Composition of Capital Disclosure

Mizuho Trust & Banking 【Consolidated】 As of September 30, 2016

						,	n million yen, in percentage
Basel II Templa			Items	As of September 30, 2016	Amounts excluded under transitional arrangements	As of September 30, 2015	Amounts excluded under transitional arrangements
Commo			1 capital: instruments and reserves (1)				
		Direc	tly issued qualifying common share capital plus related stock surplus and retained earnings	449,116		429,637	
1:		ļ	of which: capital and stock surplus	262,967		262,967	
2		ļ	of which: retained earnings	186,148		166,670	
1		ļ	of which: treasury stock (-)	=		=	
2	.6	ł	of which: national specific regulatory adjustments (earnings to be distributed) (-)	-		-	
11	h	Cubaa	of which: other than above	-		-	
1b 3		Subscription rights to common shares Accumulated other comprehensive income and other disclosed reserves		49.764	32,509	42,918	64,377
			non share capital issued by subsidiaries and held by third parties (amount allowed in group	48,764	32,309	42,918	04,377
5	5	CET1		=		-	
			of items included in Common Equity Tier 1 capital: instruments and reserves subject to				
			on terms included in Common Equity Tier 1 capital, instruments and reserves subject to	1,804		2,202	
		phase					
			of which: amount allowed in group CET1 capital subject to phase-out arrangements on common share capital issued by subsidiaries and held by third parties	1,804		2,202	
	5	Comr	non Equity Tier 1 capital: instruments and reserves (A)	499,685		474,758	
			1 capital: regulatory adjustments (2)	477,063		474,738	
Commo	ni Equit						
8+	+9		intangible assets (net of related tax liability, excluding those relating to mortgage servicing	23,010	15,340	7,647	11,470
-		rights		0.511	6241		
- 8	8	4	of which: goodwill (net of related tax liability, including those equivalent)	9,511	6,341	-	-
9	9		of which: other intangibles other than goodwill and mortgage servicing rights (net of related	13,498	8,999	7,647	11,470
			tax liability)				
10	0		red tax assets that rely on future profitability excluding those arising from temporary	40	27	0	C
			ences (net of related tax liability)			ļ	`
1			red gains or losses on derivatives under hedge accounting	1,487	991	(969)	(1,454)
1:			fall of eligible provisions to expected losses	527	353	880	1,323
1:			itization gain on sale	46	30	40	61
1-			and losses due to changes in own credit risk on fair valued liabilities	-	-	-	-
1:			efined benefit asset	17,719	11,813	14,164	21,246
			tments in own shares (excluding those reported in the Net assets section)	-		-	-
1			rocal cross-holdings in common equity	-	-	-	-
		Invest	tments in the capital of banking, financial and insurance entities that are outside the scope of				
13	8		atory consolidation, net of eligible short positions, where the bank does not own more than	-	-	-	-
		10%	of the issued share capital (amount above the 10% threshold)				
19+20	0+21	Amou	ant exceeding the 10% threshold on specified items		-	-	The state of the s
1	9]	of which: significant investments in the common stock of financials	-	=	-	=
2	.0]	of which: mortgage servicing rights		-	-	The state of the s
2	.1	Ī	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	-	=
2:	2	Amou	ant exceeding the 15% threshold on specified items	-	-	-	=
2.	:3		of which: significant investments in the common stock of financials	-	-	-	-
2	4	Ī	of which: mortgage servicing rights	-	-	-	-
2.	:5	Ī	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	-	-
2	.7	Regul	latory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and	5.104			
	. /	Tier 2	2 to cover deductions	5,184		-	
2	.8	Comr	non Equity Tier 1 capital: regulatory adjustments (B)	48,016		21,763	
Commo	on Equity	y Tier	1 capital (CET1)				
2			non Equity Tier 1 capital (CET1) ((A)-(B)) (C)	451,668		452,995	
Additio	nal Tier	r 1 cap	ital: instruments (3)				
	31a	Direc	tly issued qualifying Additional Tier 1 instruments plus related stock surplus of which:				
	31a	classi					
	31b	Citassi	fied as equity under applicable accounting standards and the breakdown	-		-	
30			fied as equity under applicable accounting standards and the breakdown rights to Additional Tier 1 instruments	-		-	
		Subsc		-		-	
	32	Subsc Direc classi	ription rights to Additional Tier 1 instruments tly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: fied as liabilities under applicable accounting standards	-		-	
i	32	Subso Direc classi Quali	ription rights to Additional Tier 1 instruments tly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: fied as liabilities under applicable accounting standards fying Additional Tier 1 instruments plus related stock surplus issued by special purpose	-		-	
	32	Subsc Direc classi Quali vehic	rription rights to Additional Tier 1 instruments tly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: fied as liabilities under applicable accounting standards fying Additional Tier 1 instruments plus related stock surplus issued by special purpose les and other equivalent entities	-		- - -	
24		Subsc Direc classi Quali vehic	ription rights to Additional Tier 1 instruments tly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: fied as liabilities under applicable accounting standards fying Additional Tier 1 instruments plus related stock surplus issued by special purpose	-		-	
34-		Subsc Direc classi Quali vehicl Addit	rription rights to Additional Tier 1 instruments tly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: fied as liabilities under applicable accounting standards fying Additional Tier 1 instruments plus related stock surplus issued by special purpose les and other equivalent entities	- 1,411			
	-35	Subsc Direc classi Quali vehicl Addit group Eligib	ription rights to Additional Tier 1 instruments thy issued qualifying Additional Tier 1 instruments plus related stock surplus of which: fied as liabilities under applicable accounting standards fying Additional Tier 1 instruments plus related stock surplus issued by special purpose less and other equivalent entities ional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) ble Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1	- 1,411		1,363	
34-	-35	Subsc Direc classi Quali vehicl Addit group Eligib	ription rights to Additional Tier 1 instruments thy issued qualifying Additional Tier 1 instruments plus related stock surplus of which: fied as liabilities under applicable accounting standards fying Additional Tier 1 instruments plus related stock surplus issued by special purpose les and other equivalent entities ional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) better 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 li: instruments	1,411		1,363	
	-35 +35	Subsc Direc classi Quali vehicl Addit group Eligib	ription rights to Additional Tier 1 instruments thy issued qualifying Additional Tier 1 instruments plus related stock surplus of which: fied as liabilities under applicable accounting standards fying Additional Tier 1 instruments plus related stock surplus issued by special purpose less and other equivalent entities ional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) ble Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1	1,411		1,363	
33+	-35 +35	Subsc Direc classi Quali vehicl Addit group Eligib	ription rights to Additional Tier 1 instruments thy issued qualifying Additional Tier 1 instruments plus related stock surplus of which: fied as liabilities under applicable accounting standards fying Additional Tier 1 instruments plus related stock surplus issued by special purpose les and other equivalent entities ional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) better 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 li: instruments	1,411		1,363	
33+	-35 +35	Subsc Direc classi Quali vehici Addit group Eligib capita	ription rights to Additional Tier 1 instruments thy issued qualifying Additional Tier 1 instruments plus related stock surplus of which: fied as liabilities under applicable accounting standards fying Additional Tier 1 instruments plus related stock surplus issued by special purpose les and other equivalent entities ional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) ble Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 dl: instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1	1,411 - - - - 273		1,363 - - - 1,450	
33+	-35 +35	Subsc Direc classi Quali vehici Addit group Eligib capita	ription rights to Additional Tier 1 instruments thy issued qualifying Additional Tier 1 instruments plus related stock surplus of which: fied as liabilities under applicable accounting standards fying Additional Tier 1 instruments plus related stock surplus issued by special purpose les and other equivalent entities ional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) ble Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 di 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	- -		-	
33+	-35 +35 -33 -5	Subsci Direct classi Quality vehick Additt group Eligib capita	ription rights to Additional Tier 1 instruments thy issued qualifying Additional Tier 1 instruments plus related stock surplus of which: fied as liabilities under applicable accounting standards fying Additional Tier 1 instruments plus related stock surplus issued by special purpose les and other equivalent entities ional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) ble Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 dl: 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	- - - 273		- - 1,450	
33+33	-35 +35 -33 -55	Subsci Direct classi Quality vehich Additt group Eligib capita	ription rights to Additional Tier 1 instruments tly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: fied as liabilities under applicable accounting standards fying Additional Tier 1 instruments plus related stock surplus issued by special purpose les and other equivalent entities ional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) ble Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 dl: 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	- - - 273 273		- - 1,450 1,450	
33+33	-35 +35 -33 -35 -66 onal Tier	Subsci Directiclessi Qualityehici Addittgroup Eligibicapita Total	ription rights to Additional Tier 1 instruments tly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: fied as liabilities under applicable accounting standards fying Additional Tier 1 instruments plus related stock surplus issued by special purpose les and other equivalent entities ional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) ble Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 ld: 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 ional Tier 1 capital: instruments (D)	- - - 273 273		- - 1,450 1,450	
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33+ 33 34 Addition 33 35	-35 +35 :3 :5 :6 :6 :77 :8	Subsc Direc classi Quali vehicl Addit group Eligib capita Total Addit r 1 cap Invess Recip Invess regula	ription rights to Additional Tier 1 instruments tly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: fied as liabilities under applicable accounting standards fying Additional Tier 1 instruments plus related stock surplus issued by special purpose les and other equivalent entities ional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) bel Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 id: 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 ional Tier 1 capital: instruments (D) ital: regulatory adjustments timents in own Additional Tier 1 instruments procal cross-holdings in Additional Tier 1 instruments trents in the capital of banking, financial and insurance entities that are outside the scope of	- - - 273 273		- - 1,450 1,450	
33+ 33. 34. Additio. 33.	-35 +35 -35 -36 -37 -38 -39	Subsc Direc classi Quali vehicl Addit group Eligib capita Total Addit Invest Recip Invest regula 10% of	ription rights to Additional Tier 1 instruments tly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: fied as liabilities under applicable accounting standards fying Additional Tier 1 instruments plus related stock surplus issued by special purpose les and other equivalent entities ional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) ble Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 lt: 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 off which: foreign currency translation adjustments ional Tier 1 capital: instruments (D) ital: regulatory adjustments tments in own Additional Tier 1 instruments tments in own Additional Tier 1 instruments tments in explaint 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	- - - 273 273		- - 1,450 1,450	
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33+ 33. 34. Additio. 33.	-35 +35 -33 -35 -36 -37 -38 -39 -00	Subscipling Subsci	ription rights to Additional Tier 1 instruments tly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: fied as liabilities under applicable accounting standards fying Additional Tier 1 instruments plus related stock surplus issued by special purpose les and other equivalent entities ional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) between Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 di: 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 ional Tier 1 capital: instruments (D) ital: regulatory adjustments tments in own Additional Tier 1 instruments rocal cross-holdings in Additional Tier 1 instruments trents in the capital of banking, financial and insurance entities that are outside the scope of story 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) ficant investments in the capital of banking, financial and insurance entities that are outside tope of regulatory consolidation (net of eligible short positions)	- - - 273 273		- - 1,450 1,450	
33+ 33. 34. Additio. 33.	-35 +35 -33 -35 -36 -37 -38 -39 -00	Subscipling Subsci	ription rights to Additional Tier 1 instruments they issued qualifying Additional Tier 1 instruments plus related stock surplus of which: fied as liabilities under applicable accounting standards frying Additional Tier 1 instruments plus related stock surplus issued by special purpose les and other equivalent entities ional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) ble Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 li 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 issued by subsidiaries subject to phase out from Additional Tier 1 of which: foreign currency translation adjustments ional Tier 1 capital: instruments (D) ital: regulatory adjustments timents in own Additional Tier 1 instruments ments in the capital of banking inancial 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 10% threshold) ficant investments in the capital of banking, financial and insurance entities that are outside the poe of regulatory consolidation (net of eligible short positions) of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out sements	- - 273 273 1,684		- 1,450 1,450 2,813	
33+ 33. 34. Additio. 33.	-35 +35 -33 -35 -36 -37 -38 -39 -00	Subscipling Subsci	ription rights to Additional Tier 1 instruments thy issued qualifying Additional Tier 1 instruments plus related stock surplus of which: fied as liabilities under applicable accounting standards fying Additional Tier 1 instruments plus related stock surplus issued by special purpose les and other equivalent entities ional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) ble Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 dl: 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 ional Tier 1 capital: instruments (D) ital: regulatory adjustments tments in own Additional Tier 1 instruments tments in own Additional Tier 1 instruments 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 10% fireshold) ficant investments in the capital of banking, financial and insurance entities that are outside ope of regulatory consolidation (net of eligible short positions) of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out	- - 273 273 1,684 - - -		- 1,450 1,450 2,813	
33+ 33. 34. Addition 33.	-35 +35 -33 -35 -36 -37 -38 -39 -00	Subscipling Subsci	ription rights to Additional Tier 1 instruments they is used qualifying Additional Tier 1 instruments plus related stock surplus of which: fied as liabilities under applicable accounting standards fying Additional Tier 1 instruments plus related stock surplus issued by special purpose les and other equivalent entities ional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) ble Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 di: 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 tiems included in Additional Tier 1 capital: instruments subject to phase-out arrangements of which: foreign currency translation adjustments tonal Tier 1 capital: instruments (D) ital: regulatory adjustments truents in own Additional Tier 1 instruments truents in own Additional Tier 1 instruments truents 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 10% threshold) ficant investments in the capital of banking, financial and insurance entities that are outside ope of regulatory consolidation (net of eligible short positions) of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out gements of which: goodwill equivalent	- 273 273 1,684 - - - - 6,868		- - 1,450 1,450 2,813 - - - - 1,965	
33+ 33. 34. Addition 33.	-35 +35 -33 -35 -36 -37 -38 -39 -00	Subscipling Subsci	ription rights to Additional Tier 1 instruments tly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: fied as liabilities under applicable accounting standards fying Additional Tier 1 instruments plus related stock surplus issued by special purpose les and other equivalent entities ional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) ble Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 il: 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 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 ional Tier 1 capital: instruments (D) ital: regulatory adjustments tments in own Additional Tier 1 instruments rocal cross-holdings in Additional Tier 1 instruments tments in the capital of banking, financial and insurance entities that are outside the scope of story 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) ficant investments in the capital of banking, financial and insurance entities that are outside ope of regulatory consolidation (net of eligible short positions) of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out gements of which: goodwill equivalent of which: goodwill equivalent of which: intangible fixed assets recognized as a result of a merger of which: capital increase due to securitization transactions	- 273 273 1,684 - - - - 6,868 6,341 320 30		1,965 1,243 1,450 1,450 1,450 1,913 1,913 1,9243	
33+ 33. 34. Additio. 33.	-35 +35 -33 -35 -36 -37 -38 -39 -00	Subscipling Subsci	tription rights to Additional Tier 1 instruments they is used qualifying Additional Tier 1 instruments plus related stock surplus of which: fied as liabilities under applicable accounting standards frying Additional Tier 1 instruments plus related stock surplus issued by special purpose les and other equivalent entities ional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) ble Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 di 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 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 ional Tier 1 capital: instruments (D) ital: regulatory adjustments truents in own Additional Tier 1 instruments truents 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 10% threshold) ficant investments in the capital of banking, financial and insurance entities that are outside ope of regulatory consolidation (net of eligible short positions) of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out generals of which: goodwill equivalent of which: intangible fixed assets recognized as a result of a merger of which: 2 capital increase due to securitization transactions of which: 50% of excess of expected losses relative to eligible reserves by banks adopting	- 273 273 1,684 - - - - - - - 6,868 6,341 320		- 1,450 1,450 2,813 - - - - 1,965	
334 3.3.3.3.4 Additio 3.3.3.3.3.4 44	33 3 5 5 6 6 6 6 7 7 7 7 8 8 9 9 9 0 0	Subsciolaria Subsc	ription rights to Additional Tier 1 instruments tly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: fied as liabilities under applicable accounting standards fying Additional Tier 1 instruments plus related stock surplus issued by special purpose les and other equivalent entities ional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) ble Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 dl: 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 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 ional Tier 1 capital: instruments (D) ital: regulatory adjustments truents in own Additional Tier 1 instruments rocal cross-holdings in Additional Tier 1 instruments truents 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 10% threshold) ficant investments in the capital of banking, financial and insurance entities that are outside tope of regulatory consolidation (net of eligible short positions) of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out gements of which: goodwill equivalent of which: intangible fixed assets recognized as a result of a merger of which: intangible fixed assets recognized as a result of a merger of which: capital increase due to securitization transactions of which: 50% of excess of expected losses relative to eligible reserves by banks adopting internal ratings-based approach	- 273 273 1,684 - - - - 6,868 6,341 320 30		1,965 1,243 1,450 1,450 1,450 1,913 1,913 1,9243	
334 3.3.3.3.3.4 44444	35 33 3 5 5 6 6 mal Tier 7 8 8 9 9 0 0	Subscipire classis Quali vehicle Addit group Eligib capital Addit 1 capital Addit 1 capital Invest Recipines Significant Control of Signi	tription rights to Additional Tier 1 instruments thy issued qualifying Additional Tier 1 instruments plus related stock surplus of which: fied as liabilities under applicable accounting standards fying Additional Tier 1 instruments plus related stock surplus issued by special purpose les and other equivalent entities ional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) between Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 di: 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: foreign currency translation adjustments of which: foreign currency translation adjustments ional Tier 1 capital: instruments (D) ital: regulatory adjustments truents in own Additional Tier 1 instruments rocal cross-holdings in Additional Tier 1 instruments truents 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 10% threshold) ficant investments in the capital of banking, financial and insurance entities that are outside tope of regulatory consolidation (net of eligible short positions) of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out gements of which: capital increase due to securitization transactions of which: capital increase due to securitization transactions of which: 50% of excess of expected losses relative to eligible reserves by banks adopting internal ratings-based approach	- 273 273 273 1,684 		1,450 2,813 2,813 	
33+ 33- 33- 34- 44- 44- 44- 44- 44- 44- 44-	35 +35 33 5 5 6 6 6 7 7 8 8 9 0 0 2 2 3 3	Subscipire classification of the second of t	tription rights to Additional Tier 1 instruments thy issued qualifying Additional Tier 1 instruments plus related stock surplus of which: fied as liabilities under applicable accounting standards fying Additional Tier 1 instruments plus related stock surplus issued by special purpose les and other equivalent entities ional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) let Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 l: instruments of which: directly issued capital instruments subject to phase out from Additional Tier 1 lot which: instruments issued by subsidiaries subject to phase out from Additional Tier 1 of which: foreign currency translation adjustments subject to phase-out arrangements of which: foreign currency translation adjustments ional Tier 1 capital: instruments (D) itial: regulatory adjustments timents in own Additional Tier 1 instruments rocal cross-holdings in Additional Tier 1 instruments ments in the capital of banking, financial and insurance entities that are outside the scope of story 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) ficant investments in the capital of banking, financial and insurance entities that are outside ope of regulatory consolidation (net of eligible short positions) of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out gements of which: goodwill equivalent of which: goodwill equivalent of which: capital increase due to securitization transactions of which: capital increase due to securitization transactions of which: 50% of excess of expected losses relative to eligible reserves by banks adopting internal ratings-based approach latory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	- 273 273 1,684 - - - - 6,868 6,341 320 30		1,965 1,243 1,450 1,450 1,450 1,913 1,913 1,9243	
334 333 344 444 44Additio	-35 33 35 55 66 67 67 77 78 8 9 9	Subscipier	tription rights to Additional Tier 1 instruments plus related stock surplus of which: fied as liabilities under applicable accounting standards frying Additional Tier 1 instruments plus related stock surplus of which: fied as liabilities under applicable accounting standards frying Additional Tier 1 instruments plus related stock surplus issued by special purpose les and other equivalent entities ional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) ble Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 di: 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 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 ional Tier 1 capital: instruments (D) ital: regulatory adjustments truents in own Additional Tier 1 instruments truents 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 10% threshold) ficant investments in the capital of banking, financial and insurance entities that are outside ope of regulatory consolidation (net of eligible short positions) of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out gements 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 which: 50% of excess of expected losses relative to eligible reserves by banks adopting internal ratings-based approach atory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions intal (AT1)	- 273 273 273 1,684 		1,450 2,813	
334 333 34dditio 333 344 444 444 444 444 444	33 3 5 5 6 6 6 7 7 7 7 8 8 9 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Subscipies	tription rights to Additional Tier 1 instruments flus related stock surplus of which: field as liabilities under applicable accounting standards fying Additional Tier 1 instruments plus related stock surplus of which: field as liabilities under applicable accounting standards fying Additional Tier 1 instruments plus related stock surplus issued by special purpose les and other equivalent entities ional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) ble Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 di: 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 tiems included in Additional Tier 1 capital: instruments subject to phase-out arrangements of which: foreign currency translation adjustments ional Tier 1 capital: instruments (D) ital: regulatory adjustments truents in own Additional Tier 1 instruments trocal cross-holdings in Additional Tier 1 instruments trocal cross-holdings in Additional Tier 1 instruments truents 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 10% threshold) ficant investments in the capital of banking, financial and insurance entities that are outside ope of regulatory consolidation (net of eligible short positions) of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out gements 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 which: capital increase due to securitization transactions of which: 100% of excess of expected losses relative to eligible reserves by banks adopting internal ratings-based approach	- 273 273 273 1,684 		1,450 2,813 2,813 	
334 333 34 34ditio	35 33 3 5 5 6 6 mal Tier 7 8 8 9 0 0 0 2 3 3 mal Tier 4 4 capital (10 10 10 10 10 10 10 10 10 10 10 10 10 1	Subscipies	tription rights to Additional Tier 1 instruments plus related stock surplus of which: fied as liabilities under applicable accounting standards frying Additional Tier 1 instruments plus related stock surplus of which: fied as liabilities under applicable accounting standards frying Additional Tier 1 instruments plus related stock surplus issued by special purpose les and other equivalent entities ional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in AT1) ble Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 di: 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 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 ional Tier 1 capital: instruments (D) ital: regulatory adjustments truents in own Additional Tier 1 instruments truents 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 10% threshold) ficant investments in the capital of banking, financial and insurance entities that are outside ope of regulatory consolidation (net of eligible short positions) of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out gements 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 which: 50% of excess of expected losses relative to eligible reserves by banks adopting internal ratings-based approach atory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions intal (AT1)	- 273 273 273 1,684 		1,450 2,813	

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(ın	million	ven.	. 1n	percentage)

Basel III Template No.	Items	As of September 30, 2016	Amounts excluded under transitional arrangements	As of September 30, 2015	Amounts excluded under transitional arrangements
Tier 2 capital: i	instruments and provisions (4)				
	Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown	-		-	
	Subscription rights to Tier 2 instruments	-		-	
46	Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards	-		-	
	Tier 2 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities	-		-	
48-49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	332		320	
47+49	Eligible Tier 2 capital instruments subject to phase-out arrangements included in Tier 2: instruments and provisions	8,445		13,012	
47	of which: directly issued capital instruments subject to phase out from Tier 2	8,445		13,012	
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	120		144	
50a	of which: general allowance for loan losses	120		144	
50b	of which: eligible provisions	-		-	
	Total of items included in Tier 2 capital: instruments and provisions subject to phase-out arrangements	18,711		35,458	
	of which: 45% of unrealized gains on other securities	18,711		35,458	
51	Tier 2 capital: instruments and provisions (H)	27,609		48,935	
	regulatory adjustments	2.,507		,,,,,,	
52	Investments in own Tier 2 instruments	-	-	-	-
53	Reciprocal cross-holdings in Tier 2 instruments	_	_	-	_
54	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 the 10% threshold) Significant investments in the capital banking, financial and insurance entities that are outside the				
55	scope of regulatory consolidation (net of eligible short positions) Total of items included in Tier 2 capital: regulatory adjustments subject to phase-out arrangements	175	-	660	-
	of which: investments in the capital banking, financial and insurance entities	-		_	
	of which: 50% of excess of expected losses relative to eligible reserves by banks adopting				
	internal ratings-based approach	175		660	
57	Tier 2 capital: regulatory adjustments (I)	175		660	
Tier 2 capital (40.075	
58					
	Tier 2 capital (T2) ((H)-(I)) (J)	27,433		48,275	
Total capital (T	TC = T1 + T2)				
Total capital (T	TC = T1 + T2 Total capital ($TC = T1 + T2$) ((G) + (J)) (K)	27,433 479,102		502,118	
Total capital (T	TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5)	479,102		502,118	
Total capital (T	TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total of items included in risk weighted assets subject to phase-out arrangements				
Total capital (T	TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total 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)	479,102		502,118	
Total capital (T	TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total 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)	479,102 20,518 8,678 27		502,118 31,473 10,226	
Total capital (T	TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total 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	479,102 20,518 8,678		502,118 31,473	
Total capital (1 59 Risk weighted	TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total 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	20,518 8,678 27 11,813		502,118 31,473 10,226 0 21,246	
Total capital (1 59 Risk weighted	Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total 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 Risk weighted assets (L)	479,102 20,518 8,678 27		502,118 31,473 10,226	
Total capital (1 59) Risk weighted 60 Capital ratio (c	Total capital (TC = T1 + T2) ((G) + (J)) (K) Total 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 Risk weighted assets (L) onsolidated)	20,518 8,678 27 11,813 2,401,347		502,118 31,473 10,226 0 21,246 - 2,376,128	
Total capital (1 59 Risk weighted 60 Capital ratio (c 61	Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total 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 Risk weighted assets (L) onsolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	479,102 20,518 8,678 27 11,813 - 2,401,347		502,118 31,473 10,226 0 21,246 - 2,376,128	
Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62	TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total 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 Risk weighted assets (L) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L))	20,518 8,678 27 11,813 - 2,401,347 18.80%		502,118 31,473 10,226 0 21,246 - 2,376,128 19,06% 19,10%	
Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63 63	Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total 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 Risk weighted assets (L) consolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((K)/(L)) Total capital ratio (consolidated) ((K)/(L))	479,102 20,518 8,678 27 11,813 - 2,401,347		502,118 31,473 10,226 0 21,246 - 2,376,128	
Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62	Total capital (TC = T1 + T2) ((G) + (J)) (K) Total capital (TC = T1 + T2) ((G) + (J)) (K) Total 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: intendefined benefit asset of which: investments in the capital banking, financial and insurance entities Risk weighted assets (L) onsolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) ustments (6)	20,518 8,678 27 11,813 - 2,401,347 18.80%		502,118 31,473 10,226 0 21,246 - 2,376,128 19,06% 19,10%	
Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63 63	Total or 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 Risk weighted assets (L) common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) ustments (6) Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	20,518 8,678 27 11,813 - 2,401,347 18.80%		502,118 31,473 10,226 0 21,246 - 2,376,128 19,06% 19,10%	
Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adj 72 73	Total capital (TC = T1 + T2) ((G) + (J)) (K) Total capital (TC = T1 + T2) ((G) + (J)) (K) Total 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 Risk weighted assets (L) onsolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) ustments (6) Non-significant investments in the capital 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)	20,518 8,678 27 11,813 - 2,401,347 18.80% 19.95%		502,118 31,473 10,226 0 21,246 - 2,376,128 19,06% 19,10% 21,13%	
Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adj 72	Total capital (TC = T1 + T2) ((G) + (J)) (K) Total capital (TC = T1 + T2) ((G) + (J)) (K) Total 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: intestments in the capital banking, financial and insurance entities Risk weighted assets (L) common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) ustments (6) Non-significant investments in the capital 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)	20,518 8,678 27 11,813 - 2,401,347 18.80% 19.95%		502,118 31,473 10,226 0 21,246 - 2,376,128 19,06% 19,10% 21,13%	
Total capital (1 59) Risk weighted 60 Capital ratio (c 61 62 63) Regulatory adj 72 73 74 75	Total 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 Risk weighted assets (L) common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) ustments (6) Non-significant investments in the capital 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)	20,518 8,678 27 11,813 - 2,401,347 18.80% 19.95%		502,118 31,473 10,226 0 21,246 - 2,376,128 19,06% 19,10% 21,13%	
Total capital (1 59) Risk weighted 60 Capital ratio (c 61 62 63) Regulatory adj 72 73 74 75	Total capital (TC = T1 + T2) ((G) + (J)) (K) Total capital (TC = T1 + T2) ((G) + (J)) (K) Total 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: net defined benefit asset of which: investments in the capital banking, financial and insurance entities Risk weighted assets (L) common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) ustments (6) Non-significant investments in the capital 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 (7)	20,518 8,678 27 11,813 - 2,401,347 18,80% 19,95% 20,001 1,946		502,118 31,473 10,226 0 21,246 - 2,376,128 19,10% 21,13% 43,659 2,147	
Total capital (1 59) Risk weighted 60 Capital ratio (c 61 62 63) Regulatory adj 72 73 74 75 Provisions incl	Total 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 Risk weighted assets (L) common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) ustments (6) Non-significant investments in the capital 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)	20,518 8,678 27 11,813 - 2,401,347 18,80% 19,95% 20,001 1,946		502,118 31,473 10,226 0 21,246 - 2,376,128 19,10% 21,13% 43,659 2,147	
Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adj 72 73 74 75 Provisions incl	Total capital (TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total 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 Risk weighted assets (L) consolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) usuments (6) Non-significant investments in the capital 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)	479,102 20,518 8,678 27 11,813 - 2,401,347 18,80% 19,95% 20,001 1,946 - 14,018		502,118 31,473 10,226 0 21,246 - 2,376,128 19,06% 19,10% 21,13% 43,659 2,147 - 9,679	
Total capital (1 59) Risk weighted 60 Capital ratio (c 61 62 63) Regulatory adj 72 73 74 75 Provisions incl	Total capital (TC = T1 + T2) ((G) + (J)) (K) Total capital (TC = T1 + T2) ((G) + (J)) (K) Total 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: intestments in the capital banking, financial and insurance entities Risk weighted assets (L) common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) ustments (6) Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting) Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) Provisions (general allowance for loan losses)	479,102 20,518 8,678 27 11,813 - 2,401,347 18.80% 19.95% 20,001 1,946 - 14,018		502,118 31,473 10,226 0 21,246 2,376,128 19,06% 19,10% 21,13% 43,659 2,147 9,679	
Total capital (1 59) Risk weighted 60 Capital ratio (c 61 62 63) Regulatory adj 72 73 74 75 Provisions incl 76 77	Total capital (TC = T1 + T2) ((G) + (J)) (K) Total capital (TC = T1 + T2) ((G) + (J)) (K) Total 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: interences (net of related tax liability) 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 Risk weighted assets (L) onsolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) ustments (6) Non-significant investments in the capital 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 tax 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 (7) Provisions (general allowance for loan losses) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based	479,102 20,518 8,678 27 11,813 - 2,401,347 18.80% 19.95% 20,001 1,946 - 14,018		502,118 31,473 10,226 0 21,246 2,376,128 19,06% 19,10% 21,13% 43,659 2,147 9,679	
Total capital (1 59) Risk weighted 60 Capital ratio (c 61 62 63) Regulatory adj 72 73 74 75 Provisions incl 76 77 78 79	Total capital (TC = T1 + T2) ((G) + (J)) (K) Total capital (TC = T1 + T2) ((G) + (J)) (K) Total 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: intensements in the capital banking, financial and insurance entities Risk weighted assets (L) consolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) ustments (6) Non-significant investments in the capital 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 (7) Provisions (general allowance for loan losses) Cap on inclusion of provisions (general allowance for loan losses) Provisions (gible 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")	479,102 20,518 8,678 27 11,813 - 2,401,347 18,80% 19,95% 20,001 1,946 - 14,018 120 1,114		502,118 31,473 10,226 0 21,246 - 2,376,128 19,06% 19,10% 21,13% 43,659 2,147 - 9,679	
Total capital (1 59) Risk weighted 60 Capital ratio (c 61 62 63) Regulatory adj 72 73 74 75 Provisions incl 76 77 78 79	Total capital (TC = T1 + T2) ((G) + (J)) (K) Total capital (TC = T1 + T2) ((G) + (J)) (K) Total 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: intestments in the capital banking, financial and insurance entities Risk weighted assets (L) common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) usustments (6) Non-significant investments in the capital 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) 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) Total capital ratio (consolidated) (C)/(L)/(L)/(L)/(L)/(L)/(L)/(L)/(L)/(L)/(L	479,102 20,518 8,678 27 11,813 - 2,401,347 18,80% 19,95% 20,001 1,946 - 14,018 120 1,114		502,118 31,473 10,226 0 21,246 - 2,376,128 19,06% 19,10% 21,13% 43,659 2,147 - 9,679	
Total capital (1 59) Risk weighted 60 Capital ratio (c 61 62 63) Regulatory adj 72 73 74 75 Provisions incl 76 77 78 79 Capital instrum 82	Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total 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 Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) usuments (6) Non-significant investments in the capital 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) 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) Total capital ratio (consolidated) Deferred tax assets arising from	479,102 20,518 8,678 27 11,813 - 2,401,347 18,80% 19,95% 20,001 1,946 - 14,018 120 1,114		502,118 31,473 10,226 0 21,246 - 2,376,128 19,06% 19,10% 21,13% 43,659 2,147 - 9,679	
Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adj 72 73 74 75 Provisions incl 76 77 78 78 79 Capital instrum 82 83	Total capital (TC = T1 + T2) ((G) + (J)) (K) Total 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: 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: net defined benefit asset of which: net defined benefit asset Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Tier 1 capital ratio (consolidated) ((K)/(L)) usustments (6) Non-significant investments in the capital 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) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) Provisions (general allowance for loan losses) Cap on inclusion of provisions (general allowance for loan losses) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (provisions of provisions in Tier 2 under internal ratings-based approach provisions of provisions in Tier 2 under internal ratings-based approach provisions eligible to phase-out arrangements (8) 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")	479,102 20,518 8,678 27 11,813 - 2,401,347 18.80% 19.95% 20,001 1,946 - 14,018 120 1,114 - 12,148		502,118 31,473 10,226 0 21,246 2,376,128 19,06% 19,10% 21,13% 43,659 2,147 9,679 144 1,288 11,979	
Total capital (1 59) Risk weighted 60 Capital ratio (c 61 62 63) Regulatory adj 72 73 74 75 Provisions incl 76 77 78 79 Capital instrum 82	Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5) Total 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 Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) sustments (6) Non-significant investments in the capital 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) wided in Tier 2 capital: instruments and provisions (7) 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 sense subject to phase-out arrangements (8) 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")	479,102 20,518 8,678 27 11,813 - 2,401,347 18,80% 19,95% 20,001 1,946 - 14,018 120 1,114		502,118 31,473 10,226 0 21,246 - 2,376,128 19,06% 19,10% 21,13% 43,659 2,147 - 9,679	
Total capital (1 59 Risk weighted 60 Capital ratio (c 61 62 63 Regulatory adj 72 73 74 75 Provisions incl 76 77 78 78 79 Capital instrum 82 83	Total capital (TC = T1 + T2) ((G) + (J)) (K) Total 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: 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: net defined benefit asset of which: net defined benefit asset Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Tier 1 capital ratio (consolidated) ((K)/(L)) usustments (6) Non-significant investments in the capital 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) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) Provisions (general allowance for loan losses) Cap on inclusion of provisions (general allowance for loan losses) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (provisions of provisions in Tier 2 under internal ratings-based approach provisions of provisions in Tier 2 under internal ratings-based approach provisions eligible to phase-out arrangements (8) 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")	479,102 20,518 8,678 27 11,813 - 2,401,347 18.80% 19.95% 20,001 1,946 - 14,018 120 1,114 - 12,148		502,118 31,473 10,226 0 21,246 2,376,128 19,06% 19,10% 21,13% 43,659 2,147 9,679 144 1,288 11,979	