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

(Millions of yen)

One Capital instruments and reserves  Directly issued qualifying common stock or preferred stock mandatority converted into common mode capital plan related capital supples and retained earnings  of which ceptulated capital study and the plan to the common stock and of the common mode capital plan related capital supples and retained earnings  of which earnings interest earnings allowed to be included in Core Capital instruments and receives  of which retained earnings  of which earnings earnings  of which retained earnings  of		I	(Millions of yen)
Description and output prints of common stock or preferred stock mandatority converted into common stock opinal and surpliss and relationed carmings   0,003,066   9, or whole, regular and equipal surpliss   7,752,917   7, or whole, regular and equipal surpliss   7,752,917   7, or whole, resource and stock (desclusion)   831,850   3, or whole, resource and stock (desclusion)   111,407   or whole, testing carmings   3,329,410   3, 3, or whole, testing carmings   3,329,410   3, 3, or whole, testing carmings   3,329,410   3, 3, or whole, testing carmings   6, or whole,	Item	As of September 30, 2019	As of September 30, 2018
Directly issued qualifying common stock or preferred sock mandatority  or which: capital and expital surplus  of which: capital and expital surplus  of which: cantrained carnings  of which: cantrained carnings  of which: created extension  of which	Core Capital: instruments and reserves		
converses to the control where capture pairs retailed supplies and prefatured supplies and opinal retailed supplies and opinal retailed surplies and observed surplies and opinal retailed surplies and opinal retailed surplies and opinal retailed surplies and opinal retailed surplies and retailed and retailed surplies and retailed and retailed surplies and retailed surplies and retailed and retai	•	10,002,060	0.704.297
of which retained entitings of which retained entitings of which crosh dividends in by paid (dediction) 3318589 of which crosh dividends in by paid (dediction) 47 which crosh dividends in by paid (dediction) 47 which crosh dividends in by paid (dediction) 48 years are complemented to the paid (dediction) 48 years are complemented to the paid (dediction) 49 years are complemented to the paid (dediction) 40 years are complemented to the paid (d	converted into common stock capital plus related capital surplus and retained earnings	10,003,069	9,794,387
of which researcy stock (definetion) of which coller than above of which coller than above Accumulated older comprehensive income included in Core Capital of which coller than above Accumulated older comprehensive income included in Core Capital of which of stocking currency translation adjustments  Of which of Stocking currency translation adjustments  Of which of Stocking currency translation adjustments  Subscription rights to common stock or preferred stock manulatority converted into common stock  Adjusted non-consider interests (amount allowed to be included in Core Capital) of which eighbe reserve  Flights Non-cumulative preparal preferred stock subject to phase out arrangement included in Core Capital instruments and reserves  Of which eighbe capital instruments and reserves  Eligible capital instruments adject to phase out arrangement included in Core Capital; instruments and reserves  Eligible capital instruments adject to phase out arrangement included in Core Capital; instruments and reserves  Order Capital instruments and reserves and a server of the properties of th	of which: capital and capital surplus	7,652,917	7,653,376
of which: each divisions to be paid (deduction)  of which: other than above  Accumbated other comprehensive income included in Core Capital  (O'shich: foreign currency translation adjustments  Solscription rights to common stook or perfected stock manufactorily converted into common stook  Adjusted non-controlling interests (amount allowed to be included in Core Capital)  Adjusted non-controlling interests (amount allowed to be included in Core Capital)  Adjusted non-controlling interests (amount allowed to be included in Core Capital)  Adjusted non-controlling interests (amount allowed to be included in Core Capital)  Adjusted non-controlling interests (amount allowed to be included in Core Capital)  Adjusted non-controlling interests (amount allowed to be included in Core Capital)  Adjusted non-controlling interests (amount allowed to be included in Core Capital)  Adjusted non-controlling interests (amount allowed to be included in Core Capital instruments and reserves  Eligible capital instrument subject to phase out arrangement included in Core Capital instruments and reserves  Eligible capital instrument subject to phase out arrangement included in Core Capital instruments and reserves  Eligible capital instruments and reserves  Capital instruments and reserves  Also core	of which: retained earnings		3,084,306
of which: other than alove  Accumulated other compenheavies income included in Core Capital  of which: foreign currency translation adjustments  Subscription rights to common stock or preferred stock mandatority converted into common stock  Adjusted non-controlling interests (amount allowed to be included in Core Capital)  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: eligable reserve  Eligible Non-cumulative repertual preferred stock subject to phase out arrangement included in Core Capital: instruments and reserves  Eligible Non-cumulative repertual preferred stock subject to phase out arrangement included in Core Capital: instruments and reserves  Eligible Non-cumulative repertual preferred stock subject to phase out arrangement included in Core Capital instruments and reserves  Eligible applied instruments and reserves  Eligible applied instruments and reserves  Associated in Core Capital instruments and reserves  Core Capital instruments and reserves  Associated in Capital instruments and reserves  Associated in Capital instruments and reserves			831,887
Accumulated other comprehensive income included in Core Capital  of which: foreign currency translation adjustments  Subscription rights to common stock or preferred stock manufactority converted into common stock  Adjusted non-controlling interests (amoust allowed to be included in Core Capital)  of which: general reserve for possible loan losses  of which: substances and reserves  Eligible capital instrument subset of troop the measures for strengthening capital by public institutions included in Core Capital instruments and reserves  Capital instrument sucued through the measures for strengthening capital by public institutions included in Core Capital instruments and reserves  Ability of exhalation reserve for land included in Core Capital instruments and reserves  Ability of exhalation reserve for land included in Core Capital instruments and reserves  Ability of which: regulatory adjustments  To a listinguish fixed assets (and of related tax liability), excluding those equivalent)  of which: sober intangible fixed assets other than goodwill and mortgage servicing rights (red of related tax liability) and mortgage servicing rights (red of related tax liability) and mortgage servicing rights (red of related tax liability) and mortgage servicing rights (red of related tax liability) and mortgage servicing rights (red of related tax liability) and mortgage servicing rights (red of related tax liability) and mortgage servicing rights (red of related tax liability) and public reservation of the load of related tax liability (red of related tax liabilit		111,407	111,407
Subscription rights to common stock or preferred stock mandatority converted into common stock or Aguitation rights to common stock or preferred stock mandatority converted into common stock or Aguitation rights to common stock or preferred stock mandatority converted into common stock or Aguitation rights to common stock or preferred stock mandatority converted into common stock or Aguitation rights and the aguitation of the stock of the stoc		=	-
Subscription rights to common stock or preferred stock mandatorily converted into common stock  Adjusted non-controlling interests (amount allowed to be included in Core Capital)  of which: general reserve for possible boan louses  of which in general reserve for possible boan louses  of which in general reserve for possible boan louses  of which in general reserve for possible boan louses  of which in general reserve for possible boan louses  of which in general reserves  Eligible Non-cumulative preparatul preferred stock subject to phase out arrangement included in Core  Capital instrument and reserves  Eligible capital instruments and reserves  Core Capital instruments and reserves  Total inamphile fixed assets (not of related tax liability), excluding those relating to mortigues servicing rights of which: softer instangable fixed assets them than goodwill and mortigues servicing rights (tot of related tax liability).  of which: goodwill (not of related tax liability), including those equivalent)  of which: softer instangable fixed assets short than goodwill and mortigues servicing rights (tot of related tax liability).  Deferred tax assets that rely on future profitability excluding those arising from temporary differences (not of related tax liability) and future to fixed that in relation in a silical tax in relation of highly provisions to expected losses  —————————————————————————————————			124,524
Adjusted non-controlling interests canonar allowed to be included in Core Capital: activation of validits: general reserves for possible loan losses  of which: globe reserve  Eligible Non-camulative perpetual preferred stock subject to phase out arrangement included in Core Capital: instruments and reserves  Eligible Non-camulative perpetual preferred stock subject to phase out arrangement included in Core Capital: instruments and reserves  Eligible capital instrument subject to phase out arrangement included in Core Capital: instruments and reserves  Eligible capital instrument subject to phase out arrangement included in Core Capital: instruments and reserves  Capital instrument subject to phase out arrangement included in Core Capital: instruments and reserves  Ano-controlling interests included in Core Capital: instruments and reserves  Non-controlling interests included in Core Capital: instruments and reserves  Non-controlling interests included in Core Capital: instruments and reserves  (A) 11,13,0714   10,000    Core Capital: instruments and reserves  (A) 11,30,714   10,000    Core Capital: instru		(91,490)	(88,667)
Reserves included in Core Capital: instruments and reserves   302		245.052	247.700
of which: general reserve for possible loan losses  of which: cligible reserve  of which: cligible reserve  of which: cligible reserve  ligible Non-semilarity expectual preferred stock subject to phase out arrangement included in Core  Capital instrument subject to phase out arrangement included in Core Capital: instruments and reserves  Capital instrument isound through the measures for strengthening capital by public institutions included and Core Capital: instruments and reserves  Capital instrument isound through the measures for strengthening capital by public institutions included and Core Capital instruments and reserves  A5% of revaluation reserves for land included in Core Capital: instruments and reserves  Non-controlling interests included in Core Capital instruments and reserves  (A) 11,130,714 10,  Core Capital instruments and reserves  (A) 11,130,714 10,  Total intamplis fired assets for of related tax liability, excluding those relating to mortgage servicing rights of which: goodwill (ned of related tax liability, including those equivalent)  of which: goodwill (ned of related tax liability, including those equivalent)  of which: goodwill (ned of related tax liability, including those equivalent)  of which: goodwill (ned of related tax liability, including those equivalent)  of which: goodwill (ned of related tax liability, including those equivalent)  of which: goodwill (ned of related tax liability, including those equivalent)  of which: goodwill (ned prepared in the Net Assets section)  Reserved the year that rely on future profitability excluding those reported in the Net Assets section)  Reserved and yes forther that exceeding those reported in the Net Assets section)  Reserved by Schreibeld on specified in the Net Assets section  Net defined benefit asset  Net defined benefit asset  Net defined benefit asset  Net defined benefit asset  Reserved and yes forther that the subject of the section of the propagation of the section of the		, , , , , , , , , , , , , , , , , , ,	247,709
of which: digible reserve    Capital instruments and reserves   Capital instruments   Capital in			313
Eligible Copital instrument subject to phase out arrangement included in Core Capital: instruments and reserves    Capital instrument subject to phase out arrangement included in Core Capital: instruments and reserves		302	313
Capital instruments and reserves		=	_
reserves   Capital instrument issued through the measures for strengthening capital by public institutions included in Core Capital: instruments and reserves   Capital: instruments and reserves   Capital: instruments and reserves   Capital: instruments and reserves   Capital: instruments included in Core Capital: instruments and reserves   Capital: instruments instead in Core Capital: instruments and reserves   Capital: instruments instead in Capital: Capita		_	_
Capital instrument issued through the measures for strengthening capital by public institutions included in Core Capital: instruments and reserves  45% of revaluation reserves for land included in Core Capital: instruments and reserves  Non-controlling interests included in Core Capital: instruments and reserves  (A) 11,130,714 10,  Core Capital: regulatory adjustments  Total imagible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights) 5 (which: goodwill (net of related tax liability, including those equivalent) 6 (which: other imangible fixed assets other than goodwill and mortgage servicing rights of which: other imangible fixed assets other than goodwill and mortgage servicing rights (net of related atx liability) 14,369 (net of which internated institutions) 14,369 (net of related atx liability) 14,369 (net of which internated institutions) 14,369 (net of related atx liability) 14,369 (net of which internated institut	Eligible capital instrument subject to phase out arrangement included in Core Capital: instruments and	_	_
in Core Capital: instruments and reserves  Al% of revaluation reserve for land included in Core Capital: instruments and reserves  (A) 11,130,714   10.  Core Capital: instruments in included in Core Capital subject to phase out arrangement of which: good will instruments in the core land to a liability excluding those capital growth and mortgage servicing rights (net of related tax liability)  Core Capital: instruments and reserves (a) 11,130,714   10.  Core Capital: instruments and reserves (a) 11,130,131,131,131,131,131,131,131,131,1	reserves		
45% of revaluation reserve for land included in Core Capital: instruments and reserves  Non-controlling interests included in Core Capital subject to phase out arrangement  745,270  Core Capital: regulatory adjustments  Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)  of which: goodwill (net of related tax liability, including those equivalent)  of which: goodwill (net of related tax liability, including those equivalent)  of which: goodwill (net of related tax liability). Including those equivalent)  of which: of related tax liability)  Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)  Shortfall of eligible provisions to expected losses  —————————————————————————————————		_	_
Non-controlling interests included in Core Capital subject to phase out arrangement  Core Capital: instruments and reserves  (A) 11,130,714 10.  Core Capital: instruments and reserves  (A) 11,130,714 10.  Core Capital: instruments and reserves  Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)  of which: goodwill (net of related tax liability, including those equivalent) 2,634 or which: other intangible fixed assets other than goodwill and mortgage servicing rights (net of related tax liability)  Deferred ax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)  Shortfall of eligible provisions to expected losses  —————————————————————————————————	<u> </u>		
Core Capital: instruments and reserves (A) 11,130,714 10, Core Capital: regulatory adjustments  Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)  of which: other intangible fixed assets other than goodwill and mortgage servicing rights (net of related tax liability) and mortgage servicing rights (net of related tax liability) and mortgage servicing rights (net of related tax liability) are cluded in the composition of which: other intangible fixed assets other than goodwill and mortgage servicing rights (net of related tax liability)  Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)  Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)  Additional provisions to expected losses  Securitization gain on sale  Gains and losses due to changes in own credit risk on fair valued liabilities  ———————————————————————————————————		745 270	721 270
Core Capital: regulatory adjustments Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: goodwill (net of related tax liability, including those equivalent) of which: other intangible fixed assets other than goodwill and mortgage servicing rights (net of related tax liability)  Deferred tax assets that rely on future profitibility excluding those arising from temporary differences (net of related tax liability)  Shortfall of eligible provisions to expected losses  —————————————————————————————————			731,279 10,898,214
Total intungible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)  of which: other intangible fixed assets other than goodwill and mortgage servicing rights (net of related tax liability)  Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related ax liability)  Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related ax liability)  Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related ax liability)  Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)  Deferred tax assets that rely on future profitability excluding those reported in the Net Assets section (net of the fixed assets of the total part of the Net Assets section)  Investments in own shares (excluding those reported in the Net Assets section)  Investments in own shares (excluding those reported in the Net Assets section)  Investments in own shares (excluding those reported in the Net Assets section)  Investments in own shares (excluding those reported in the Net Assets section)  Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ('Other Financial Institutions, where the bank does not own more than 10% of the issued share capital ('Non-significant Investment') (amount above the 10% threshold on specified items  of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions  of which: mortgage servicing rights  of which: deferred tax assets arising from temporary differences (net of related tax liability)	•	11,130,/14	10,898,214
of which: goodwill (net of related tax liability, including those equivalent)     of which: do which: goodwill (net of related tax liability)     of which: other intangible fixed assets other than goodwill and mortgage servicing rights     (net of related tax liability)     Deferred tax assets that rely on future profitability excluding those arising from temporary differences     (net of related tax liability)     Shortfall of eligible provisions to expected losses     —     Net defined benefit asset     [Investments in own shares (excluding those reported in the Net Assets section)     [12]     Reciprocal cross-holdings in capital instruments issued by Other Financial Institutions for raising capital that are held by the floding Company Group     [Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ('Other Financial Institutions), net of eligible short positions, where the bank does not own more than 10% of the issued share capital ('Non-significant Investment') (amount above the 10% threshold on specified items     of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions of of which: mortgage servicing rights     of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions of the properties of the prope		I	I
of which: goodwill (net of related tax liability, including those equivalent) of which: other intangible fixed assets other than goodwill and mortgage servicing rights (net of related tax liability)  Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)  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  Net defined benefit asset  Net defined benefit asset  Investments in own shares (excluding those reported in the Net Assets section)  12  Reciprocal cross-boldings in capital instruments issued by Other Financial Institutions for raising capital that are held by the Holding Company Group Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (Other Financial Institutions), net of eligible short positions, where the bank does not own more than 10% of the issued share capital ('Non-significant Investment) (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, net of eligible short positions  of which: deferred tax assets arising from temporary differences (net of related tax liability)  —  Amount exceeding the 15% threshold on specified items  of which: deferred tax assets arising from temporary differences (net of related tax liability)  —  Core Capital: regulatory adjustments  (B) 151,791  Total capital  Total capital  (C) 10,978,923 10,  Risk-weighted assets  Credit risk-weighted assets  Credit risk-weighted assets  Of which: other financial Institutions Exposures  of which: other than the above  Market risk equivalent 78%  Operational risk equivalent 48%  Operational ri		117,003	92,381
of which: other intangible fixed assets other than goodwill and mortgage servicing rights (net of related tax hiability)  Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax hiability)  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  — Net defined benefit asset  At 34,731  Investments in own shares (excluding those reported in the Net Assets section)  12  Reciprocal cross-holdings in capital instruments issued by Other Financial Institutions for raising capital that are held by the Holding Company Group  Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ('Other Financial Institutions'), net of eligible short positions, where the bank does not own more than 10% of the issued share capital ('Non-significant Investment') (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, net of eligible short positions  of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions  of which: investigues ervicing rights  — of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions  of which: investigues ervicing rights  — of which: deferred tax assets arising from temporary differences (net of related tax liability)  — Amount exceeding the 15% threshold on specified items  — of which: deferred tax assets arising from temporary differences (net of related tax liability)  — Total capital investments in the common stock of Other Financial Institutions, net of eligible short positions  of which: inortgage servicing rights  of which: deferred tax assets arising from temporary differences (net of related tax liability)  — Total capital ((A)		2,634	2,801
fact of related tax itability)   114,509		· ·	
(net of related tax liability)  Shortfall of eligible provisions to expected losses		114,369	89,579
(net of related tax liability)  Shorfall of eligible provisions to expected losses  Securitization gain on sale  Gains and losses due to changes in own credit risk on fair valued liabilities  Net defined benefit asset  Net defined benefit asset  Net defined benefit asset  Net defined benefit asset  Reciprocal cross-holdings in capital instruments issued by Other Financial Institutions for raising capital that are held by the Holding Company Group  Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ('Other Financial Institutions'), net of eligible short positions, where the bank does not own more than 10% of the issued share capital ('Non-significant Investment') (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, net of eligible short positions  of which: mortgage servicing rights  of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions  of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions  of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions  of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions  of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions  of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions  of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions  of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions  of which: significant investments in the common stock of Other Financial Institutions, net of		44	259
Securitization gain on sale  Gains and losses due to changes in own credit risk on fair valued liabilities  ———————————————————————————————————			257
Gains and losses due to changes in own credit risk on fair valued liabilities		_	_
Net defined benefit asset  Investments in own shares (excluding those reported in the Net Assets section)  Reciprocal cross-holdings in capital instruments issued by Other Financial Institutions for raising capital that are held by the Holding Company Group  Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Institutions"), not of eligible short positions, where the bank does not own more than 10% of the issued share capital ("Non-significant Investment") (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, net of eligible short positions  of which: mortgage servicing rights  of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions  of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions  of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions  of which: deferred tax assets arising from temporary differences (net of related tax liability)  —  Core Capital: regulatory adjustments  Total capital  Total capital  Total capital  Total capital  Total capital (A) - (B))  (C) 10,978,923 10,  Risk-weighted assets  Of which: total of items included in risk-weighted assets subject to transitional arrangements  of which: other Financial Institutions Exposures  of which: other Financial Institutions Exposures  of which: other Financial Institutions Exposures  of which: deferred tax assets arising from temporary differences (net of related tax liability)  —  Core Capital: regulatory adjustments  Total capital  Total capital  Total capital  Total capital  Total capital  Total capital  Total capital (A) - (B)  Total capital (A) - (B)  Total capital regulatory adjustments  Total capital regulatory adjustments  Total capital regula		_	_
Investments in own shares (excluding those reported in the Net Assets section)  Reciprocal cross-holdings in capital instruments issued by Other Financial Institutions for raising capital that are held by the Holding Company Group  Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ('Other Financial Institutions'), net of eligible short positions, where the bank does not own more than 10% of the issued share capital ('Non-significant Investment') (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, net of eligible short positions  of which: deferred tax assets arising from temporary differences (net of related tax liability)  —  Amount exceeding the 15% threshold on specified items  of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions  of which: mortgage servicing rights  of which: deferred tax assets arising from temporary differences (net of related tax liability)  Core Capital: genulation of the weak of the servic	•	-	_
Reciprocal cross-holdings in capital instruments issued by Other Financial Institutions for raising capital that are held by the Holding Company Group Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (*Other Financial Institutions*), net of eligible short positions, where the bank does not own more than 10% of the issued share capital (*Non-significant Investment*) (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, net of eligible short positions of which: deferred tax assets arising from temporary differences (net of related tax liability)  Amount exceeding the 15% threshold on specified items  of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions of which: mortgage servicing rights of which: mortgage servicing rights  of which: mortgage servicing rights  of which: gregulatory adjustments  (B) 151,791  Total capital  Total capital ((A) - (B))  (C) 10,978,923 10,  Risk-weighted assets  Credit risk-weighted assets  Credit risk-weighted assets  of which: other Financial Institutions Exposures  of which: other Han the above		·	24,145
that are held by the Holding Company Group Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ('Other Financial Institutions'), net of eligible short positions, where the bank does not own more than 10% of the issued share capital ('Non-significant Investment') (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, net of eligible short positions of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences (net of related tax liability)  Amount exceeding the 15% threshold on specified items of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions of which: mortgage servicing rights  of which: mortgage servicing rights  of which: regulatory adjustments  (B) 151,791  Total capital  Total capital  Total capital  Total capital ((A) - (B))  (C) 10,978,923 10,  Risk-weighted assets  Credit risk-weighted assets  Credit risk weighted in risk-weighted assets subject to transitional arrangements of which: other Financial Institutions Exposures of which: other Financial Institutions Exposures of which: other Financial Institutions Exposures of which: other Financial Institutions  Credit risk-weighted assets adjustments  —  Operational risk equivalent / 8%  3,349,903 3,  Credit risk-weighted assets adjustments —  Total amount of risk-weighted assets  (D) 61,642,270 62,  Capital adequacy ratio		12	31
regulatory consolidation ('Other Financial Institutions'), net of eligible short positions, where the bank does not own more than 10% of the issued share capital ('Non-significant Investment') (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, net of eligible short positions of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences (net of related tax liability)  Amount exceeding the 15% threshold on specified items  of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions of which: mortgage servicing rights of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences (net of related tax liability)  Core Capital: regulatory adjustments  Total capital  Total capital  Total capital ((A) - (B))  of which: total of items included in risk-weighted assets  Credit risk-weighted assets  of which: other Financial Institutions Exposures of which: other Financial Institutions Exposures of which: other than the above  Market risk equivalent / 8%  Operational risk equivalent / 8%  Credit risk-weighted assets adjustments  Operational risk equivalent adjustments  Operational risk-weighted assets adjustments  Operational risk-weighted assets  (D) 61,642,270 62, Capital adequacy ratio	that are held by the Holding Company Group	-	_
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions of which: deferred tax assets arising from temporary differences (net of related tax liability)  Amount exceeding the 15% threshold on specified items of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences (net of related tax liability)  Core Capital: regulatory adjustments  Total capital  Total capital ((A) - (B))  Risk-weighted assets  Credit risk-weighted assets  Credit risk-weighted assets  For which: other Financial Institutions Exposures of which: other Financial Institutions Exposures of which: other than the above  Market risk equivalent / 8%  Credit risk-weighted assets adjustments  Operational risk equivalent / 8%  Credit risk-weighted assets adjustments  Operational risk equivalent adjustments  Total amount of risk-weighted assets  (D) 61,642,270 62, Capital adequacy ratio	regulatory consolidation ('Other Financial Institutions'), net of eligible short positions, where the bank does not own more than 10% of the issued share capital ('Non-significant Investment') (amount above the	_	_
eligible short positions of which: mortgage servicing rights of which deferred tax assets arising from temporary differences (net of related tax liability)  Amount exceeding the 15% threshold on specified items of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences (net of related tax liability)  Core Capital: regulatory adjustments  (B) 151,791  Total capital  Total capital  Total capital ((A) - (B)) (C) 10,978,923 10,  Risk-weighted assets  Credit risk-weighted assets  Credit risk-weighted assets  of which: other Financial Institutions Exposures of which: other Financial Institutions Exposures of which: other than the above  Market risk equivalent / 8%  Operational risk equivalent / 8%  Credit risk-weighted assets adjustments  — Operational risk equivalent adjustments — Total amount of risk-weighted assets  (D) 61,642,270 62,  Capital adequacy ratio	Amount exceeding the 10% threshold on specified items	_	_
of which: deferred tax assets arising from temporary differences (net of related tax liability)  Amount exceeding the 15% threshold on specified items  of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions  of which: mortgage servicing rights  of which: mortgage servicing rights  Core Capital: regulatory adjustments  (B) 151,791  Total capital  Total capital  (C) 10,978,923 10,  Risk-weighted assets  Credit risk-weighted assets  Credit risk-weighted assets  of which: total of items included in risk-weighted assets subject to transitional arrangements  of which: other Financial Institutions Exposures  of which: other Financial Institutions Exposures  of which: other than the above  Market risk equivalent / 8%  Operational risk equivalent / 8%  Credit risk-weighted assets adjustments  —  Operational risk equivalent adjustments  —  Total amount of risk-weighted assets  (D) 61,642,270 62,  Capital adequacy ratio		_	_
Amount exceeding the 15% threshold on specified items  of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences (net of related tax liability)  Core Capital: regulatory adjustments  (B) 151,791  Total capital  Total capital ((A) - (B))  (C) 10,978,923 10,  Risk-weighted assets  Credit risk-weighted assets  Credit risk-weighted assets  For which: total of items included in risk-weighted assets subject to transitional arrangements of which: other Financial Institutions Exposures of which: other than the above  Market risk equivalent / 8%  Operational risk equivalent / 8%  Credit risk-weighted assets adjustments  Operational risk equivalent adjustments  Operational risk equivalent adjustments  Total amount of risk-weighted assets  (D) 61,642,270 62,  Capital adequacy ratio	of which: mortgage servicing rights	_	_
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences (net of related tax liability)  Core Capital: regulatory adjustments  (B) 151,791  Total capital  Total capital ((A) - (B))  (C) 10,978,923 10,  Risk-weighted assets  Credit risk-weighted assets  Credit risk-weighted assets  58,292,366 59,  of which: other Financial Institutions Exposures of which: other Financial Institutions Exposures of which: other than the above  Market risk equivalent / 8%  Operational risk equivalent / 8%  Credit risk-weighted assets adjustments  Operational risk equivalent adjustments  Operational risk equivalent adjustments  Total amount of risk-weighted assets  (D) 61,642,270 62,  Capital adequacy ratio	of which: deferred tax assets arising from temporary differences (net of related tax liability)	_	_
eligible short positions of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences (net of related tax liability)  Core Capital: regulatory adjustments  (B) 151,791  Total capital  Total capital ((A) - (B)) (C) 10,978,923 10,  Risk-weighted assets  Credit risk-weighted assets  Credit risk-weighted assets  of which: total of items included in risk-weighted assets subject to transitional arrangements of which: other Financial Institutions Exposures of which: other than the above  Market risk equivalent / 8%  Operational risk equivalent / 8%  Credit risk-weighted assets adjustments  Operational risk equivalent adjustments  Total amount of risk-weighted assets  (D) 61,642,270 62,  Capital adequacy ratio		_	_
of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences (net of related tax liability)  Core Capital: regulatory adjustments  (B) 151,791  Total capital  Total capital ((A) - (B)) (C) 10,978,923 10,  Risk-weighted assets  Credit risk-weighted assets  Credit risk-weighted assets  of which: total of items included in risk-weighted assets subject to transitional arrangements of which: other Financial Institutions Exposures of which: other Financial Institutions Exposures Operational risk equivalent / 8%  Credit risk-weighted assets adjustments  Operational risk equivalent adjustments  Total amount of risk-weighted assets  (D) 61,642,270 62,  Capital adequacy ratio		_	_
of which: deferred tax assets arising from temporary differences (net of related tax liability)  Core Capital: regulatory adjustments  (B) 151,791  Total capital  Total capital ((A) - (B)) (C) 10,978,923 10,  Risk-weighted assets  Credit risk-weighted assets  Credit risk-weighted assets  of which: total of items included in risk-weighted assets subject to transitional arrangements of which: other Financial Institutions Exposures of which: other than the above  Market risk equivalent / 8%  Operational risk equivalent / 8% 3,349,903 3,  Credit risk-weighted assets adjustments  Operational risk equivalent adjustments  Total amount of risk-weighted assets (D) 61,642,270 62,  Capital adequacy ratio			
Core Capital: regulatory adjustments		_	_
Total capital		151 501	116.015
Total capital ((A) - (B))         (C)         10,978,923         10,           Risk-weighted assets         58,292,366         59,           Of which: total of items included in risk-weighted assets subject to transitional arrangements         −           of which: other Financial Institutions Exposures         −           of which: other than the above         −           Market risk equivalent / 8%         −           Operational risk equivalent / 8%         3,349,903         3,           Credit risk-weighted assets adjustments         −           Operational risk equivalent adjustments         −           Total amount of risk-weighted assets         (D)         61,642,270         62,           Capital adequacy ratio		151,/91	116,817
Risk-weighted assets  Credit risk-weighted assets  Fredit risk-weighted assets  Of which: total of items included in risk-weighted assets subject to transitional arrangements  Of which: other Financial Institutions Exposures  Of which: other than the above  Market risk equivalent / 8%  Operational risk equivalent / 8%  Credit risk-weighted assets adjustments  Operational risk equivalent adjustments  Total amount of risk-weighted assets  (D) 61,642,270  62,  Capital adequacy ratio	•	10.050.000	10 501 605
Credit risk-weighted assets  of which: total of items included in risk-weighted assets subject to transitional arrangements  of which: other Financial Institutions Exposures  of which: other than the above  Market risk equivalent / 8%  Operational risk equivalent / 8%  Credit risk-weighted assets adjustments  Operational risk equivalent adjustments  Total amount of risk-weighted assets  (D) 61,642,270  62,  Capital adequacy ratio	1 07 07	10,978,923	10,781,397
of which: total of items included in risk-weighted assets subject to transitional arrangements  of which: other Financial Institutions Exposures of which: other than the above  Market risk equivalent / 8%  Operational risk equivalent / 8%  Credit risk-weighted assets adjustments  Operational risk equivalent adjustments  Total amount of risk-weighted assets  (D) 61,642,270  62,  Capital adequacy ratio	-	50,000,000	50.010.100
of which: other Financial Institutions Exposures of which: other than the above  Market risk equivalent / 8%  Operational risk equivalent / 8%  Credit risk-weighted assets adjustments  Operational risk equivalent adjustments  Total amount of risk-weighted assets  (D) 61,642,270 62,  Capital adequacy ratio		38,292,366	59,219,106
of which: other than the above — Market risk equivalent / 8% — Operational risk equivalent / 8% 3,349,903 3, Credit risk-weighted assets adjustments — Operational risk equivalent adjustments — Total amount of risk-weighted assets (D) 61,642,270 62, Capital adequacy ratio		_	28,503
Market risk equivalent / 8% -  Operational risk equivalent / 8% 3,349,903 3,  Credit risk-weighted assets adjustments -  Operational risk equivalent adjustments -  Total amount of risk-weighted assets (D) 61,642,270 62,  Capital adequacy ratio		_	_
Operational risk equivalent / 8% 3,349,903 3, Credit risk-weighted assets adjustments - Operational risk equivalent adjustments - Total amount of risk-weighted assets (D) 61,642,270 62, Capital adequacy ratio		_	7
Credit risk-weighted assets adjustments  Operational risk equivalent adjustments  Total amount of risk-weighted assets  (D) 61,642,270 62,  Capital adequacy ratio		2 240 002	2 579 021
Operational risk equivalent adjustments     —       Total amount of risk-weighted assets     (D)     61,642,270     62,       Capital adequacy ratio		3,349,903	3,578,031
Total amount of risk-weighted assets (D) 61,642,270 62, Capital adequacy ratio		_	_
Capital adequacy ratio		(1 (40 070	(0.707.100
		61,642,270	62,797,138
Capital adequacy ratio ((C)/(D)) 17.81%		I ·	I .
	Capital adequacy ratio ((C)/(D))	17.81%	17.16%