## **Composition of Capital Disclosure**

Mizuho Trust & Banking [Non-Consolidated] As of June 30, 2020

(in million yen, except percentage)

CC1·C	mpositi	on of Capital Disclosure		(in million yen, exc	cept percentage)
CC1:C0	mpositi	on of Capital Disclosure	a	b	С
Basel II Templat	te No.	Items	As of June 30, 2020	As of March 31, 2020	Reference to Template CC2
		y Tier 1 capital: instruments and reserves (1)			
1a+2-		Directly issued qualifying common share capital plus related stock surplus and retained earnings	500,878	495,524	
1:		of which: capital and stock surplus	262,874	262,874	
10		of which: retained earnings	238,003	253,465	
20		of which: treasury stock (-) of which: national specific regulatory adjustments (earnings to be distributed) (-)		20,815	
21	U	of which: other than above	-	20,813	
- 11	h	Subscription rights to common shares			
3		Valuation and translation adjustments and other disclosed reserves	54,658	45,365	(a)
6		Common Equity Tier 1 capital: instruments and reserves (A)	555,537	540,889	(4)
Commo	n Equit	y Tier 1 capital: regulatory adjustments (2)	,	,	
8+		Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	20,572	21,297	
8	3	of which: goodwill (net of related tax liability)	347	357	
9	)	of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	20,225	20,939	
10	0	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)		-	
1		Deferred gains or losses on derivatives under hedge accounting	(2,408)	(2,430)	
12		Shortfall of eligible provisions to expected losses	1,328	1,109	
1.		Securitization gain on sale	-	-	
14		Gains and losses due to changes in own credit risk on fair valued liabilities	-	-	
1:		Defined-benefit pension fund net assets (prepaid pension costs)	46,967	45,637	
10		Investments in own shares (excluding those reported in the net assets section)	-	-	
1'	7	Reciprocal cross-holdings in common equity	-	-	
13	8	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	-	-	
19+20	0+21	Amount exceeding the 10% threshold on specified items	-	-	
19		of which: significant investments in the common stock of financials	-	-	
20		of which: mortgage servicing rights	-	-	
2		of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	
2:		Amount exceeding the 15% threshold on specified items	-	-	
2:		of which: significant investments in the common stock of financials	-	-	
2:		of which: mortgage servicing rights	-	-	
2.	3	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	
2	7	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	-	
23	8	Common Equity Tier 1 capital: regulatory adjustments (B)	66,459	65,613	
		y Tier 1 capital (CET1)	00,439	03,013	
29		Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	489,077	475,276	
		1 capital: instruments (3)	103,077	173,270	
		Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which:			
	31a	classified as equity under applicable accounting standards and the breakdown	-	-	
	31b	Subscription rights to Additional Tier 1 instruments	-	-	
30	32	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which:			
	32	classified as liabilities under applicable accounting standards	-		
		Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities	-	-	
33+		Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 capital: instruments	-	-	
30		Additional Tier 1 capital: instruments (D)	-	-	
		1 capital: regulatory adjustments			
3′		Investments in own Additional Tier 1 instruments	-	-	
38	ð	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)	-	-	
		1 capital (AT1)			
44 Tr: 1		Additional Tier 1 capital ((D)-(E)) (F)	-	-	
Tier 1 c		[] = CET1 + AT1)  Tier 1 conite (T1 - CET1 + AT1) ((C) + (E) + (C)	400.055	475.075	
4.	J	Tier 1 capital $(T1 = CET1 + AT1) ((C)+(F)) (G)$	489,077	475,276	

(in million yen, except percentage)

CCI. Composition of Capital Disclosure  Reference to Templace No.  Reference to Templace No.  Directly issued qualifying The Z instruments plus related stock surplus of which; classified as equity under applicable accounting standards and the breakdown Subscription rights to The Z instruments plus related stock surplus of which; classified as equity under applicable accounting standards and the breakdown Directly issued qualifying The Z instruments plus related stock surplus of which; classified as equity under applicable accounting standards and the breakdown Directly issued qualifying The Z instruments plus related stock surplus of which; classified as individual code applicable code in Ter 2 instruments in the complex of the plus of the	(in million yen, except percentage							
Based III. Transplates No.  Directly issued qualifying Tier 2 instruments plas related stock surplus of which; classified as equity under applicable accounting standards and the breakdown  As of Jame 30, 2020. As of March 31, 2020 Femplates CC.  Transplates No.  As of Jame 30, 2020. As of March 31, 2020 Femplates CC.  Transplates No.  Subscription rights to Tier 2 instruments  As of Jame 30, 2020. As of March 31, 2020 Femplates CC.  Transplates No.  Transplates	CC1:Composit	ion of Capital Disclosure			Г			
Template No.   Reference to Template Vol.   Reference to Template CC   Text 2 quite instruments and provisions (4)	D1 III		a	b	С			
Directly issued qualifying. The Z instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown.  Subscription rights to Tier Z instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards.  Ter Z instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards.  Ter Z instruments plus related stock surplus sixued by special purpose vehicles and other equivalent entities.  47-499 [and provisions.]  Ter Z capital instruments subject to phase-out arrangements included in Ter 2: instruments and provisions and provisions and growth of which eligible provisions and eligible provisions included in Ter 2: instruments and provisions (1) in the capital and other fractions and provisions (1) in Ter 2 capital instruments and provisions (H) 100 of which eligible provisions		Items	As of June 30, 2020	As of March 31, 2020	Reference to Template CC2			
under applicable accounting standards and the breakdown  Subscription rights to Trez instruments  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  471490  diproxisions  Total of general allowance for local issues and eligible provisions included in Tier 2: instruments approxisions included in Tier 2: instruments and provisions (provisions included in Tier 2: instruments and provisions (provisions constitution) and an advanced for local issues and eligible provisions included in Tier 2: instruments (provisions constitution) and provisions (provisions included in Tier 2: instruments (provisions constitution) and provisions (provisions constitution) and constitution of the consti	Tier 2 capital:	instruments and provisions (4)						
Subscription rights to Tier 2 instruments  46 Directly issued qualifying Ter 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.  477-69  147-69  150 Total organization of general allowance for loan losses and eligible provisions included in Tier 2: instruments unly provisions and provisions in classification of the provisions of the prov	•	Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as equity	-	-				
Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as labilities under applicable excounting standards  Tier 2 instrument plus related stock surplus issued by special purpose vehicles and other equivalent centries  47-490 glipible Tier 2 capital instruments subject to phase-out arrangements included in Tier 2 instruments and provisions growth of the provisions included in Tier 2 instruments and provisions growth of the provisions included in Tier 2 instruments and provisions growth of the provisions included in Tier 2 instruments and provisions growth of the provisions included in Tier 2 instruments and provisions growth of the provisions included in Tier 2 instruments and growth of the provisions included in Tier 2 instruments and provisions growth of the provisions included in Tier 2 instruments and growth of the provisions included in Tier 2 instruments and growth of the provisions included in Tier 2 instruments and growth of the provisions included in Tier 2 instruments and growth of the provisions included in Tier 2 instruments and growth of the provisions included in Tier 2 instruments and provisions (1) in Tier 2 capital instruments and other TLAC liabilities of banking financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) in the provision of the prov								
isabilities under applicable accounting standards  Ter 2 instruments just related stock surplus issued by special purpose vehicles and other equivalent entities.  47:449  September 2 capital instruments subject to pluse-out arrangements included in Tier 2: instruments and provisions and provisions and eligible provisions included in Tier 2 instruments and provisions of for the capital discounter for loan losses and eligible provisions included in Tier 2 instruments and provisions of for which: eligible provisions included in Tier 2 instruments and provisions of for which: eligible provisions in the capital and provisions (H)  Ter 2 capital regulatory adjustments of the capital and other TLAC liabilities of the capital and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not outside the scope of regulatory consolidation and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (et of eligible short positions, where the bank does not outside the scope of regulatory consolidation (et of eligible short positions, where the bank does not outside the scope of regulatory consolidation (et of eligible short positions) and the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (et of eligible short positions) and the capital entities of the entity (amount adverted to the capital entities of the entity (amount and the capital entities) and the entity of the entity (amount and the entity of the	46	1 0						
entities 47:49 and provisions 30 Tod of general allowance for loan losses and eligible provisions included in Tier 2: instruments and provisions 30 Tod of general allowance for loan losses 30 Tod of general allowance for loan losses 30 Tod of general allowance for loan losses 31 Tier 2 capital instruments and provisions (H) 30 Tier 2 capital instruments and provisions (H) 31 Tier 2 capital instruments and provisions (H) 32 Investments in own Tier 2 instruments 33 Responded to a considerable source (L) 34 Investments in own Tier 2 instruments 35 Responded to a considerable source of regulatory consolidation, net of eligible short positions, where the hank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold) 35 Segrificant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that extraction that the socyoo of regulatory consolidation, net of eligible short positions, where the hank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold) 35 Segrificant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are custioned the scope of regulatory consolidation (net of eligible short positions) 35 Tier 2 capital (T2) (H)-(1) (D) 36 Toda capital (TC) (H)-(1) (D) 37 Tier 2 capital (T2) (H)-(1) (D) 39 Tier 2 capital (T2) (H)-(1) (D) 30 Tier 2 capital (T2) (H)-(1) (D) 30 Tier 3 (T2) (T2) (T2) (T2) (T3) (T3) (T2) (T3) (T3) (T2) (T3) (T2) (T3) (T3) (T2) (T3) (T3) (T2) (T3) (T3) (T3) (T3) (T3) (T3) (T3) (T3		liabilities under applicable accounting standards	-	-				
1,450   30   30   30   30   30   30   30			-	-				
Solid   Total of general allowance for loan losses and eligible provisions included in Tier 2   119   100   150   119   110   150   150   110	47+49		952	1,450				
50h   of which; general allowance for loan losses   119   100   of which; general allowance for loan losses   119   100   of which; general allowance for loan losses   119   100   of which; eligible provisions   1,072   1,550   1   1,072   1,072   1,072   1,072   1,072   1,072   1,072   1,072   1,072   1,072   1,072   1,07	50		110	100				
Sob								
Tier 2 capital: instruments and provisions (H)  Tier 2 capital: regulatory adjustment (S)  Tier 2 capital: regulatory consolidation, net of eligible short positions, where the bank does not worm more than 10% of the issued common share capital of the entity (annual above the 10% threshold)  Tier 2 capital: regulatory consolidation, net of eligible short positions, where the bank does not worm more than 10% of the issued common share capital of the entity (annual above the 10% threshold)  Tier 2 capital: regulatory adjustments (I)  Tier 3 capital: regulatory adjustments (I)  Tier 3 capital: regulatory adjustments (I)  Tier 3 capital: regulatory adjustments (I)  Tier 4 capital (TC = T1 + T2) (IG) + (IJ) (IK)  Tier 5 capital: (T2)  Tier 7 capital: regulatory adjustments (I)  Tier 8 capital: (T2)  Tier 9 Total capital (TC = T1 + T2) (IG) + (IJ) (IK)  Tier 1 capital (TC = T1 + T2) (IG) + (IJ) (IK)  Tier 2 capital: (T2)  Tier 1 capital ratio: (T3)  Tier 2 capital: (T2)  Tier 2 capital: (T2)  Tier 3 capital: (T2)  Tier 4 capital ratio: (T3)  Tier 4 capital ratio: (T4)  Tier 5 capital: (T2)  Tier 6 capital ratio: (T3)  Tier 7 capital: (T2)  Tier 7 capital: (T2)  Tier 8 capital: (T2)  Tier 8 capital: (T2)  Tier 9 capital: (T2)  Tier 1 capital ratio: (T3)  Tier 1 capital ratio: (T4)  Tier 1 capital ratio: (T5)  Tier 2 capital: (T2)  Tier 3 capital: (T2)  Tier 4 capital: (T2)  Tier 5 capital: (T2)  Tier 7 capital: (T2)  Tier 7 capital: (T2)  Tier 8 capital: (T2)  Tier 8 capital: (T2)  Tier 9 capital: (T2)  Tier 1 capital: (T2)		· ·	117	100				
Ter 2 capital: regulatory adjustments (5)  52 Investments in own Tire 2 instruments 53 Reciprocal cross-holdings in Tire 2 instruments and other TLAC liabilities 54 Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are custised 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 the 10% threshold)  55 Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)  57 Tier 2 capital: regulatory adjustments (1)  58 Tier 2 capital (T2)  59 Total capital (TC = T1 + T2)  59 Total capital (TC = T1 + T2)  60 Risk weighted sseets (0)  61 Risk weighted assets (1)  62 Tier 1 capital ratio ((G)(L))  61 Common Equity Tier 1 capital ratio ((C)/(L))  62 Tier 1 capital ratio ((G)(L))  63 Total capital (TG (H)			1.072	1 550				
Section   Sect			1,072	1,330				
Significant investments in the capital and other TLAC liabilities				-				
Investments in the capital and other TLAC liabilities 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 the 10% threshold)  55 Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)  57 Tier 2 capital regulatory adjustments (1)  Tier 2 capital (T2)  58 Tier 2 capital (T2) ((H)-(I)) (J) 10 1,072 1,550  Total capital (TC = T1 + T2)  59 Total capital (TC = T1 + T2) ((G) + (J)) (K) 490,149 476,827  Fisk weighted assets (D) 2,116,735 2,056,842  Capital ratio (T) 2  Capital ratio (T) 2  61 Common Equity Tier 1 capital ratio ((C)/(L)) 23,10% 23			-	-				
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 the 10% divershold)  55 Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)  57 Ter 2 capital (T2)  58 Ter 2 capital (T2) ((H)-(II)) (J)  59 Total capital (TC = T1 + T2)  59 Total capital (TC = T1 + T2) ((G) + (J)) (K)  60 Risk weighted assets (G)  60 Risk weighted assets (L)  61 Common Equity Tier 1 capital ratio ((C)/(L))  62 Tier 1 capital ratio ((G)/(L))  63 Total capital ratio ((G)/(L))  63 Total capital ratio ((G)/(L))  63 Total capital ratio ((G)/(L))  72 Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)  72 Non-significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)  73 Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)  74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  76 Provisions (general allowance for loan losses)  77 Cap on inclusion of provisions (general allowance for loan losses)  82 838  84 Provisions (general allowance for loan losses)  79 Cap for inclusion of provisions in Tiez 2 under internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")  82 Current cap on AT1 instruments subject to phase-out arrangements  83 Amount excluded for mAT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  84 Current cap on T2 instruments subject to phase								
not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)  Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)  Tier 2 capital regulatory adjustments (1)  Total capital (TC2 T1 + T2)  S Tier 2 capital (TC2 T1 + T2)  Total capital (TC = T1 + T2)  S Total capital (TC = T1 + T2)  S Total capital (TC = T1 + T2)  Total capital ratio (T)  Total capital ratio (TC)  Tot								
threshold)  Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)  Tier 2 capital: regulatory adjustments (1)  Tier 2 capital: regulatory adjustments (1)  Total capital (TC = T1 + T2)  Total capital (TC = T1 + T2)  Total capital (TC = T1 + T2) ((G) + (J)) (K)  Provisions (G)  Risk weighted assets (6)  Common Equity Tier 1 capital ratio ((G) ((L))  Common Equity Tier 1 capital ratio ((G) ((L))  Total capital (G) ((G) (L))  Total capital (G) ((G) (L))  Total capital ratio ((G) ((L))  Total	54		-	-				
Solid capital trace outside the scope of regulatory consolidation (net of eligible short positions)   -   -								
57   Tier 2 capital regulatory adjustments (I)	55		-	_				
Tier 2 capital (T2)  58   Tier 2 capital (T2) ((H)-(I)) (I) (I) (I) (I) (I) (I) (I) (I) (I)								
Total capital (TC = T1 + T2)			-	-				
Total capital (TC = T1 + T2)  59 Total capital (TC = T1 + T2) ((G) + (J)) (K)  490,149 476,827  Risk weighted assets (6)  60 Risk weighted assets (L)  2,116,735 2,056,842  Capital ratio (7)  61 Common Equity Tier 1 capital ratio ((C)/(L))  62 Tier 1 capital ratio ((G)/(L))  63 Total capital ratio ((G)/(L))  63 Total capital ratio ((G)/(L))  70 Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)  72 before the knewstements in the common stock of financials that are below the thresholds for deduction (before risk weighting)  73 Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)  74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  76 Provisions included in Tier 2 capital: instruments and provisions (9)  77 Cap on inclusion of provisions (general allowance for loan losses)  78 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")  79 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")  84 Current cap on AT1 instruments subject to phase-out arrangements  Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  84 Current cap on T2 instruments subject to phase-out arrangements  Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  85 Amount excluded from Cap (10 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")			1.050	4.550				
59 Total capital (TC = T1 + T2) ((G) + (J)) (K)  Risk weighted assets (6)  60 Risk weighted assets (L)  Capital ratio (T)  61 Common Equity Tier 1 capital ratio ((C)/(L))  62 Tier 1 capital ratio ((G)/(L))  63 Total capital ratio ((K)/(L))  74 Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)  72 Non-significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)  73 Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)  74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  76 Provisions included in Tier 2 capital: instruments and provisions (9)  77 Cap on inclusion of provisions (general allowance for loan losses)  78 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")  79 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")  79 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")  82 Current cap on AT1 instruments subject to phase-out arrangements  83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  84 Current cap on T2 instruments subject to phase-out arrangements  85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the			1,072	1,550				
Risk weighted assets (6)  60 Risk weighted assets (L)  61 Common Equity Tier 1 capital ratio ((C)/(L))  62 Tier 1 capital ratio ((G)/(L))  63 Total capital ratio ((G)/(L))  70 Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)  72 Non-significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)  73 Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)  74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  76 Provisions (general allowance for loan losses)  77 Cap on inclusion of provisions (general allowance for loan losses)  78 Provisions eighelf or 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")  79 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")  81 Amount excluded from AT1 instruments subject to phase-out arrangements  82 Current cap on T2 instruments subject to phase-out arrangements  83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  84 Current cap on T2 instruments subject to phase-out arrangements  85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")			400.140	476 007				
Risk weighted assets (L) 2,116,735 2,056,842  Capital ratio (T) 23.10% 2			490,149	476,827				
Capital ratio (7)  61 Common Equity Tier 1 capital ratio ((C)/(L))  62 Tier 1 capital ratio ((G)/(L))  63 Total capital ratio ((G)/(L))  63 Total capital ratio ((K)/(L))  84 Segulatory adjustments (8)  72 Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)  73 Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)  74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  76 Provisions included in Tier 2 capital: instruments and provisions (9)  77 Cap on inclusion of provisions (general allowance for loan losses)  78 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")  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  82 Current cap on AT1 instruments subject to phase-out arrangements  83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the  84 Current cap on T2 instruments subject to phase-out arrangements  85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the  86 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the			2.116.725	2.056.942				
61 Common Equity Tier 1 capital ratio ((C)/(L)) 62 Tier 1 capital ratio ((G)/(L)) 63 Total capital ratio ((K)/(L)) 84 Z3.10% 63 Total capital ratio ((K)/(L)) 85 Regulatory adjustments (8)  72 Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)  73 Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)  74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  76 Provisions included in Tier 2 capital: instruments and provisions (9)  77 Cap on inclusion of provisions (general allowance for loan losses)  78 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")  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of rap) (if the amount is negative, report as "nil")  82 Current cap on AT1 instruments subject to phase-out arrangements  83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  84 Current cap on T2 instruments subject to phase-out arrangements  85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the			2,110,733	2,030,842				
62 Tier 1 capital ratio ((G)/(L)) 63 Total capital ratio ((K)/(L)) 823.10% 63 Total capital ratio ((K)/(L)) 823.15% 823.18%  72 Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)  73 Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)  74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  76 Provisions included in Tier 2 capital: instruments and provisions (9)  77 Cap on inclusion of provisions (general allowance for loan losses)  78 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")  79 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")  82 Current cap on AT1 instruments subject to phase-out arrangements  83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the  84 Current cap on T2 instruments subject to phase-out arrangements  85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the			23 1004	23 10%				
Total capital ratio ((K)/(L))  Regulatory adjustments (8)  72 Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)  73 Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)  74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  76 Provisions included in Tier 2 capital: instruments and provisions (9)  77 Cap on inclusion of provisions (general allowance for loan losses)  78 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")  79 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")  82 Current cap on AT1 instruments subject to phase-out arrangements  83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  84 Current cap on T2 instruments subject to phase-out arrangements  15,342  Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")								
Regulatory adjustments (8)  72 Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)  73 Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)  74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  76 Provisions included in Tier 2 capital: instruments and provisions (9)  77 Cap on inclusion of provisions (general allowance for loan losses)  78 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")  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  Capital instruments subject to phase-out arrangements (10)  82 Current cap on AT1 instruments subject to phase-out arrangements  Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  84 Current cap on T2 instruments subject to phase-out arrangements  Current cap on T2 instruments subject to phase-out arrangements  Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the								
Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)  3 Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)  501  506  74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  76 Provisions included in Tier 2 capital: instruments and provisions (9)  77 Cap on inclusion of provisions (general allowance for loan losses)  78 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")  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  82 Current cap on AT1 instruments subject to phase-out arrangements  83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  84 Current cap on T2 instruments subject to phase-out arrangements  15,342  Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the		*	23.1370	23.1070				
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 included in Tier 2 capital: instruments and provisions (9)  Provisions (general allowance for loan losses)  To approach (prior to application of reapy (if the amount is negative, report as "nil")  Provisions of provisions in Tier 2 under internal ratings-based approach  Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the  Current cap on T2 instruments subject to phase-out arrangements  Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the  Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the  Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the  Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the  Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the  Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the								
Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)  74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  76 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  77 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  78 Provisions included in Tier 2 capital: instruments and provisions (9)  79 Cap on inclusion of provisions (general allowance for loan losses)  70 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")  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  80 Current cap on AT1 instruments subject to phase-out arrangements  81 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  84 Current cap on T2 instruments subject to phase-out arrangements  85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the	72		10,677	9,362				
Soli			_					
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  Provisions included in Tier 2 capital: instruments and provisions (9)  76 Provisions (general allowance for loan losses)  78 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")  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  79 Provisions eligible for inclusion in Tier 2 under internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  Capital instruments subject to phase-out arrangements (10)  82 Current cap on AT1 instruments subject to phase-out arrangements  Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  84 Current cap on T2 instruments subject to phase-out arrangements  15,342  Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the	73	· ·	501	506				
Cap for inclusion of provisions in Cluded in Tier 2 capital: instruments and provisions (9)    Provisions (general allowance for loan losses)   119   100	74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)						
[(before risk weighting)]  Provisions included in Tier 2 capital: instruments and provisions (9)  76 Provisions (general allowance for loan losses)  77 Cap on inclusion of provisions (general allowance for loan losses)  78 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")  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  80 Current cap on AT1 instruments subject to phase-out arrangements  81 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  82 Current cap on T2 instruments subject to phase-out arrangements  83 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  84 Current cap on T2 instruments subject to phase-out arrangements  85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the	75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction	21 510	26 124				
76 Provisions (general allowance for loan losses) 119 100 77 Cap on inclusion of provisions (general allowance for loan losses) 852 838  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")  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 10,624 10,259  Capital instruments subject to phase-out arrangements (10) 82 Current cap on AT1 instruments subject to phase-out arrangements 83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  84 Current cap on T2 instruments subject to phase-out arrangements 85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the	13	(before risk weighting)	21,318	20,134				
77 Cap on inclusion of provisions (general allowance for loan losses)  78 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")  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  82 Current cap on AT1 instruments subject to phase-out arrangements  83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  84 Current cap on T2 instruments subject to phase-out arrangements  85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	Provisions incl	uded in Tier 2 capital: instruments and provisions (9)						
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")  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  82 Current cap on AT1 instruments subject to phase-out arrangements  83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  84 Current cap on T2 instruments subject to phase-out arrangements  85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the		· ·	119	100				
approach (prior to application of cap) (if the amount is negative, report as "nil")  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  82 Current cap on AT1 instruments subject to phase-out arrangements  83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  84 Current cap on T2 instruments subject to phase-out arrangements  85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the	77	Cap on inclusion of provisions (general allowance for loan losses)	852	838				
79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  Capital instruments subject to phase-out arrangements (10)  82 Current cap on AT1 instruments subject to phase-out arrangements  Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  84 Current cap on T2 instruments subject to phase-out arrangements  15,342  Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the	78		-	-				
Capital instruments subject to phase-out arrangements (10)  82	70		10.624	10.250				
Current cap on AT1 instruments subject to phase-out arrangements  Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  Current cap on T2 instruments subject to phase-out arrangements  15,342  Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the		1 1	10,624	10,259				
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  84 Current cap on T2 instruments subject to phase-out arrangements  Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the  Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the								
amount is negative, report as "nil")  84 Current cap on T2 instruments subject to phase-out arrangements  Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the			-	-				
84 Current cap on T2 instruments subject to phase-out arrangements 15,342 15,342  Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the	83		-	-				
X5	84		15,342	15,342				
amount is negative, report as "nil")	85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the	-	-				
		amount is negative, report as "nil")			<u> </u>			