Composition of Capital Disclosure

Mizuho Financial Group [Consolidated] As of September 30, 2021

(in million yen, except percentage)

(in million yen, except percentage) CC1:Composition of Capital Disclosure							
CC1:Co	omposit	ion of Capital Disclosure	a	b	С		
Basel II	I	_		υ			
Templa		Items	As of September 30,	As of June 30, 2021	Reference to		
			2021	<u> </u>	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	7,984,632	7,952,050			
1:		of which: capital and stock surplus	3,382,092	3,382,092			
2		of which: retained earnings	4,712,250	4,577,113			
20		of which: treasury stock (-)	8,164 101,545	7,154			
	U	of which: national specific regulatory adjustments (earnings to be distributed) (-) of which: other than above	101,343	-			
11	h	Subscription rights to common shares	95	114			
3		Accumulated other comprehensive income and other disclosed reserves	1,437,480	1,397,988	(a)		
		Common share capital issued by subsidiaries and held by third parties (amount allowed in group		· · · ·	()		
5	,	CET1)	18,653	17,754			
6	5	Common Equity Tier 1 capital: instruments and reserves (A)	9,440,861	9,367,908			
Commo	on Equit	y Tier 1 capital: regulatory adjustments (2)					
8+	- 9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing	446,850	451,662			
		rights)					
- 8	3	of which: goodwill (net of related tax liability, including those equivalent)	64,082	64,821			
9)	of which: other intangibles other than goodwill and mortgage servicing rights (net of related	382,767	386,841			
		tax liability)					
10	0	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	59,311	97,864			
1	1	Deferred gains or losses on derivatives under hedge accounting	6,575	34,600			
12		Shortfall of eligible provisions to expected losses	0,3/3	34,000			
13		Securitization gain on sale	1	5			
14		Gains and losses due to changes in own credit risk on fair valued liabilities	16,269	17,575			
1:	5	Net defined benefit asset	666,332	709,692			
10	6	Investments in own shares (excluding those reported in the net assets section)	1,941	956			
1	7	Reciprocal cross-holdings in common equity	-	-			
		Investments in the capital of banking, financial and insurance entities that are outside the scope of					
13	8	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		Amount exceeding the 10% threshold on specified items	-	-			
20		of which: significant investments in the common stock of financials	-	-			
2		of which: mortgage servicing rights	-				
2		of which: deferred tax assets arising from temporary differences (net of related tax liability) Amount exceeding the 15% threshold on specified items					
2:		of which: significant investments in the common stock of financials					
24		of which: mortgage servicing rights	-	_			
2:	5	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)	1,197,282	1,312,358			
		y Tier 1 capital (CET1)					
25		Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	8,243,579	8,055,550			
Additio		1 capital: instruments (3)			I		
		Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown	-	-			
		Subscription rights to Additional Tier 1 instruments					
30	31b	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which:	-	-			
30	32	classified as liabilities under applicable accounting standards	1,873,000	1,873,000			
		Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles					
		and other equivalent entities	-	-			
24	25	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in	22.15-	22.7-			
34-	-33	group AT1)	22,407	22,684	<u></u>		
33+	-35	Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1					
		capital: instruments	-	-			
33		of which: directly issued capital instruments subject to phase out from Additional Tier 1	-	-			
3:		of which: instruments issued by subsidiaries subject to phase out	-	-			
30		Additional Tier 1 capital: instruments (D)	1,895,407	1,895,684	<u> </u>		
		1 capital: regulatory adjustments	4 500	0.000			
3'		Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments	4,500	8,300			
30	J	Reciprocal cross-holdings in Additional Tier 1 instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of	-	-			
39	9	regulatory consolidation, net of eligible short positions, where the bank does not own more than 10%					
]	-	of the issued common share capital of the entity (amount above 10% threshold)	-	-			
-		Significant investments in the capital of banking, financial and insurance entities that are outside the					
40	0	scope of regulatory consolidation (net of eligible short positions)	36,078	36,078			
42	2	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-			
4:		Additional Tier 1 capital: regulatory adjustments (E)	40,578	44,378			
		1 capital (AT1)	,	,			
4		Additional Tier 1 capital ((D)-(E)) (F)	1,854,829	1,851,306			
Tier 1 c	apital (T	T1 = CET1 + AT1)					
4:	5	Tier 1 capital $(T1 = CET1 + AT1) ((C)+(F)) (G)$	10,098,408	9,906,857			
				·			

ggt g	2 (0 %10) 1		(in million yen, exc	ept percentage)
CC1:Composit	tion of Capital Disclosure		1	
Basel III		a	b	С
Template No.	Items	As of September 30,	As of June 30, 2021	Reference to
Template 1vo.		2021	As 01 June 30, 2021	Template CC2
Tier 2 capital:	instruments and provisions (4)			
	Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as equity			
	under applicable accounting standards and the breakdown	-	-	
	Subscription rights to Tier 2 instruments	-	-	
46	Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as	1.516.400	1 422 429	
	liabilities under applicable accounting standards	1,516,408	1,423,438	
	Tier 2 instruments plus related stock surplus issued by special purpose vehicles and other equivalent	83,548	90,903	
	entities	65,546	90,903	
48-49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	8,921	8,736	
47+49	Eligible Tier 2 capital instruments subject to phase-out arrangements included in Tier 2:	168,706	168,706	
	instruments and provisions	·		
47	of which: directly issued capital instruments subject to phase out from Tier 2	23,105	27,377	
49	of which: instruments issued by subsidiaries subject to phase out	145,600	141,328	
50	Total of general allowance for loan losses and eligible provisions included in Tier 2	65,355	10,499	
50a	of which: general allowance for loan losses	4,910	5,159	
50b	of which: eligible provisions	60,444	5,340	
51	Tier 2 capital: instruments and provisions (H)	1,842,940	1,702,285	
52	regulatory adjustments (5) Investments in own Tier 2 instruments	11 172	2 620	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	11,176	3,620	
33	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			
54	not own more than 10% of the issued common share capital of the entity (amount above the 10%	-	-	
	threshold)			
	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside			
	the scope of regulatory consolidation, where the bank does not own more than 10% of the issued			
54a	common share capital of the entity: amount previously designated for the 5% threshold but that no	3,147	958	
	longer meets the conditions			
	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance			
55	entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	-	
57	Tier 2 capital: regulatory adjustments (I)	14,324	4,579	
Tier 2 capital (T2)			
Tier 2 capital (T2) Tier 2 capital (T2) ((H)-(I)) (J)	1,828,616	1,697,705	
	Tier 2 capital (T2) ((H)-(I)) (J)	1,828,616	1,697,705	
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,828,616	1,697,705 11,604,563	
58 Total capital (T 59 Risk weighted	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6)	11,927,024	11,604,563	
58 Total capital (T 59 Risk weighted 60	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L)			
58 Total capital (Total capital (Total capital (Total capital (Total capital Capital Capital ratio are capital ratio are capital capit	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) d buffers (consolidated) (7)	11,927,024 67,147,718	11,604,563 67,367,304	
58 Total capital (T 59 Risk weighted 60 Capital ratio ar 61	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) ad buffers (consolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	11,927,024 67,147,718 12.27%	11,604,563 67,367,304 11.95%	
58 Total capital (1 59 Risk weighted 60 Capital ratio ar 61 62	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) ad buffers (consolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L))	11,927,024 67,147,718 12.27% 15.03%	11,604,563 67,367,304 11.95% 14.70%	
58 Total capital (1 59 Risk weighted 60 Capital ratio ar 61 62 63	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) de buffers (consolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L))	11,927,024 67,147,718 12,27% 15,03% 17,76%	11,604,563 67,367,304 11.95% 14.70% 17.22%	
58 Total capital (1 59 Risk weighted 60 Capital ratio ar 61 62 63 64	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) ad buffers (consolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) Total of bank CET1 specific buffer requirements	11,927,024 67,147,718 12.27% 15.03% 17.76% 3.51%	11,604,563 67,367,304 11,95% 14,70% 17,22% 3,51%	
58 Total capital (1 59 Risk weighted 60 Capital ratio ar 61 62 63 64 65	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) ab buffers (consolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) Total of bank CET1 specific buffer requirements of which: capital conservation buffer requirement	11,927,024 67,147,718 12.27% 15.03% 17.76% 3.51% 2.50%	11,604,563 67,367,304 11,95% 14,70% 17,22% 3,51% 2,50%	
58 Total capital (1 59 Risk weighted 60 Capital ratio ar 61 62 63 64 65 66	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) d buffers (consolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) Total of bank CET1 specific buffer requirements of which: capital conservation buffer requirement of which: countercyclical buffer requirement	11,927,024 67,147,718 12.27% 15.03% 17.76% 3.51% 2.50% 0.01%	11,604,563 67,367,304 11,95% 14,70% 17,22% 3,51% 2,50% 0,01%	
58 Total capital (1 59 Risk weighted 60 Capital ratio ar 61 62 63 64 65	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) d buffers (consolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) Total of bank CET1 specific buffer requirements of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: bank G-SIB/D-SIB additional requirements	11,927,024 67,147,718 12.27% 15.03% 17.76% 3.51% 2.50% 0.01% 1.00%	11,604,563 67,367,304 11.95% 14.70% 17.22% 3.51% 2.50% 0.01% 1.00%	
58 Total capital (1 59 Risk weighted 60 Capital ratio ar 61 62 63 64 65 66 67 68	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) d buffers (consolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) Total of bank CET1 specific buffer requirements of which: capital conservation buffer requirement of which: countercyclical buffer requirements CET1 available after meeting the bank's minimum capital requirements	11,927,024 67,147,718 12.27% 15.03% 17.76% 3.51% 2.50% 0.01%	11,604,563 67,367,304 11,95% 14,70% 17,22% 3,51% 2,50% 0,01%	
58 Total capital (1 59 Risk weighted 60 Capital ratio ar 61 62 63 64 65 66 67 68 Regulatory adj	Tier 2 capital (T2) ((H)-(I)) (J) C = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) d buffers (consolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) Total of bank CET1 specific buffer requirements of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: bank G-SIB/D-SIB additional requirements CET1 available after meeting the bank's minimum capital requirements ustments (8)	11,927,024 67,147,718 12.27% 15.03% 17.76% 3.51% 2.50% 0.01% 1.00% 7.77%	11,604,563 67,367,304 11,95% 14,70% 17,22% 3,51% 2,50% 0,01% 1,00% 7,45%	
58 Total capital (1 59 Risk weighted 60 Capital ratio ar 61 62 63 64 65 66 67 68	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) d buffers (consolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) Total of bank CET1 specific buffer requirements of which: capital conservation buffer requirement of which: countercyclical buffer requirements CET1 available after meeting the bank's minimum capital requirements	11,927,024 67,147,718 12.27% 15.03% 17.76% 3.51% 2.50% 0.01% 1.00%	11,604,563 67,367,304 11.95% 14.70% 17.22% 3.51% 2.50% 0.01% 1.00%	
58 Total capital (1 59 Risk weighted 60 Capital ratio ar 61 62 63 64 65 66 67 68 Regulatory adj 72	Tier 2 capital (T2) ((H)-(I)) (J) C = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) do buffers (consolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) Total of bank CET1 specific buffer requirements of which: capital conservation buffer requirement of which: countercyclical buffer requirements CET1 available after meeting the bank's minimum capital requirements ustments (8) Non-significant investments in the capital and other TLAC liabilities of other financials that are	11,927,024 67,147,718 12.27% 15.03% 17.76% 3.51% 2.50% 0.01% 1.00% 7.77%	11,604,563 67,367,304 11,95% 14.70% 17.22% 3.51% 2.50% 0.01% 1.00% 7.45%	
58 Total capital (1 59 Risk weighted 60 Capital ratio ar 61 62 63 64 65 66 67 68 Regulatory adj	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) db buffers (consolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) Total of bank CET1 specific buffer requirements of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: bank G-SIB/D-SIB additional requirements CET1 available after meeting the bank's minimum capital requirements ustments (8) Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)	11,927,024 67,147,718 12.27% 15.03% 17.76% 3.51% 2.50% 0.01% 1.00% 7.77%	11,604,563 67,367,304 11,95% 14,70% 17,22% 3,51% 2,50% 0,01% 1,00% 7,45%	
58 Total capital (1 59 Risk weighted 60 Capital ratio ar 61 62 63 64 65 66 67 68 Regulatory adj 72	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) do buffers (consolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) Total of bank CET1 specific buffer requirements of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: bank G-SIB/D-SIB additional requirements CET1 available after meeting the bank's minimum capital requirements ustments (8) Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)	11,927,024 67,147,718 12.27% 15.03% 17.76% 3.51% 2.50% 0.01% 1.00% 7.77%	11,604,563 67,367,304 11,95% 14.70% 17.22% 3.51% 2.50% 0.01% 1.00% 7.45%	
58 Total capital (1 59 Risk weighted 60 Capital ratio ar 61 62 63 64 65 66 67 68 Regulatory adj 72 73	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) ab buffers (consolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) Total of bank CET1 specific buffer requirements of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: sank G-SIB/D-SIB additional requirements CET1 available after meeting the bank's minimum capital requirements ustments (8) Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	11,927,024 67,147,718 12,27% 15,03% 17,76% 3,51% 2,50% 0,01% 1,00% 7,77% 482,616 316,598	11,604,563 67,367,304 11.95% 14.70% 17.22% 3.51% 2.50% 0.01% 1.00% 7.45% 471,595 311,663	
58 Total capital (1 59 Risk weighted 60 Capital ratio ar 61 62 63 64 65 66 67 68 Regulatory adj 72	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) ab buffers (consolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) Total of bank CET1 specific buffer requirements of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: countercyclical buffer requirements CET1 available after meeting the bank's minimum capital requirements ustments (8) Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting) Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	11,927,024 67,147,718 12.27% 15.03% 17.76% 3.51% 2.50% 0.01% 1.00% 7.77%	11,604,563 67,367,304 11,95% 14.70% 17.22% 3.51% 2.50% 0.01% 1.00% 7.45%	
58 Total capital (1 59 Risk weighted 60 Capital ratio ar 61 62 63 64 65 66 67 68 Regulatory adj 72 73 74 75 Provisions incl	Tier 2 capital (T2) ((H)-(I)) (J) C = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) d buffers (consolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) Total of bank CET1 specific buffer requirements of which: capital conservation buffer requirement of which: capital conservation buffer requirements CET1 available after meeting the bank's minimum capital requirements ustments (8) Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) uded in Tier 2 capital: instruments and provisions (9)	11,927,024 67,147,718 12,27% 15,03% 17,76% 3,51% 2,50% 0,01% 1,00% 7,77% 482,616 316,598	11,604,563 67,367,304 11.95% 14.70% 17.22% 3.51% 2.50% 0.01% 1.00% 7.45% 471,595 311,663	
58 Total capital (1 59 Risk weighted 60 Capital ratio ar 61 62 63 64 65 66 67 68 Regulatory adj 72 73 74 75 Provisions incl	Tier 2 capital (T2) ((H)-(I)) (J) C = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) do buffers (consolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) Total of bank CET1 specific buffer requirements of which: capital conservation buffer requirement of which: countercyclical buffer requirements CET1 available after meeting the bank's minimum capital requirements ustments (8) Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) uded in Tier 2 capital: instruments and provisions (9) Provisions (general allowance for loan losses)	11,927,024 67,147,718 12,27% 15,03% 17,76% 3,51% 2,50% 0,101% 1,00% 7,77% 482,616 316,598 	11,604,563 67,367,304 11.95% 14.70% 17.22% 3.51% 2.50% 0.01% 1.00% 7.45% 471,595 311,663 230,555	
58 Total capital (1 59 Risk weighted 60 Capital ratio ar 61 62 63 64 65 66 67 68 Regulatory adj 72 73 74 75 Provisions incl	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) ad buffers (consolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) Total of bank CET1 specific buffer requirements of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: ownercyclical buffer requirements CET1 available after meeting the bank's minimum capital requirements ustments (8) Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting) Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) uded in Tier 2 capital: instruments and provisions (9) Provisions (general allowance for loan losses) Cap on inclusion of provisions (general allowance for loan losses)	11,927,024 67,147,718 12,27% 15,03% 17,76% 3,51% 2,50% 0,10% 7,77% 482,616 316,598	11,604,563 67,367,304 11.95% 14.70% 17.22% 3.51% 2.50% 0.01% 1.00% 7.45% 471,595 311,663	
58 Total capital (1 59 Risk weighted 60 Capital ratio ar 61 62 63 64 65 66 67 68 Regulatory adj 72 73 74 75 Provisions incl	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) ado buffers (consolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) Total of bank CET1 specific buffer requirements of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: ountercyclical buffer requirements CET1 available after meeting the bank's minimum capital requirements ustments (8) Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting) Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) uded in Tier 2 capital: instruments and provisions (9) Provisions (general allowance for loan losses) Cap on inclusion of provisions (general allowance for loan losses)	11,927,024 67,147,718 12.27% 15.03% 17.76% 2.50% 0.01% 1.00% 7.77% 482,616 316,598 - 215,851 4,910 45,717	11,604,563 67,367,304 11,95% 14,70% 17,22% 3,51% 2,50% 0,01% 1,00% 7,45% 471,595 311,663 - 230,555 5,159 43,335	
58 Total capital (1 59 Risk weighted 60 Capital ratio ar 61 62 63 64 65 66 67 68 Regulatory adj 72 73 74 75 Provisions incl 76 77	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) ado buffers (consolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) Total capital ratio (consolidated) ((K)/(L)) Total of bank CET1 specific buffer requirements of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: bank G-SIB/D-SIB additional requirements CET1 available after meeting the bank's minimum capital requirements ustments (8) Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting) Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) uded in Tier 2 capital: instruments and provisions (9) Provisions (general allowance for loan losses) Cap on inclusion of provisions (general allowance for loan losses) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")	11,927,024 67,147,718 12,27% 15,03% 17,76% 3,51% 2,50% 0,019% 1,00% 7,77% 482,616 316,598 215,851 4,910 45,717 60,444	11,604,563 67,367,304 11,95% 14,70% 17,22% 3,51% 2,50% 0,01% 1,00% 7,45% 471,595 311,663 230,555 5,159 43,335 5,340	
58 Total capital (1 59 Risk weighted 60 Capital ratio ar 61 62 63 64 65 66 67 68 Regulatory adj 72 73 74 75 Provisions incl 76 77 78	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) ab buffers (consolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) Total capital ratio (consolidated) ((K)/(L)) Total of bank CET1 specific buffer requirements of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: bank G-SIB/D-SIB additional requirements CET1 available after meeting the bank's minimum capital requirements usuments (8) Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting) Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) Provisions (general allowance for loan losses) Cap on inclusion of provisions (general allowance for loan losses) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")	11,927,024 67,147,718 12.27% 15.03% 17.76% 2.50% 0.01% 1.00% 7.77% 482,616 316,598 - 215,851 4,910 45,717	11,604,563 67,367,304 11,95% 14,70% 17,22% 3,51% 2,50% 0,01% 1,00% 7,45% 471,595 311,663 - 230,555 5,159 43,335	
58 Total capital (1 59 Risk weighted 60 Capital ratio ar 61 62 63 64 65 66 66 67 68 Regulatory adj 72 73 74 75 Provisions incl 76 77 78 79 Capital instrum	Tier 2 capital (T2) ((H)-(I)) (J) C = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) d buffers (consolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) Total of bank CET1 specific buffer requirements of which: capital conservation buffer requirement of which: capital conservation buffer requirements of which: bank G-SIB/D-SIB additional requirements CET1 available after meeting the bank's minimum capital requirements ustments (8) Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) uded in Tier 2 capital: instruments and provisions (9) Provisions (general allowance for loan losses) Cap on inclusion of provisions (general allowance for loan losses) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach tents subject to phase-out arrangements (10)	11,927,024 67,147,718 12,27% 15,03% 17,76% 3,51% 2,50% 0,01% 7,77% 482,616 316,598 - 215,851 4,910 45,717 60,444 335,369	11,604,563 67,367,304 11.95% 14.70% 17.22% 3.51% 2.50% 0.01% 7.45% 471,595 311,663 - 230,555 5,159 43,335 5,340 337,915	
58 Total capital (1 59 Risk weighted 60 Capital ratio ar 61 62 63 64 65 66 67 68 Regulatory adj 72 73 74 75 Provisions incl 76 77 78	Tier 2 capital (T2) ((H)-(I)) (J) C = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) d buffers (consolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) Total of bank CET1 specific buffer requirements of which: capital conservation buffer requirement of which: capital conservation buffer requirements CET1 available after meeting the bank's minimum capital requirements ustments (8) Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) uded in Tier 2 capital: instruments and provisions (9) Provisions (general allowance for loan losses) Cap on inclusion of provisions (general allowance for loan losses) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil") Cap for inclusion of provisions in Tier 2 under internal ratings-based approach tents subject to phase-out arrangements (10)	11,927,024 67,147,718 12,27% 15,03% 17,76% 3,51% 2,50% 0,019% 1,00% 7,77% 482,616 316,598 215,851 4,910 45,717 60,444	11,604,563 67,367,304 11,95% 14,70% 17,22% 3,51% 2,50% 0,01% 1,00% 7,45% 471,595 311,663 230,555 5,159 43,335 5,340	
58 Total capital (1 59 Risk weighted 60 Capital ratio ar 61 62 63 64 65 66 66 67 68 Regulatory adj 72 73 74 75 Provisions incl 76 77 78 79 Capital instrum	Tier 2 capital (T2) ((H)-(I)) (J) C = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) do buffers (consolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) Total of bank CET1 specific buffer requirements of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: countercyclical buffer requirements CET1 available after meeting the bank's minimum capital requirements ustments (8) Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) uded in Tier 2 capital: instruments and provisions (9) Provisions (general allowance for loan losses) Cap on inclusion of provisions (general allowance for loan losses) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil") 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	11,927,024 67,147,718 12,27% 15,03% 17,76% 3,51% 2,50% 0,01% 7,77% 482,616 316,598 - 215,851 4,910 45,717 60,444 335,369	11,604,563 67,367,304 11.95% 14.70% 17.22% 3.51% 2.50% 0.01% 7.45% 471,595 311,663 - 230,555 5,159 43,335 5,340 337,915	
58 Total capital (1 59 Risk weighted 60 Capital ratio ar 61 62 63 64 65 66 67 68 Regulatory adj 72 73 74 75 Provisions incl 76 77 78 79 Capital instrum 82 83	Tier 2 capital (T2) ((H)-(I)) (J) C = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) d buffers (consolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) Total capital ratio (consolidated) ((K)/(L)) Total of bank CET1 specific buffer requirements of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: bank G-SIB/D-SIB additional requirements CET1 available after meeting the bank's minimum capital requirements ustuments (8) Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting) Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) uded in Tier 2 capital: instruments and provisions (9) Provisions (general allowance for loan losses) Cap on inclusion of provisions (general allowance for loan losses) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil") Cap for inclusion of provisions in Tier 2 under internal ratings-based approach to phase-out arrangements (10) 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")	11,927,024 67,147,718 12,27% 15,03% 17,76% 3,51% 2,50% 0,10% 7,77% 482,616 316,598 215,851 4,910 45,717 60,444 335,369 208,313	11,604,563 67,367,304 11,95% 14,70% 17,22% 3,51% 2,50% 0,01% 1,00% 7,45% 471,595 311,663 230,555 5,159 43,335 5,340 337,915 208,313	
58 Total capital (1 59 Risk weighted 60 Capital ratio ar 61 62 63 64 65 66 67 68 Regulatory adj 72 73 74 75 Provisions incl 76 77 78 79 Capital instrum 82	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) d buffers (consolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((G)/(L)) Total of bank CET1 specific buffer requirements of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: countercyclical buffer requirements CET1 available after meeting the bank's minimum capital requirements ustments (8) Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting) Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) uded in Tier 2 capital: instruments and provisions (9) Provisions (general allowance for loan losses) Cap on inclusion of provisions (general allowance for loan losses) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil") Cap for inclusion of provisions in Tier 2 under internal ratings-based approach entry 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	11,927,024 67,147,718 12,27% 15,03% 17,76% 3,51% 2,50% 0,01% 7,77% 482,616 316,598 - 215,851 4,910 45,717 60,444 335,369	11,604,563 67,367,304 11.95% 14.70% 17.22% 3.51% 2.50% 0.01% 7.45% 471,595 311,663 - 230,555 5,159 43,335 5,340 337,915	
58 Total capital (1 59 Risk weighted 60 Capital ratio ar 61 62 63 64 65 66 67 68 Regulatory adj 72 73 74 75 Provisions incl 76 77 78 79 Capital instrum 82 83	Tier 2 capital (T2) ((H)-(I)) (J) C = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) d buffers (consolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) Total capital ratio (consolidated) ((K)/(L)) Total of bank CET1 specific buffer requirements of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: bank G-SIB/D-SIB additional requirements CET1 available after meeting the bank's minimum capital requirements ustuments (8) Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting) Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) uded in Tier 2 capital: instruments and provisions (9) Provisions (general allowance for loan losses) Cap on inclusion of provisions (general allowance for loan losses) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil") Cap for inclusion of provisions in Tier 2 under internal ratings-based approach to phase-out arrangements (10) 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")	11,927,024 67,147,718 12,27% 15,03% 17,76% 3,51% 2,50% 0,10% 7,77% 482,616 316,598 215,851 4,910 45,717 60,444 335,369 208,313	11,604,563 67,367,304 11,95% 14,70% 17,22% 3,51% 2,50% 0,01% 1,00% 7,45% 471,595 311,663 230,555 5,159 43,335 5,340 337,915 208,313	