Composition of Capital Disclosure

Mizuho Trust & Banking 【Consolidated】 As of September 30, 2017

As of 3	Septem	iber 30	0, 2017			(i	n million yen, in percentage)
Basel II Templat			Items	As of September 30, 2017	Amounts excluded under transitional arrangements	As of September 30, 2016	Amounts excluded under transitional arrangements
			1 capital: instruments and reserves (1)	469 561		440.116	
1a+2-		Direct	tly issued qualifying common share capital plus related stock surplus and retained earnings of which: capital and stock surplus	468,561 262,956		449,116 262,967	
2			of which: retained earnings	205,604		186,148	
20			of which: treasury stock (-)	-		-	
- 20	0		of which: national specific regulatory adjustments (earnings to be distributed) (-) of which: other than above			-	
11	b	Subscription rights to common shares		-		-	
3		Accumulated other comprehensive income and other disclosed reserves		87,819	21,954	48,764	32,509
5	5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		-		-	
		Total	of items included in Common Equity Tier 1 capital: instruments and reserves subject to out arrangements	824		1,804	
			of which: amount allowed in group CET1 capital subject to phase-out arrangements on	824		1,804	
6	5	Comn	common share capital issued by subsidiaries and held by third parties non Equity Tier 1 capital: instruments and reserves (A)	557,205		499,685	
Commo	n Equit	ty Tier	1 capital: regulatory adjustments (2)				
8+	-9	Total rights	intangible assets (net of related tax liability, excluding those relating to mortgage servicing	32,556	8,139	23,010	15,340
8	3	rigins,	of which: goodwill (net of related tax liability, including those equivalent)	12,023	3,005	9,511	6,341
9			of which: other intangibles other than goodwill and mortgage servicing rights (net of				
,	'		related tax liability)	20,533	5,133	13,498	8,999
10	0		red tax assets that rely on future profitability excluding those arising from temporary ences (net of related tax liability)	85	21	40	27
1			red gains or losses on derivatives under hedge accounting	1,267	316	1,487	991
13	2		fall of eligible provisions to expected losses	1,499	375	527	353
13			itization gain on sale	45	11	46	30
14			and losses due to changes in own credit risk on fair valued liabilities efined benefit asset	33,472	8,368	17,719	11,813
10			ments in own shares (excluding those reported in the Net assets section)	33,472	6,308	17,719	11,813
17			rocal cross-holdings in common equity	_	-	-	-
18	8	of reg	ments in the capital of banking, financial and insurance entities that are outside the scope ulatory consolidation, net of eligible short positions, where the bank does not own more	-	-	-	-
19+20			0% of the issued share capital (amount above the 10% threshold) int exceeding the 10% threshold on specified items				
19+20		Amou	of which: significant investments in the common stock of financials		-	-	-
20			of which: mortgage servicing rights	-	-	-	-
2			of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	-	-
22		Amou	ant exceeding the 15% threshold on specified items	-	-	-	-
24			of which: significant investments in the common stock of financials of which: mortgage servicing rights		-	-	-
2:			of which: deferred tax assets arising from temporary differences (net of related tax				
- 2.			liability)	-		-	
27	/	and T	atory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 ier 2 to cover deductions	1,552		5,184	
			non Equity Tier 1 capital: regulatory adjustments (B) 1 capital (CET1)	70,480		48,016	
25	9	Comn	non Equity Tier 1 capital (CET1) ((A)-(B)) (C)	486,724		451,668	
Addition			ital: instruments (3)				
	31a		tly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: fied as equity under applicable accounting standards and the breakdown	-		-	
-	31b		ription rights to Additional Tier 1 instruments	-		-	
30	32		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 es and other equivalent entities	-		-	
34-	35		ional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in	1,402		1,411	
54-	33	,	ATI)	1,402		1,411	
33+	-35		le Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier ital: instruments	-		-	
33	3	. capi	of which: directly issued capital instruments subject to phase out from Additional Tier 1	-		-	
35			of which: instruments issued by subsidiaries subject to phase out	-		-	
			of items included in Additional Tier 1 capital: instruments subject to phase-out	249		273	
		airang	gements of which: foreign currency translation adjustments	249		273	
30	6	Addit	ional Tier 1 capital: instruments (D)	1,652		1,684	
			ital: regulatory adjustments				
37			ments in own Additional Tier 1 instruments rocal cross-holdings in Additional Tier 1 instruments	-	-	-	-
30		•	ments in the capital of banking, financial and insurance entities that are outside the scope	<u>-</u>	-	-	-
39			ulatory consolidation, net of eligible short positions, where the bank does not own more	-	-	-	-
			0% of the issued common share capital of the entity (amount above 10% threshold)				
40	0		icant 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				
<u></u>			gements	3,204		6,868	
			of which: goodwill equivalent	3,005		6,341	
-			of which: intangible fixed assets recognized as a result of a merger	- 11		320 30	
 			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	187		175	
42			atory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover				
43		deduc		3,204		6,000	
			ional Tier 1 capital: regulatory adjustments (E) ital (AT1)	5,204		6,868	
44	4	Addit	ional Tier 1 capital ((D)-(E)) (F)	-		-	
Tier 1 c			CET1 + AT1)				
4:	J	Her I	capital $(T1 = CET1 + AT1) ((C)+(F)) (G)$	486,724		451,668	

				(iı	n million yen, in percentage)
Basel III		As of September 30,	Amounts excluded under	As of September 30,	Amounts excluded under
Template No.	Items	2017	transitional arrangements	2016	transitional arrangements
		2017	8	2010	8
Tier 2 capital:	instruments and provisions (4)				
	Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as	_		_	
	equity under applicable accounting standards and the breakdown				
	Subscription rights to Tier 2 instruments	-		-	
46	Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as	_		_	
	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	330		332	
	2)	330		332	
47+49	Eligible Tier 2 capital instruments subject to phase-out arrangements included in Tier 2:	6,447		8,445	
	instruments and provisions	0,447		0,443	
47	of which: directly issued capital instruments subject to phase out from Tier 2	6,447		8,445	
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	57		120	
50a	of which: general allowance for loan losses	57		120	
50b	of which: eligible provisions	-		-	
	Total of items included in Tier 2 capital: instruments and provisions subject to phase-out	11,170		18,711	
	arrangements	11,170			
	of which: 45% of unrealized gains on other securities	11,170		18,711	
51	Tier 2 capital: instruments and provisions (H)	18,005		27,609	
	regulatory adjustments				
52	Investments in own Tier 2 instruments	-	-	-	-
53	Reciprocal cross-holdings in Tier 2 instruments	-	-	-	-
	Investments in the capital of banking, financial and insurance entities that are outside the scope				
54	of regulatory consolidation, net of eligible short positions, where the bank does not own more	-	-	-	-
	than 10% of the issued common share capital of the entity (amount above the 10% threshold)				
55	Significant investments in the capital banking, financial and insurance entities that are outside the				
33	scope of regulatory consolidation (net of eligible short positions)	•	-	-	-
	Total of items included in Tier 2 capital: regulatory adjustments subject to phase-out	187		175	
	arrangements	187		1/3	
	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	107		175	
	internal ratings-based approach	187		175	
57	Time 2 and in the contract of	105		175	
57	Tier 2 capital: regulatory adjustments (I)	187		1/3	
Tier 2 capital		187		1/3	
		17,818		27,433	
Tier 2 capital	(T2)				
Tier 2 capital (58 Total capital (59	(T2) Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K)				
Tier 2 capital 58 Total capital ((T2) Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K)	17,818		27,433 479,102	
Tier 2 capital (58 Total capital (59	(T2) Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K)	17,818		27,433	
Tier 2 capital (58 Total capital (59	(T2) Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (5)	17,818 504,542 13,522		27,433 479,102 20,518	
Tier 2 capital (58 Total capital (59	(T2) Tier 2 capital (T2) ((H)-(I)) (J) 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	17,818 504,542		27,433 479,102	
Tier 2 capital (58 Total capital (59	(T2) Tier 2 capital (T2) ((H)-(I)) (J) 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	17,818 504,542 13,522 5,133		27,433 479,102 20,518 8,678	
Tier 2 capital (58 Total capital (59	T(T2) Tier 2 capital (T2) ((H)-(I)) (J) 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)	17,818 504,542 13,522		27,433 479,102 20,518	
Tier 2 capital (58 Total capital (59	(T2) Tier 2 capital (T2) ((H)-(I)) (J) 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	17,818 504,542 13,522 5,133		27,433 479,102 20,518 8,678	
Tier 2 capital (58 Total capital (59	Ter 2 capital (T2) ((H)-(I)) (J) Ter = 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	17,818 504,542 13,522 5,133		27,433 479,102 20,518 8,678	
Tier 2 capital i 58 Total capital (59 Risk weighted 60	(T2) Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (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)	17,818 504,542 13,522 5,133		27,433 479,102 20,518 8,678	
Tier 2 capital 58 Total capital (59 Risk weighted	(T2) Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (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)	17,818 504,542 13,522 5,133 21 8,368		27,433 479,102 20,518 8,678 27 11,813	
Tier 2 capital (58 Total capital (59 Risk weighted 60 Capital ratio (61	Ter 2 capital (T2) ((H)-(I)) (J) 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))	17,818 504,542 13,522 5,133 21 8,368		27,433 479,102 20,518 8,678 27 11,813	
Tier 2 capital i 58 Total capital (59 Risk weighted 60 Capital ratio (61 62	(T2) Tier 2 capital (T2) ((H)-(I)) (J) 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))	17,818 504,542 13,522 5,133 21 8,368 - 2,438,771		27,433 479,102 20,518 8,678 27 11,813 - 2,401,347 18.80%	
Tier 2 capital (58 Total capital (59 Risk weighted 60 Capital ratio (61	Ter 2 capital (T2) ((H)-(I)) (J) 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))	17,818 504,542 13,522 5,133 21 8,368 - 2,438,771 19,95%		27,433 479,102 20,518 8,678 27 11,813 - 2,401,347	
Tier 2 capital i 58 Total capital (59 Risk weighted 60 Capital ratio (61 62	Tier 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) lassets (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) ((G)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L))	17,818 504,542 13,522 5,133 21 8,368 - 2,438,771 19,95% 19,95%		27,433 479,102 20,518 8,678 27 11,813 - 2,401,347 18.80%	
Tier 2 capital 58 Total capital (Ter 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (S) 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)) justments (6) Non-significant investments in the capital of other financials that are below the thresholds for	17,818 504,542 13,522 5,133 21 8,368 - 2,438,771 19,95% 19,95% 20,68%		27,433 479,102 20,518 8,678 27 11,813 - 2,401,347 18.80% 19.95%	
Tier 2 capital i 58 Total capital (59 Risk weighted 60 Capital ratio (61 62 63	(T2) Tier 2 capital (T2) ((H)-(I)) (J) 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)) justments (6)	17,818 504,542 13,522 5,133 21 8,368 - 2,438,771 19,95% 19,95%		27,433 479,102 20,518 8,678 27 11,813 - 2,401,347 18.80% 18.80%	
Tier 2 capital 58 Total capital (59) Risk weighted 60 Capital ratio (61) 62 63 Regulatory ad 72	Ter 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (S) 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)) justments (6) Non-significant investments in the capital of other financials that are below the thresholds for	17,818 504,542 13,522 5,133 21 8,368 - 2,438,771 19,95% 19,95% 20,68%		27,433 479,102 20,518 8,678 27 11,813 - 2,401,347 18,80% 19,95% 20,001	
Tier 2 capital 58 Total capital (Tier 2 capital (T2) ((H)-(I)) (J)	17,818 504,542 13,522 5,133 21 8,368 - 2,438,771 19,95% 19,95% 20,68%		27,433 479,102 20,518 8,678 27 11,813 - 2,401,347 18.80% 19.95%	
Tier 2 capital 58 Total capital (59) Risk weighted 60 Capital ratio (61) 62 63 Regulatory ad 72	Tier 2 capital (T2) ((H)-(I)) (J) 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)) instruments (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	17,818 504,542 13,522 5,133 21 8,368 - 2,438,771 19,95% 19,95% 20,68%		27,433 479,102 20,518 8,678 27 11,813 - 2,401,347 18,80% 19,95% 20,001	
Tier 2 capital i 58 Total capital (59) Risk weighted 60 Capital ratio (66) 62 63 Regulatory ad 72 73 74	Tier 2 capital (T2) ((H)-(I)) (J) 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: 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)) justments (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)	17,818 504,542 13,522 5,133 21 8,368 2,438,771 19,95% 20,68% 27,029 2,034		27,433 479,102 20,518 8,678 27 11,813 - 2,401,347 18.80% 19,95% 20,001 1,946	
Tier 2 capital 58 Total capital (Ter 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) assets (S) 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)) justments (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)	17,818 504,542 13,522 5,133 21 8,368 - 2,438,771 19,95% 19,95% 20,68%		27,433 479,102 20,518 8,678 27 11,813 - 2,401,347 18,80% 19,95% 20,001	
Tier 2 capital 1 58 Total capital (1 59) Risk weighted 60 Capital ratio (6 61) 62 63 Regulatory ad 72 73 74 75	Ter 2 capital (T2) ((H)-(I)) (J) 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) Comsolidated) Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((G)/(L)) Justments (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	17,818 504,542 13,522 5,133 21 8,368 2,438,771 19,95% 20,68% 27,029 2,034		27,433 479,102 20,518 8,678 27 11,813 - 2,401,347 18.80% 19,95% 20,001 1,946	
Tier 2 capital 1 58 Total capital (1 59) Risk weighted 60 Capital ratio (6 61) 62 63 Regulatory ad 72 73 74 75	Ter 2 capital (T2) ((H)-(I)) (J) Ter 2 capital (T2) ((H)-(I)) (J) 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) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) justments (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)	17,818 504,542 13,522 5,133 21 8,368 2,438,771 19,95% 20,68% 27,029 2,034		27,433 479,102 20,518 8,678 27 11,813 - 2,401,347 18,80% 19,95% 20,001 1,946	
Tier 2 capital is 58 Total capital (is 59) Risk weighted 60 Capital ratio (is 62) 63 Regulatory ad 72 73 74 75 Provisions inc	Ter 2 capital (T2) ((H)-(I)) (J) 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) ((G)/(L)) justments (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) Undergage servicing rights that are below the thresholds for deduction (before risk weighting)	17,818 504,542 13,522 5,133 21 8,368 2,438,771 19,95% 20,68% 27,029 2,034 12,735		27,433 479,102 20,518 8,678 27 11,813 - 2,401,347 18.80% 19.95% 20,001 1,946 - 14,018	
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Tier 2 capital i 58 Total capital (59) Risk weighted 60 Capital ratio (62) 63 Regulatory ad 72 73 74 75 Provisions inc 76 77 78 79 Capital instrum 82	Ter 2 capital (T2) ((H)-(I)) (J) TC = T1 + T2) Total capital (TC = T1 + T2) ((G) + (J)) (K) 1 assets (S) 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)) Tier 1 capital ratio (consolidated) ((G)/(L)) Significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting) Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) luded 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 ments subject to phase-out arrangements Cap on AT1 instruments subject to phase-out arrangements	17,818 504,542 13,522 5,133 21 8,368 2,438,771 19,95% 20,68% 27,029 2,034 - 12,735 57 1,320		27,433 479,102 20,518 8,678 27 11,813 -2,401,347 18,80% 19,95% 20,001 1,946 -14,018 120 1,114	
Tier 2 capital in 58 Total capital (159) Risk weighted 60 Capital ratio (166) 61 61 62 63 Regulatory ad 72 73 74 75 Provisions inc 76 77 78 79 Capital instrum	Ter 2 capital (T2) ((H)-(I)) (J) 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)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) igustments (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) luded 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 ments 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	17,818 504,542 13,522 5,133 21 8,368 2,438,771 19,95% 20,68% 27,029 2,034 - 12,735 57 1,320		27,433 479,102 20,518 8,678 27 11,813 -2,401,347 18,80% 19,95% 20,001 1,946 -14,018 120 1,114	
Tier 2 capital 58 Total capital (59) Risk weighted 60 Capital ratio (61) 62 63 Regulatory ad 72 73 74 75 Provisions inc 76 77 78 79 Capital instrut 82 83	Tier 2 capital (T2) ((H)-(I)) (J) 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 I capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) isustments (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) Deferred tax assets arising from temporary differences that are bel	17,818 504,542 13,522 5,133 21 8,368 2,438,771 19,95% 20,68% 27,029 2,034 12,735 57 1,320 12,283		27,433 479,102 20,518 8,678 27 11,813 2,401,347 18.80% 18.80% 19,95% 20,001 1,946 14,018 12,148	
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Tier 2 capital 58 Total capital (59) Risk weighted 60 Capital ratio (61) 62 63 Regulatory ad 72 73 74 75 Provisions inc 76 77 78 79 Capital instrut 82 83	Tier 2 capital (T2) ((H)-(I)) (J) 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 I capital ratio (consolidated) ((C)/(L)) Tier 1 capital ratio (consolidated) ((G)/(L)) Total capital ratio (consolidated) ((K)/(L)) isustments (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) Deferred tax assets arising from temporary differences that are bel	17,818 504,542 13,522 5,133 21 8,368 2,438,771 19,95% 20,68% 27,029 2,034 12,735 57 1,320 12,283		27,433 479,102 20,518 8,678 27 11,813 2,401,347 18.80% 18.80% 19,95% 20,001 1,946 14,018 12,148	