## Consolidated Capital Adequacy Ratio As of June 30, 2019

Core Capital: Instruments and reserves    The Core Capital   Instruments and reserves   10,040,674   9,902,8			(Millions of yen)
Directly issued qualifying common stock or preferred stock mundustryly converted into common stock properties and preferred stock mundustryly converted into common stock properties and p	Item	As of June 30, 2019	As of March 31, 2019
capital place related capital surplus and retained earnings of which croised and capital surplus of which treatment surplus of which treatment surplus of which treatment surplus of which treatment surplus of which could dividently be paid (deduction) of which foreign currency translation adjustments Subscription rights to common stock and preferred stock with a compulsory conversion clause Adjusted non controlling interests (amount allowed to be included in Core Capital)  Adjusted non controlling interests (amount allowed to be included in Core Capital)  of which gained previous to expected loses  of which gained previous to expected loses  for which gained previous to expected loses  Eligible conveniently experiently a previous of the pr	Core Capital: Instruments and reserves		
of which: retained currengs of which: retained currengs of which: retained currengs of which: cash dividends to be paid (deduction) of which: ceah dividends to be paid (deduction) of which: ceah dividends to be paid (deduction)  Accumulated other completensive income (amount allowed to be included in Core Capital)  Accumulated other completensive income (amount allowed to be included in Core Capital)  Subscription right to common stocks and preferred stock with a compulsory conversion clause  Adjusted non controlling interests (amount allowed to be included in Core Capital)  of which: General interests (amount allowed to be included in Core Capital)  of which: General interests (amount allowed to be included in Core Capital)  of which: Gigible provisions to expected losses  Eligible a concentration subject to transitional arrangements (amount allowed to be included in Core Capital)  Adjusted on controlling interests included in Core Capital instruments subject to transitional arrangements (amount allowed to be included in Core Capital)  Accipilation instruments issued through the measures for capital enhancement by public institutions (amount allowed to be included in Core Capital)  Accipilation instruments issued through the measures for capital enhancement by public institutions (amount allowed to be included in Core Capital)  And the Capital instruments issued through the measures for capital enhancement by public institutions (amount allowed to be included in Core Capital)  And the Capital instruments issued through the measures for capital enhancement by public institutions (amount allowed to be included in Core Capital)  And the Capital instruments issued through the measures for capital enhancement by public institutions (amount allowed to be included in Core Capital)  And the Capital instruments issued through the measures for capital enhancement by public institutions (amount allowed to be included in Core Capital)  And the Capital instruments issued through the capital institutions (amount allowed to		10,040,674	9,902,849
of which: ressury stock (deduction) of which: ressury stock (deduction) of which: cash dividends to be paid (deduction) of which: cash dividends to be paid (deduction) of which: cash dividends to be paid (deduction) of which: for the antibose above Accumulated other comprehensive income (amount allowed to be included in Core Capital) of which: foreign currency translation adjustments (90,134) (88,33) Subscription rights to common stock and preferred stock with a compulsory conversion clause Adjusted non controlling interests (amount allowed to be included in Core Capital)  Recerves included in Core Capital Instruments and reserves of which: general reserve for possible loan losses of which: general reserve for possible loan losses of which: general reserve for possible loan losses of which: eligible provisions to expected losses Eligible noncumulative perpetual perferred stock subject to transitional arrangements (amount allowed to be included in Core Capital)  Eligible concumulative perpetual perferred stock subject to transitional arrangements (amount allowed to be included in Core Capital)  Eligible confidence of the capital instruments subject to transitional arrangements (amount allowed to be included in Core Capital)  Capital instruments subject to transitional arrangements (amount allowed to be included in Core Capital)	of which: capital and capital surplus	7,653,687	7,653,103
of which: each dividents to be paid (deduction) of which: other than those above Accumulated other comprehensive income (amount allowed to be included in Core Capital)  Accumulated other comprehensive incomes (amount allowed to be included in Core Capital)  Accumulated other comprehensive incomes (amount allowed to be included in Core Capital)  Aljusted non controlling interests (amount allowed to be included in Core Capital)  Aljusted non controlling interests (amount allowed to be included in Core Capital)  Aljusted non controlling interests (amount allowed to be included in Core Capital)  Aljusted non controlling interests (amount allowed to be included in Core Capital)  of which: general reserve for possible loan losses  of which: digible provisions to expected losses  Eligible anonomiality represently preferred role and of the core Capital included in Co	of which: retained earnings	3,218,841	3,193,040
accumulated other comprehensive income (amount allowed to be included in Core Capital) 140,653 161,7 of which: foreign currency translation adjustments (00),134) (80,33 Subscription rights to common stock and preferred stock with a compulsory conversion clause  Adjusted non controlling interests (amount allowed to be included in Core Capital) (247,877 242,587 242,587 and Agissated non controlling interests (amount allowed to be included in Core Capital) (33,33 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	of which: treasury stock (deduction)	831,853	831,887
Accumulated other comprehensive income (amount allowed to be included in Core Capital) 149,653 [161,7] of which: foreign currency translation adjustments [161,7] of which: general reserve for possible loan losses [162,7] of which: general reserve for possible loan losses [162,7] of which: general reserve for possible loan losses [162,7] of which: eligible provisions to expected losses [162,7] of which: other intangble assets (excluding those equivalent) [162,7] of which: other intangble assets other than mortgage servicing rights [162,7] of which: other intangble assets other than mortgage servicing rights [162,7] of which: other intangble assets other than mortgage servicing rights [162,7] of which: other intangble assets other than mortgage servicing rights [162,7] of which: other intangble assets other than mortgage servicing rights [162,7] of which: other intangble assets other than mortgage servicing rights [162,7] of which: eligible provisions to expected losses [162,7] of which: eligible provisions to expected losses [162,7] of which: eligible provisions to expected losses [162,7] of which: eligible prov	of which: cash dividends to be paid (deduction)	_	111,407
of which: foreign currency translation adjustments  Adjusted non controlling interests famount allowed to be included in Core Capital)  Adjusted non controlling interests (mount allowed to be included in Core Capital)  247,837  242,537  333  330  of which: eigible prossisions to expected losses  Eigible anonumative perpential preferred stock subject to transitional arrangements (amount allowed to be included in Core Capital)  Eigible anonumative perpential preferred stock subject to transitional arrangements (amount allowed to be included in Core Capital)  Eigible anonumative perpential preferred stock subject to transitional arrangements (amount allowed to be included in Core Capital)  Eigible apartiments insuced through the measures for capital enhancement by public institutions (amount allowed to be included in Core Capital subject to transitional arrangements (amount allowed to be included in Core Capital instruments and reserves  Capital instruments and reserves  (A) 11,182,956 71,	of which: other than those above	_	_
Subscription rights to common stock and preferred stock with a compulsory conversion clause  Adjusted non controlling interests (amount allowed to be included in Core Capital)  of which: general reserve for possible loan losses  of which: general reserve for possible loan losses  of which: ginetic increases to expected losses  Eligible noncommunitive perpential preferred stock subject to transitional arrangements (amount allowed to be included in Core Capital)  Eligible capital instruments subject to transitional arrangements (amount allowed to be included in Core Capital)  Capital antiferration is subject to transitional arrangements (amount allowed to be included in Core Capital)  Eligible capital instruments subject to transitional arrangements (amount allowed to be included in Core Capital)  Allowed to be included in Core Capital subject to transitional arrangements (amount allowed to be included in Core Capital)  Non controlling interests included in Core Capital subject to transitional arrangements (A) 11,182,956 11,194,22  Core Capital regulatory adjustments  Total transgible assets (excluding those equivalent) 2,2676 2,7  of which: goodwill (including those equivalent) 2,2676 12,7  of which: other intangible assets other than mortgage servicing rights 111,667 115,30  Deferred tax assets that rely on future profubility excluding those arising from temporary differences 37  Shortfall of cligible provisions to expected losses  Securitization gain on sale  Gains and losses do the changes in own credit risk on fair valued liabilities —  Defined-based in common equity  Increasements in equal to flanching infancial and insurance entities that are outside the scope of regulatory consolidation (hereinaffer referred to as 57 Other Financial Institutions)  of which: significant investments in the common stock of Other Financial Institutions  of which: mortgage servicing rights  of which: deferred tax asse	Accumulated other comprehensive income (amount allowed to be included in Core Capital)	149,653	161,715
Adjusted non controlling interests (amount allowed to be included in Core Capital)  Reserves included in Core Capital: Instruments and reserves  of which: general reserve for possible loan losses  of which: gipthe provisions to expected losses  Eligible non-cumulative perpetual preferred stock subject to transitional arrangements (amount allowed to be included in Core Capital)  Eligible application with repression and preferred stock subject to transitional arrangements (amount allowed to be included in Core Capital)  Capital instruments sixued through the measures for capital enhancement by public institutions (amount allowed to be included in Core Capital)  45% of Inad revaluation differences (amount allowed to be included in Core Capital)  45% of Inad revaluation differences (amount allowed to be included in Core Capital)  Associated and reserves  (A) 11,182,956 11,049,22  Core Capital: instruments and reserves  (B) 11,049,21  Core Capital: instruments and reserves  Total intangible assets (excluding those relating to mortgage servicing rights) 111,667 2,76 2,76 2,7 of which: cond-trinsinglish assets other than mortgage servicing rights 111,967 115,33 115	of which: foreign currency translation adjustments	(90,134)	(89,350
Reserves included in Core Capital: Instruments and reserves  of which: general reserve for possible loan losses of which: general reserve for possible loan losses of which: general reserve for possible loan losses  Eligible noncumulative perpetual preferred stock subject to transitional arrangements (amount allowed to be included in Core Capital)  Eligible capital instruments subject to transitional arrangements (amount allowed to be included in Core Capital)  Capital instruments issued through the measures for capital enhancement by public institutions (amount allowed to be included in Core Capital)  45% of land revolutation differences (amount allowed to be included in Core Capital)  45% of land revolutation differences (amount allowed to be included in Core Capital)  45% of land revolutation differences (amount allowed to be included in Core Capital)  45% of land revolutation differences (amount allowed to be included in Core Capital)  45% of land revolutation differences (amount allowed to be included in Core Capital)  45% of land revolutation differences (amount allowed to be included in Core Capital)  45% of land revolutation differences (amount allowed to be included in Core Capital)  45% of land revolutation differences (amount allowed to be included in Core Capital)  50 (amount allowed to be included in Core Capital)  51 (1) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	Subscription rights to common stock and preferred stock with a compulsory conversion clause	_	_
of which: general reserve for possible loan losses	Adjusted non controlling interests (amount allowed to be included in Core Capital)	247,837	242,596
of which eligible provisions to expected losses  Eligible anoncumulative perpetual preferred stock subject to transitional arrangements (amount allowed to be included in Core Capital)  Eligible capital instruments subject to transitional arrangements (amount allowed to be included in Core Capital)  Capital instruments issued through the measures for capital enhancement by public institutions (amount allowed to be included in Core Capital)  Associated and core Capital and the Core Capital allowed to be included in Core Capital and Capital and Capital instruments issued through the measures for capital enhancement by public institutions (amount allowed to be included in Core Capital)  Associated in Core Capital instruments in Capital and Elizabete to transitional arrangements  Non controlling interests included in Core Capital allowed to be included in Core Capital instruments and reserves  (A) 11.18.2956 11.14.0922  Core Capital: regulatory adjustments  Total intangible assets (excluding those relating to mortgage servicing rights)  114.643 118.07  of which: goodwill (including those equivalent)  2.676 2.77  of which: other intangible assets of than mortgage servicing rights  111.967 115.33  Deferred tax assets that rely on future portfability excluding those arising from temporary differences  Shortfall of eligible provisions to expected losses  Securitization gain on sale  ———————————————————————————————————	Reserves included in Core Capital: Instruments and reserves	323	314
Elighte noncumulative perpetual preferred stock subject to transitional arrangements (amount allowed to be included in Core Capital)  Elighte capital instruments subject to transitional arrangements (amount allowed to be included in Core Capital)  Capital instruments issued through the measures for capital enhancement by public institutions (amount allowed to be included in Core Capital)  An occur Capital instruments and reserves  (A) 11,182,956 11,049,25  Core Capital instruments and reserves (A) 11,182,956 11,049,25  Core Capital instruments and reserves (A) 11,182,956 11,049,25  Core Capital instruments and reserves (A) 11,182,956 11,049,25  Core Capital instruments and reserves (A) 11,182,956 11,194,25  Core Capital instruments and reserves (A) 11,182,956 11,194,25  Core Capital reserved and reserves (A) 12,184,25  Core Capital reserved and reserves (A) 12,184,25  Core Capital reserved in the Netherland on Specified items  Of which: significant investments in the common stock of Other Financial Institutions  of which: mortgage servicing rights  Ord which: deferre	of which: general reserve for possible loan losses	323	314
be included in Core Capital)  Capital instruments subject to transitional arrangements (amount allowed to be included in Core Capital)  Capital instruments is sued through the measures for capital enhancement by public institutions (amount allowed to be included in Core Capital)  49% of land revaluation differences (amount allowed to be included in Core Capital)  — Non controlling interests included in Core Capital subject to transitional arrangements  744.466  741.82  Core Capital: instruments and reserves  (A) 11,182,956  11,049,25  11,049,2		_	_
Capital instruments issued through the measures for capital enhancement by public institutions (amount allowed to be included in Core Capital)  45% of fland revaluation differences (amount allowed to be included in Core Capital)  45% of fland revaluation differences (amount allowed to be included in Core Capital)  50x occore Capital: instruments and reserves  (A) 11,182,956 11,049,25  Core Capital: instruments in an instrument in mortgage servicing rights  (B) 11,049,25  (Core Capital: instruments in an instrument in an instrument in the capital of eligible provisions to expected losses  (B) 2,7  (Core Capital: original instruments in own shares (excluding those reported in the Net Assets section)  (Core Capital: original instruments in own shares (excluding those reported in the Net Assets section)  (Core Capital: original instruments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (thereinafter referred to as "Other Financial Institutions"), net or eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% thick: mortgage servicing rights  (F) 4 which: significant investments in the common stock of Other Financial Institutions  (F) 4 which: significant investments in the common stock of Other Financial Institutions  (F) 4 which: deferred tax assets arising from temporary differences  (F) 4 which: deferred tax assets arising from temporary differences  (F) 5 which: deferred tax assets arising from temporary differences  (F) 4 which: deferred tax assets arising from temporary differences  (F) 6 whic		_	_
allowed to be included in Core Capital)  45% of land revaluation differences (amount allowed to be included in Core Capital)  Non controlling interests included in Core Capital subject to transitional arrangements  744,466  741,82  Core Capital: instruments and reserves  (A)  11,182,956  110,492,25  Core Capital: instruments and reserves  (A)  11,182,956  110,492,25  Core Capital: regulatory adjustments  Total intangible assets (excluding those relating to mortgage servicing rights)  114,643  118,07  of which: goodwill (including those equivalent)  of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences  37  Shortfall of eligible provisions to expected losses  Securitization gain on sale  Gains and losses due to changes in own credit risk on fair valued liabilities  Defined-benefit pension fund net assets  Investments in own shares (excluding those reported in the Net Assets section)  Reciprocal cross-holdings in common equity  Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (hereinafter referred to as "Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital (naount above the 10% threshold on specified items  of which: significant investments in the common stock of Other Financial Institutions  of which: mortgage servicing rights  of which: deferred tax assets arising from temporary differences  Amount exceeding the 10% threshold on specified items  of which: deferred tax assets arising from temporary differences  Amount exceeding the 15% threshold on specified items  of which: deferred tax assets arising from temporary differences  Defined benefit assets  Total core capital ((A) - (B))  of which: deferred tax assets arising from temporary differences  Defined benefit assets  Total core capital ((A) - (B))  of which: deferred tax assets arising from temporary differences  Defined benefit assets  To		_	-
45% of land revaluation differences (amount allowed to be included in Core Capital )  Non controlling interests included in Core Capital subject to transitional arrangements  (A) 11,182,956 11,049,22  Core Capital: regulatory adjustments  Total intangible assets (excluding those relating to mortgage servicing rights) 114,643 118,07  of which: goodwill (including those equivalent) 2,676 2,77  of which: goodwill (including those equivalent) 2,676 2,77  of which: other intangible assets other than mortgage servicing rights 111,967 115,36  Deferred tax assets that rely on future profitability excluding those arising from temporary differences 37  Scuritization gain on sale 5  Gains and losses due to changes in own credit risk on fair valued liabilities 7  Defined-benefit pension fund net assets 6  Gains and losses due to changes in own credit risk on fair valued liabilities 7  Defined-benefit pension fund net assets 7  Reciprocal cross-holdings in common equity 1  Investments in own shares (excluding those reported in the Net Assets section) 14  Reciprocal cross-holdings in common equity 1  Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (hereinafter referred to as "Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold) an specified items 7  of which: significant investments in the common stock of Other Financial Institutions 7  of which: significant investments in the common stock of Other Financial Institutions 7  of which: interest ax assets arising from temporary differences 7  Core Capital: regulatory adjustments 7  Total core capital ((A) - (B)) (C) 11,033,476 10,896,33  Total credit risk-weighted assets arising from temporary differences 7  Total credit risk-weighted assets of the common stock of Other Financial Institutions 7  of which: total amount included in risk-weighted assets subject to transitional arrangements		_	-
Non controlling interests included in Core Capital subject to transitional arrangements	* /	_	_
Core Capital: instruments and reserves		744 466	741,821
Core Capital: regulatory adjustments  Total intangible assets (excluding those relating to mortgage servicing rights)  of which: goodwill (including those equivalent)  of which: other intangible assets other than mortgage servicing rights  Deferred tax assets that rely on future profitability excluding those arising from temporary differences  Shortfall of eligible provisions to expected losses  Cecuritization gain on sale  Gains and losses due to changes in own credit risk on fair valued liabilities  ———————————————————————————————————			11,049,297
Total intangible assets (excluding those relating to mortgage servicing rights)  of which: goodwill (including those equivalent)  of which: does intangible assets other than mortgage servicing rights  Deferred tax assets that rely on future profitability excluding those arising from temporary differences  37  Shortfall of eligible provisions to expected losses  Securitization gain on sale  ———————————————————————————————————		11,102,730	11,015,257
of which: goodwill (including those equivalent)     of which: other intangible assets other than mortgage servicing rights  Deferred tax assets that rely on future profitability excluding those arising from temporary differences  Shortfall of eligible provisions to expected losses  Securitization gain on sale  Gains and losses due to changes in own credit risk on fair valued liabilities  ———————————————————————————————————		114 643	118.078
of which: other intangible assets other than mortgage servicing rights  Deferred tax assets that rely on future profitability excluding those arising from temporary differences  37  Shortfall of eligible provisions to expected losses  Cariotaction gain on sale  Gains and losses due to changes in own credit risk on fair valued liabilities  Defined-benefit pension fund net assets  Any State of the Netherland of the Net Assets section)  Investments in own shares (excluding those reported in the Net Assets section)  Reciprocal cross-holdings in common equity  Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (hereinafter referred to as "Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)  Amount exceeding the 10% threshold on specified items  of which: significant investments in the common stock of Other Financial Institutions of which: significant investments in the common stock of Other Financial Institutions of which: significant investments in the common stock of Other Financial Institutions of which: significant investments in the common stock of Other Financial Institutions of which: significant investments in the common stock of Other Financial Institutions of which: significant investments in the common stock of Other Financial Institutions of which: significant investments in the common stock of Other Financial Institutions of which: deferred tax assets arising from temporary differences  Core Capital: regulatory adjustments  (B) 149,479 152,99  Total core capital  Total core capital ((A) - (B))  of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions of which: other than those above  Market risk equivalent divided by 8%  Operational risk e			2,718
Deferred tax assets that rely on future profitability excluding those arising from temporary differences  Shortfall of eligible provisions to expected losses  Securitization gain on sale  Gains and losses due to changes in own credit risk on fair valued liabilities  Defined-benefit pension fund net assets  A4,784  34,88  Investments in own shares (excluding those reported in the Net Assets section)  Reciprocal cross-holdings in common equity  Investments in own shares (excluding those reported in the Net Assets section)  Reciprocal cross-holdings in common equity  Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (hereinafter referred to as "Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)  Amount exceeding the 10% threshold on specified items  of which: significant investments in the common stock of Other Financial Institutions  of which: deferred tax assets arising from temporary differences  Amount exceeding the 15% threshold on specified items  of which: significant investments in the common stock of Other Financial Institutions  of which: significant investments in the common stock of Other Financial Institutions  of which: significant investments in the common stock of Other Financial Institutions  of which: deferred tax assets arising from temporary differences  Core Capital: regulatory adjustments  Total core capital  Total core capital  Total core capital  Total core capital ((A) - (B))  of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions  of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions  of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions  of which: significant investments in the capital instruments (excluding c			· · · · · · · · · · · · · · · · · · ·
Shortfall of eligible provisions to expected losses  Securitization gain on sale  Gains and losses due to changes in own credit risk on fair valued liabilities  — Defined-benefit pension fund net assets  Investments in own shares (excluding those reported in the Net Assets section)  Reciprocal cross-holdings in common equity  Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (hereinafter referred to as "Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)  Amount exceeding the 10% threshold on specified items  of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences  Amount exceeding the 15% threshold on specified items  of which: significant investments in the common stock of Other Financial Institutions of which: mortgage servicing rights  of which: deferred tax assets arising from temporary differences  Amount exceeding the 15% threshold on specified items  of which: mortgage servicing rights  of which: deferred tax assets arising from temporary differences			38
Securitization gain on sale  Gains and losses due to changes in own credit risk on fair valued liabilities  Defined-benefit pension fund net assets  34,784  34,85  Investments in own shares (excluding those reported in the Net Assets section)  Reciprocal cross-holdings in common equity  Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (hereinafter referred to as "Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)  Amount exceeding the 10% threshold on specified items  of which: isgnificant investments in the common stock of Other Financial Institutions of which: deferred tax assets arising from temporary differences  Amount exceeding the 15% threshold on specified items  of which: significant investments in the common stock of Other Financial Institutions of which: isguificant investments in the common stock of Other Financial Institutions of which: significant investments in the common stock of Other Financial Institutions  of which: gealatory adjustments  for which: gealatory adjustments  (B) 149,479  152,99  Total core capital  Total core capital ((A) - (B))  (C) 11,033,476  10,896,33  Risk weighted assets  Total credit risk-weighted assets  Total credit risk-weighted assets  58,801,942  58,099,1  of which: total amount included in risk-weighted assets subject to transitional arrangements  of which: other than those above  Market risk equivalent divided by 8%  Operational risk equivalent adjustments  Total amount of risk-weighted assets  (D) 62,156,261  61,453,43			
Gains and losses due to changes in own credit risk on fair valued liabilities  Defined-benefit pension fund net assets  134,784  34,83  Investments in own shares (excluding those reported in the Net Assets section)  Reciprocal cross-holdings in common equity  Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (hereinafter referred to as "Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)  Amount exceeding the 10% threshold on specified items  of which: significant investments in the common stock of Other Financial Institutions  of which: mortgage servicing rights  of which: significant investments in the common stock of Other Financial Institutions  of which: significant investments in the common stock of Other Financial Institutions  of which: significant investments in the common stock of Other Financial Institutions  of which: significant investments in the common stock of Other Financial Institutions  of which: significant investments in the common stock of Other Financial Institutions  of which: significant investments in the common stock of Other Financial Institutions  of which: deferred tax assets arising from temporary differences  Core Capital: regulatory adjustments  Total core capital  Total core capital  Of the core capital ((A) - (B))  of which: significant investments in the capital instruments (excluding common stock of Which: significant investments in the capital instruments (excluding common stock) of which: significant investments in the capital instruments (excluding common stock) of Which: significant investments in the capital instruments (excluding common stock) of Which: significant investments in the capital instruments (excluding common stock) of Which: significant investments in the capital instruments (excluding common stock) of Which: significant investments in the capital instruments (exclud		_	
Defined-benefit pension fund net assets  Investments in own shares (excluding those reported in the Net Assets section)  Reciprocal cross-holdings in common equity Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (hereinafter referred to as "Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)  Amount exceeding the 10% threshold on specified items  of which: significant investments in the common stock of Other Financial Institutions of which: deferred tax assets arising from temporary differences  of which: significant investments in the common stock of Other Financial Institutions of which: significant investments in the common stock of Other Financial Institutions of which: significant investments in the common stock of Other Financial Institutions of which: significant investments in the common stock of Other Financial Institutions of which: significant investments in the common stock of Other Financial Institutions of which: mortgage servicing rights  of which: significant investments in the common stock of Other Financial Institutions of which: mortgage servicing rights  of which: significant investments in the common stock of Other Financial Institutions of which: significant investments of the common stock of Other Financial Institutions  of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions of which: other than those above  Market risk equivalent divided by 8%  3,354,318  3,354,338  3,354,348  3,354,348  3,354,348  3,354,348  3,354,348  3,354,348  3,354,348  3,354,348  3,354,348  3,354,348  3,354,348  3,354,34	-	_	
Investments in own shares (excluding those reported in the Net Assets section)  Reciprocal cross-holdings in common equity  Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (hereinafter referred to as "Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)  Amount exceeding the 10% threshold on specified items  of which: significant investments in the common stock of Other Financial Institutions  of which: mortgage servicing rights  of which: significant investments in the common stock of Other Financial Institutions  of which: significant investments in the common stock of Other Financial Institutions  of which: significant investments in the common stock of Other Financial Institutions  of which: mortgage servicing rights  of which: deferred tax assets arising from temporary differences  Core Capital: regulatory adjustments  (B) 149,479 152,90  Total core capital (A) - (B)) (C) 11,033,476 10,896,33  Risk weighted assets  Total credit risk-weighted assets  of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions  of which: other than those above  Amarket risk equivalent divided by 8%  Operational risk equivalent divided by 8%  Credit risk-weighted assets adjustments  Operational risk equivalent divided by 8%  Credit risk-weighted assets adjustments  Total amount of risk-weighted assets  (D) 62,156,261 61,453,43		3/1 78/1	34 836
Reciprocal cross-holdings in common equity  Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (hereinafter referred to as "Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)  Amount exceeding the 10% threshold on specified items  of which: significant investments in the common stock of Other Financial Institutions  of which: significant investments in the common stock of Other Financial Institutions  of which: deferred tax assets arising from temporary differences  Amount exceeding the 15% threshold on specified items  of which: inortgage servicing rights  of which: significant investments in the common stock of Other Financial Institutions  of which: deferred tax assets arising from temporary differences  Core Capital: regulatory adjustments  (B) 149,479 152,90  Total core capital  Total core capital ((A) - (B)) (C) 11,033,476 10,896,32  Risk weighted assets  Total credit risk-weighted assets  of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions  of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions  of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions  of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions  of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions  of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions  of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions  of which: significant investments in the capital instruments (excluding common stock) of Other Financial Instit	*		9
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (hereinafter referred to as "Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)  Amount exceeding the 10% threshold on specified items  of which: significant investments in the common stock of Other Financial Institutions of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences  Amount exceeding the 15% threshold on specified items  of which: significant investments in the common stock of Other Financial Institutions of which: significant investments in the common stock of Other Financial Institutions of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences  Core Capital: regulatory adjustments  (B) 149,479 152,90  Total core capital  Total core capital  Total core capital  (A) - (B)) (C) 11,033,476 10,896,33  Risk weighted assets  Total core capital ((A) - (B)) (C) 11,033,476 10,896,33  Risk weighted assets  Total core capital risk-weighted assets subject to transitional arrangements  of which: isignificant investments in the capital instruments (excluding common stock) of Other Financial Institutions of which: other than those above  Market risk equivalent divided by 8%  Operational risk equivalent divided by 8%  Credit risk-weighted assets adjustments  Operational risk equivalent adjustments  Total amount of risk-weighted assets  (D) 62,156,261 61,453,47			
regulatory consolidation (hereinafter referred to as "Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)  Amount exceeding the 10% threshold on specified items  of which: significant investments in the common stock of Other Financial Institutions of which: significant investments in the common stock of Other Financial Institutions of which: deferred tax assets arising from temporary differences  Amount exceeding the 15% threshold on specified items  of which: significant investments in the common stock of Other Financial Institutions of which: significant investments in the common stock of Other Financial Institutions of which: deferred tax assets arising from temporary differences  Core Capital: regulatory adjustments  (B) 149,479 152,90  Total core capital  Total core capital ((A) - (B)) (C) 11,033,476 10,896,33  Risk weighted assets  Total core capital ((A) - (B)) (C) 11,033,476 10,896,33  Risk weighted assets  Total credit risk-weighted assets 58,801,942 58,099,13  of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions o	1 0 17		
Amount exceeding the 10% threshold on specified items  of which: significant investments in the common stock of Other Financial Institutions of which: deferred tax assets arising from temporary differences  Amount exceeding the 15% threshold on specified items of which: significant investments in the common stock of Other Financial Institutions of which: significant investments in the common stock of Other Financial Institutions of which: deferred tax assets arising from temporary differences  Of which: deferred tax assets arising from temporary differences  Core Capital: regulatory adjustments  (B) 149,479 152,94  Total core capital  Total core capital ((A) - (B)) (C) 11,033,476 10,896,33  Risk weighted assets  Total credit risk-weighted assets  of which: total amount included in risk-weighted assets subject to transitional arrangements of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions of which: other than those above  Market risk equivalent divided by 8%  Operational risk equivalent divided by 8%  7. Operational risk equivalent divided by 8%  Operational risk equivalent adjustments	regulatory consolidation (hereinafter referred to as "Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the	_	_
of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences  Amount exceeding the 15% threshold on specified items  of which: significant investments in the common stock of Other Financial Institutions of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences  Core Capital: regulatory adjustments  (B) 149,479 152,90  Total core capital  Total core capital ((A) - (B)) (C) 11,033,476 10,896,33  Risk weighted assets  Total credit risk-weighted assets  of which: total amount included in risk-weighted assets subject to transitional arrangements of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions of which: other than those above  Market risk equivalent divided by 8%  Operational risk equivalent divided by 8%  3,354,318 3,354,31  Credit risk-weighted assets adjustments  Operational risk equivalent adjustments  Operational risk equivalent adjustments  Operational risk equivalent adjustments  Operational risk-weighted assets  (D) 62,156,261 61,453,43	,	_	_
of which: deferred tax assets arising from temporary differences  Amount exceeding the 15% threshold on specified items  of which: significant investments in the common stock of Other Financial Institutions of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences  Core Capital: regulatory adjustments  (B) 149,479 152,96  Total core capital ((A) - (B)) (C) 11,033,476 10,896,33  Risk weighted assets  Total credit risk-weighted assets  of which: stotal amount included in risk-weighted assets subject to transitional arrangements of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions of which: other than those above  Market risk equivalent divided by 8%  Operational risk equivalent divided by 8%  Credit risk-weighted assets adjustments  Operational risk equivalent adjustments  Total amount of risk-weighted assets  (D) 62,156,261 61,453,43	of which: significant investments in the common stock of Other Financial Institutions	_	_
of which: deferred tax assets arising from temporary differences  Amount exceeding the 15% threshold on specified items  of which: significant investments in the common stock of Other Financial Institutions of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences  Core Capital: regulatory adjustments  (B) 149,479 152,96  Total core capital ((A) - (B)) (C) 11,033,476 10,896,33  Risk weighted assets  Total credit risk-weighted assets  of which: stotal amount included in risk-weighted assets subject to transitional arrangements of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions of which: other than those above  Market risk equivalent divided by 8%  Operational risk equivalent divided by 8%  Credit risk-weighted assets adjustments  Operational risk equivalent adjustments  Total amount of risk-weighted assets  (D) 62,156,261 61,453,43	of which: mortgage servicing rights	_	_
Amount exceeding the 15% threshold on specified items  of which: significant investments in the common stock of Other Financial Institutions of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences  Core Capital: regulatory adjustments  (B) 149,479 152,90  Total core capital  Total core capital ((A) - (B)) (C) 11,033,476 10,896,33  Risk weighted assets  Total credit risk-weighted assets  Total credit risk-weighted assets  of which: total amount included in risk-weighted assets subject to transitional arrangements of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions of which: other than those above  Market risk equivalent divided by 8%  Operational risk equivalent divided by 8%  Credit risk-weighted assets adjustments  Total amount of risk-weighted assets  (D) 62,156,261 61,453,43		_	_
of which: significant investments in the common stock of Other Financial Institutions of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences  Core Capital: regulatory adjustments  (B) 149,479 152,90  Total core capital  Total core capital ((A) - (B)) (C) 11,033,476 10,896,33  Risk weighted assets  Total credit risk-weighted assets  Total credit risk-weighted assets  of which: total amount included in risk-weighted assets subject to transitional arrangements of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions of which: other than those above  Market risk equivalent divided by 8%  Operational risk equivalent divided by 8%  Credit risk-weighted assets adjustments  Operational risk equivalent adjustments  Total amount of risk-weighted assets  (D) 62,156,261 61,453,43		_	_
of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences  Core Capital: regulatory adjustments  (B) 149,479 152,90  Total core capital  Total core capital ((A) - (B)) (C) 11,033,476 10,896,33  Risk weighted assets  Total credit risk-weighted assets  of which: total amount included in risk-weighted assets subject to transitional arrangements of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions of which: other than those above  Market risk equivalent divided by 8%  Operational risk equivalent divided by 8%  Credit risk-weighted assets adjustments  Operational risk equivalent adjustments  Total amount of risk-weighted assets  (D) 62,156,261 61,453,43		_	_
Of which: deferred tax assets arising from temporary differences		_	_
Core Capital: regulatory adjustments         (B)         149,479         152,90           Total core capital         (C)         11,033,476         10,896,32           Risk weighted assets         Total credit risk-weighted assets         58,801,942         58,099,12           of which: total amount included in risk-weighted assets subject to transitional arrangements         —         —           of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions         —         —           of which: other than those above         —         —         —           Market risk equivalent divided by 8%         —         —           Operational risk equivalent divided by 8%         3,354,318         3,354,33           Credit risk-weighted assets adjustments         —         —           Operational risk equivalent adjustments         —         —           Total amount of risk-weighted assets         (D)         62,156,261         61,453,42		_	_
Total core capital		149,479	152,963
Total core capital ((A) - (B))		·	
Risk weighted assets  Total credit risk-weighted assets  of which: total amount included in risk-weighted assets subject to transitional arrangements  of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions  of which: other than those above  Market risk equivalent divided by 8%  Operational risk equivalent divided by 8%  Credit risk-weighted assets adjustments  Operational risk equivalent adjustments  Total amount of risk-weighted assets  (D) 62,156,261 61,453,42		11,033,476	10,896,334
Total credit risk-weighted assets  of which: total amount included in risk-weighted assets subject to transitional arrangements  of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions  of which: other than those above  Market risk equivalent divided by 8%  Operational risk equivalent divided by 8%  Credit risk-weighted assets adjustments  Operational risk equivalent adjustments  Total amount of risk-weighted assets  (D) 62,156,261 61,453,42			
of which: total amount included in risk-weighted assets subject to transitional arrangements  of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions  of which: other than those above  Market risk equivalent divided by 8%  Operational risk equivalent divided by 8%  Credit risk-weighted assets adjustments  Operational risk equivalent adjustments  Total amount of risk-weighted assets  (D) 62,156,261 61,453,42	·	58,801.942	58,099,111
of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions of which: other than those above  Market risk equivalent divided by 8% Operational risk equivalent divided by 8% Credit risk-weighted assets adjustments Operational risk equivalent adjustments  Total amount of risk-weighted assets  (D) 62,156,261 61,453,42			
stock) of Other Financial Institutions of which: other than those above  Market risk equivalent divided by 8% Operational risk equivalent divided by 8% Credit risk-weighted assets adjustments Operational risk equivalent adjustments  Total amount of risk-weighted assets  (D) 62,156,261 61,453,42			
Market risk equivalent divided by 8% —  Operational risk equivalent divided by 8% 3,354,318 3,354,318  Credit risk-weighted assets adjustments —  Operational risk equivalent adjustments —  Total amount of risk-weighted assets (D) 62,156,261 61,453,42	stock) of Other Financial Institutions	_	_
Operational risk equivalent divided by 8%     3,354,318     3,354,3       Credit risk-weighted assets adjustments     —       Operational risk equivalent adjustments     —       Total amount of risk-weighted assets     (D)     62,156,261     61,453,42		_	_
Credit risk-weighted assets adjustments  Operational risk equivalent adjustments  Total amount of risk-weighted assets  (D) 62,156,261 61,453,42		2 254 210	2.254.210
Operational risk equivalent adjustments —  Total amount of risk-weighted assets (D) 62,156,261 61,453,42		3,354,318	3,354,318
Total amount of risk-weighted assets (D) 62,156,261 61,453,42		_	_
		(2.150.20)	C1 452 422
Capital adequacy ratio (consolidated)		02,130,261	01,453,429
Capital adequacy ratio (consolidated) ((C)/(D)) 17.75% 17.73		12.250/	17.73%