Subscription rights to Additional Tier 1 instruments plus related stock surplus of which: classified and other equivalent entities         .         .           32         Directly issued qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities         .         .           33         a stabilities under applicable accounting standards         .         .         .           34-35         Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1         .         .         .           34-35         Eligible Tier 1 capital instruments subject to phase out or Additional Tier 1         .         .         .           34-35         Filigible Tier 1 capital instruments subject to				-	-	
28       Common Equity Tier 1 capital: regulatory adjustments (B)       910,800       947,480         29       Common Equity Tier 1 capital (CET1)       6.951,843       6.755,528         Additional Tier 1 capital instruments (3)       Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as capity inder applicable accounting standards and the breakdown       -       -         31a       Subscription rights to Additional Tier 1 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards       -       -         32       Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards       -       -         34:35       Additional Tier 1 instruments plus related stock surplus of which: classified as the opticable accounting standards       -       -         34:435       Eligible Tier 1 instruments plus related stock surplus of which: classified as the opticable accounting standards       -       -         34:435       Additional Tier 1 instruments subject to phase-out arrangements included in Additional Tier 1       4       4         33       of which: directly issued capital instruments subject to phase out       -       -       -         34:435       Ingible Tier 1 capital instruments (D)       1,883,823       2,053,407       -         34:436			Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and	-	-	
Common Equity Tier 1 capital (CET1)       0	2	0		010 800	047 490	
29         Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)         6.951,843         6.755,528           Additional Tier 1 capital: instruments (3)         Image: Common Equity under applicable accounting standards and the breakdown         .         .           30         Jan         Directly issued qualifying Additional Tier 1 instruments         .         .           31         Jan         Directly issued qualifying Additional Tier 1 instruments         .         .           32         Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as to be equivalent entities         .         .           32         Directly issued qualifying Additional Tier 1 instruments issued by special purpose vehicles and other equivalent entities         .         .           33+35         Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1         4         4           33+35         Eligible Tier 1 capital instruments subject to phase out from Additional Tier 1         4         4           33+35         Instruments issued by subsidiaries subject to phase out from Additional Tier 1         4         4           33+35         Investments in own Additional Tier 1 instruments subject to phase out from Additional Tier 1         4         4           33         of which: instruments issued by subsidiaries subject to phase out from Additional Tier 1 <t< td=""><td></td><td></td><td></td><td>910,800</td><td>947,480</td><td></td></t<>				910,800	947,480	
Additional Tier 1 capital: instruments (3)       Image: capital instruments (3)         31a       Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown       Image: classified as equity under applicable accounting standards         32b       Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as classified using inbition under applicable accounting standards       Image: classified as classified as classified as classified as classified using standards         32a       Directly issued qualifying Additional Tier 1 instruments plus related stock surplus observencices and other equivalent entities       Image: classified as classified as classified as classified and classified and the requivalent entities         34-35       Additional Tier 1 instruments subject to phase-out arrangements included in Additional Tier 1       4       4         33       Image: classified as classified as classified as and by subsidiaries subject to phase out from Additional Tier 1       4       4         33       of which: instruments subject to phase out from Additional Tier 1       4       4         33       of which: instruments (D)       Image: classified as classif				6.951.843	6,755,528	
914     as equity under applicable accounting standards and the breakdown     -     -       31b     Subscription rights to Additional Tier 1 instruments     -     -       32     Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards     1,873,000     2,042,000       32     Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities     -     -       34-35     Additional Tier 1 instruments subject to phase-out arrangements included in Additional Tier 1     4     4       33     group AT1)     Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1     4     4       33     of which: instruments     of which: instruments     -     -       34     of which: instruments subject to phase out from Additional Tier 1     4     4       35     Additional Tier 1 capital instruments subject to phase out from Additional Tier 1     -     -       36     Additional Tier 1 capital instruments     -     -     -       37     Investments in own Additional Tier 1 instruments     -     -     -       38     Reciprocal cross-holdings in Additional Tier 1 instruments     -     -     -       39     regulatory consolidation, net of eligible short positions, where the bank does n	Additio		1 capital: instruments (3)	, ,	, ,	
30         32         Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards         1,873,000         2,042,000           31         Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities         -         -           34-35         Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)         10,819         11,402           33+35         Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1         4         4           33         of which: directly issued capital instruments subject to phase out from Additional Tier 1         4         4           33         of which: instruments issued by subsidiaries subject to phase out         -         -         -           34         of which: instruments (D)         1,883,823         2,053,407           Additional Tier 1 capital: instruments         -         -         -         -           36         Additional Tier 1 instruments         -         -         -         -           37         Investments in own Additional Tier 1 instruments         -         -         -         -           38         Reciprocal cross-holdings in Additional and insurance entities that are outside th		31a	as equity under applicable accounting standards and the breakdown	-	-	
32       as liabilities under applicable accounting standards       1,873,000       2,042,000         Qualifying Additional Tier I instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities       -       -         34-35       Additional Tier I instruments issued by subsidiaries and held by third parties (amount allowed in group ATI)       10,819       11,402         33+35       Eligible Tier I capital instruments subject to phase-out arrangements included in Additional Tier 1       4       4         35       for which: directly issued capital instruments subject to phase out from Additional Tier 1       4       4         35       for which: instruments (D)       1,883,823       2,053,407         Additional Tier 1 capital: instruments       -       -         38       Reciprocal cross-holdings in Additional Tier 1 instruments       -       -         39       Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions)       28,200       43,950         40       Significan tinvestments applied to Additional Ti	20	31b		-	-	
Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities         .           34-35         Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)         10,819         11,402           33+35         Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 capital: instruments         4         4           33         of which: directly issued capital instruments subject to phase out from Additional Tier 1         4         4           35         of which: instruments (D)         1,883,823         2,053,407           Additional Tier 1 capital: instruments (D)         1,883,823         2,053,407           Additional Tier 1 capital: regulatory adjustments         -         -           37         Investments in own Additional Tier 1 instruments         -         -           38         Reciprocal cross-holdings in Additional Tier 1 instruments         -         -           39         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)         -         -           40         Significant investments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions         -         -	30	32		1,873,000	2,042,000	
34-35       Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)       10,819       11,402         33+35       Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 capital: instruments       4       4         33       of which: directly issued capital instruments subject to phase out from Additional Tier 1       4       4         33       of which: directly issued capital instruments subject to phase out from Additional Tier 1       4       4         35       of which: directly issued capital instruments subject to phase out from Additional Tier 1       4       4         36       Additional Tier 1 capital: instruments (D)       1,883,823       2,053,407         Additional Tier 1 capital: regulatory adjustments       -       -       -         37       Investments in own Additional Tier 1 instruments       -       -       -         38       Reciprocal cross-holdings in Additional Tier 1 instruments       -       -       -         39       Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)       28,200       43,950         40       Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)       28,200			Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles	_		
34-33       group AT1)       10,819       11,402         33+35       Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1       4       4         33       of which: directly issued capital instruments subject to phase out from Additional Tier 1       4       4         33       of which: directly issued capital instruments subject to phase out from Additional Tier 1       4       4         33       of which: instruments issued by subsidiaries subject to phase out       -       -         36       Additional Tier 1 capital: instruments (D)       1,883,823       2,053,407         Additional Tier 1 capital: instruments (D)       1,883,823       2,053,407         Additional Tier 1 capital: instruments       -       -         37       Investments in own Additional Tier 1 instruments       -       -         38       Reciprocal cross-holdings in Additional Tier 1 instruments       -       -         39       Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions)       28,200       43,950         40       Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       -       -         <						
33+33       capital: instruments       4       4         33       of which: directly issued capital instruments subject to phase out from Additional Tier 1       4       4         35       of which: instruments issued by subsidiaries subject to phase out       -       -         36       Additional Tier 1 capital: instruments (D)       1,883,823       2,053,407         Additional Tier 1 capital: regulatory adjustments       -       -       -         37       Investments in own Additional Tier 1 instruments       -       -       -         38       Reciprocal cross-holdings in Additional Tier 1 instruments       -       -       -         39       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)       -       -       -         40       Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)       -       -       -         41       42       Regulatory adjustments explied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       -       -       -         42       Regulatory adjustments explied to Additional Tier 1 due to insufficient Tier 2 to cover deductio	34-	35	group AT1)	10,819	11,402	
35       of which: instruments issued by subsidiaries subject to phase out       -       -         36       Additional Tier 1 capital: instruments (D)       1,883,823       2,053,407         Additional Tier 1 capital: regulatory adjustments       1,883,823       2,053,407         Additional Tier 1 capital: regulatory adjustments       -       -         37       Investments in own Additional Tier 1 instruments       -       -         38       Reciprocal cross-holdings in Additional Tier 1 instruments       -       -         39       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)       -       -         40       Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)       -       -         42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       -       -         43       Additional Tier 1 capital: regulatory adjustments (E)       28,200       43,950         Additional Tier 1 capital (D)-(E)) (F)       1,855,623       2,009,457         44       Additional Tier 1 capital ((D)-(E)) (F)       1,855,623       2,00			capital: instruments	4	4	
36       Additional Tier 1 capital: instruments (D)       1,883,823       2,053,407         Additional Tier 1 capital: regulatory adjustments       -       -         37       Investments in own Additional Tier 1 instruments       -       -         38       Reciprocal cross-holdings in Additional Tier 1 instruments       -       -         39       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)       -       -         40       Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)       -       -         40       Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)       -       -         42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       -       -         43       Additional Tier 1 capital: regulatory adjustments (E)       28,200       43,950         Additional Tier 1 capital (D)-(E)) (F)       1,855,623       2,009,457         44       Additional Tier 1 capital ((D)-(E)) (F)       1,855,623       2,009,457 <t< td=""><td></td><td></td><td></td><td>4</td><td>4</td><td>ļļ</td></t<>				4	4	ļļ
Additional Tier 1 capital: regulatory adjustments       -       -         37       Investments in own Additional Tier 1 instruments       -       -         38       Reciprocal cross-holdings in Additional Tier 1 instruments       -       -         39       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)       -       -         40       Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)       -       -         40       Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)       -       -         42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       -       -         43       Additional Tier 1 capital: regulatory adjustments (E)       28,200       43,950         Additional Tier 1 capital (D)-(E)) (F)       1,855,623       2,009,457         44       Additional Tier 1 capital ((D)-(E)) (F)       1,855,623       2,009,457				-	-	
37       Investments in own Additional Tier 1 instruments       -       -         38       Reciprocal cross-holdings in Additional Tier 1 instruments       -       -         38       Reciprocal cross-holdings in Additional Tier 1 instruments       -       -         39       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)       -       -         40       Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)       -       -         40       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       -       -         42       Regulatory adjustments (E)       28,200       43,950         43       Additional Tier 1 capital: regulatory adjustments (E)       28,200       43,950         44       Additional Tier 1 capital ((D)-(E)) (F)       1,855,623       2,009,457         44       Additional Tier 1 capital ((D)-(E)) (F)       1,855,623       2,009,457			•	1,883,823	2,053,407	
38       Reciprocal cross-holdings in Additional Tier 1 instruments       -       -         39       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)       -       -         40       Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)       28,200       43,950         42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       -       -         43       Additional Tier 1 capital. regulatory adjustments (E)       28,200       43,950         Additional Tier 1 capital (ATI)       -       -       -         44       Additional Tier 1 capital ((D)-(E)) (F)       1,855,623       2,009,457         Tier 1 capital (T1 = CET1 + AT1)       -       -       -				-	-	
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)       -       -         40       Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)       28,200       43,950         42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       -       -         43       Additional Tier 1 capital: regulatory adjustments (E)       28,200       43,950         Additional Tier 1 capital (TI)       -       -       -         44       Additional Tier 1 capital ((D)-(E)) (F)       1,855,623       2,009,457         Tier 1 capital (T1 = CET1 + AT1)       -       -       -				-	-	
40       Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)       28,200       43,950         42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       -       -         43       Additional Tier 1 capital: regulatory adjustments (E)       28,200       43,950         Additional Tier 1 capital: regulatory adjustments (E)       28,200       43,950         Additional Tier 1 capital (AT1)       -       -         44       Additional Tier 1 capital ((D)-(E)) (F)       1,855,623       2,009,457         Tier 1 capital (T1 = CET1 + AT1)       -       -	3	9	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%	-	-	
42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       -         43       Additional Tier 1 capital: regulatory adjustments (E)       28,200       43,950         Additional Tier 1 capital (AT1)       -       -         44       Additional Tier 1 capital ((D)-(E)) (F)       1,855,623       2,009,457         Tier 1 capital (T1 = CET1 + AT1)       -       -	40	0	Significant investments in the capital of banking, financial and insurance entities that are outside the	28,200	43,950	
43         Additional Tier 1 capital: regulatory adjustments (E)         28,200         43,950           Additional Tier 1 capital (AT1)	<u></u>	2				
Additional Tier 1 capital (ATI)         Capital (ATI)           44         Additional Tier 1 capital ((D)-(E)) (F)         1,855,623         2,009,457           Tier 1 capital (T1 = CET1 + AT1)				- 28 200	43 950	
44         Additional Tier 1 capital ((D)-(E)) (F)         1,855,623         2,009,457           Tier 1 capital (T1 = CET1 + AT1)		-		20,200		
Tier 1 capital (T1 = CET1 + AT1)	-			1,855,623	2,009,457	
45 Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G) $8,807,467$ $8,764,985$			$\Gamma 1 = CET1 + AT1)$			
	4	5	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	8,807,467	8,764,985	

cerreomposi	tion of Car	bital Disclosure			
			а	b	с
Basel III Femplate No.		Items	As of December 31, 2020	As of September 30, 2020	Reference t Template CO
Fine 2 new italy					1
her 2 capital:		s and provisions (4)			
	under app	ssued qualifying Tier 2 instruments plus related stock surplus of which: classified as equity licable accounting standards and the breakdown	-	-	
		ion 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		1,512,827	1,382,611	
	Tier 2 ins entities	truments plus related stock surplus issued by special purpose vehicles and other equivalent	-	-	
48-49		truments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	2,254	2,411	
		Fier 2 capital instruments subject to phase-out arrangements included in Tier 2: instruments			
47+49	and provi	sions	249,240	268,425	
47		which: directly issued capital instruments subject to phase out from Tier 2	249,240	268,425	
49		which: instruments issued by subsidiaries subject to phase out	-	-	
50		general allowance for loan losses and eligible provisions included in Tier 2	6,614	10,970	
50a	_	which: general allowance for loan losses	6,614	6,729	
50b		which: eligible provisions	-	4,240	
51	· ·	pital: instruments and provisions (H)	1,770,937	1,664,419	
<u> </u>		adjustments (5)			
52		nts in own Tier 2 instruments	-	-	
53	Reciproca	al cross-holdings in Tier 2 instruments and other TLAC liabilities	-	-	
	Investmen	nts in the capital and other TLAC liabilities of banking, financial and insurance entities that			
E 4	are outsid	le the scope of regulatory consolidation, net of eligible short positions, where the bank does			
54	not own r	nore than 10% of the issued common share capital of the entity (amount above the 10%	-	-	
	threshold				
	Significar	nt investments in the capital and other TLAC liabilities of banking, financial and insurance			
55		at are outside the scope of regulatory consolidation (net of eligible short positions)	90,576	91,546	
57		pital: regulatory adjustments (I)	90,576	91,546	
ier 2 capital (	1	final regulatory adjustments (1)	50,570	71,540	
58	-	ritel(T2)(H)(I)(I)	1,680,360	1,572,872	
		pital (T2) ((H)-(I)) (J)	1,080,500	1,372,872	
otal capital (1 59	$U_{1} = 11 \pm 1$				
	-		10 497 939	10 227 957	
	Total cap	$\frac{12}{12} (TC = T1 + T2) ((G) + (J)) (K)$	10,487,828	10,337,857	
	Total cap assets (6)	ital (TC = T1 + T2) ((G) + (J)) (K)			
60	Total cap assets (6) Risk weig	ital (TC = T1 + T2) ((G) + (J)) (K) ghted assets (L)	10,487,828 61,224,169	10,337,857 59,749,250	
60 apital ratio (c	Total cap assets (6) Risk weig onsolidate	ital (TC = T1 + T2) ((G) + (J)) (K) ghted assets (L) d) (7)	61,224,169	59,749,250	
60 Capital ratio (c 61	Total cap assets (6) Risk weig onsolidate Common	ital (TC = T1 + T2) ((G) + (J)) (K) ghted assets (L) d) (7) Equity Tier 1 capital ratio (consolidated) ((C)/(L))	61,224,169 11.35%	59,749,250	
60 Capital ratio (c 61 62	Total cap assets (6) Risk weig onsolidate Common Tier 1 cap	ital (TC = T1 + T2) ((G) + (J)) (K) ghted assets (L) d) (7) Equity Tier 1 capital ratio (consolidated) ((C)/(L)) pital ratio (consolidated) ((G)/(L))	61,224,169 11.35% 14.38%	59,749,250 11.30% 14.66%	
60 apital ratio (c 61	Total cap assets (6) Risk weig onsolidate Common Tier 1 cap	ital (TC = T1 + T2) ((G) + (J)) (K) ghted assets (L) d) (7) Equity Tier 1 capital ratio (consolidated) ((C)/(L))	61,224,169 11.35%	59,749,250	
60 Capital ratio (c 61 62 63	Total cap assets (6) Risk weig onsolidate Common Tier 1 cap Total cap	ital (TC = T1 + T2) ((G) + (J)) (K) ghted assets (L) d) (7) Equity Tier 1 capital ratio (consolidated) ((C)/(L)) pital ratio (consolidated) ((G)/(L)) ital ratio (consolidated) ((K)/(L))	61,224,169 11.35% 14.38%	59,749,250 11.30% 14.66%	
60 Capital ratio (c 61 62 63	Total cap assets (6) Risk weig onsolidate Common Tier 1 cap Total cap ustments (1 Non-sign	ital (TC = T1 + T2) ((G) + (J)) (K) ghted assets (L) d) (7) Equity Tier 1 capital ratio (consolidated) ((C)/(L)) pital ratio (consolidated) ((G)/(L)) ital ratio (consolidated) ((K)/(L))	61,224,169 11.35% 14.38%	59,749,250 11.30% 14.66%	
60 Capital ratio (c 61 62 63 Regulatory adj	Total cap assets (6) Risk weig onsolidate Common Tier 1 cap Total cap ustments (1 Non-sign the thresh Significar	ital (TC = T1 + T2) ((G) + (J)) (K) hted assets (L) d) (7) Equity Tier 1 capital ratio (consolidated) ((C)/(L)) pital ratio (consolidated) ((G)/(L)) ital ratio (consolidated) ((K)/(L)) 8) 8) fifcant investments in the capital and other TLAC liabilities of other financials that are below holds for deduction (before risk weighting) nt investments in the common stock of financials that are below the thresholds for deduction	61,224,169 11.35% 14.38% 17.13%	59,749,250 11.30% 14.66% 17.30%	
60 Capital ratio (c 61 62 63 Regulatory adj 72 73	Total cap assets (6) Risk weig onsolidate Common Tier 1 cap Total cap ustments (5 Non-sign the thresh Significar (before ri	ital (TC = T1 + T2) ((G) + (J)) (K) ghted assets (L) d) (7) Equity Tier 1 capital ratio (consolidated) ((C)/(L)) pital ratio (consolidated) ((G)/(L)) ital ratio (consolidated) ((K)/(L)) 8) fifcant investments in the capital and other TLAC liabilities of other financials that are below tolds for deduction (before risk weighting) nt investments in the common stock of financials that are below the thresholds for deduction sk weighting)	61,224,169 11.35% 14.38% 17.13% 320,188	59,749,250 11.30% 14.66% 17.30% 319,793	
60 Capital ratio (o 61 62 63 Cegulatory adj 72	Total cap assets (6) Risk weig onsolidate Common Tier 1 cap Total cap ustments (7 Non-sign: the thresh Significar (before ri Mortgage	ital (TC = T1 + T2) ((G) + (J)) (K) ghted assets (L) d) (7) Equity Tier 1 capital ratio (consolidated) ((C)/(L)) pital ratio (consolidated) ((G)/(L)) ital ratio (consolidated) ((K)/(L)) 8) ficant investments in the capital and other TLAC liabilities of other financials that are below tolds for deduction (before risk weighting) nt investments in the common stock of financials that are below the thresholds for deduction sk weighting) e servicing rights that are below the thresholds for deduction (before risk weighting)	61,224,169 11.35% 14.38% 17.13% 320,188	59,749,250 11.30% 14.66% 17.30% 319,793	
60 eapital ratio (c 61 62 63 eegulatory adj 72 73 74 75	Total cap assets (6) Risk weig onsolidate Common Tier 1 cap Total cap ustments (7) Non-sign the thresh Significan (before ri Mortgage Deferred (before ri	ital (TC = T1 + T2) ((G) + (J)) (K) ghted assets (L) d) (7) Equity Tier 1 capital ratio (consolidated) ((C)/(L)) pital ratio (consolidated) ((G)/(L)) ital ratio (consolidated) ((K)/(L)) 8) ificant investments in the capital and other TLAC liabilities of other financials that are below holds for deduction (before risk weighting) nt investments in the common stock of financials that are below the thresholds for deduction sk weighting) servicing rights that are below the thresholds for deduction (before risk weighting) tax assets arising from temporary differences that are below the thresholds for deduction sk weighting)	61,224,169 11.35% 14.38% 17.13% 320,188	59,749,250 11.30% 14.66% 17.30% 319,793	
60 capital ratio (c 61 62 63 cegulatory adj 72 73 74 75 rovisions incl	Total cap assets (6) Risk weig onsolidate Common Tier 1 cap Total cap ustments (1 Non-sign the thresh Significar (before ri Mortgage Deferred (before ri uded in Tiu	ital (TC = T1 + T2) ((G) + (J)) (K) ghted assets (L) d) (7) Equity Tier 1 capital ratio (consolidated) ((C)/(L)) pital ratio (consolidated) ((G)/(L)) ital ratio (consolidated) ((G)/(L)) 8) ificant investments in the capital and other TLAC liabilities of other financials that are below holds for deduction (before risk weighting) nt investments in the common stock of financials that are below the thresholds for deduction sk weighting) e servicing rights that are below the thresholds for deduction (before risk weighting) tax assets arising from temporary differences that are below the thresholds for deduction sk weighting) er 2 capital: instruments and provisions (9)	61,224,169 11.35% 14.38% 17.13% 320,188 239,791	59,749,250 11.30% 14.66% 17.30% 319,793 234,058 - 211,537	
60 apital ratio (c 61 62 63 egulatory adj 72 73 74 75 rovisions incl 76	Total cap assets (6) Risk weig onsolidate Common Tier 1 cap Total cap ustments (1 Non-sign the thresh Significar (before ri Mortgage Deferred (before ri uded in Tiu	ital (TC = T1 + T2) ((G) + (J)) (K) ghted assets (L) d) (7) Equity Tier 1 capital ratio (consolidated) ((C)/(L)) pital ratio (consolidated) ((G)/(L)) ital ratio (consolidated) ((K)/(L)) 8) ificant investments in the capital and other TLAC liabilities of other financials that are below holds for deduction (before risk weighting) nt investments in the common stock of financials that are below the thresholds for deduction sk weighting) servicing rights that are below the thresholds for deduction (before risk weighting) tax assets arising from temporary differences that are below the thresholds for deduction sk weighting)	61,224,169 11.35% 14.38% 17.13% 320,188 239,791	59,749,250 11.30% 14.66% 17.30% 319,793 234,058	
60 capital ratio (c 61 62 63 cegulatory adj 72 73 74 75 rovisions incl	Total cap assets (6) Risk weig onsolidate Common Tier 1 cap Total cap ustments (i Non-sign the thresh Significar (before ri Mortgage Deferred (before ri uded in Ti Provision	ital (TC = T1 + T2) ((G) + (J)) (K) ghted assets (L) d) (7) Equity Tier 1 capital ratio (consolidated) ((C)/(L)) pital ratio (consolidated) ((G)/(L)) ital ratio (consolidated) ((G)/(L)) 8) ificant investments in the capital and other TLAC liabilities of other financials that are below holds for deduction (before risk weighting) nt investments in the common stock of financials that are below the thresholds for deduction sk weighting) e servicing rights that are below the thresholds for deduction (before risk weighting) tax assets arising from temporary differences that are below the thresholds for deduction sk weighting) er 2 capital: instruments and provisions (9)	61,224,169 11.35% 14.38% 17.13% 320,188 239,791 - 185,019	59,749,250 11.30% 14.66% 17.30% 319,793 234,058 - 211,537	
60 apital ratio (c 61 62 63 egulatory adj 72 73 74 75 rovisions incl 76	Total cap assets (6) Risk weig onsolidate Common Tier 1 cap Total cap Ustments (7) Non-sign: the thresh Significar (before ri Mortgage Deferred (before ri uded in Ti Provision Cap on in Provision	ital (TC = T1 + T2) ((G) + (J)) (K) ghted assets (L) d) (7) Equity Tier 1 capital ratio (consolidated) ((C)/(L)) pital ratio (consolidated) ((G)/(L)) ital ratio (consolidated) ((G)/(L)) ital ratio (consolidated) ((K)/(L)) 8) ificant investments in the capital and other TLAC liabilities of other financials that are below tolds for deduction (before risk weighting) nt investments in the common stock of financials that are below the thresholds for deduction sk weighting) servicing rights that are below the thresholds for deduction (before risk weighting) tax assets arising from temporary differences that are below the thresholds for deduction sk weighting) er 2 capital: instruments and provisions (9) is (general allowance for loan losses) icclusion of provisions (general allowance for loan losses) is eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based	61,224,169 11.35% 14.38% 17.13% 320,188 239,791 - 185,019 6,614	59,749,250 11.30% 14.66% 17.30% 319,793 234,058 - 211,537 6,729	
60 apital ratio (c 61 62 63 egulatory adj 72 73 74 75 rovisions incl 76 77 78	Total cap assets (6) Risk weig onsolidate Common Tier 1 cap Total cap ustments (7) Non-sign the thresh Significar (before ri Mortgage Deferred (before ri uded in Ti Provision Cap on in Provision	ital (TC = T1 + T2) ((G) + (J)) (K) hted assets (L) d) (7) Equity Tier 1 capital ratio (consolidated) ((C)/(L)) pital ratio (consolidated) ((G)/(L)) ital ratio (consolidated) ((G)/(L)) ital ratio (consolidated) ((K)/(L)) 8) (ficant investments in the capital and other TLAC liabilities of other financials that are below holds for deduction (before risk weighting) nt investments in the common stock of financials that are below the thresholds for deduction sk weighting) escricing rights that are below the thresholds for deduction (before risk weighting) tax assets arising from temporary differences that are below the thresholds for deduction sk weighting) er 2 capital: instruments and provisions (9) is (general allowance for loan losses) clusion of provisions (general allowance for loan losses) is eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based (prior to application of cap) (if the amount is negative, report as "nil")	61,224,169 11.35% 14.38% 17.13% 320,188 239,791 - 185,019 6,614 31,172 -	59,749,250 11.30% 14.66% 17.30% 319,793 234,058 - 211,537 6,729 32,561 4,240	
60 apital ratio (c 61 62 63 egulatory adj 72 73 74 75 rovisions incl 76 77 78 79	Total cap assets (6) Risk weig onsolidate Common Tier 1 cap Total cap Total cap ustments (7 Non-sign the thresh Significar (before ri Mortgage Deferred (before ri uded in Ti Provision Cap on in Provision Cap for in	ital (TC = T1 + T2) ((G) + (J)) (K) ghted assets (L) d) (7) Equity Tier 1 capital ratio (consolidated) ((C)/(L)) pital ratio (consolidated) ((G)/(L)) ital ratio (consolidated) ((K)/(L)) 8) ificant investments in the capital and other TLAC liabilities of other financials that are below holds for deduction (before risk weighting) nt investments in the common stock of financials that are below the thresholds for deduction sk weighting) servicing rights that are below the thresholds for deduction (before risk weighting) tax assets arising from temporary differences that are below the thresholds for deduction sk weighting) er 2 capital: instruments and provisions (9) is (general allowance for loan losses) uclusion of provisions (general allowance for loan losses) is eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based (prior to application of cap) (if the amount is negative, report as "nil") nclusion of provisions in Tier 2 under internal ratings-based approach	61,224,169 11.35% 14.38% 17.13% 320,188 239,791 - 185,019 6,614	59,749,250 11.30% 14.66% 17.30% 319,793 234,058 - 211,537 6,729 32,561	
60 apital ratio (c 61 62 63 egulatory adj 72 73 74 75 rovisions incl 76 77 78 79 apital instrum	Total cap assets (6) Risk weig onsolidate Common Tier 1 cap Total cap Total cap ustments (7) Non-sign the thresh Significar (before ri Mortgage Deferred (before ri uded in Tie Provision Cap on in Provision approach Cap for in ents subje	ital (TC = T1 + T2) ((G) + (J)) (K) ghted assets (L) d) (7) Equity Tier 1 capital ratio (consolidated) ((C)/(L)) pital ratio (consolidated) ((G)/(L)) ital ratio (consolidated) ((G)/(L)) ital ratio (consolidated) ((K)/(L)) 8) ificant investments in the capital and other TLAC liabilities of other financials that are below holds for deduction (before risk weighting) nt investments in the common stock of financials that are below the thresholds for deduction sk weighting) exervicing rights that are below the thresholds for deduction (before risk weighting) tax assets arising from temporary differences that are below the thresholds for deduction sk weighting) er 2 capital: instruments and provisions (9) is (general allowance for loan losses) clusion of provisions (general allowance for loan losses) is eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based (prior to application of cap) (if the amount is negative, report as "nil") nclusion of provisions in Tier 2 under internal ratings-based approach ct to phase-out arrangements (10)	61,224,169 11.35% 14.38% 17.13% 320,188 239,791 - 185,019 6,614 31,172 - 317,635	59,749,250 11.30% 14.66% 17.30% 319,793 234,058 - 211,537 6,729 32,561 4,240 307,061	
60 capital ratio (c 61 62 63 .cegulatory adj 72 73 74 75 rovisions incl 76 77 78 79	Total cap assets (6) Risk weig onsolidate Common Tier 1 cap Total cap ustments (1 Non-sign the thresh Significar (before ri Mortgage Deferred (before ri uded in Tie Provision Cap on in Provision Cap or in cap for in cap for in	ital (TC = T1 + T2) ((G) + (J)) (K) ghted assets (L) d) (7) Equity Tier 1 capital ratio (consolidated) ((C)/(L)) pital ratio (consolidated) ((G)/(L)) ital ratio (consolidated) ((K)/(L)) 8) ificant investments in the capital and other TLAC liabilities of other financials that are below holds for deduction (before risk weighting) nt investments in the common stock of financials that are below the thresholds for deduction sk weighting) e servicing rights that are below the thresholds for deduction (before risk weighting) tax assets arising from temporary differences that are below the thresholds for deduction sk weighting) er 2 capital: instruments and provisions (9) is (general allowance for loan losses) icclusion of provisions (general allowance for loan losses) is eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based (prior to application of cap) (if the amount is negative, report as "nil") nelusion of provisions in Tier 2 under internal ratings-based approach et to phase-out arrangements (10) ap on AT1 instruments subject to phase-out arrangements	61,224,169 11.35% 14.38% 17.13% 320,188 239,791 - 185,019 6,614 31,172 -	59,749,250 11.30% 14.66% 17.30% 319,793 234,058 - 211,537 6,729 32,561 4,240	
60 Capital ratio (c 61 62 63 Regulatory adj 72 73 74 75 Provisions incl 76 77 78 79 Capital instrum	Total cap assets (6) Risk weig onsolidate Common Tier 1 cap Total cap ustments (1) Non-sign the thresh Significar (before ri Mortgage Deferred (before ri uded in Ti Provision Cap on im Provision approach Cap for in ents subje Current c. Amount of	ital (TC = T1 + T2) ((G) + (J)) (K) ghted assets (L) d) (7) Equity Tier 1 capital ratio (consolidated) ((C)/(L)) pital ratio (consolidated) ((G)/(L)) ital ratio (consolidated) ((G)/(L)) ital ratio (consolidated) ((K)/(L)) 8) ificant investments in the capital and other TLAC liabilities of other financials that are below holds for deduction (before risk weighting) nt investments in the common stock of financials that are below the thresholds for deduction sk weighting) e servicing rights that are below the thresholds for deduction (before risk weighting) tax assets arising from temporary differences that are below the thresholds for deduction sk weighting) er 2 capital: instruments and provisions (9) is (general allowance for loan losses) icclusion of provisions (general allowance for loan losses) is eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based (prior to application of cap) (if the amount is negative, report as "nil") nclusion of provisions in Tier 2 under internal ratings-based approach et to phase-out arrangements [10] ap on AT1 instruments subject to phase-out arrangements excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the	61,224,169 11.35% 14.38% 17.13% 320,188 239,791 - 185,019 6,614 31,172 - 317,635	59,749,250 11.30% 14.66% 17.30% 319,793 234,058 - 211,537 6,729 32,561 4,240 307,061	
60 Capital ratio (c 61 62 63 Regulatory adj 72 73 74 75 Provisions incl 76 77 78 79 Capital instrum 82 83	Total cap assets (6) Risk weig onsolidate Common Tier 1 cap Total cap ustments (i) Non-sign the thresh Significar (before ri Mortgage Deferred (before ri uded in Ti Provision Cap on im Provision approach Cap for in ents subje Current c Amount e amount is	ital (TC = T1 + T2) ((G) + (J)) (K) ghted assets (L) d) (7) Equity Tier 1 capital ratio (consolidated) ((C)/(L)) pital ratio (consolidated) ((G)/(L)) ital ratio (consolidated) ((G)/(L)) 8) ificant investments in the capital and other TLAC liabilities of other financials that are below holds for deduction (before risk weighting) nt investments in the common stock of financials that are below the thresholds for deduction sk weighting) e servicing rights that are below the thresholds for deduction (before risk weighting) tax assets arising from temporary differences that are below the thresholds for deduction sk weighting) er 2 capital: instruments and provisions (9) is (general allowance for loan losses) aclusion of provisions (general allowance for loan losses) is eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based (prior to application of cap) (if the amount is negative, report as "nil") nclusion of provisions in Tier 2 under internal ratings-based approach et to phase-out arrangements (10) ap on AT1 instruments subject to phase-out arrangements excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the s negative, report as "nil")	61,224,169 11.35% 14.38% 17.13% 320,188 239,791 - 185,019 6,614 31,172 - 317,635 293,758 -	59,749,250 11.30% 14.66% 17.30% 319,793 234,058 - 211,537 6,729 32,561 4,240 307,061 293,758	
60 Capital ratio (c 61 62 63 Regulatory adj 72 73 74 75 Provisions incl 76 77 78 79 Capital instrum 82	Total cap assets (6) Risk weig onsolidate Common Tier 1 cap Total cap ustments (1) Non-sign the thresh Significar (before ri Mortgage Deferred (before ri uded in Ti Provision Cap on in Provision approach Cap for in ents subje Current ca Amount of amount is Current ca	ital (TC = T1 + T2) ((G) + (J)) (K) ghted assets (L) d) (7) Equity Tier 1 capital ratio (consolidated) ((C)/(L)) pital ratio (consolidated) ((G)/(L)) ital ratio (consolidated) ((G)/(L)) ital ratio (consolidated) ((K)/(L)) 8) ificant investments in the capital and other TLAC liabilities of other financials that are below holds for deduction (before risk weighting) nt investments in the common stock of financials that are below the thresholds for deduction sk weighting) e servicing rights that are below the thresholds for deduction (before risk weighting) tax assets arising from temporary differences that are below the thresholds for deduction sk weighting) er 2 capital: instruments and provisions (9) is (general allowance for loan losses) icclusion of provisions (general allowance for loan losses) is eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based (prior to application of cap) (if the amount is negative, report as "nil") nclusion of provisions in Tier 2 under internal ratings-based approach et to phase-out arrangements [10] ap on AT1 instruments subject to phase-out arrangements excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the	61,224,169 11.35% 14.38% 17.13% 320,188 239,791 - 185,019 6,614 31,172 - 317,635	59,749,250 11.30% 14.66% 17.30% 319,793 234,058 - 211,537 6,729 32,561 4,240 307,061	