## Capital Structure Information [ Resona Bank, Ltd. (Consolidated)]

(billions of yen, %)

Tentis         Object Joy, 2013         under transponents         Operation         Operation <th colspan="2"></th> <th></th> <th></th> <th></th>					
Care Capital: instruments and reserves         arrangements         arrangements           Core Capital: instruments and reserves         1.033.1         1.033.1           of which: capital and capital supples         709.3         709.3         709.3           of which: capital and capital supples         709.3         709.3         709.3         709.3           of which: treasancy stock ()         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0	Items	Sep. 30, 2015		Sep. 30, 2014	Amounts excluded
Cont Capital: Instruments and reserves         983.2         1,033.1           Directly isouid registery related capital surplus and retained earnings         9799.3         7799.3           of which: retained earnings         273.3         323.8           of which: retained earnings         273.3         323.8           of which: retained earnings         279.3         323.8           of which: retained earnings         26.0         (4.1)           of which: general recerves include in Core Capital         (5.8)         (4.1)           of which: general recerves include in core Capital         2.6         1.6           Reserves include in Core Capital instruments and reserves         3.0.1         4.8.8         47.4           reserves include in Core Capital instruments and reserves         3.0.1         4.8.8         47.4         1.3           replay which is a capital earning more include in Core Capital instruments and reserves         3.0.1         4.8.8         47.4         1.3           reserves include in Core Capital instruments					under transitional arrangements
Directly issued qualitying common stock or preferred stock mandatority convertible into common stock capital Jusy letted capital surplus and retained earnings 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.3 709.2 70.2 70.2 70.2 70.2 70.2 70.2 70.2 70	• • • • • • • • • • • • • • • • • • •		unungemente		unungemente
common stock capital pure related capital surplus and retained earnings         993.4         1033.1           of which: retained earnings         700.3         700.3           of which: retained earnings         707.3         323.8           of which: retained earnings         707.3         323.8           of which: planned distribution of nome ()	•				
of which: capital and capital surplus         709.3         709.3           of which: treating startings         273.9         323.8           of which: treating startings         273.9         323.8           of which: treating startings         273.9         323.8           of which: other than the above         -         -           Accumulated chick comprehensive income included in Core Capital         (6.8)         (4.1)           of which: offering common stock or prefered stock mandatolity conventible         -         -           Sub cotifying rights in come included to be included in Core Capital         16.8         -           of which: eligible provisions         2.6         1.6         -           of which: eligible provisions         2.8.6         47.4         -           Eligible Non-cumulative persent structured prefered stock subject to transitional arrangement included in Core Capital: instruments and reserves         -         -           Eligible cotific instruments and reserves         2.6.2         2.9.2         -           Non-controlling interests: notidued in Core Capital instruments and reserves         2.6.2         2.9.2         -           Ore Capital instruments and reserves         2.6.2         2.9.2         -         -           Core Capital instrogement struments and reserves         2.6.2		983.2		1,033.1	
of which: relained earnings         273.9         323.8           of which: relained earnings         273.9         323.8           of which: planned distribution of Income ()         0         0           of which: planned distribution of Income ()         0         0           of which: comprehensive income included in Core Capital         66.8         0           of which: dufinit-denality persisten turn persisten turn persisten coatal         0.9         0           Subcome target         0.9         0         0           Subcome target         0.9         0         0           Subcome target         0.0         0         0           Adjusted non-controlling interests, etc. (amount allowed to be included in Core Capital         14.8         0           of which: general reserves included in Core Capital         14.8         0         0           of which: general reserves included in Core Capital instruments and reserves         28.6         47.4         460.2           Eligble copital instruments and reserves         28.2         28.2         28.2         28.2         28.2         28.2         28.2         28.2         28.2         28.2         28.2         28.2         28.2         28.2         28.2         28.2         28.2         28.2         28.2 <td></td> <td>709.3</td> <td></td> <td>709.3</td> <td></td>		709.3		709.3	
of which: planned distribution of income (-)       -         Accumulated other comprehensive income included in Core Capital       (6.8)         of which: defined-benefit pension included in Core Capital       (6.8)         of which: defined-benefit pension included in Core Capital       (6.8)         of which: defined-benefit pension included in Core Capital       (6.8)         of which: defined-benefit pension fund net assets (prepaid pension costs)       (5.8)         Subscription rights to acquire common stock or prefered stock mandatorily conventible       -         Into common stock or prefered stock subject to transitional arrangement       (6.4)         included in Core Capital: instruments and reserves       (2.6)         Eligible capital instruments and reserves       (2.6)         Eligible capital instruments and reserves       (2.6)         Capital: instruments and reserves (0.1)       (2.6)         Capital: instruments and reserves (0.1)       (2.6)         Core Capital: instruments and reserves (0.1)       (2.6)					
In which, other than the above	of which: treasury stock (-)	-		-	
Accumulated other comprehensive income included in Core Capital       (6.8)       (4.1)         of which: defined-benefit pension included in Core Capital       (0.9)       (4.1)         of which: defined-benefit pension fund net assets (prepaid pension costs)       (5.8)       (4.1)         Subscription rights to acquire common stock or preferred stock mandatorily convertible       (4.1)       (4.1)         Adjusted no-core Capital: instruments and reserves       30.1       48.8         of which: eligible provisions       28.6       47.4         Eligible No-commative perpetual prefered stock subject to transitional arrangement       (6.2)       (6.2)         instruments and reserves       28.6       47.4       (7.4)         Eligible conclusion included in Core Capital: instruments and reserves       28.2       29.2         Vision included in Core Capital: instruments and reserves       28.2       29.2         Non-controlling interests included in Core Capital: instruments and reserves       28.2       29.2         Non-controlling interests included in Core Capital: instruments and reserves       28.2       29.2         Non-controlling interests included in Core Capital: instruments and reserves       28.2       29.2         Non-controlling interests included in Core Capital: instruments and reserves       26.2       29.2         Non-controlling interests included in		-		-	
of which: foreign currency translation adjustments         (0.9)         (4.1)           of which: defined-benefit person fund net assets (pregad pension costs)         (5.8)         (-           Subscription rights to acquire common stock or preferred stock mandatorily convertible         (5.8)         (-           Adjusted non-controlling interests, etc. (amount allowed to be included in Core Capital)         2.6         1.6           Reserves included in Core Capital: instruments and reserves         30.1         48.8         (-           of which: general reserves for possible loan losses         1.4         1.3         (-           Eligible copital instruments and reserves         30.1         (-         (-           Eligible copital instruments and reserves         2.6         (-         (-           Capital instrument subject to transitional arrangement included in Core Capital: instruments and reserves         26.2         29.2           Abor: controlling interests included in Core Capital: instruments and reserves         26.2         29.2         29.2           Core Capital: instruments and reserves (A)         1.506.8         1.653.3         1.653.3           Core Capital: instruments and reserves (A)         0.0         0.2         -           Core Capital: instruments and reserves (A)         0.0         0.2         -           Core Capital: in		-		-	
In which: defined benefit pension fund ret assets (prepaid pension costs)       (6.8)         Subscription rights to acquire common stock or prefered stock mandatorily convertible into common stock       -         Adjusted non-controlling interests, etc. (amount allowed to be included in Core Capital)       2.6       1.6         Reserves included in Core Capital: instruments and reserves       30.1       48.8         of which: eligible provisions       28.6       47.4         Eligible concultative perpetual preferred stock subject to transitional arrangement included in Core Capital: instruments and reserves       28.6       47.4         Stype of the measures for strengthening capital by public instruments and reserves and included in Core Capital: instruments and reserves       26.2       29.2         Stype of revaluation reserve for and included in Core Capital: instruments and reserves       26.2       29.2         Non-controlling interests included in Core Capital instruments and reserves       26.2       29.2         Core Capital: instruments and reserves       1.506.9       1.653.3         Core Capital: instruments and reserves       5.1       20.6         of which: other intangible fixed assets (not or letabult instruments and reserves       2.0       -         of which: other intangible fixed assets (not or letabult instruments and reserves       2.0       -         Ore Capital: instruments and reserves       2.0					
Subscription rights to acquire common stock or preferred stock mandatorily convertible in the common stock of the included in Core Capital instruments and reserves 30.1 48.8 1.3 1.4 1.3 1.5 1.5 1.5 1.5 1.5 1.5 1.5 1.5 1.5 1.5				(4.1)	
Into common stock  Adjusted non-controlling interests, etc. (amount allowed to be included in Core Capital)  Adjusted non-controlling interests, etc. (amount allowed to be included in Core Capital)  Adjusted non-controlling interests, etc. (amount allowed to be included in Core Capital)  Adjusted non-controlling interests, etc. (amount allowed to be included in Core Capital)  Adjusted non-controlling interests, etc. (amount allowed to be included in Core Capital)  Adjusted non-controlling interests, etc. (amount allowed to transitional arrangement  included in Core Capital: instruments and reserves  Eligible control instrument such to transitional arrangement included in Core Capital:  instruments and reserves to transitional arrangement included in Core Capital:  Adjusted non-controlling interests included in Core Capital:  instruments and reserves to transitional arrangements  Adjusted non-controlling interests included in Core Capital:  instruments and reserves (A)  Core Capital:  Core Capital		(5.8)			
Adjusted non-controlling interests, etc. (amount allowed to be included in Core Capital)       2.6       1.6         Reserves included in Core Capital instruments and reserves       30.1       48.8         Eligible Non-cumulative perpetual preferred stock subject to transitional arrangement included in Core Capital: instruments and reserves       46.         Eligible capital instruments and reserves       28.6       47.4         Eligible capital instruments and reserves       26.       7.9         Capital instruments and reserves       26.       29.2         Capital instruments and reserves       26.       29.2         Or valuation reserves (A)       1.506.9       1.653.3         Core Capital: instruments and reserves (A)       1.506.9       1.653.3         Core Capital: instruments and reserves (A)       5.1       20.6       -         Core Capital: instruments and reserves (A)       5.1       20.6       -         Core Capital: instruments and reserves (A)       5.1       20.6       -         Core Capital: instruments and reserves (A)       5.1       20.6       -         Core Capital: instruments and reserves (A)       5.1       20.6       -         Core Capital: instruments and reserves (A)       5.1       20.6       -         Core Capital: instruments and reserves (A)       5.1<		-		-	
Reserves included in Core Capital: instruments and reserves       30.1       48.8         of which: eligible provisions       1.4       1.3         Eligible Nor-windlaive perfected stock subject to transitional arrangement included in Core Capital: instruments and reserves       28.6       47.4         Eligible Nor-windlaive perfected to transitional arrangement included in Core Capital: instruments and reserves       536.7       536.7         Capital instruments and reserves       28.2       536.7         Core Capital: instruments and reserves       28.2       29.2         Core Capital: instruments and reserves (A)       7.9       1.605.9       1.653.3         Core Capital: instruments and reserves (A)       5.1       20.6       -         Core Capital: instruments and reserves (A)       5.1       20.6       -         Core Capital: instruments and reserves (A)       5.1       20.6       -         Core Capital: instruments and reserves (A)       5.1       20.6       -         Ord Which: goodwill (including those equivalent)       -       -       -         of which: goodwill (including those equivalent)       -       -       -         Of which: goodwill (including those equivalent)       -       -       -       -         Of which: goodwill (including those relating the measure of the set of the set		2.6		1.6	
of which: general reserve for possible loan losses       1.4       1.3         of which: eligible provisions       28.6       47.4         Eligible Non-cumulative perpetual prefered stock subject to transitional arrangement included in Core Capital: instruments and reserves       -         Eligible capital instruments and reserves       -       -         Capital instruments and reserves       -       -         Capital instruments and reserves       26.2       29.2         Six of revaluants reserve tor land included in Core Capital: instruments and reserves       26.2       29.2         Non-controlling interests included in Core Capital: instruments and reserves       26.2       29.2         Non-controlling interests included in Core Capital: subject to transitional arrangements       11.2       7.9         Core Capital: regulatory adjustments       1       20.6       -         Total intangible fixed assets other than goodwill and mortgage servicing rights       -       -         of which: other intangible fixed assets other than goodwill and mortgage servicing rights       -       -         of which: other intangible fixed assets other other intangible fixed assets other than goodwill and mortgage servicing rights       -       -         of which: other intangible fixed assets other than goodwill and mortgage servicing rights       -       -       -         Capital in					
Eligible Non-cumulative perpetual preferred stock subject to transitional arrangement included in Core Capital: instruments and reserves. Eligible capital instrument subject to transitional arrangement included in Core Capital: instrument subject to transitional arrangement included in Core Capital: instrument subject to transitional arrangements and reserves. Capital instrument instruments and reserves. Action of and included in Core Capital: Instruments and reserves. 26.2 29.2 Non-controlling interests included in Core Capital: Instruments and reserves. 26.2 29.2 Non-controlling interests included in Core Capital: Instruments and reserves. 26.2 29.2 Non-controlling interests included in Core Capital: Instruments and reserves. 26.2 29.2 Non-controlling interests included in Core Capital: Instruments and reserves. 26.2 29.2 Non-controlling interests included in Core Capital: Instruments and reserves. 26.2 29.2 Non-controlling interests included in Core Capital: Instruments and reserves. 26.2 29.2 Non-controlling interests included in Core Capital: Instruments and reserves. 26.1 20.6 Core Capital: regulatory adjustments 11.2 7.9 Core Capital: regulatory adjustments 11.2 7.9 Core Capital: regulatory adjustments 11.2 7.9 Core Capital: instruments and reserves (A) 0 Core Capital: instruments instruments instruments and reserves 26.2 20.2 Core Capital: instruments instruments instruments and reserves 26.2 20.2 Core Capital: instruments and reserves 26				1.3	
Included in Core Capital: instruments and reserves         460.2           Eligible capital instruments will be to transitional arrangement included in Core Capital: instruments and reserves         26.2           Capital instruments included in Core Capital: instruments and reserves         26.2           A5% of revaluation reserve for land included in Core Capital: instruments and reserves         26.2           A5% of revaluation reserve for land included in Core Capital: instruments and reserves         26.2           A5% of revaluation reserves (A)         7.9           Core Capital: instruments and reserves (A)         5.1           Core Capital: instruments and reserves         6.1           Core Capital: instruments and reserves         5.1           Core Capital: instruments         5.1           Core Capital: instruments         5.1		28.6		47.4	
Eligble capital instrument subject to transitional arrangement included in Core Capital:       460.2       536.7         Capital instrument issued through the measures for strengthening capital by public       .       .         Instrumenta and reserves       26.2       29.2         Score Capital: instruments and reserves       26.2       29.2         Core Capital: instruments and reserves (A)       1.506.9       1.653.3         Core Capital: regulatory adjustments       1.506.9       1.653.3         Total intangible fixed assets (net d related tax liability, excluding those relating to of which: other intangible fixed assets other than goodwill and mortgage servicing rights)       .       .         off which: other intangible fixed assets to ther than goodwill and mortgage servicing rights)       .       .       .         Deferred tax assets that rely on future profitability excluding those arising from temporary       0.0       0.2       .         Shortfall of eligible provisions to expected losses       .       .       .       .         Capital increase due to securitization transactions       2.0       .       .       .         Capital increase due to securitization transactions       .       .       .       .         Capital increase due to securitization transactions       2.0       .       .       .         Capital increase d		_		_	
Instruments and reserves     440.2     536.7       Capital instrument issued through the measures for strengthening capital by public institutions included in Core Capital: instruments and reserves     26.2     29.2       45% of revaluation reserve for land included in Core Capital: unstruments and reserves     26.2     29.2       A5% of revaluation reserve for land included in Core Capital: subject to transitional arrangements     11.2     7.9       Core Capital: instruments and reserves (A)     1,506.9     1,853.3       Core Capital: instruments and reserves (A)     5.1     20.6     -       Core Capital: instruments and reserves (A)     5.1     20.6     -       Id which: obsc (not related tax liability, excluding those relating to mortgage servicing rights)     5.1     20.6     -       Id which: other intangible fixed assets other than goodwill and mortgage servicing rights     5.1     20.6     -       Deferred tax assets that rely on future profitability excluding those arising from temporary     0.0     0.2     -       Shortfall of eligible provisions to expected losses     -     -     -       Capital increase due to securitization transactions     2.0     -     -       Gains and lossed (coreage in own credit risk on fair valued liabilities     -     -     -       Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (Other Financial Inst					
Instruments and reserves Capital instrument issued brough the measures for strengthening capital by public institutions included in Core Capital: instruments and reserves 26.2 29.2 26.2 29.2 27.9 27.9 27.9 27.9 27.9 27.9 27		460.2		536.7	
institutions included in Core Capital: instruments and reserves       2         45% of revaluation reserve for land included in Core Capital: instruments and reserves       26.2         Non-controlling interests included in Core Capital subject to transitional arrangements       11.2         Core Capital: instruments and reserves (A)       1,506.9         Core Capital: regulatory adjustments       11.2         Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)       5.1       20.6         of which: goodwill (including those equivalent)       -       -       -         of which: goodwill (including those equivalent)       -       -       -         of which: goodwill (including those equivalent)       -       -       -       -         of which: goodwill (including those assising from temporary       0.0       0.2       -       -         Capital increase due to securitization transactions       2.0       2.7       -       -         Capital increase due to securitization transactions       2.0       2.7       -       -         Capital increase due to securitization transactions       2.0       -       -       -         Capital increase due to securitization transactions       2.0       -       -       -         Capital increase due to sec			$\sim$ $\sim$		
45% of revaluation reserve for land included in Core Capital: instruments and reserves       26.2       29.2         Non-controlling interests included in Core Capital: instruments       11.2       7.9         Core Capital: instruments and reserves (A)       1.506.9       1.653.3         Core Capital: instruments and reserves (A)       5.1       20.6         Core Capital: instruments and reserves (A)       5.1       20.6         Core Capital: instruments and reserves (A)       5.1       20.6         Of which: other intangible fixed assets other than goodwill and mortgage servicing fights       -       -         of which: other intangible fixed assets other than goodwill and mortgage servicing fights       5.1       20.6       -         Deferred tax assets that rely on future profitability excluding those arising from temporary dufferences (net of related tax liability)       0.0       0.2       -       -         Shortfall of eligible provisions to expected losses       2.0       -       2.7       -         Gaita increase due to securifization transactions       2.0       -       2.7       -         Gaita increase fue to securifization transactions       4.5       18.2       -       -         Reciprocal cross-holdings in capital instruments issued by Other Financial Institutions for religible short onspecified items       -       -       -		-		-	
Non-controlling interests included in Core Capital subject to transitional arrangements         11.2         7.9           Core Capital: instruments and reserves (A)         1,506.9         1,653.3           Core Capital: regulatory adjustments         1         1,506.9         1,653.3           Core Capital: regulatory adjustments         1         20.6         1           Of which: goodwill (including those equivalent)         5.1         20.6         1           Of which: obdwill (including those equivalent)         -         -         -           Of which: obdwill (including those equivalent)         -         -         -           Of which: obdwill (including those equivalent)         -         -         -         -           Of which: obdwill (including those equivalent)         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         - <td></td> <td>. JC J</td> <td></td> <td>20 J</td> <td></td>		. JC J		20 J	
Core Capital: instruments and reserves (A)       1,506.9       1,653.3         Core Capital: regulatory adjustments       0       0         Total intangible fixed assets (net of related tax liability, excluding those relating to of which: goodwill (including those equivalent) of which: other intangible fixed assets other than goodwill and mortgage servicing rights       5.1       20.6       0         Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)       0.0       0.2       0         Shortfall of eligible provisions to expected losses       -       -       -       -         Capital increase due to securitization transactions       2.0       -       2.7       -         Gains and losses due to changes in own credit risk on fair valued liabilities       -       -       -       -         Defined-benift pension fund net assets (prepaid pension costs)       4.5       18.2       -       -         Investments in own shares (excluding those reported in the Net Assets)       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       - <td></td> <td></td> <td></td> <td></td> <td></td>					
Core Capital: regulatory adjustments           Total intrangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)         5.1         20.6         -           Of which: other intrangible fixed assets other than goodwill and mortgage servicing rights         5.1         20.6         -           Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability).         0.0         0.2         -           Shortfall of eligible provisions to expected losses         -         -         -           Capital increase due to securitization transactions         2.0         -         2.7           Gains and losses due to charges in own credit risk on fair valued liabilities         -         -         -           Investiments in own shares (excluding those reported in the Net Assets)         -         -         -           Investiments 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 Investments in the common stock of Other Financial Institutions, net of eligible short positions of which: inperferent 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 Inability)         -         -           Amount exceeding					
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)       5.1       20.6       -         of which: goodwill (including those equivalent)       -       -       -       -         of which: goodwill (including those equivalent)       -       -       -       -         of which: goodwill (including those equivalent)       -       -       -       -         of which: goodwill (including those equivalent)       -       -       -       -         Deferred tax assets that rely on future profitability excluding those arising from temporary       0.0       0.2       -       -         Shortfall of eligible provisions to expected losses       -       -       -       -       -         Capital increase due to securitization transactions       2.0       -       2.7       -       -         Defined-benefit pension fund net assets (prepaid pension costs)       4.5       18.2       -       -       -         Investments in own shares (excluding those reported in the Net Assets)       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       - <td< td=""><td></td><td>.,000.0</td><td></td><td>.,000.0</td><td></td></td<>		.,000.0		.,000.0	
mortgage servicing rights)       5.1       20.6       -         of which: goodwill (including those equivalent)       -       -       -         of which: other intangible fixed assets other than goodwill and mortgage servicing rights       5.1       20.6       -         Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)       0.0       0.2       -         Shortfall of eligible provisions to expected losses       -       -       -       -         Capital increase due to securitization transactions       2.00       -       2.7         Gains and losses due to changes in own credit risk on fair valued liabilities       -       -       -         Defined-benefit pension fund net assets (prepaid pension costs)       4.5       18.2       -         Investments in own shares (excluding those reported in the Net Assets)       -       -       -         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)       1.8       7.3       -       -					
of which: goodwill (including those equivalent)         -         -         -           of which: goodwill (including those equivalent)         -         -         -           of which: goodwill (including those equivalent)         5.1         20.6         -           Deferred tax assets that rely on future profitability excluding those arising from temporary         0.0         0.2         -           Shortfall of eligible provisions to expected losses         -         -         -           Capital increase due to securitization transactions         2.0         -         2.7           Gains and losses due to changes in own credit risk on fair valued liabilities         -         -         -           Defined-benefit pension fund net assets (prepaid pension costs)         4.5         18.2         -           Investments in own shares (excluding those reported in the Net Assets)         -         -         -           Reciprocal cross-holdings in capital instruments issued by Other Financial Institutions for raising capital that are held by the Bank         -         -         -           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 soce of regulatory consolidation (Other Financial Institutions), not of eligible short positions         -         -           Mount exceeding the 10% threshold o		5.1	20.6	-	26.9
of which: other intangible fixed assets other than goodwill and mortgage servicing rights         5.1         20.6         -           Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)         0.0         0.2         -           Shortfall of eligible provisions to expected losses         -         -         -         -           Capital increase due to securitization transactions         2.0         2.7         -         -           Gains and losses due to changes in own credit risk on fair valued liabilities         -         -         -         -           Defined-benefit pension fund net assets (prepaid pension costs)         4.5         18.2         -         -           Reciprocal cross-holdings in capital instruments issued by Other Financial Institutions for raising capital that are held by the Bank         -         -         -           Investments in the capital of banking, financial nustrutions'), net of eligible short positions, where the bank does not own more than 10% of the issued share capital (Non-significant investment) (mount above the 10% threshold)         -         -         -           Amount exceeding the 10% threshold on specified items         1.8         7.3         -         -           of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions         -         -         -		-	-	-	-
Ingrits         Ingrits           Deferred tax assets that rely on future profitability excluding those arising from temporary         0.0         0.2         -           Shortfall of eligible provisions to expected losses         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         - <td></td> <td>54</td> <td>00.0</td> <td></td> <td>00.0</td>		54	00.0		00.0
differences (net of related tax liability)       0.0       0.2       -         Shortfall of eligible provisions to expected losses       -       -         Capital increase due to securitization transactions       2.0       -       2.7         Gains and losses due to changes in own credit risk on fair valued liabilities       -       -       -         Defined-benefit pension fund net assets (prepaid pension costs)       4.5       18.2       -         Investments in own shares (excluding those reported in the Net Assets)       -       -       -         Reciprocal cross-holdings in capital instruments issued by Other Financial Institutions for raising capital that are held by the Bank       -       -       -         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 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 I.8       7.3       -         Amount exceeding the 15% threshold on specified items       4.5       7.2       0.2         of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	rights	5.1	20.6	-	26.9
Interfaces (net of related tax liability)		0.0	0.2	_	0.7
Capital increase due to securitization transactions       2.0       2.7         Gains and losses due to changes in own credit risk on fair valued liabilities       -       -         Defined-benefit pension fund net assets (prepaid pension costs)       4.5       18.2       -         Investments in own shares (excluding those reported in the Net Assets)       -       -       -         Reciprocal cross-holdings in capital instruments issued by Other Financial Institutions for raising capital that are held by the Bank       -       -       -         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       1.8       7.3       -       -       -         of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions of which: mortgage servicing rights       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       - <t< td=""><td></td><td>0.0</td><td>0.2</td><td>-</td><td>0.7</td></t<>		0.0	0.2	-	0.7
Gains and losses due to changes in own credit risk on fair valued liabilities       -       -         Defined-benefit pension fund net assets (prepaid pension costs)       4.5       18.2       -         Investments in own shares (excluding those reported in the Net Assets)       -       -       -         Reciprocal cross-holdings in capital instruments issued by Other Financial Institutions for raising capital that are held by the Bank       -       -       -         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)       1.8       7.3       -         Amount exceeding the 10% threshold on specified items       1.8       7.3       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -		-	-	-	-
Defined-benefit pension fund net assets (prepaid pension costs)       4.5       18.2         Investments in own shares (excluding those reported in the Net Assets)       -       -         Reciprocal cross-holdings in capital instruments issued by Other Financial Institutions for raising capital that are held by the Bank       -       -         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       1.8       7.3       -         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)       1.8       7.2       0.2         Amount exceeding the 15% threshold on specified items       4.5       7.2       0.2       -         of which: deferred tax assets arising from temporary differences (net of related tax liability)       3.3       2.7       0.2         Amount exceeding the 15% threshold on specified items       -       -       -		2.0	-	2.7	-
Investments in own shares (excluding those reported in the Net Assets)  Reciprocal cross-holdings in capital instruments issued by Other Financial Institutions for raising capital that are held by the Bank 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 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: mortgage servicing rights			- 19.2	-	- 19.4
Reciprocal cross-holdings in capital instruments issued by Other Financial Institutions for raising capital that are held by the Bank       -         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       1.8       7.3         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: mortgage servicing rights       -       -       -         of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions       1.8       7.3       -         of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions       1.8       7.2       0.2         of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions       3.3       2.7       0.2         of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positi		4.5	- 10.2		
raising capital that are held by the Bank 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: nortgage servicing rights 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: 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 Institutions, net of eligible short positions of which: deferred tax assets arising from temporary differences (net of related tax Institutions, net of eligible short positions of which: deferred tax assets arising from temporary differences (net of related tax I a 4.5 Core Capital: regulatory adjustments (B) 18.1 2.9					
scope of regulatory consolidation (Öther 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)       Image: Constraint of the issued share capital ('Non-significant Investment') (amount above the 10% threshold)         Amount exceeding the 10% threshold on specified items       1.8       7.3         of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions       Image: Constraint of the issued share capital         of which: mortgage servicing rights       -       -         of which: deferred tax assets arising from temporary differences (net of related tax liability)       1.8       7.3         Amount exceeding the 15% threshold on specified items       4.5       7.2       0.2         of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions       3.3       2.7       0.2         of which: mortgage servicing rights       -       -       -       -         of which: mortgage servicing rights       -       -       -       -         of which: deferred tax assets arising from temporary differences (net of related tax Itability)       1.1       4.5       -         Core Capital: regulatory adjustments (B)       18.1       2.9       -	vestments in the capital of banking, financial and insurance entities that are outside the				
('Non-significant Investment') (amount above the 10% threshold)       Image: service of a servi	ope of regulatory consolidation ('Other Financial Institutions'), net of eligible short				
Amount exceeding the 10% threshold on specified items       1.8       7.3       -         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 liability       1.8       7.3       -         Amount exceeding the 15% threshold on specified items       4.5       7.2       0.2         of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions       3.3       2.7       0.2         of which: mortgage servicing rights       -       -       -       -         of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions       3.3       2.7       0.2         of which: mortgage servicing rights       -       -       -       -         of which: deferred tax assets arising from temporary differences (net of related tax liability)       1.1       4.5       -         Core Capital: regulatory adjustments (B)       18.1       2.9       -	ositions, where the bank does not own more than 10% of the issued share capital	-	-	-	-
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)       1.8       7.3       -         Amount exceeding the 15% threshold on specified items       4.5       7.2       0.2         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)       3.3       2.7       0.2         Of which: significant investments in the common stock of Other Financial linstitutions, net of eligible short positions of which: mortgage servicing rights       -       -         Of which: deferred tax assets arising from temporary differences (net of related tax liability)       1.1       4.5       -         Core Capital: regulatory adjustments (B)       18.1       2.9       -	Non-significant Investment') (amount above the 10% threshold)				
Institutions, net of eligible short positions       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       - <td< td=""><td></td><td>1.8</td><td>7.3</td><td>-</td><td>50.6</td></td<>		1.8	7.3	-	50.6
of which: mortgage servicing rights       -       -       -         of which: deferred tax assets arising from temporary differences (net of related tax liability)       1.8       7.3       -         Amount exceeding the 15% threshold on specified items       4.5       7.2       0.2         of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions       3.3       2.7       0.2         of which: mortgage servicing rights       -       -       -       -         of which: deferred tax assets arising from temporary differences (net of related tax liability)       1.1       4.5       -         Core Capital: regulatory adjustments (B)       18.1       2.9       -		-	-	-	-
of which: deferred tax assets arising from temporary differences (net of related tax liability)       1.8       7.3       -         Amount exceeding the 15% threshold on specified items       4.5       7.2       0.2         of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions       3.3       2.7       0.2         of which: mortgage servicing rights       -       -       -       -         of which: deferred tax assets arising from temporary differences (net of related tax liability)       1.1       4.5       -         Core Capital: regulatory adjustments (B)       18.1       2.9       -					
liability)     1.8     7.3       Amount exceeding the 15% threshold on specified items     4.5     7.2     0.2       of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions     3.3     2.7     0.2       of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences (net of related tax liability)     1.1     4.5     -       Core Capital: regulatory adjustments (B)     18.1     2.9		-	-	-	-
Amount exceeding the 15% threshold on specified items       4.5       7.2       0.2         of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions of which: mortgage servicing rights       3.3       2.7       0.2         of which: mortgage servicing rights       -       -       -       -         of which: deferred tax assets arising from temporary differences (net of related tax liability)       1.1       4.5       -         Core Capital: regulatory adjustments (B)       18.1       2.9       -		1.8	7.3	-	50.6
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions of which: mortgage servicing rights       3.3       2.7       0.2         of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences (net of related tax liability)       -       -       -         Core Capital: regulatory adjustments (B)       18.1       2.9       -		45	7 2	0.2	0.7
Institutions, net of eligible short positions     3.3     2.7     0.2       of which: mortgage servicing rights     -     -       of which: deferred tax assets arising from temporary differences (net of related tax     1.1     4.5       Inability     18.1     2.9					
of which: mortgage servicing rights       -       -       -         of which: deferred tax assets arising from temporary differences (net of related tax liability)       1.1       4.5       -         Core Capital: regulatory adjustments (B)       18.1       2.9       -		3.3	2.7	0.2	0.2
of which: deferred tax assets arising from temporary differences (net of related tax liability)       1.1       4.5         Core Capital: regulatory adjustments (B)       18.1       2.9		-	-	-	-
Core Capital: regulatory adjustments (B) 18.1 2.9		1 1	A E		0.5
			4.5		0.5
		18.1		2.9	
Total capital	otal capital				
Total capital ((A)-(B)) (C) 1,488.7 1,650.4	otal capital ((A)-(B)) (C)	1,488.7		1,650.4	
Risk weighted assets					
Credit risk weighted assets 9,417.7 9,240.3		9 417 7		9 240 3	
Total of items included in risk weighted assets subject to transitional arrangements 25.4 25.6					
of which: intangible fixed assets other than goodwill and mortgage					
servicing rights (net of related tax liability) 20.6 26.9		20.6		26.9	
of which: deferred tax assets (net of related tax liability) 12.0 51.9	of which: deferred tax assets (net of related tax liability)	12.0		51.9	
of which: defined-benefit pension fund net assets (prepaid pension costs) 18.2 19.4	of which: defined-benefit pension fund net assets (prenaid pension costs)	18.2		10 /	
of which: Other Financial Institutions Exposures (90.3) (137.5)					
of which: other than the above 64.7 64.9					
Amount equivalent to market risk × 12.5         80.3         153.3           Amount equivalent to operational risk × 12.5         713.6         700.4					
Amount equivalent to operational risk × 12.5         713.6         700.4           Credit risk weighted assets adjustments         347.8         1,461.4					
Amount equivalent to operational risk adjustments					
	otal amount of risk weighted assets (D)	10,559.5		11,555.6	
		10,000.0		11,000.0	
		14.000/		14.000/	
Capital adequacy ratio (consolidated)     14.09%     14.28%		- 14 UM%		14.20%	