Composition of Capital Disclosure

Mizuho Trust & Banking As of December 31, 2015

Basel III Template No		11, 2015		[Consolidated]	(i	in million yen, in percentage
		Items	As of December 31, 2015	Amounts excluded under transitional arrangements	As of September 30, 2015	Amounts excluded under transitional arrangements
Common Equal 1a+2-1c-26		er 1 capital: instruments and reserves (1) cetly issued qualifying common share capital plus related stock surplus and retained earnings	434,309		429,637	
1a+2-1c-2c	6 Direc	of which: capital and stock surplus	262,967		262,967	
2	-	of which: retained earnings	171,342		166,670	
1c		of which: treasury stock (-)	-		-	
26		of which: national specific regulatory adjustments (earnings to be distributed) (-)	-			
		of which: other than above	-		-	
1b 3		scription rights to common shares	40.446	72.670	42.010	61.277
	_	umulated other comprehensive income and other disclosed reserves mon share capital issued by subsidiaries and held by third parties (amount allowed in group	48,446	72,670	42,918	64,377
5	CET		-		-	
		ol of items included in Common Equity Tier 1 capital: instruments and reserves subject to se-out arrangements	2,354		2,202	
	Ī	of which: amount allowed in group CET1 capital subject to phase-out arrangements on	2,354		2,202	
		common share capital issued by subsidiaries and held by third parties				
6		nmon Equity Tier 1 capital: instruments and reserves (A)	485,111		474,758	
ommon Eq		er 1 capital: regulatory adjustments (2)		l		
8+9	rights	al intangible assets (net of related tax liability, excluding those relating to mortgage servicing	14,641	21,961	7,647	11,470
8	- Ingilit	of which: goodwill (net of related tax liability, including those equivalent)	6,588	9,882	-	
	- †	of which: other intangibles other than goodwill and mortgage servicing rights (net of related				
9		tax liability)	8,053	12,079	7,647	11,470
10		erred tax assets that rely on future profitability excluding those arising from temporary erences (net of related tax liability)	0	0	0	
11		erred gains or losses on derivatives under hedge accounting	(408)	(612)	(969)	(1,454
12		rtfall of eligible provisions to expected losses	589	886	880	1,32
13	Secui	uritization gain on sale	38	57	40	6
14		ns and losses due to changes in own credit risk on fair valued liabilities	-	-	-	
15	_	defined benefit asset	14,506	21,760	14,164	21,246
16		estments in own shares (excluding those reported in the Net assets section)	-	-	-	
17	Inves	iprocal cross-holdings in common equity stments in the capital of banking, financial and insurance entities that are outside the scope of latory consolidation, net of eligible short positions, where the bank does not own more than	35	53	-	
10		of the issued share capital (amount above the 10% threshold)	33	33	-	
19+20+21		ount exceeding the 10% threshold on specified items	-	-	=	
19		of which: significant investments in the common stock of financials	-	-	-	
20		of which: mortgage servicing rights	=	=	9	
21		of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-		
22	Amo	ount 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	Regu	ulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and	0.017			
27	Tier 2	2 to cover deductions	8,817		ī	
28		nmon Equity Tier 1 capital: regulatory adjustments (B)	38,220		21,763	
		er I capital (CETI)	116.001		452.005	
29		nmon Equity Tier 1 capital (CET1) ((A)-(B)) (C)	446,891		452,995	
duitional		nital: instruments (2)				
1	Γier 1 cap	pital: instruments (3)				
31a	Tier 1 cap	ctly issued qualifying Additional Tier 1 instruments plus related stock surplus of which:	-		-	
31a	Γier 1 cap Direc classi	ctly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: sified as equity under applicable accounting standards and the breakdown	-		-	
31a 31b	Direct loss of the control of the co	ctly issued qualifying Additional Tier 1 instruments plus related stock surplus of which:	-		-	
31a 31b	Direct a Direct classif b Subset 2	ctly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: sified as equity under applicable accounting standards and the breakdown scription rights to Additional Tier 1 instruments	- - -		-	
31a 31b	Tier 1 cap a Director classif b Subsection Classification 2 Director classification classification a Director classification classificati	ctly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: sified as equity under applicable accounting standards and the breakdown scription rights to Additional Tier 1 instruments ctly issued qualifying Additional Tier 1 instruments plus related stock surplus of which:	-		- - -	
31a 31b	Fier 1 cap Direct classif B Subsect Classif Quality vehice	ctly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: sified as equity under applicable accounting standards and the breakdown scription rights to Additional Tier 1 instruments etly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: sified as liabilities under applicable accounting standards lifying Additional Tier 1 instruments plus related stock surplus issued by special purpose cles and other equivalent entities	-		-	
31a 31b	Direct of classification of the classificati	ctly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: sified as equity under applicable accounting standards and the breakdown scription rights to Additional Tier 1 instruments ctly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: sified as liabilities under applicable accounting standards lifying Additional Tier 1 instruments plus related stock surplus issued by special purpose cles and other equivalent entities itional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in	- - - 1,358		- - - 1,363	
31a 31b 32 34-35	a Direct classis b Subset Classis Quality vehice Addingroup	ctly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: sified as equity under applicable accounting standards and the breakdown scription rights to Additional Tier 1 instruments etly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: sified as liabilities under applicable accounting standards lifying Additional Tier 1 instruments plus related stock surplus issued by special purpose cles and other equivalent entities	1,358		1,363	
31a 31b 32	Fier 1 cape a Director classis b Subset 2 Director classis Qualivehic Additingroup Eligit	etly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: sified as equity under applicable accounting standards and the breakdown scription rights to Additional Tier 1 instruments etly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: sified as liabilities under applicable accounting standards lifying Additional Tier 1 instruments plus related stock surplus of which: sified as liabilities under applicable accounting standards lifying Additional Tier 1 instruments plus related stock surplus issued by special purpose cles and other equivalent entities litional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in pt AT1)	- - - 1,358		- - - 1,363	
31a 31b 32 34-35 33+35 33	Fier 1 cape a Director classis b Subset 2 Director classis Qualivehic Additingroup Eligit	ctly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: sified as equity under applicable accounting standards and the breakdown scription rights to Additional Tier 1 instruments etly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: sified as liabilities under applicable accounting standards lifying Additional Tier 1 instruments plus related stock surplus issued by special purpose cles and other equivalent entities itional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in pAT1) ible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 tal: instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1	1,358		- - - 1,363	
31a 31b 32 34-35 33+35	rier 1 cap a Direc classi b Subse 2 Direc classi Quali vehic Addi group Eligil capita	etly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: sified as equity under applicable accounting standards and the breakdown scription rights to Additional Tier 1 instruments etly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: sified as liabilities under applicable accounting standards lifying Additional Tier 1 instruments plus related stock surplus issued by special purpose cles and other equivalent entities litional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in pa AT1) libel Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 tal: 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	-		-	
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31a 31b 31b 32 34-35 33+35 33 35	a Direc classis b Subsection 2 Direc classis Qualivehic Addi group Eligit Capital Total	etly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: sified as equity under applicable accounting standards and the breakdown scription rights to Additional Tier 1 instruments etly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: sified as liabilities under applicable accounting standards lifying Additional Tier 1 instruments plus related stock surplus issued by special purpose cles and other equivalent entities itional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in ap AT1) in the partie of the partie of the partie of the partie of which directly issued capital instruments subject to phase out from Additional Tier 1 al: instruments issued by subsidiaries subject to phase out from Additional Tier 1 of which: instruments issued by subsidiaries subject to phase out of thems included in Additional Tier 1 of thems included in Additional Tier 1 capital: instruments subject to phase-out arrangements of which: foreign currency translation adjustments	1,258 1,258		- - 1,450 1,450	
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31a 31b 31b 31c	Fier 1 cap a Direc classis b Subset classis Quali vehic Addi group Eligil capiti Total Addi Fier 1 cap	etly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: sified as equity under applicable accounting standards and the breakdown scription rights to Additional Tier 1 instruments cityl issued qualifying Additional Tier 1 instruments plus related stock surplus of which: sified as liabilities under applicable accounting standards liftying Additional Tier 1 instruments plus related stock surplus issued by special purpose cles and other equivalent entities litional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in partie) and the parties instruments subject to phase-out arrangements included in Additional Tier 1 ata: instruments instruments subject to phase out from Additional Tier 1 of which: directly issued capital instruments subject to phase out of items included in Additional Tier 1 capital: instruments subject to phase-out arrangements of which: foreign currency translation adjustments litional Tier 1 capital: instruments (D) pital: regulatory adjustments	1,258 1,258		- - 1,450 1,450	
31a 31b 32 34-35 33+35 33 35	Fier 1 cap a Direc classis b Subset classis Quali vehic Addi group Eligit capita Total Addi Fier 1 cap Inves	etly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: sified as equity under applicable accounting standards and the breakdown scription rights to Additional Tier 1 instruments etly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: sified as liabilities under applicable accounting standards lifying Additional Tier 1 instruments plus related stock surplus issued by special purpose cles and other equivalent entities itional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in p AT1) ible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 tal: 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 of items included in Additional Tier 1 capital: instruments subject to phase-out arrangements of which: foreign currency translation adjustments into plate instruments (D) pital: regulatory adjustments stments in own Additional Tier 1 instruments stments in own Additional Tier 1 instruments	1,258 1,258		- - 1,450 1,450	
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31a 31b 31b 31c	Fier 1 cap a Direc a classis b Subset Classis Qualiventic Addi group Eligit capit Total Addi Fier 1 cap Inves Recip Inves regul 10%	etly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: sified as equity under applicable accounting standards and the breakdown scription rights to Additional Tier 1 instruments etly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: sified as liabilities under applicable accounting standards lifying Additional Tier 1 instruments plus related stock surplus of which: sified as liabilities under applicable accounting standards lifying Additional Tier 1 instruments plus related stock surplus issued by special purpose cles and other equivalent entities litional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in ap AT1) lible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 latal: instruments of which: directly issued capital instruments subject to phase out all of items included in Additional Tier 1 capital: instruments subject to phase-out arrangements of which: foreign currency translation adjustments itional Tier 1 capital: instruments pital: regulatory adjustments stments in own Additional Tier 1 instruments stments in own Additional Tier 1 instruments stments in the capital of banking, financial and insurance entities that are outside the scope of latory consolidation, net of eligible short positions, where the bank does not own more than of the issued common share capital of the entity (amount above 10% threshold)	- 1,258 1,258 2,617		- - 1,450 1,450	
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311333 31435 33+35 33 35 36 dditional T 37 38 39	Gier I cap Direc classis Direc classis Quali Addi group Total Addi Inves Inves Inves Recipt Recipt Inves In	etly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: sified as equity under applicable accounting standards and the breakdown scription rights to Additional Tier 1 instruments etly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: sified as liabilities under applicable accounting standards litriying Additional Tier 1 instruments plus related stock surplus of which: sified as liabilities under applicable accounting standards litriying Additional Tier 1 instruments plus related stock surplus issued by special purpose cles and other equivalent entities itional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in p AT1) lible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 atal: instruments instruments subject to phase out from Additional Tier 1 of which: directly issued capital instruments subject to phase out arrangements of which: foreign currency translation adjustments subject to phase-out arrangements of which: foreign currency translation adjustments itional Tier 1 capital: instruments (D) pital: regulatory adjustments stitional Tier 1 capital instruments (D) pital: regulatory adjustments streents in own Additional Tier 1 instruments procal cross-holdings in Additional Tier 1 instruments procal cross-holdings in Additional Tier 1 instruments procal cross-holdings in Additional Tier 1 instruments in the capital of banking, financial and insurance entities that are outside the scope of latory consolidation, net of eligible short positions, where the bank does not own more than of the issued common share capital of banking, financial and insurance entities that are outside scope of regulatory consolidation (net of eligible short positions) at of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out agements of which: goodwill equivalent of which: intangible fixed assets recognized as a result of a merger of which: capital incr	- 1,258 1,258 2,617 - - 0 11,434 9,882 1,052		- 1,450 1,450 2,813 - - - 1,965	
311333 31435 33+35 33 35 36 dditional T 37 38 39	Gier I cap Direc classis b Subset Classis Cuality Chief Addi group Total Addi Gier I cap Invest Recir Inves	ctly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: sified as equity under applicable accounting standards and the breakdown scription rights to Additional Tier 1 instruments ctly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: sified as liabilities under applicable accounting standards litrying Additional Tier 1 instruments plus related stock surplus of which: sified as liabilities under applicable accounting standards litrying Additional Tier 1 instruments plus related stock surplus issued by special purpose cles and other equivalent entities litronal Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in ap AT1) libel Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 lat: 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 arrangements of which: foreign currency translation adjustments subject to phase-out arrangements of which: foreign currency translation adjustments itional Tier 1 capital: instruments (D) pital: regulatory adjustments stments in own Additional Tier 1 instruments suspect to phase-out arrangements in own Additional Tier 1 instruments stments in the capital of banking, financial and insurance entities that are outside the scope of latory consolidation, net of eligible short positions, where the bank does not own more than of the issued common share capital of the entity (amount above 10% threshold) ifficant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) and of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out negements of which: goodwill equivalent of which: intangible fixed assets recognized as a result of a merger of which: capital increase due to securitization transactions of wh			1,450 2,813 1,965 - 1,243 61	
311 312 312 312 312 312 312 312 312 312	Gier I cap Direc classis Direc classis Quali yehic Addi group Total Addi fier I cap Inves Recip Inves Signi Res Total Recip	ctly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: sified as equity under applicable accounting standards and the breakdown scription rights to Additional Tier 1 instruments ctly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: sified as liabilities under applicable accounting standards litrying Additional Tier 1 instruments plus related stock surplus of which: sified as liabilities under applicable accounting standards litrying Additional Tier 1 instruments plus related stock surplus issued by special purpose cles and other equivalent entities itional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in p AT1) lible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 tal: instruments subject to phase out from Additional Tier 1 of which: directly issued capital instruments subject to phase out arrangements of which: instruments issued by subsidiaries subject to phase out arrangements of which: foreign currency translation adjustments subject to phase-out arrangements of which: foreign currency translation adjustments subject to phase-out arrangements into an Additional Tier 1 instruments procal cross-holdings in Additional Tier 1 instruments in the capital of banking, financial and insurance entities that are outside the scope of latory consolidation, net of eligible short positions, where the bank does not own more than of the issued common share capital of banking, financial and insurance entities that are outside scope of regulatory consolidation (net of eligible short positions). If of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out agements of which: goodwill equivalent of which: intangible fixed assets recognized as a result of a merger of which: capital i	- 1,258 1,258 2,617 0 0 - 11,434 9,882 1,052 57 442		1,450 1,450 2,813 	
311 312 313 314 32 32 33 35 36 36 36 36 37 38 39 40 42 43	Gier I cap Direc classification Addi group Total Addi Green I cap Addi Green I cap Investigation Recip Investigation Signi the sc Total Total Total Regu Addi Addi Regu Addi Regu Addi	etly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: sified as equity under applicable accounting standards and the breakdown scription rights to Additional Tier 1 instruments etly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: sified as liabilities under applicable accounting standards litrying Additional Tier 1 instruments plus related stock surplus of which: sified as liabilities under applicable accounting standards litrying Additional Tier 1 instruments plus related stock surplus issued by special purpose cles and other equivalent entities litronal Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in part) in the parties of the partie			1,450 2,813 1,965 - 1,243 61	
311 312 313 314 32 32 33 35 36 36 36 36 37 38 39 40 42 43	Gier I cap Direc classis b Subset Quali vehic Addi group Fligit capit Total Addi Inves Recip Inves Recip Inves Recip Recip Res Total Addi Recip Recip Recip Recip Recip Res Total Recip Recip	etly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: sified as equity under applicable accounting standards and the breakdown scription rights to Additional Tier 1 instruments etly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: sified as liabilities under applicable accounting standards liftying Additional Tier 1 instruments plus related stock surplus issued by special purpose cles and other equivalent entities itional Tier 1 instruments plus related stock surplus issued by special purpose cles and other equivalent entities itional Tier 1 apital instruments issued by subsidiaries and held by third parties (amount allowed in pa AT1) bible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 at: 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 1 of items included in Additional Tier 1 capital: instruments subject to phase-out arrangements of which: foreign currency translation adjustments 1 of items included in Additional Tier 1 capital: instruments subject to phase-out arrangements proceal cross-holdings in Additional Tier 1 instruments 1 stments in own Additional Tier 1 instruments 1 stments in own Additional Tier 1 instruments 1 stments in the capital of banking, financial and insurance entities that are outside the scope of latory consolidation, net of eligible short positions, where the bank does not own more than of the issued common share capital of the entity (amount above 10% threshold) 1 ifficant investments in the capital of banking, financial and insurance entities that are outside scope of regulatory consolidation (net of eligible short positions) 1 of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out negements 1 of which: goodwill equivalent of which: capital increase due to securitization transactions of which: solve of exce	- 1,258 1,258 2,617 0 0 - 11,434 9,882 1,052 57 442		1,450 1,450 2,813 	
311 312 312 312 312 312 312 312 312 312	Gier I cap Direc classis b Subse Classis Quali rec price Addi group Total Addi liver I cap Inves Recip Inves Recip Inves Recip Rec Total Addi Group Inves Recip Inves Recip Inves Recip Addi Group Addi Group Inves Recip Inves Inves Recip Inves Recip Inves Inves Recip Inves I	etly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: sified as equity under applicable accounting standards and the breakdown scription rights to Additional Tier 1 instruments etly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: sified as liabilities under applicable accounting standards litrying Additional Tier 1 instruments plus related stock surplus of which: sified as liabilities under applicable accounting standards litrying Additional Tier 1 instruments plus related stock surplus issued by special purpose cles and other equivalent entities litronal Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in part) in the parties of the partie	- 1,258 1,258 2,617 0 0 - 11,434 9,882 1,052 57 442		1,450 1,450 2,813	

1

				[Consolidated]	(in million yen, in percentage)
Basel III Template No.		Items	As of December 31, 2015	Amounts excluded under transitional arrangements	As of September 30, 2015	Amounts excluded under transitional arrangements
Tier 2 capital: i		nents and provisions (4)				
		tly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as y under applicable accounting standards and the breakdown	-		-	
	Subsc	cription rights to Tier 2 instruments	-		9	
46		tly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as	_		-	
		tities under applicable accounting standards 2 instruments plus related stock surplus issued by special purpose vehicles and other				
		alent entities	-		-	
48-49		2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier	319		320	
47+49		ole Tier 2 capital instruments subject to phase-out arrangements included in Tier 2:	10,602		13,012	
47	1	of which: directly issued capital instruments subject to phase out from Tier 2	10,602		13,012	
49		of which: instruments issued by subsidiaries subject to phase out	-		9	
50	Total	of general allowance for loan losses and eligible provisions included in Tier 2	127		144	
50a	1	of which: general allowance for loan losses	127		144	
50b	T-4-1	of which: eligible provisions of items included in Tier 2 capital: instruments and provisions subject to phase-out	-		-	
		or items included in Tier 2 capital: instruments and provisions subject to phase-out	40,134		35,458	
		of which: 45% of unrealized gains on other securities	40,134		35,458	
51	Tier 2	2 capital: instruments and provisions (H)	51,183		48,935	
Tier 2 capital: r		ory adjustments	. ,		.,	
52	Invest	tments in own Tier 2 instruments	-	=	-	=
53		orocal cross-holdings in Tier 2 instruments	-	-	-	-
54	regula	tments in the capital of banking, financial and insurance entities that are outside the scope of atory consolidation, net of eligible short positions, where the bank does not own more than of the issued common share capital of the entity (amount above the 10% threshold)	29	44	-	-
55		ficant investments in the capital banking, financial and insurance entities that are outside the of regulatory consolidation (net of eligible short positions)	-	-	-	-
	Total	of items included in Tier 2 capital: regulatory adjustments subject to phase-out arrangements	444		660	
	t	of which: investments in the capital banking, financial and insurance entities	1		-	
	1	of which: 50% of excess of expected losses relative to eligible reserves by banks adopting	442		660	
		internal ratings-based approach	442		000	
57	_	internal ratings-based approach 2 capital: regulatory adjustments (I)	442		660	
Tier 2 capital (T2)	capital: regulatory adjustments (I)	473		660	
Tier 2 capital (58	T2) Tier 2	capital: regulatory adjustments (I) 2 capital (T2) ((H)-(I)) (J)				
Tier 2 capital (7 58 Total capital (T	T2) Tier 2 TC = T	2 capital: regulatory adjustments (I) 2 capital (T2) ((H)-(I)) (J) 1 + T2)	50,709		48,275	
Tier 2 capital (7 58 Total capital (T 59	T2) Tier 2 TC = T Total	2 capital: regulatory adjustments (I) 2 capital (T2) ((H)-(I)) (J) 1 + T2) capital (TC = T1 + T2) ((G) + (J)) (K)	473		660	
Tier 2 capital (7 58 Total capital (T	Tier 2 Tier 2 TC = T Total assets	2 capital: regulatory adjustments (I) 2 capital (T2) ((H)-(I)) (J) 1 + T2) capital (TC = T1 + T2) ((G) + (J)) (K)	50,709		48,275	
Tier 2 capital (7 58 Total capital (T 59	Tier 2 Tier 2 TC = T Total assets	2 capital: regulatory adjustments (I) 2 capital (T2) ((H)-(I)) (J) 1 + T2) capital (TC = T1 + T2) ((G) + (J)) (K) (5)	50,709 497,601		660 48,275 502,118	
Tier 2 capital (7 58 Total capital (T 59	Tier 2 Tier 2 TC = T Total assets	Capital: regulatory adjustments (I) 2 capital (T2) ((H)-(I)) (J) 1 + T2) capital (TC = T1 + T2) ((G) + (J)) (K) (5) of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage	50,709 497,601 32,919		48,275 502,118 31,473	
Tier 2 capital (7 58 Total capital (T 59	Tier 2 Tier 2 TC = T Total assets	2 capital: regulatory adjustments (I) 2 capital (T2) ((H)-(I)) (J) 1+T2) capital (TC = T1 + T2) ((G) + (J)) (K) (5) of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from	50,709 497,601 32,919		48,275 502,118 31,473	
Tier 2 capital (7 58 Total capital (T 59	Tier 2 Tier 2 TC = T Total assets	2 capital: regulatory adjustments (I) 2 capital (T2) ((H)-(I)) (J) 1 + T2) capital (TC = T1 + T2) ((G) + (J)) (K) (5) of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	473 50,709 497,601 32,919 11,026		48,275 502,118 31,473 10,226	
Tier 2 capital (** 58 Total capital (T 59 Risk weighted :	T2) Tier 2 Tier 2 TC = T Total assets Total	2 capital: regulatory adjustments (I) 2 capital (T2) ((H)-(I)) (J) 1 + T2) capital (TC = T1 + T2) ((G) + (J)) (K) (5) of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities weighted assets (L)	473 50,709 497,601 32,919 11,026 0 21,760		48,275 502,118 31,473 10,226	
Tier 2 capital (** 58 Total capital (T 59 Risk weighted :* 60 Capital ratio (cc	T2) Tier 2 Tier 2 Total assets Total Risk v	2 capital: regulatory adjustments (I) 2 capital (T2) ((H)-(I)) (J) 1 + T2) capital (TC = T1 + T2) ((G) + (J)) (K) (5) of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities weighted assets (L) dated)	473 50,709 497,601 32,919 11,026 0 21,760 132 2,467,227		48,275 502,118 31,473 10,226 0 21,246 - 2,376,128	
Tier 2 capital (1 58 Total capital (1 59 Risk weighted :	T2) Tier 2 Tier 2 Total assets Total Risk consolid	2 capital: regulatory adjustments (I) 2 capital (T2) ((H)-(I)) (J) 1 + T2) capital (TC = T1 + T2) ((G) + (J)) (K) (5) of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities weighted assets (L) dated) non Equity Tier 1 capital ratio (consolidated) ((C)/(L))	473 50,709 497,601 32,919 11,026 0 21,760 132 2,467,227		48,275 502,118 31,473 10,226 0 21,246 - 2,376,128	
Tier 2 capital (** 58 Total capital (T 59 Risk weighted : 60 Capital ratio (ce 61 62	Tier 2 Tier 2 Tier 2 TC = T Total assets Total Risk v consolid Comm	2 capital: regulatory adjustments (I) 2 capital (T2) ((H)-(I)) (J) 1 + T2) capital (TC = T1 + T2) ((G) + (J)) (K) (5) of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: intedefined benefit asset of which: investments in the capital banking, financial and insurance entities weighted assets (L) dated) non Equity Tier 1 capital ratio (consolidated) ((C)/(L)) capital ratio (consolidated) ((G)/(L))	473 50,709 497,601 32,919 11,026 0 21,760 132 2,467,227 18,11% 18,11%		48,275 502,118 31,473 10,226 0 21,246 - 2,376,128 19.06% 19.10%	
Tier 2 capital (** 58 Total capital (** 59 Risk weighted : 60 Capital ratio (co 61 62 63	Tier 2 Tier 2 Tier 2 TC = T Total assets Total Risk v consolid Comr Tier 1 Total	2 capital: regulatory adjustments (I) 2 capital (T2) ((H)-(I)) (J) 1 + T2) capital (TC = T1 + T2) ((G) + (J)) (K) (5) of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities weighted assets (L) dated) mon Equity Tier 1 capital ratio (consolidated) ((G)/(L)) L capital ratio (consolidated) ((G)/(L)) capital ratio (consolidated) ((G)/(L))	473 50,709 497,601 32,919 11,026 0 21,760 132 2,467,227		48,275 502,118 31,473 10,226 0 21,246 - 2,376,128	
Tier 2 capital (** 58 Total capital (T 59 Risk weighted : 60 Capital ratio (ce 61 62 63 Regulatory adje	Tier 2 Tier 2 Total assets Total Risk consolid Comm Tier 1 Total ustmen	2 capital (T2) ((H)-(I)) (J) 1 + T2) capital (TC = T1 + T2) ((G) + (J)) (K) (5) of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities weighted assets (L) dated) mon Equity Tier 1 capital ratio (consolidated) ((C)/(L)) 1 capital ratio (consolidated) ((G)/(L)) capital ratio (consolidated) ((K)/(L)) ats (6)	473 50,709 497,601 32,919 11,026 0 21,760 132 2,467,227 18.11% 18.11% 20.16%		660 48,275 502,118 31,473 10,226 0 21,246 	
Tier 2 capital (** 58 Total capital at 159 Risk weighted : 60 Capital ratio (capital ratio (capital at 159) 62 63	T2) Tier 2 Tier 2 Total assets Total Risk v Comr Tier 1 Total ustmer	2 capital: regulatory adjustments (I) 2 capital (T2) ((H)-(I)) (J) 1 + T2) capital (TC = T1 + T2) ((G) + (J)) (K) (5) of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities weighted assets (L) dated) non Equity Tier 1 capital ratio (consolidated) ((C)/(L)) 1 capital ratio (consolidated) ((G)/(L)) capital ratio (consolidated) ((K)/(L)) alts (6) significant investments in the capital of other financials that are below the thresholds for ettion (before risk weighting)	473 50,709 497,601 32,919 11,026 0 21,760 132 2,467,227 18,11% 18,11%		48,275 502,118 31,473 10,226 0 21,246 - 2,376,128 19.06% 19.10%	
Tier 2 capital (** 58 Total capital (** 59 Risk weighted : 60 Capital ratio (ce 61 62 63 Regulatory adju 72	T2) Tier 2 Tier 2 Total assets Total Risk v Comr Tier 1 Total symmetric from the complex of the	2 capital (T2) ((H)-(I)) (J) 1 + T2) capital (TC = T1 + T2) ((G) + (J)) (K) (5) of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities weighted assets (L) dated) non Equity Tier 1 capital ratio (consolidated) ((C)/(L)) 1 capital ratio (consolidated) ((G)/(L)) capital ratio (consolidated) ((K)/(L)) ats (6) significant investments in the capital of other financials that are below the thresholds for etion (before risk weighting)	473 50,709 497,601 32,919 11,026 0 21,760 132 2,467,227 18.11% 18.11% 20.16%		660 48,275 502,118 31,473 10,226 0 21,246 	
Tier 2 capital (T 58 Total capital (T 59) Risk weighted : 60 Capital ratio (ce 61 62 63 Regulatory adju 72	T2) Tier 2 Tier 2 Total assets Total Risk Comr Tier 1 Total ustmer deduc Signii deduc Mortg	2 capital (regulatory adjustments (I) 2 capital (T2) ((H)-(I)) (J) 1 + T2) capital (TC = T1 + T2) ((G) + (J)) (K) (5) of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities weighted assets (L) dated) mon Equity Tier 1 capital ratio (consolidated) ((C)/(L)) 1 capital ratio (consolidated) ((G)/(L)) capital ratio (consolidated) ((G)/(L)) significant investments in the capital of other financials that are below the thresholds for tition (before risk weighting) gage servicing rights that are below the thresholds for deduction (before risk weighting)	473 50,709 497,601 32,919 11,026 0 21,760 132 2,467,227 18,11% 20,16%		48,275 502,118 31,473 10,226 0 21,246 - 2,376,128 19,06% 19,10% 21,13%	
Tier 2 capital (** 58 Total capital (** 59 Risk weighted : 60 Capital ratio (ce 61 62 63 Regulatory adju 72	T2) Tier 2 Total assets Total Risk v Commander Total ustmen Non-s deduc Mortg Defer	2 capital (T2) ((H)-(I)) (J) 1 + T2) capital (TC = T1 + T2) ((G) + (J)) (K) (5) of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities weighted assets (L) dated) non Equity Tier 1 capital ratio (consolidated) ((C)/(L)) 1 capital ratio (consolidated) ((G)/(L)) capital ratio (consolidated) ((K)/(L)) ats (6) significant investments in the capital of other financials that are below the thresholds for etion (before risk weighting)	473 50,709 497,601 32,919 11,026 0 21,760 132 2,467,227 18,11% 20,16%		48,275 502,118 31,473 10,226 0 21,246 - 2,376,128 19,06% 19,10% 21,13%	
Tier 2 capital (** 58 Total capital at (** 59 Risk weighted : 60 Capital ratio (co 61 62 63 Regulatory adji 72 73 74 75	T2) Tier 2 Total assets Total Risk v Total Commanded Total Ustmer Non-s deduc Signid Gedduc Mortg Defer (befor	2 capital: regulatory adjustments (I) 2 capital (T2) ((H)-(I)) (J) 1 + T2) capital (TC = T1 + T2) ((G) + (J)) (K) (5) of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities weighted assets (L) dated) non Equity Tier 1 capital ratio (consolidated) ((C)/(L)) capital ratio (consolidated) ((G)/(L)) capital ratio (consolidated) ((K)/(L)) ats (6) significant investments in the capital of other financials that are below the thresholds for etion (before risk weighting) ficant investments in the common stock of financials that are below the thresholds for etion (before risk weighting) red tax assets arising from temporary differences that are below the thresholds for deduction	473 50,709 497,601 32,919 11,026 0 21,760 1322 2,467,227 18.11% 20.16% 48,200 2,273		48,275 502,118 31,473 10,226 0 21,246 2,376,128 19,06% 19,10% 21,13% 43,659 2,147	
Tier 2 capital (1 58 Total capital (1 59 Risk weighted i 59 Risk weighted i 60 Capital ratio (ce 61 62 63 Regulatory adjutation (2 72 73 74 75 Provisions including 1 76 Provisions including 1 78 Provisions including 1 76 Provisions including 1 78 Provisions including 1 8 Provisio	T2) Tier 2 Tier 2 Total Total Risk v	2 capital: regulatory adjustments (I) 2 capital (T2) ((H)-(I)) (J) 1 + T2) capital (TC = T1 + T2) ((G) + (J)) (K) (5) of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities weighted assets (L) dated) non Equity Tier 1 capital ratio (consolidated) ((C)/(L)) 1 capital ratio (consolidated) ((G)/(L)) capital ratio (consolidated) ((G)/(L)) significant investments in the capital of other financials that are below the thresholds for tion (before risk weighting) ficant investments in the common stock of financials that are below the thresholds for tion (before risk weighting) gage servicing rights that are below the thresholds for deduction (before risk weighting) red tax assets arising from temporary differences that are below the thresholds for deduction re risk weighting) n Tier 2 capital: instruments and provisions (7) sions (general allowance for loan losses)	473 50,709 497,601 32,919 11,026 0 21,760 132 2,467,227 18.11% 20.16% 48,200 2,273 4,271		48,275 502,118 31,473 10,226 0 21,246 - 2,376,128 19,06% 19,10% 21,13% 43,659 2,147 - 9,679	
Tier 2 capital (** 58 Total capital (** 59 Risk weighted : 60 Capital ratio (ce 61 62 63 Regulatory adju 72 73 74 75 Provisions inclu	T2) Tier 2 Tier 7 Total Risk v Total Risk v Consolid Comr Tier 1 Total Ustmer Non-s deduc Mortg Defer (befon Left of the le	2 capital: regulatory adjustments (I) 2 capital (T2) ((H)-(I)) (J) 1 + T2) capital (TC = T1 + T2) ((G) + (J)) (K) (5) of items included in risk weighted assets subject to phase-out arrangements of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) of which: net defined benefit asset of which: investments in the capital banking, financial and insurance entities weighted assets (L) dated) mon Equity Tier 1 capital ratio (consolidated) ((C)/(L)) 1 capital ratio (consolidated) ((G)/(L)) capital ratio (consolidated) ((K)/(L)) ats (6) significant investments in the capital of other financials that are below the thresholds for etion (before risk weighting) ficant investments in the common stock of financials that are below the thresholds for etion (before risk weighting) red tax assets arising from temporary differences that are below the thresholds for deduction re risk weighting) Tier 2 capital: instruments and provisions (7) sions (general allowance for loan losses)	473 50,709 497,601 32,919 11,026 0 21,760 132 2,467,227 18.11% 20.16% 48,200 2,273 - 4,271		48,275 502,118 31,473 10,226 0 21,246 - 2,376,128 19,06% 19,10% 21,13% 43,659 2,147 - 9,679	
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