Composition of Capital Disclosure

Mizuho Financial Group [Consolidated] As of December 31, 2021

(in million yen, except percentage)

CC1 C		ing of Conical Divolutions		(in million yen, exc	ept percentage)
CCI:Co	omposit	ion of Capital Disclosure	a	b	c
Basel II	П	T		•	
Templa		Items	As of December 31,	As of September 30,	Reference to
			2021	2021	Template CC2
		y Tier 1 capital: instruments and reserves (1)	0		
	1c-26	Directly issued qualifying common share capital plus related stock surplus and retained earnings	8,077,116	7,984,632	
	a 2	of which: capital and stock surplus	3,382,092	3,382,092	
	c	of which: retained earnings of which: treasury stock (-)	4,703,271 8,246	4,712,250 8,164	
	6	of which: national specific regulatory adjustments (earnings to be distributed) (-)	6,240	101,545	
		of which: other than above	-	-	
1	b	Subscription rights to common shares	95	95	
3	3	Accumulated other comprehensive income and other disclosed reserves	1,208,906	1,437,480	(a)
5	5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	17,020	18,653	
ϵ	5	Common Equity Tier 1 capital: instruments and reserves (A)	9,303,139	9,440,861	
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	442,271	446,850	
		rights)			
- 8	3	of which: goodwill (net of related tax liability, including those equivalent)	63,992	64,082	
ç	9	of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	378,279	382,767	
10		Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	23,920	59,311	
1	1	Deferred gains or losses on derivatives under hedge accounting	(43,404)	6,575	
1		Shortfall of eligible provisions to expected losses	(15,154)	-	
13		Securitization gain on sale	7	1	
1	4	Gains and losses due to changes in own credit risk on fair valued liabilities	18,638	16,269	
	5	Net defined benefit asset	634,175	666,332	
	6	Investments in own shares (excluding those reported in the net assets section)	1,245	1,941	
1	7	Reciprocal cross-holdings in common equity	=	-	
	0	Investments in the capital of banking, financial and insurance entities that are outside the scope of			
1	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+2	0+21	-			
	9	Amount exceeding the 10% threshold on specified items of which: significant investments in the common stock of financials	-	-	
20		of which: mortgage servicing rights	-	-	
	1	of which: hiorigage servicing rights of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	
22		Amount exceeding the 15% threshold on specified items	-		
	.3	of which: significant investments in the common stock of financials	-		
	4	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	_	-	
	8	Tier 2 to cover deductions	1.076.054	1 107 202	
		Common Equity Tier 1 capital: regulatory adjustments (B) y Tier 1 capital (CET1)	1,076,854	1,197,282	
	9	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	8,226,284	8,243,579	
		1 capital: instruments (3)	0,220,204	0,243,377	
		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: classified as liabilities under applicable accounting standards	1,643,000	1,873,000	
		Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles			
		and other equivalent entities	-	-	
	25	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in			
34-	-35	group AT1)	22,441	22,407	
33+35		Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 capital: instruments	-	-	
3	3	of which: directly issued capital instruments subject to phase out from Additional Tier 1			
	5	of which: instruments issued by subsidiaries subject to phase out from Additional Tief 1		-	
	6	Additional Tier 1 capital: instruments (D)	1,665,441	1,895,407	
Additio	nal Tier	1 capital: regulatory adjustments			
	7	Investments in own Additional Tier 1 instruments	-	4,500	
3	8	Reciprocal cross-holdings in Additional Tier 1 instruments	-	-	
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%	-	-	
		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			
	0	scope of regulatory consolidation (net of eligible short positions)	15,095	36,078	
	2	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	15.005	40.550	
43		Additional Tier 1 capital: regulatory adjustments (E)	15,095	40,578	<u> </u>
	nal Tier 4	1 capital (AT1) Additional Tier 1 capital ((D)-(E)) (F)	1,650,345	1,854,829	
		Additional Tier I capital $((D)-(E))$ (F) $\Gamma I = CETI + ATI$	1,030,343	1,034,029	
	5	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	9,876,630	10,098,408	
-		· · · · · · · · · · · · · · · · · · ·			

(in million yen, except percentage)

CC1:Composit	rion of Capital Disalogues		(in million yen, exc	cept percentage)
CC1.Composit	ion of Capital Disclosure	a	b	С
Basel III	Terms			
Template No.	Items	As of December 31, 2021	As of September 30, 2021	Reference to Template CC2
		2021	2021	Template CC2
Tier 2 capital:	instruments and provisions (4)			ı
	Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as equity	-	-	
	under applicable accounting standards and the breakdown			
46	Subscription rights to Tier 2 instruments Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as	-	-	
40	liabilities under applicable accounting standards	1,531,383	1,516,408	
	Tier 2 instruments plus related stock surplus issued by special purpose vehicles and other equivalent			
	entities	77,152	83,548	
48-49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	8,536	8,921	
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	18,054	23,105	
49	of which: instruments issued by subsidiaries subject to phase out	150,651	145,600	
50	Total of general allowance for loan losses and eligible provisions included in Tier 2	60,890	65,355	
50a 50b	of which: general allowance for loan losses	3,863 57,027	4,910	
51	of which: eligible provisions Tier 2 capital: instruments and provisions (H)	1,846,669	1,842,940	
	regulatory adjustments (5)	1,040,009	1,042,740	
52	Investments in own Tier 2 instruments	6,310	11,176	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	-	-	
	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that			
54	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			
54a	the scope of regulatory consolidation, where the bank does not own more than 10% of the issued	2,360	3,147	
	common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions			
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 (I)	8,670	14,324	
		0,070	14,324	
Tier 2 capital (T2)	1,837,998	1,828,616	
Tier 2 capital (T2) Tier 2 capital (T2) ((H)-(I)) (J)		,	
Tier 2 capital (T2) Tier 2 capital (T2) ((H)-(I)) (J)		,	
Tier 2 capital (*) 58 Total capital (*) 59 Risk weighted	T2) Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6)	1,837,998 11,714,628	1,828,616	
Tier 2 capital (*) 58 Total capital (*) 59 Risk weighted 60	T2) Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L)	1,837,998	1,828,616	
Tier 2 capital (1 58 Total capital (1 59 Risk weighted 60 Capital ratio ar	T2) 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)	1,837,998 11,714,628 66,364,348	1,828,616 11,927,024 67,147,718	
Tier 2 capital (1 58 Total capital (1 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))	1,837,998 11,714,628 66,364,348 12.39%	1,828,616 11,927,024 67,147,718 12.27%	
Tier 2 capital (1 58 Total capital (1 59 Risk weighted 60 Capital ratio ar 61 62	T2) 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))	1,837,998 11,714,628 66,364,348 12.39% 14.88%	1,828,616 11,927,024 67,147,718 12,27% 15,03%	
Tier 2 capital (*) 58 Total capital (*) 59 Risk weighted 60 Capital ratio ar 61 62 63	T2) 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))	1,837,998 11,714,628 66,364,348 12.39% 14.88% 17.65%	1,828,616 11,927,024 67,147,718 12,27% 15,03% 17,76%	
Tier 2 capital (1 58 Total capital (1 59 Risk weighted 60 Capital ratio ar 61 62	T2) 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	1,837,998 11,714,628 66,364,348 12.39% 14.88% 17.65% 3.51%	1,828,616 11,927,024 67,147,718 12.27% 15.03% 17.76% 3.51%	
Tier 2 capital (*) 58 Total capital (1) 59 Risk weighted 60 Capital ratio ar 61 62 63 64	T2) 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))	1,837,998 11,714,628 66,364,348 12.39% 14.88% 17.65%	1,828,616 11,927,024 67,147,718 12,27% 15,03% 17,76%	
Tier 2 capital (** 58 Total capital (1* 59 Risk weighted 60 Capital ratio ar 61 62 63 64 65	Tier 2 capital (T2) ((H)-(I)) (J) Tier 2 capital (T2) ((H)-(I)) (J) 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	1,837,998 11,714,628 66,364,348 12.39% 14.88% 17.65% 3.51% 2.50%	1,828,616 11,927,024 67,147,718 12,27% 15,03% 17,76% 3,51% 2,50%	
Tier 2 capital (** 58 Total capital (** 59 Risk weighted 60 Capital ratio ar 61 62 63 64 65 66	Tier 2 capital (T2) ((H)-(I)) (J) Tier 2 capital (T2) ((H)-(I)) (J) 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	1,837,998 11,714,628 66,364,348 12.39% 14.88% 17.65% 3.51% 2.50% 0.01%	1,828,616 11,927,024 67,147,718 12,27% 15,03% 17,76% 3,51% 2,50% 0,01%	
Tier 2 capital (*) 58 Total capital (1) 59 Risk weighted 60 Capital ratio ar 61 62 63 64 65 66 67	T2) 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 CE:T1 specific buffer requirements 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 ustments (8)	1,837,998 11,714,628 66,364,348 12.39% 14.88% 17.65% 3.51% 2.50% 0.01% 1.00%	1,828,616 11,927,024 67,147,718 12,27% 15,03% 17,76% 3,51% 2,50% 0,01% 1,00%	
Tier 2 capital (** 58 Total capital (1* 59 Risk weighted 60 Capital ratio ar 61 62 63 64 65 66 67 68 Regulatory adj	T2) 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 ustments (8) Non-significant investments in the capital and other TLAC liabilities of other financials that are	1,837,998 11,714,628 66,364,348 12.39% 14.88% 17.65% 3.51% 2.50% 0.01% 1.00% 7.89%	1,828,616 11,927,024 67,147,718 12,27% 15,03% 17,76% 3,51% 2,50% 0,01% 1,00% 7,77%	
Tier 2 capital (*) 58 Total capital (1) 59 Risk weighted 60 Capital ratio ar 61 62 63 64 65 66 67 68	T2) 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 flur 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)	1,837,998 11,714,628 66,364,348 12.39% 14.88% 17.65% 3.51% 2.50% 0.01% 1.00%	1,828,616 11,927,024 67,147,718 12,27% 15,03% 17,76% 3,51% 2,50% 0,01% 1,00%	
Tier 2 capital (** 58 Total capital (1* 59 Risk weighted 60 Capital ratio ar 61 62 63 64 65 66 67 68 Regulatory adj	T2) 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) 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	1,837,998 11,714,628 66,364,348 12.39% 14.88% 17.65% 3.51% 2.50% 0.01% 1.00% 7.89%	1,828,616 11,927,024 67,147,718 12,27% 15,03% 17,76% 3,51% 2,50% 0,01% 1,00% 7,77%	
Tier 2 capital (** 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) Tier 2 capital (T2) ((H)-(I)) (J) 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: countercyclical buffer 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)	1,837,998 11,714,628 66,364,348 12.39% 14.88% 17.65% 3.51% 2.50% 0.011% 1.00% 7.89%	1,828,616 11,927,024 67,147,718 12.27% 15.03% 17.76% 3.51% 2.50% 0.01% 1.00% 7.77%	
Tier 2 capital (** 58 Total capital (** 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) Tier 2 capital (T2) ((H)-(I)) (J) 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: ank 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)	1,837,998 11,714,628 66,364,348 12.39% 14.88% 17.65% 3.51% 2.50% 0.011% 1.00% 7.89%	1,828,616 11,927,024 67,147,718 12.27% 15.03% 17.76% 3.51% 2.50% 0.01% 1.00% 7.77%	
Tier 2 capital (** 58 Total capital (1* 59 Risk weighted 60 Capital ratio ar 61 62 63 64 65 66 67 68 Regulatory adj 72	T2) 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: 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	1,837,998 11,714,628 66,364,348 12.39% 14.88% 17.65% 3.51% 2.50% 0.011% 1.00% 7.89%	1,828,616 11,927,024 67,147,718 12.27% 15.03% 17.76% 3.51% 2.50% 0.01% 1.00% 7.77%	
Tier 2 capital (** 58 Total capital (** 59 Risk weighted 60 Capital ratio ar 61 62 63 64 65 66 67 68 Regulatory adj 72 73 74 75	Ter 2 capital (T2) ((H)-(I)) (J) C = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) 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 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)	1,837,998 11,714,628 66,364,348 12.39% 14.88% 17.65% 3.51% 2.50% 0.01% 1.00% 7.89% 525,784 322,555	1,828,616 11,927,024 67,147,718 12.27% 15.03% 17.76% 3.51% 2.50% 0.01% 1.00% 7.77% 482,616	
Tier 2 capital (** 58 Total capital (** 59 Risk weighted 60 Capital ratio ar 61 62 63 64 65 66 67 68 Regulatory adj 72 73 74 75	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 orbank 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)	1,837,998 11,714,628 66,364,348 12.39% 14.88% 17.65% 3.51% 2.50% 0.01% 1.00% 7.89% 525,784 322,555	1,828,616 11,927,024 67,147,718 12.27% 15.03% 17.76% 3.51% 2.50% 0.01% 1.00% 7.77% 482,616	
Tier 2 capital (** 58 Total capital (** 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) 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 furfer 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)	1,837,998 11,714,628 66,364,348 12.39% 14.88% 17.65% 3.51% 2.50% 0.01% 1.00% 7.89% 525,784 322,555	1,828,616 11,927,024 67,147,718 12,27% 15.03% 17.76% 3.51% 2.50% 0.01% 7.77% 482,616 316,598	
Tier 2 capital (** 58 Total capital (** 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) 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 orbank 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)	1,837,998 11,714,628 66,364,348 12.39% 14.88% 17.65% 3.51% 2.50% 0.01% 1.00% 7.89% 525,784 322,555 - 356,755	1,828,616 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 - 215,851 4,910 45,717	
Tier 2 capital (** 58 Total capital (** 59 Risk weighted 60 Capital ratio ar 61 62 63 64 65 66 67 68 Regulatory adj 72 73 74 75 Provisions incl 76	T2) 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 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)	1,837,998 11,714,628 66,364,348 12.39% 14.88% 17.65% 3.51% 2.50% 0.01% 1.00% 7.89% 525,784 322,555 - 356,755	1,828,616 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	
Tier 2 capital (** 58 Total capital (** 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) 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: 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)	1,837,998 11,714,628 66,364,348 12.39% 14.88% 17.65% 3.51% 2.50% 0.01% 1.00% 7.89% 525,784 322,555 - 356,755	1,828,616 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 - 215,851 4,910 45,717	
Tier 2 capital (** 58 Total capital (** 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	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) 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) 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) 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) 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 ded	1,837,998 11,714,628 66,364,348 12,39% 14,88% 17,65% 3,51% 2,50% 0,01% 1,00% 7,89% 525,784 322,555 - 356,755 3,863 43,888 57,027	1,828,616 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 - 215,851 4,910 45,717 60,444	
Tier 2 capital (** 58 Total capital (** 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	Ter 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) Provisions (general allowance for loan losses) Cap on inclusion of provisions (general allowance for loan losses) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil") Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil") Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil") 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")	1,837,998 11,714,628 66,364,348 12,39% 14,88% 17,65% 3,51% 2,50% 0,01% 1,00% 7,89% 525,784 322,555 - 356,755 3,863 43,888 57,027	1,828,616 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 - 215,851 4,910 45,717 60,444	
Tier 2 capital (** 58 Total capital (** 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	Te: Tier 2 capital (T2) ((H)-(I)) (J) To Tal capital (TC = T1 + T2) ((G) + (J)) (K) assats (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 of bank CET1 specific buffer requirements of which: countercyclical buffer requirement of which: countercyclical buffer requirement of which: bank G-SIB/D-SIB additional requirements EETI available after meeting the bank's minimum capital requirements Sumon-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) 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 rise 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 tent cap on AT1 instruments subject 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	1,837,998 11,714,628 66,364,348 12.39% 14.88% 17.65% 3.51% 2.50% 0.01% 1.00% 7.89% 525,784 322,555 - 356,755 3,863 43,888 57,027 331,654	1,828,616 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 - 215,851 4,910 45,717 60,444 335,369	
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