-		-		
Basel III Template	Items	June 30,	March 31,	Reference to
No.	rems	2023	2023	Template CC2
Common Ed	uity Tier 1 capital: instruments and reserves			-
1a+2-1c-26	Directly issued qualifying common share capital plus related capital	15,115,976	14,556,327	
14+2 10 20	surplus and retained earnings	15,115,770	14,550,527	
1a	of which: capital and capital surplus	2,491,174	2,491,174	
2	of which: retained earnings	13,105,543	12,739,228	
1c	of which: treasury stock (-)	480,740	481,091	
26	of which: national specific regulatory adjustments (earnings to		102 092	
20	be distributed) (-)	-	192,983	
	of which: other than above	-	-	
1b	Subscription rights to common shares	-	-	
2	Accumulated other comprehensive income and other disclosed	0.059.400	2 401 000	
3	reserves	2,958,400	2,481,980	(a)
	Common share capital issued by subsidiaries and held by third			
5	parties (amount allowed in group Common Equity Tier 1)	259,940	245,543	
6	Common Equity Tier 1 capital: instruments and reserves (A)	18,334,317	17,283,851	
	quity Tier 1 capital: regulatory adjustments	10,00 1,017	11,200,001	
	Total intangible assets (net of related tax liability, excluding those			[
8+9	relating to mortgage servicing rights)	1,526,092	1,424,269	
8	of which: goodwill (including those equivalent)	699,249	623,836	
0	of which: other intangibles other than goodwill and mortgage	099,249	025,850	
9		826,842	800,432	
	servicing rights Deferred tax assets that rely on future profitability excluding those			
10	, , , , ,	5,040	6,266	
1.1	arising from temporary differences (net of related tax liability)		(500.1.(5))	
11	Deferred gains or losses on derivatives under hedge accounting	(579,386)	(500,167)	
12	Shortfall of eligible provisions to expected losses	-	-	
13	Securitisation gain on sale	16,481	16,391	
14	Gains and losses due to changes in own credit risk on fair valued	7,334	7,101	
	liabilities			
15	Net defined benefit assets	945,448	919,682	
16	Investments in own shares (excluding those reported in the Net	12,240	12,676	
	assets section)	12,210	12,070	
17	Reciprocal cross-holdings in common equity	-	-	
	Investments in the capital of banking, financial and insurance			
18	entities that are outside the scope of regulatory consolidation, net of			
10	eligible short positions, where the bank does not own more than	-	-	
	10% of the issued share capital (amount above the 10% threshold)			
19+20+21	Amount exceeding the 10% threshold on specified items	2,011,343	1,787,421	
	of which: significant investments in the common stock of			
19	financials	2,011,343	1,787,421	
20	of which: mortgage servicing rights	-	-	
	of which: deferred tax assets arising from temporary			
21	differences (net of related tax liability)	-	-	
22	Amount exceeding the 15% threshold on specified items	299,420	329,366	
	of which: significant investments in the common stock of			
23	financials	203,517	218,457	
24	of which: mortgage servicing rights			
25	of which: deferred tax assets arising from temporary	-	-	
	differences (net of related tax liability)	95,903	110,909	
	Regulatory adjustments applied to Common Equity Tier 1 due to			
27		-	-	
	insufficient Additional Tier 1 and Tier 2 to cover deductions	1 2 4 4 9 4 4	4 002 000	
28	Common Equity Tier 1 capital: regulatory adjustments (B)	4,244,014	4,003,009	l
	uity Tier 1 capital (CET1)			1
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	14,090,302	13,280,842	

Base Tem		Items	June 30, 2023	March 31, 2023	Reference to Template CC2
Addit	ional T	Fier 1 capital: instruments			
		Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards	-	-	
	31b	Subscription rights to Additional Tier 1 instruments	_	_	
30	510	Directly issued qualifying Additional Tier 1 instruments plus			
30	32	related capital surplus of which: classified as liabilities under applicable accounting standards	1,794,000	1,464,000	
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent	-	-	
34-	-35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	171,087	163,000	
33-	+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	-	-	
3	3	of which: instruments issued by bank holding companies and their special purpose vehicles	-	-	
	5	of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	-	-	
	6	Additional Tier 1 capital: instruments (D)	1,965,087	1,627,000	
-		Fier 1 capital: regulatory adjustments			
	7	Investments in own Additional Tier 1 instruments	3,788	603	
3	8	Reciprocal cross-holdings in Additional Tier 1 instruments	-	-	
3	Q	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than			
	,	10% of the issued common share capital of the entity (amount above the 10% threshold)	_	_	
4	0	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	42,485	43,522	
4	2	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-	
4	3	Additional Tier 1 capital: regulatory adjustments (E)	46,273	44,125	
Additional Tier 1 capital					
	4	Additional Tier 1 capital ((D)-(E)) (F)	1,918,813	1,582,874	
Tier 1 capital $(T1 = CET1 + AT1)$					
4	5	Tier 1 capital $(T1 = CET1 + AT1) ((C)+(F)) (G)$	16,009,116	14,863,717	

Basel III Template No.	Items	June 30, 2023	March 31, 2023	Reference to Template CC2	
Tier 2 capita	al: instruments and provisions				
	Directly issued qualifying Tier 2 instruments plus related capital				
	surplus of which: classified as equity under applicable accounting	-	-		
	standards				
	Subscription rights to Tier 2 instruments	-	-		
46	Directly issued qualifying Tier 2 instruments plus related capital				
	surplus of which: classified as liabilities under applicable	1,665,715	1,754,056		
	accounting standards	, ,	, ,		
	Qualifying Tier 2 instruments plus related capital surplus issued by				
	special purpose vehicles and other equivalent entities	-	-		
10.10	Tier 2 instruments issued by subsidiaries and held by third parties				
48-49	(amount allowed in group Tier 2)	98,614	96,118		
	Eligible Tier 2 capital instruments subject to transitional				
47+49	arrangements included in Tier 2: instruments and provisions	-	-		
	of which: instruments issued by bank holding companies and				
47	their special purpose vehicles	-	-		
	of which: instruments issued by subsidiaries (excluding bank				
49	holding companies' special purpose vehicles)	-	-		
	Total of general allowance for credit losses and eligible provisions				
50	included in Tier 2	481,831	478,058		
50a	of which: provision for general allowance for credit losses	277,302	268,866		
50b	of which: eligible provisions	204,528	208,800		
51	Tier 2 capital: instruments and provisions (H)	2,246,161	2,328,233		
	al: regulatory adjustments	2,240,101	2,320,233		
52	Investments in own Tier 2 instruments	2,277	6,474		
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC	2,277	0,474		
	Investments in the capital and other TLAC liabilities of banking,	-	-		
	financial and insurance entities that are outside the scope of				
54	regulatory consolidation, net of eligible short positions, where the				
54		-	-		
	bank does not own more than 10% of the issued common share				
	capital of the entity (amount above the 10% threshold) Investments in the other TLAC liabilities of banking, financial and				
	C C				
	insurance entities that are outside the scope of regulatory				
54a	consolidation and where the bank does not own more than 10% of	-	-		
	the issued common share capital of the entity: amount previously				
	designated for the 5% threshold but that no longer meets the				
	conditions				
55	Significant investments in the capital and other TLAC liabilities of				
	banking, financial and insurance entities that are outside the scope	23,632	19,366		
	of regulatory consolidation (net of eligible short positions)				
57	Tier 2 capital: regulatory adjustments (I)	25,909	25,840		
Tier 2 capital (T2)					
58	Tier 2 capital (T2) ((H)-(I)) (J)	2,220,251	2,302,392		
	l (TC = T1 + T2)				
59	Total capital $(TC = T1 + T2) ((G) + (J)) (K)$	18,229,367	17,166,109		
Risk weight					
60	Risk weighted assets (L)	129,448,833	123,363,397		

Capital ratio (consolidated) and buffers 61 Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) 10.88% 10.76% 62 Tier 1 capital ratio (consolidated)((G)/(L)) 12.36% 12.04% 63 Total capital ratio (consolidated)((K)/(L)) 14.08% 13.91% 64 The minimum capital buffer requirement 4.08% 4.04% 65 Of which: capital conservation buffer requirement 2.50% 2.50% 66 Of which: G-SIB/D-SIB additional requirement 1.50% 1.50% 67 Of which: G-SIB/D-SIB additional requirement 1.50% 1.50% 72 Ison significant investments in the capital and other TLAC 830,559 776,471 1abilities of other financials that are below the thresholds for 830,559 176,471 73 Significant investments in the common stock of other financials 1,436,787 1,321,500 74 Mortgage servicing rights that are below the thresholds for - - 75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 670,055 670,917 76 Provisions requeral allowance for credit losses) 277,302 268,866	Basel III Template No.	Items	June 30, 2023	March 31, 2023	Reference to Template CC2
62Tier 1 capital ratio (consolidated)((G)/(L))12.36%12.04%63Total capital ratio (consolidated)((K)/(L))14.08%13.91%64The minimum capital buffer requirement4.08%4.04%65Of which: capital conservation buffer requirement2.50%2.50%66Of which: G-SIB/D-SIB additional requirement0.08%0.04%67Of which: G-SIB/D-SIB additional requirement1.50%1.50%68CET1 available after meeting the minimum capital buffer requirements6.08%5.91%72Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)1,436,7871,321,50073Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)1-74Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)670,055670,91775Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)204,528209,19176Provisions (general allowance for credit losses)277,302268,866268,86678subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")204,528209,19179Cap on riclusion al provisions in Tier 2 under internal ratings- based approach397,848375,17984Current cap on AT1 instruments subject to transitional arrangements	Capital ratio	o (consolidated) and buffers			
63 Total capital ratio (consolidated)((K)/(L)) 14.08% 13.91% 64 The minimum capital buffer requirement 4.08% 4.04% 65 Of which: capital conservation buffer requirement 2.50% 2.50% 66 Of which: countercyclical buffer requirement 0.08% 0.04% 67 Of which: countercyclical buffer requirement 1.50% 1.50% 68 CET1 available after meeting the minimum capital buffer 6.08% 5.91% Regulatory adjustments 72 Non-significant investments in the capital and other TLAC 830,559 776,471 1abilities of other financials that are below the thresholds for 830,559 776,471 73 Significant investments in the common stock of other financials 1,436,787 1,321,500 74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) - - 75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 677,055 670,917 77 Cap on inclusion of provisions (general allowance for credit losses) 277,302 268,866 77 Cap on inclusion of provisions (general allowanc	61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	10.88%	10.76%	
64 The minimum capital buffer requirement 4.08% 4.04% 65 Of which: capital conservation buffer requirement 2.50% 2.50% 66 Of which: capital conservation buffer requirement 0.08% 0.04% 67 Of which: CSIB/DD-SIB additional requirement 1.50% 1.50% 68 CET1 available after meeting the minimum capital buffer requirements 6.08% 5.91% Regulatory adjustments 72 Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for 830,559 776,471 73 Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting) 1,436,787 1,321,500 74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) 677,055 670,917 Provisions included in Tier 2 capital: instruments and provisions 76 Provisions (general allowance for credit losses) 277,302 268,866 78 subject to internal ratings-based approach (prior to application of provisions linglibe for inclusion in Tire 2 in respect of exposures 277,302 268,866 79 based approach 204,528 209,191 204,528	62	Tier 1 capital ratio (consolidated)((G)/(L))	12.36%	12.04%	
65 Of which: capital conservation buffer requirement 2.50% 2.50% 66 Of which: countercyclical buffer requirement 0.08% 0.04% 67 Of which: G-SIB/D-SIB additional requirement 1.50% 1.50% 68 CET1 available after meeting the minimum capital buffer 6.08% 5.91% Regulatory adjustments 72 Inabilities of other financials that are below the thresholds for 830,559 776,471 73 Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting) 1,436,787 1,321,500 74 Morigage servicing rights that are below the thresholds for deduction (before risk weighting) 677,055 670,917 Provisions included in Tire 2 capital: instruments and provisions 677,055 670,917 Provisions ligible for inclusion in Tire 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil") 204,528 209,191 79 Cap for inclusion of provisions in Tire 2 under internal ratings- based approach - - 83 Current cap on AT1 instruments subject to phase out arrangements - - <td>63</td> <td>Total capital ratio (consolidated)((K)/(L))</td> <td>14.08%</td> <td>13.91%</td> <td></td>	63	Total capital ratio (consolidated)((K)/(L))	14.08%	13.91%	
66 Of which: countercyclical buffer requirement 0.08% 0.04% 67 Of which: C-SIB/D-SIB additional requirement 1.50% 1.50% 68 CET1 available after meeting the minimum capital buffer requirements 6.08% 5.91% Regulatory adjustments 72 Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for 830,559 776,471 73 Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting) 1,436,787 1,321,500 74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) - - 75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 677.055 670,917 76 Provisions (general allowance for credit losses) 241,444 404,309 77 Cap on inclusion of provisions (general allowance for credit losses) 277,302 268,866 8 subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil") 397,848 375,179 79 Cap for inclusion of prov	64	The minimum capital buffer requirement	4.08%	4.04%	
67 Of which: G-SIB/D-SIB additional requirement 1.50% 1.50% 68 CET1 available after meeting the minimum capital buffer requirements 6.08% 5.91% Regulatory adjustments 72 Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for 830,559 776,471 73 Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting) 1,436,787 1,321,500 74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) - - 75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 677,055 670,917 Provisions icluded in Tie 2 capital: instruments and provisions - - 76 Provisions (general allowance for credit losses) 271,302 268,866 78 subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil") 204,528 209,191 79 Cap for inclusion of provisions in Tier 2 under internal ratings- based approach - - 83 redemptions and maturities) (if the amount is negative, report as "nil") - -<	65	Of which: capital conservation buffer requirement	2.50%	2.50%	
68 CETI available after meeting the minimum capital buffer requirements 6.08% 5.91% Regulatory adjustments Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for 830,559 776,471 73 Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting) 1,436,787 1,321,500 74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) 677,055 670,917 75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 677,055 670,917 Provisions (general allowance for credit losses) 431,444 404,309 77 Cap on inclusion of provisions (general allowance for credit losses) 277,302 268,866 78 subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil") 204,528 209,191 79 Cap for inclusion of provisions in Tier 2 under internal ratings- based approach - - 82 Current cap on AT1 instruments subject to phase out arrangements - - 83 redemptions and maturities) (if the amount	66	Of which: countercyclical buffer requirement	0.08%	0.04%	
68 requirements 6.08% 5.91% Regulatory adjustments 72 Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for that are below the thresholds for deduction (before risk weighting) 776,471 73 Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting) 1,436,787 1,321,500 74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) 677,055 670,917 75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 677,055 670,917 Provisions included in Tier 2 capital: instruments and provisions 76 Provisions (general allowance for credit losses) 277,302 268,866 78 subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil") 204,528 209,191 79 Cap for inclusion of provisions in Tier 2 under internal ratings- based approach 397,848 375,179 Capital instruments subject to transitional arrangements - - - 82 Current cap on AT1 instruments subject to phase out arrangements - - 83	67	Of which: G-SIB/D-SIB additional requirement	1.50%	1.50%	
Regulatory adjustments 72 Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for that are below the thresholds for deduction (before risk weighting) 830,559 776,471 73 Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting) 1,436,787 1,321,500 74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) - - 75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 677,055 670,917 Provisions included in Tier 2 capital: instruments and provisions - - - 76 Provisions (general allowance for credit losses) 277,302 268,866 78 subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil") 204,528 209,191 79 Cap for inclusion of provisions in Tier 2 under internal ratings- based approach - - 82 Current cap on AT1 instruments subject to phase out arrangements - - 83 redemptions and maturities) (if the amount is negative, report as "nil") - - 84 Current cap	68	v i	6.08%	5.91%	
72 Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for 830,559 776,471 73 Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting) 1,436,787 1,321,500 74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) - - 75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 677,055 670,917 Provisions included in Tier 2 capital: instruments and provisions - - - 76 Provisions (general allowance for credit losses) 277,302 268,866 78 subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil") 204,528 209,191 79 Cap for inclusion of provisions in Tier 2 under internal ratings- based approach 397,848 375,179 Capital instruments subject to transitional arrangements - - - 82 Current cap on AT1 instruments subject to transitional arrangements - - 83 redemptions and maturities) (if the amount is negative, report as "nil") - - 84	Desvilator				
72 liabilities of other financials that are below the thresholds for 830,559 7/6,4/1 73 Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting) 1,436,787 1,321,500 74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) - - 75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 677,055 670,917 Provisions included in Tier 2 capital: instruments and provisions - - - 76 Provisions (general allowance for credit losses) 277,302 268,866 77 Cap on inclusion of provisions (general allowance for credit losses) 277,302 268,866 78 subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil") 204,528 209,191 79 Cap for inclusion of provisions in Tier 2 under internal ratings- based approach 397,848 375,179 Capital instruments subject to transitional arrangements - - - 82 Current cap on AT1 instruments subject to phase out arrangements - - 83 redemptions and maturities) (if the amount is	Regulatory				
73 that are below the thresholds for deduction (before risk weighting) 1,436,787 1,321,500 74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) - - 75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 677,055 670,917 Provisions included in Tier 2 capital: instruments and provisions - - - 76 Provisions (general allowance for credit losses) 2431,444 404,309 77 Cap on inclusion of provisions (general allowance for credit losses) 277,302 268,866 9 Provisions eligible for inclusion in Tier 2 in respect of exposures 209,191 78 subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil") 204,528 209,191 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 397,848 375,179 Capital instruments subject to transitional arrangements - - - 82 Current cap on AT1 instruments subject to phase out arrangements - - 83 redemptions and maturities) (if the amount is negative, report as - - <	72	•	830,559	776,471	
1 that are below the thresholds for deduction (before risk weighting) 1	72	Significant investments in the common stock of other financials	1 126 797	1 221 500	
74 deduction (before risk weighting) - - 75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 677,055 670,917 Provisions included in Tier 2 capital: instruments and provisions 677,055 670,917 Provisions (general allowance for credit losses) 431,444 404,309 77 Cap on inclusion of provisions (general allowance for credit losses) 277,302 268,866 78 subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil") 204,528 209,191 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 397,848 375,179 Capital instruments subject to transitional arrangements - - - 82 Current cap on AT1 instruments subject to phase out arrangements - - 83 redemptions and maturities) (if the amount is negative, report as "nil") - - 84 Current cap on T2 instruments subject to transitional arrangements - - 85 redemptions and maturities) (if the amount is negative, report as "nil") - -	13	that are below the thresholds for deduction (before risk weighting)	1,430,787	1,321,300	
deduction (before risk weighting)deduction (before risk weighting)75Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)677,055670,917Provisions included in Tier 2 capital: instruments and provisions76Provisions (general allowance for credit losses)431,444404,30977Cap on inclusion of provisions (general allowance for credit losses)277,302268,86678subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")204,528209,19179Cap for inclusion of provisions in Tier 2 under internal ratings- based approach397,848375,179Capital instruments subject to transitional arrangements82Current cap on AT1 instruments subject to phase out arrangements-83redemptions and maturities) (if the amount is negative, report as "nil")-84Current cap on T2 instruments subject to transitional arrangements-85redemptions and maturities) (if the amount is negative, report as "nil")-	74	Mortgage servicing rights that are below the thresholds for			
75 below the thresholds for deduction (before risk weighting) 677,055 670,917 Provisions included in Tier 2 capital: instruments and provisions 76 Provisions (general allowance for credit losses) 431,444 404,309 76 Provisions (general allowance for credit losses) 277,302 268,866 77 Cap on inclusion of provisions (general allowance for credit losses) 277,302 268,866 78 subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil") 204,528 209,191 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 397,848 375,179 Capital instruments subject to transitional arrangements 82 Current cap on AT1 instruments subject to phase out arrangements - - 83 redemptions and maturities) (if the amount is negative, report as "nil") - - 84 Current cap on T2 instruments subject to transitional arrangements - - 84 Current cap on T2 instruments subject to transitional arrangements - - 85 redemptions and maturities) (if the amount is negative, report as - -	74		-	-	
Provisions included in Tier 2 capital: instruments and provisions 76 Provisions (general allowance for credit losses) 431,444 404,309 77 Cap on inclusion of provisions (general allowance for credit losses) 277,302 268,866 Provisions eligible for inclusion in Tier 2 in respect of exposures 204,528 209,191 cap) (if the amount is negative, report as "nil") 204,528 209,191 79 Cap for inclusion of provisions in Tier 2 under internal ratings- based approach 397,848 375,179 Capital instruments subject to transitional arrangements 82 Current cap on AT1 instruments subject to phase out arrangements - - 83 redemptions and maturities) (if the amount is negative, report as "nil") - - 84 Current cap on T2 instruments subject to transitional arrangements - - 84 Current cap on T2 instruments subject to transitional arrangements - - 85 redemptions and maturities) (if the amount is negative, report as - -	75	Deferred tax assets arising from temporary differences that are	677 055	670.017	
76 Provisions (general allowance for credit losses) 431,444 404,309 77 Cap on inclusion of provisions (general allowance for credit losses) 277,302 268,866 78 subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil") 204,528 209,191 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 397,848 375,179 Capital instruments subject to transitional arrangements - - - 82 Current cap on AT1 instruments subject to phase out arrangements - - 83 redemptions and maturities) (if the amount is negative, report as "nil") - - 84 Current cap on T2 instruments subject to transitional arrangements - - 84 Current cap on T2 instruments subject to cap (excess over cap after "nil") - - 85 redemptions and maturities) (if the amount is negative, report as "nil") - -	15	below the thresholds for deduction (before risk weighting)	077,033	670,917	
77 Cap on inclusion of provisions (general allowance for credit losses) 277,302 268,866 Provisions eligible for inclusion in Tier 2 in respect of exposures 78 subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil") 204,528 209,191 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 397,848 375,179 Capital instruments subject to transitional arrangements 82 Current cap on AT1 instruments subject to phase out arrangements - 83 redemptions and maturities) (if the amount is negative, report as "nil") - 84 Current cap on T2 instruments subject to transitional arrangements - 85 redemptions and maturities) (if the amount is negative, report as redemptions and maturities) (if the amount is negative, report as - -	Provisions i	ncluded in Tier 2 capital: instruments and provisions			
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78subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")204,528209,19179Cap for inclusion of provisions in Tier 2 under internal ratings- based approach397,848375,179Capital instruments subject to transitional arrangements82Current cap on AT1 instruments subject to phase out arrangements-Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")-84Current cap on T2 instruments subject to transitional arrangements-Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")-	77		277,302	268,866	
cap) (if the amount is negative, report as "nil")79Cap for inclusion of provisions in Tier 2 under internal ratings- based approach397,848375,179Capital instruments subject to transitional arrangements82Current cap on AT1 instruments subject to phase out arrangements-Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")-84Current cap on T2 instruments subject to transitional arrangements-Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")-84Current cap on T2 instruments subject to transitional arrangements (fit the amount is negative, report as redemptions and maturities) (if the amount is negative, report as 6Amount excluded from T2 due to cap (excess over cap after (excess over cap after redemptions and maturities) (if the amount is negative, report as 		Provisions eligible for inclusion in Tier 2 in respect of exposures			
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79 based approach 397,848 375,179 Capital instruments subject to transitional arrangements 82 Current cap on AT1 instruments subject to phase out arrangements - Amount excluded from AT1 due to cap (excess over cap after - 83 redemptions and maturities) (if the amount is negative, report as - 84 Current cap on T2 instruments subject to transitional arrangements - 85 redemptions and maturities) (if the amount is negative, report as -		cap) (if the amount is negative, report as "nil")		209,191	
based approach Capital instruments subject to transitional arrangements 82 Current cap on AT1 instruments subject to phase out arrangements - Amount excluded from AT1 due to cap (excess over cap after - 83 redemptions and maturities) (if the amount is negative, report as - 84 Current cap on T2 instruments subject to transitional arrangements - 85 redemptions and maturities) (if the amount is negative, report as -	70	Cap for inclusion of provisions in Tier 2 under internal ratings-	207.949	275 170	
82 Current cap on AT1 instruments subject to phase out arrangements - - Amount excluded from AT1 due to cap (excess over cap after - - 83 redemptions and maturities) (if the amount is negative, report as - - 84 Current cap on T2 instruments subject to transitional arrangements - - 84 Current cap on T2 instruments subject to transitional arrangements - - 85 redemptions and maturities) (if the amount is negative, report as - -	79	based approach	397,848	375,179	
82 Current cap on AT1 instruments subject to phase out arrangements - - Amount excluded from AT1 due to cap (excess over cap after - - 83 redemptions and maturities) (if the amount is negative, report as - - 84 Current cap on T2 instruments subject to transitional arrangements - - 84 Current cap on T2 instruments subject to transitional arrangements - - 85 redemptions and maturities) (if the amount is negative, report as - -	Capital inst	ruments subject to transitional arrangements			
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Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as -	84		_	-	
85 redemptions and maturities) (if the amount is negative, report as -					
			_	-	