Composition of Capital Disclosure

Mizuho Trust & Banking 【Consolidated】 As of June 30, 2021

-	ition of Capital Disclosure		(in million yen, exc	cept percentage
<u>а на п</u>		a	b	с
Basel III Femplate No.	Items	As of June 30, 2021	As of March 31, 2021	Reference to Template CC
1	ity Tier 1 capital: instruments and reserves (1)	141.000	500 00 4	1
1a+2-1c-26	Directly issued qualifying common share capital plus related stock surplus and retained earnings	461,023	533,986	
1a 2	of which: capital and stock surplus	265,195	265,195	-
2 1c	of which: retained earnings	275,827 79,999	290,952	1
26	of which: treasury stock (-) of which: national specific regulatory adjustments (earnings to be distributed) (-)	79,999	- 22.161	
20	of which: other than above	-	22,161	
1b	Subscription rights to common shares			
3	Accumulated other comprehensive income and other disclosed reserves	99,395	107,298	(a)
	Common share capital issued by subsidiaries and held by third parties (amount allowed in group	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	101,270	(u)
5	CET1)	-	-	
6	Common Equity Tier 1 capital: instruments and reserves (A)	560,418	641,284	
ommon Equ	ity Tier 1 capital: regulatory adjustments (2)			
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing	29,154	30,374	
	rights)			
8	of which: goodwill (net of related tax liability, including those equivalent)	12,244	12,461	
9	of which: other intangibles other than goodwill and mortgage servicing rights (net of related	16,909	17,912	
	tax liability)	- ,	. ,.	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (not of related tax lightlight)	3	-	
11	(net of related tax liability)		0.550	<u> </u>
11 12	Deferred gains or losses on derivatives under hedge accounting	(5,734)	(2,579)	
12	Shortfall of eligible provisions to expected losses	926	582	
13	Securitization gain on sale Gains and losses due to changes in own credit risk on fair valued liabilities	-	-	
14	Net defined benefit asset	83,337	86,386	
16	Investments in own shares (excluding those reported in the net assets section)		80,380	
10	Reciprocal cross-holdings in common equity	-	-	
	Investments in the capital of banking, financial and insurance entities that are outside the scope of			
18	regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	-	-	
19+20+21	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	-	-	
21	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	
22	Amount exceeding the 15% threshold on specified items	-	-	
23	of which: significant investments in the common stock of financials	-	-	
24	of which: mortgage servicing rights	-	-	
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	-	
28	Common Equity Tier 1 capital: regulatory adjustments (B)	107,688	114,762	
	ity Tier 1 capital (CET1)			
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	452,730	526,522	
	er 1 capital: instruments (3)			1
31a	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: 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	-	-	
30 32	as liabilities under applicable accounting standards Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles	-	-	
32	as liabilities under applicable accounting standards	-	-	
32	as liabilities under applicable accounting standards Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)	12	13	
32 34-35 33+35	as liabilities under applicable accounting standards Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1) Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 capital: instruments		13	
32 34-35 33+35 33	as liabilities under applicable accounting standards Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1) Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 capital: instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1	12	13	
32 34-35 33+35 33 35	as liabilities under applicable accounting standards Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1) Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 capital: instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1 of which: instruments issued by subsidiaries subject to phase out	-	-	
32 34-35 33+35 33 35 36	as liabilities under applicable accounting standards Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1) Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 capital: instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1 of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital: instruments (D)		- - - - - - - - - - - - - - - - - - -	
34-35 33+35 33 35 36 dditional Tie	as liabilities under applicable accounting standards Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1) Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 capital: instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1 of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital: instruments (D) er 1 capital: regulatory adjustments	-	-	
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34-35 33+35 33 35 36 dditional Tie	as liabilities under applicable accounting standards Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1) Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 capital: instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1 of which: instruments (D) r 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments	-	-	
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32 34-35 33+35 33 35 36 dditional Tii 37 38	as liabilities under applicable accounting standards Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1) Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 capital: instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1 of which: instruments (D) ar 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of	-	-	
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32 34-35 33+35 33 35 36 dditional Tiu 37 38	as liabilities under applicable accounting standards Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1) Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 capital: instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1 of which: instruments (D) er 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	-	
34-35 33+35 33 35 36 dditional Ti 37 38 39	as liabilities under applicable accounting standards Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1) Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 capital: instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1 of which: instruments issued by subsidiaries subject to phase out from Additional Tier 1 of which: instruments (D) er 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of banking, financial and insurance entities that are outside the	-	-	
32 34-35 33+35 33 35 36 dditional Tic 37 38 39 40	as liabilities under applicable accounting standards Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1) Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 capital: instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1 of which: instruments (D) r1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	-	
32 34-35 33+35 33 35 36 dditional Tic 37 38 39 40 40 42 43	as liabilities under applicable accounting standards Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1) Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 capital: instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1 of which: instruments issued by subsidiaries subject to phase out from Additional Tier 1 of which: instruments (D) er 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-	
32 34-35 33+35 33 35 36 dditional Tir 37 38 39 40 42 43 dditional Tir 44	as liabilities under applicable accounting standards Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1) Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 capital: instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1 of which: instruments issued by subsidiaries subject to phase out from Additional Tier 1 of which: instruments (D) r1 capital: instruments (D) r1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions) Regulatory adjustments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Additional Tier 1 capital: regulatory adjustments (E) r1 capital: (AT1) Additional Tier 1 capital ((D)-(E)) (F)	-	-	
32 34-35 33+35 33 35 36 dditional Tir 37 38 39 40 42 43 dditional Tir 44	as liabilities under applicable accounting standards Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1) Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 capital: instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1 of which: instruments issued by subsidiaries subject to phase out from Additional Tier 1 of which: instruments (D) er 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Additional Tier 1 capital: regulatory adjustments (E) er 1 capital (AT1)		- - - - - - - - - - - - - - - -	

	ion of Capital Disclosure			
		a	b	с
Basel III Template No.	Items	As of June 30, 2021	As of March 31, 2021	Reference to Template CC2
Tier 2 capital: i	nstruments and provisions (4)			
p	Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as equity			
46	under applicable accounting standards and the breakdown	-	-	
	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			
	Tier 2 instruments plus related stock surplus issued by special purpose vehicles and other equivalent	-	-	
10.10	entities			
48-49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	2	3	
47+49	Eligible Tier 2 capital instruments subject to phase-out arrangements included in Tier 2: instruments	-	-	
	and provisions			
47	of which: directly issued capital instruments subject to phase out from Tier 2	-	-	
49	of which: instruments issued by subsidiaries subject to phase out	-	-	
50	Total of general allowance for loan losses and eligible provisions included in Tier 2	118	112	
50a	of which: general allowance for loan losses	118	112	
50b	of which: eligible provisions	-	-	
51	Tier 2 capital: instruments and provisions (H)	121	116	
Tier 2 capital:	regulatory adjustments (5)			
52	Investments in own Tier 2 instruments			
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities			
55				
	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	-	-	
	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 (I)	-	-	
mi a 1 1 /				
Tier 2 capital (Γ2)			
Tier 2 capital (58	T2) Tier 2 capital (T2) ((H)-(I)) (J)	121	116	
	Tier 2 capital (T2) ((H)-(I)) (J)	121	116	
58	Tier 2 capital (T2) ((H)-(I)) (J) C = T1 + T2)	121 452,864	116 526,651	
58 Total capital (T 59	$\begin{array}{c} \mbox{Tier 2 capital (T2) ((H)-(I)) (J)} \\ \mbox{C = T1 + T2)} \\ \mbox{Total capital (TC = T1 + T2) ((G) + (J)) (K)} \end{array}$			
58 Total capital (T	Tier 2 capital (T2) ((H)-(I)) (J) $C = T1 + T2)$ $Total capital (TC = T1 + T2) ((G) + (J)) (K)$ assets (6)	452,864	526,651	
58 Total capital (T 59 Risk weighted 60	Tier 2 capital (T2) ((H)-(I)) (J) C = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L)			
58 Total capital (T 59 Risk weighted 60 Capital ratio (c	Tier 2 capital (T2) ((H)-(I) (J) C = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) onsolidated) (7)	452,864 1,778,999	526,651 1,819,189	
58 Total capital (T 59 Risk weighted 60 Capital ratio (c 61	Tier 2 capital (T2) ((H)-(I)) (J) C = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) onsolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	452,864 1,778,999 25.44%	526,651 1,819,189 28,94%	
58 Total capital (T 59 Risk weighted 60 Capital ratio (c 61 62	Tier 2 capital (T2) ((H)-(I)) (J) C = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) onsolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L))	452,864 1,778,999 25.44% 25.44%	526,651 1,819,189 28,94% 28,94%	
58 Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63	$\begin{tabular}{lllllllllllllllllllllllllllllllllll$	452,864 1,778,999 25.44%	526,651 1,819,189 28,94%	
58 Total capital (T 59 Risk weighted 60 Capital ratio (c 61 62	Tier 2 capital (T2) ((H)-(I)) (J) C = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) onsolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) astments (8)	452,864 1,778,999 25.44% 25.44%	526,651 1,819,189 28,94% 28,94%	
58 Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63	$\label{eq:constraint} \begin{array}{c} \mbox{Tier 2 capital (T2) ((H)-(I)) (J)} \\ \mbox{C} = T1 + T2) \\ \mbox{Total capital (TC} = T1 + T2) ((G) + (J)) (K) \\ \mbox{assets (6)} \\ \mbox{Risk weighted assets (L)} \\ \mbox{onsolidated} (T) \\ \mbox{Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))} \\ \mbox{Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))} \\ \mbox{Total capital ratio (consolidated) ((G)/(L))} \\ \mbox{Total capital ratio (consolidated) ((K)/(L))} \\ \mbox{astements (8)} \\ \mbox{Non-significant investments in the capital and other TLAC liabilities of other financials that are below} \end{array}$	452,864 1,778,999 25.44% 25.44% 25.45%	526,651 1,819,189 28,94% 28,94% 28,94%	
58 Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63 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) onsolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) strents (8) Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)	452,864 1,778,999 25.44% 25.44%	526,651 1,819,189 28,94% 28,94%	
58 Total capital (T 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adji 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) onsolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) astments (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	452,864 1,778,999 25.44% 25.44% 25.45% 7,962	526,651 1,819,189 28.94% 28.94% 28.94% 8,781	
58 Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adji 72 73	Tier 2 capital (T2) ((H)-(I) (J) C = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) onsolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) astments (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)	452,864 1,778,999 25.44% 25.44% 25.45%	526,651 1,819,189 28,94% 28,94% 28,94%	
58 Total capital (T 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adji 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) onsolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) astments (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	452,864 1,778,999 25.44% 25.44% 25.45% 7,962	526,651 1,819,189 28.94% 28.94% 28.94% 8,781	
58 Total capital (T 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adju 72 73 74	Tier 2 capital (T2) ((H)-(I) (J) C = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) onsolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) astments (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)	452,864 1,778,999 25.44% 25.45% 7,962 1,812	526,651 1,819,189 28,94% 28,94% 28,94% 8,781 1,849 -	
58 Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adji 72 73	Tier 2 capital (T2) ((H)-(J) (J) C = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) onsolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) astmets (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)	452,864 1,778,999 25.44% 25.44% 25.45% 7,962	526,651 1,819,189 28.94% 28.94% 28.94% 8,781	
58 Total capital (T 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adji 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) onsolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) astments (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)	452,864 1,778,999 25.44% 25.45% 7,962 1,812	526,651 1,819,189 28,94% 28,94% 28,94% 8,781 1,849 -	
58 Total capital (T 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adji 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) onsolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) astments (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 Deferred tax assets arising from temporary differences that are below the thresholds for deduction	452,864 1,778,999 25.44% 25.45% 7,962 1,812	526,651 1,819,189 28,94% 28,94% 28,94% 8,781 1,849 -	
58 Total capital (T 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adji 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) onsolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Total capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) Total capital ratio (consolidated) ((K)/(L)) astments (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)	452,864 1,778,999 25.44% 25.44% 25.45% 7,962 1,812 - 12,300 118	526,651 1,819,189 28,94% 28,94% 28,94% 8,781 1,849 - 13,044 112	
58 Total capital (T 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adji 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) onsolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) Istments (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) dued in Tier 2 capital: instruments and provisions (9) Provisions (general allowance for loan losses)	452,864 1,778,999 25.44% 25.44% 25.45% 7,962 1,812 - 12,300	526,651 1,819,189 28,94% 28,94% 28,94% 8,781 1,849 - 13,044	
58 Total capital (T 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adji 72 73 74 75 Provisions incl 76	Tier 2 capital (T2) ((H)-(I) (J) C = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) onsolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) 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) aded 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	452,864 1,778,999 25.44% 25.44% 25.45% 7,962 1,812 - 12,300 118	526,651 1,819,189 28,94% 28,94% 28,94% 8,781 1,849 - 13,044 112	
58 Total capital (T 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adji 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) onsolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) astmets (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) atded 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")	452,864 1,778,999 25,44% 25,44% 25,45% 7,962 1,812 - 12,300 118 1,098 -	526,651 1,819,189 28.94% 28.94% 28.94% 8,781 1,849 - 13,044 112 1,050 -	
58 Total capital (T 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adji 72 73 74 75 Provisions incl 76 77 78 79	Tier 2 capital (T2) ((H)-(I) (J) C = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) onsolidated) (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)) astments (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) Mortgage and allowance for loan losses) 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	452,864 1,778,999 25.44% 25.44% 25.45% 7,962 1,812 - 12,300 118	526,651 1,819,189 28,94% 28,94% 28,94% 8,781 1,849 - 13,044 112	
58 Total capital (T 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adji 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) onsolidated) (7) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) astments (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 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) added 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 (general allowance for loan losses) Provisions (general allowance for loan losses) Cap on inclusion of provisions in Tier 2 under internal ratings-based approach ents subject to phase-out arrangements (10)	452,864 1,778,999 25,44% 25,44% 25,45% 7,962 1,812 - 12,300 118 1,098 -	526,651 1,819,189 28.94% 28.94% 28.94% 8,781 1,849 - 13,044 112 1,050 -	
58 Total capital (T 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adji 72 73 74 75 Provisions incl 76 77 78 79	Tier 2 capital (T2) ((H)-(I)) (J) C = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) onsolidated) (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)) astments (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 leigible 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 ents subject to phase-out arrangements (10) Current cap on AT1 instruments subject to phase-out arrangements	452,864 1,778,999 25,44% 25,44% 25,45% 7,962 1,812 - 12,300 118 1,098 -	526,651 1,819,189 28.94% 28.94% 28.94% 8,781 1,849 - 13,044 112 1,050 -	
58 Total capital (T 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adji 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) onsolidated) (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)) astments (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 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 entents 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	452,864 1,778,999 25,44% 25,44% 25,45% 7,962 1,812 - 12,300 118 1,098 -	526,651 1,819,189 28.94% 28.94% 28.94% 8,781 1,849 - 13,044 112 1,050 -	
58 Total capital (T 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adji 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) onsolidated) (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)) astments (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 ents 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 amount is negative, report as "nil")	452,864 1,778,999 25.44% 25.44% 25.45% 7,962 1,812 - 12,300 118 1,098 - 8,212 - -	526,651 1,819,189 28,94% 28,94% 28,94% 8,781 1,849 - 13,044 112 1,050 - 8,435 - -	
58 Total capital (T 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adji 72 73 74 75 Provisions incl 76 77 78 79 Capital instrum 82	Tier 2 capital (T2) ((H)-(I) (J) C = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (6) Risk weighted assets (L) onsolidated) (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)) assements (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 capital and other TLAC liabilities of other financials that are below (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) aded 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 leigible 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 ents subject to phase-out arrangements (10) Current cap on AT1 lue 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	452,864 1,778,999 25,44% 25,44% 25,45% 7,962 1,812 - 12,300 118 1,098 -	526,651 1,819,189 28.94% 28.94% 28.94% 8,781 1,849 - 13,044 112 1,050 -	
58 Total capital (T 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adji 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) onsolidated) (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)) astments (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 ents 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 amount is negative, report as "nil")	452,864 1,778,999 25.44% 25.44% 25.45% 7,962 1,812 - 12,300 118 1,098 - 8,212 - -	526,651 1,819,189 28,94% 28,94% 28,94% 8,781 1,849 - 13,044 112 1,050 - 8,435 - -	