## Capital Structure Information (Third Quarter ended December 31, 2013)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

	(	Millions of yen, exce	
Items		Amounts excluded under transitional arrangements	Basel III Template No.
Common Equity Tier 1 capital: instruments and reserves			
Directly issued qualifying common share capital plus related capital surplus	6,270,489		1a+2-1c-26
and retained earnings			
of which: capital and capital surplus	3,096,243		1a
of which: retained earnings	3,349,313		2
of which: treasury stock (-)	175,067		1c
of which: cash dividends to be paid (-)	_		26
of which: other than the above	_		
Stock acquisition rights to common shares	1,514		1b
Accumulated other comprehensive income and other disclosed reserves	_	1,008,686	3
Adjusted minority interests, etc. (amount allowed to be included in group	148,523		5
Common Equity Tier 1)			
Total of items included in Common Equity Tier 1 capital: instruments and	135,042		
reserves subject to transitional arrangements			
of which: minority interests and other items corresponding to common	135,042		
share capital issued by consolidated subsidiaries (amount allowed to be			
included in group Common Equity Tier 1)			
Common Equity Tier 1 capital: instruments and reserves (A)	6,555,569		6
Common Equity Tier 1 capital: regulatory adjustments			
Total intangible assets (excluding those relating to mortgage servicing rights)	_	736,555	8+9
of which: goodwill (including those equivalent)	_	464,935	8
of which: other intangible assets other than goodwill and mortgage	_	271,619	9
servicing rights			
Deferred tax assets that rely on future profitability excluding those arising	_	11,760	10
from temporary differences (net of related tax liability)			
Net deferred losses on hedges	_	(67,143)	11
Shortfall of eligible provisions to expected losses	_	_	12
Gain on sale on securitization transactions		42,052	13

Gains and losses due to changes in own credit risk on fair valued liabilities	_	4,141	14
Prepaid pension cost	_	150,669	15
Investments in own shares (excluding those reported in the Net assets	_	9,296	16
section)			
Reciprocal cross-holdings in common equity	_		17
Investments in the capital of banking, financial and insurance entities that	_	189,040	18
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	_	_	19+20+21
of which: significant investments in the common stock of Other	_	_	19
Financial Institutions, net of eligible short positions			
of which: mortgage servicing rights	_	_	20
of which: deferred tax assets arising from temporary differences (net of	_	_	21
related tax liability)			
Amount exceeding the 15% threshold on specified items	_	_	22
of which: significant investments in the common stock of Other	_	_	23
Financial Institutions, net of eligible short positions			
of which: mortgage servicing rights	—	_	24
of which: deferred tax assets arising from temporary differences (net of	_	_	25
related tax liability)			
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient	_		27
Additional Tier 1 and Tier 2 to cover deductions			
Common Equity Tier 1 capital: regulatory adjustments (B)	_		28
Common Equity Tier 1 capital (CET1)			
Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	6,555,569		29
Additional Tier 1 capital: instruments			
Directly issued qualifying Additional Tier 1 instruments plus related capital	_		31a
surplus of which: classified as equity under applicable accounting standards			
and the breakdown			
Stock acquisition rights to Additional Tier 1 instruments	_		31b
Directly issued qualifying Additional Tier 1 instruments plus related capital	_		32 30
surplus of which: classified as liabilities under applicable accounting			
standards			
Qualifying Additional Tier 1 instruments plus related capital surplus issued	_		
by special purpose vehicles and other equivalent entities			

Adjusted minority interests, etc. (amount allowed to be included in group	139,359		34-35		
Additional Tier 1)					
Eligible Tier 1 capital instruments subject to transitional arrangements	1,463,271		33+35		
included in Additional Tier 1 capital: instruments					
of which: instrument issued by bank holding companies and their	1,463,271		33		
special purpose vehicles					
of which: instruments issued by subsidiaries (excluding bank holding	_		35		
companies' special purpose vehicles)					
Total of items included in Additional Tier 1 capital: items subject to	(47,608)				
transitional arrangements					
of which: foreign currency translation adjustments	(47,608)				
Additional Tier 1 capital: instruments (D)	1,555,023		36		
Additional Tier 1 capital: regulatory adjustments					
Investments in own Additional Tier 1 instruments	_	—	37		
Reciprocal cross-holdings in Additional Tier 1 instruments	—	—	38		
Non-significant Investments in the Additional Tier 1 capital of Other	—	1,597	39		
Financial Institutions, net of eligible short positions (amount above 10%					
threshold)					
Significant investments in the Additional Tier 1 capital of Other Financial	_	158,649	40		
Institutions (net of eligible short positions)					
Total of items included in Additional Tier 1 capital: regulatory adjustments	485,369				
subject to transitional arrangements					
of which: goodwill and others	443,317				
of which: gain on sale on securitization transactions	42,052				
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier	_		42		
2 to cover deductions					
Additional Tier 1 capital: regulatory adjustments (E)	485,369		43		
Additional Tier 1 capital (AT1)					
Additional Tier 1 capital ((D)-(E)) (F)	1,069,654		44		
Tier 1 capital (T1 = CET1 + AT1)					
Tier 1 capital $(T1 = CET1 + AT1) ((C)+(F)) (G)$	7,625,224		45		
Tier 2 capital: instruments and provisions					

Directly issued qualifying Tier 2 instruments plus related capital surplus of	—		
which: classified as equity under applicable accounting standards and its			
breakdown			
Stock acquisition rights to Tier 2 instruments	_		46
Directly issued qualifying Tier 2 instruments plus related capital surplus of	—		-10
which: classified as liabilities under applicable accounting standards			
Qualifying Tier 2 instruments plus related capital surplus issued by special	—		
purpose vehicles and other equivalent entities			
Adjusted minority interests, etc. (amount allowed to be included in group	33,081		48-49
Tier 2)			
Eligible Tier 2 capital instruments subject to transitional arrangements	1,830,854		47+49
included in Tier 2: instruments and provisions			
of which: instruments issued by bank holding companies and their	—		47
special purpose vehicles			
of which: instruments issued by subsidiaries (excluding bank holding	1,830,854		49
companies' special purpose vehicles)			
Total of general reserve for possible loan losses and eligible provisions	85,853		50
included in Tier 2			50
of which: general reserve for possible loan losses	47,896		50a
of which: eligible provisions	37,957		50b
Total of items included in Tier 2 capital: instruments and provisions subject	725,644		
to transitional arrangements			
of which: unrealized gains on other securities after 55% discount	692,186		
of which: land revaluation excess after 55% discount	33,457		
Tier 2 capital: instruments and provisions (H)	2,675,434		51
Tier 2 capital: regulatory adjustments			
Investments in own Tier 2 instruments		—	52
Reciprocal cross-holdings in Tier 2 instruments		—	53
Non-significant Investments in the Tier 2 capital of Other Financial	_	67,250	54
Institutions, net of eligible short positions (amount above the 10% threshold)			
Significant investments in the Tier 2 capital of Other Financial Institutions	_	125,000	55
(net of eligible short positions)			
Total of items included in Tier 2 capital: regulatory adjustments subject to	163,849		
transitional arrangements			
of which: Tier 2 and deductions under Basel II	163,849		
Tier 2 capital: regulatory adjustments (I)	163,849		57
Tier 2 capital (T2)			
Tier 2 capital (T2) ((H)-(I)) (J)	2,511,584		58

Risk weighted assets       4466.106         Total of items included in risk weighted assets subject to transitional arrangements       466.106         of which: Non-significant Investments in the capital of Other Financial Institutions, net of eligible short positions (amount above the 10% threshold)       296.854         of which: significant investments in Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)       88.227         Financial Institutions (net of eligible short positions)       65.658.055       60         Capital ratio (consolidated)       65.658.055       60         Capital ratio (consolidated)       (Ci)('Li))       9.98%       61         Tire 1 risk-weighted capital ratio (consolidated) ((C)'(L))       9.98%       61         Tire 1 risk-weighted capital ratio (consolidated) ((C)'(L))       9.98%       63         Regulatory adjustments       654.188       72         Non-significant Investments in the capital of Other Financial Institutions       654.188       72         that are below the thresholds for deduction (before risk weighting)       73       73         Mortage servicing rights that are below the thresholds for deduction (before risk weighting)       74       75         Provisions (general reserve for possible loan losses)       74.591       77         Provisions (general reserve for possible loan losses)       74.591       <	Total capital (TC = T1 + T2)						
Total of items included in risk weighted assets subject to transitional arrangements       466,106         of which: Non-significant Investments in the capital of Other Financial Institutions, net of cligible short positions (amount above the 10% threshold)       296,854         of which: significant investments in Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)       88,227         Financial Institutions (net of eligible short positions)       65,658,055       60         Capital ratio (consolidated)       65,658,055       60         Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))       9.98%       61         Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))       11.61%       62         Total risk-weighted capital ratio (consolidated) ((G)/(L))       11.61%       63         Regulatory adjustments       65.1188       72         That are below the thresholds for deduction (before risk weighting)       73       73         Mortage servicing rights that are below the thresholds for deduction       –       74         (before risk weighting)       72       75       75         Provisions (central reserve for possible loan losses)       74,591       77         Provisions (central reserve for possible loan losses)       74,591       77         Provisions included in Tier 2 capital instruments and provisions       74	Total capital (TC = T1 + T2) ((G)+(J)) (K)	10,136,809		59			
arrangements       of which: Non-significant Investments in the capital of Other Financial       296,854         Institutions, net of eligible short positions (amount above the 10%       financial Institutions (net of eligible short positions)         of which: significant investments in Additional Tier 1 capital of Other       88,227         Financial Institutions (net of eligible short positions)       of which: significant investments in Tier 2 capital of Other Financial         Institutions (net of eligible short positions)       65,658,055       60         Capital ratio (consolidated)       (C)/(L)       9.98%       61         Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))       11.61%       62         Total risk-weighted capital ratio (consolidated) ((G)/(L))       15.43%       63         Regulatory adjustments       monosing ficant Investments in the capital of Other Financial Institutions       654,188       72         that are below the thresholds for deduction (before risk weighting)       73       73       74         thefore risk weighting)       Provisions included in Tier 2 capital: instruments and provisions       74       75         theresholds for deduction (before risk weighting)       76       77       77         Provisions included in Tier 2 capital: instruments and provisions       74,896       76       76         Cap on inclusion of provisions (general reserve	Risk weighted assets						
of which: Non-significant Investments in the capital of Other Financial Institutions, net of eligible short positions (amount above the 10% threshold)         296,854           of which: significant investments in Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)         60           of which: significant investments in Tier 2 capital of Other Financial Institutions (net of eligible short positions)         65,658,055         60           Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))         9,98%         61           Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))         9,98%         61           Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))         11,61%         62           Total risk-weighted capital ratio (consolidated) ((C)/(L))         15,43%         63           Regulatory adjustments         Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)         73           Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)         -         74           Otefore risk weighting)         74         75         75           Provisions included in Tier 2 capital: instruments and provisions         74,896         76           Cap on inclusion of provisions (general reserve for possible loan losses)         74,591         77           Provisions eligible for i	Total of items included in risk weighted assets subject to transitional 466,106						
Institutions, net of eligible short positions (amount above the 10% threshold)       Institutions, net of eligible short positions)         of which: significant investments in Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)       88,227         Risk weighted assets (L)       65,658,055       60         Capital ratio (consolidated)       61         Tire 1 risk-weighted capital ratio (consolidated) ((C)/(L))       9,98%       61         Tire 1 risk-weighted capital ratio (consolidated) ((C)/(L))       11,61%       62         Total risk-weighted capital ratio (consolidated) ((G)/(L))       11,61%       62         Total risk-weighted capital ratio (consolidated) ((K)/(L))       11,61%       62         Non-significant Investments in the capital of Other Financial Institutions       654,188       72         that are below the thresholds for deduction (before risk weighting)       73       73         that are below the thresholds for deduction (before risk weighting)       74       75         Deferred tax assets arising from temporary differences that are below the       258,570       76         Cap on inclusion of provisions (general reserve for possible loan losses)       74,591       77         Provisions legible for inclusion in Tier 2 in respect of exposures subject to inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap)       78							
threshold)       indicident of the second streshold of the second streshold of the second streshold of the second streshold st	of which: Non-significant Investments in the capital of Other Financial	296,854					
of which: significant investments in Additional Tier 1 capital of Other         88,227           Financial Institutions (net of eligible short positions)         0           of which: significant investments in Tier 2 capital of Other Financial         25,085           Institutions (net of eligible short positions)         65,658,055           Risk weighted assets (L)         65,658,055           Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))         9.98%           Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))         11.61%           Total risk-weighted capital ratio (consolidated) ((K)/(L))         15.43%           Regulatory adjustments         63           Non-significant Investments in the capital of Other Financial Institutions         654,188           72         ftat are below the thresholds for deduction (before risk weighting)         73           Significant investments in the common stock of Other Financial Institutions         224,870         73           that are below the thresholds for deduction (before risk weighting)         74         74           (before risk weighting)         74         75         75           thresholds for deduction (before risk weighting)         75         75           that are below the thresholds for deduction         -         74           (before risk weighting)         76	Institutions, net of eligible short positions (amount above the 10%						
Financial Institutions (net of eligible short positions)       individual structure         of which: significant investments in Tier 2 capital of Other Financial Institutions (net of eligible short positions)       25,085         Risk weighted assets (L)       65,658,055       60         Capital ratio (consolidated)       61       61         Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))       11.61%       62         Total risk-weighted capital ratio (consolidated) ((G)/(L))       11.61%       62         Total risk-weighted capital ratio (consolidated) ((K)/(L))       15.43%       63         Regulatory adjustments       654,188       72         that are below the thresholds for deduction (before risk weighting)       73       74         that are below the thresholds for deduction (before risk weighting)       74       74         Weighter axis arising from temporary differences that are below the thresholds for deduction (before risk weighting)       75         Deferred tax assets arising from temporary differences that are below the 258,570       75         Provisions included in Tier 2 capital: instruments and provisions       74         Provisions (general reserve for possible loan losses)       74,591       77         Provisions (general reserve for possible loan losses)       74,591       77         Provisions eligible for inclusion in Tier 2 in respect of exp	threshold)						
of which: significant investments in Tier 2 capital of Other Financial Institutions (net of eligible short positions)         25,085           Risk weighted assets (L)         65,658,055         60           Capital ratio (consolidated)         61         62           Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))         9.98%         61           Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))         11.61%         62           Total risk-weighted capital ratio (consolidated) ((K)/(L))         15.43%         63           Regulatory adjustments         654,188         72           Non-significant Investments in the capital of Other Financial Institutions         654,188         72           that are below the thresholds for deduction (before risk weighting)         73         73           that are below the thresholds for deduction (before risk weighting)         74         74           (before risk weighting)         75         75           Deferred tax assets arising from temporary differences that are below the         258,570         75           Provisions (general reserve for possible loan losses)         74,591         77           Provisions (general reserve for possible loan losses)         74,591         77           Provisions eligible for inclusion in Tier 2 in respect of exposures subject to 37,957         78         78 <td>of which: significant investments in Additional Tier 1 capital of Other</td> <td>88,227</td> <td></td> <td></td>	of which: significant investments in Additional Tier 1 capital of Other	88,227					
Institutions (net of eligible short positions)       65,658,055       60         Risk weighted assets (L)       65,658,055       60         Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))       9.98%       61         Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))       11.61%       62         Total risk-weighted capital ratio (consolidated) ((K)/(L))       15.43%       63         Regulatory adjustments       654,188       72         that are below the thresholds for deduction (before risk weighting)       73       73         that are below the thresholds for deduction (before risk weighting)       73       73         that are below the thresholds for deduction (before risk weighting)       74       74         (before risk weighting)       75       75       75         Deferred tax assets arising from temporary differences that are below the 258,570       76       76         Cap on inclusion of provisions (general reserve for possible loan losses)       74,591       77         Provisions eligible for inclusion in Tier 2 in respect of exposures subject to 37,957       78       78         internal ratings-based approach (prior to application of cap)       79       308,570       79         Cap for inclusion of provisions in Tier 2 under internal ratings-based 308,570       79       39	Financial Institutions (net of eligible short positions)						
Risk weighted assets (L)       65,658,055       60         Capital ratio (consolidated)       Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))       9.98%       61         Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))       11.61%       62         Total risk-weighted capital ratio (consolidated) ((K)/(L))       15.43%       63         Regulatory adjustments       654,188       72         Non-significant Investments in the capital of Other Financial Institutions       654,188       72         that are below the thresholds for deduction (before risk weighting)       73       73         significant investments in the common stock of Other Financial Institutions       224,870       73         that are below the thresholds for deduction (before risk weighting)       74       (before risk weighting)       74         Obefore risk weighting)       75       75       75         Provisions included in Tier 2 capital: instruments and provisions       76       73         Provisions (general reserve for possible loan losses)       74,591       77         Provisions eligible for inclusion in Tier 2 in respect of exposures subject to 37,957       78       78         internal ratings-based approach (prior to application of cap)       79       308,570       79         Cap on inclusion of provisions in Tier 2 under intern	of which: significant investments in Tier 2 capital of Other Financial	25,085					
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Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))       11.61%       62         Total risk-weighted capital ratio (consolidated) ((K)/(L))       15.43%       63         Regulatory adjustments       63         Non-significant Investments in the capital of Other Financial Institutions       654,188       72         that are below the thresholds for deduction (before risk weighting)       73       73         Significant investments in the common stock of Other Financial Institutions       224,870       73         that are below the thresholds for deduction (before risk weighting)       74       74         Mortgage servicing rights that are below the thresholds for deduction       -       74         (before risk weighting)       75       75         Deferred tax assets arising from temporary differences that are below the       258,570       75         Provisions included in Tier 2 capital: instruments and provisions       74,591       77         Provisions (general reserve for possible loan losses)       74,591       77         Provisions eligible for inclusion in Tier 2 in respect of exposures subject to       37,957       78         internal ratings-based approach (prior to application of cap)       308,570       79       79         approach       2       2       82       33       82         Arrange	Capital ratio (consolidated)			•			
Total risk-weighted capital ratio (consolidated) ((K)/(L))       15.43%       63         Regulatory adjustments       Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)       654,188       72         Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)       224,870       73         Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)       —       74         Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)       75       75         Provisions included in Tier 2 capital: instruments and provisions       74,896       76       76         Cap on inclusion of provisions (general reserve for possible loan losses)       74,591       77         Provisions eligible for inclusion in Tier 2 in respect of exposures subject to 37,957       78       78         internal ratings-based approach (prior to application of cap)       308,570       79       79         Capital instruments subject to transitional arrangements       1,463,271       82       82         Amount excluded from Additional Tier 1 due to cap (excess over cap after       25,485       83	Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))	9.98%		61			
Regulatory adjustments         Non-significant Investments in the capital of Other Financial Institutions       654,188       72         that are below the thresholds for deduction (before risk weighting)       224,870       73         Significant investments in the common stock of Other Financial Institutions       224,870       73         that are below the thresholds for deduction (before risk weighting)       74       74         Mortgage servicing rights that are below the thresholds for deduction       -       74         (before risk weighting)       75       75         Deferred tax assets arising from temporary differences that are below the       258,570       75         Provisions included in Tier 2 capital: instruments and provisions       76       77         Provisions (general reserve for possible loan losses)       74,591       77         Provisions of provisions (general reserve for possible loan losses)       74,591       77         Provisions eligible for inclusion in Tier 2 in respect of exposures subject to 37,957       78       78         internal ratings-based approach (prior to application of cap)       79       308,570       79         Cap for inclusion of provisions in Tier 2 under internal ratings-based       308,570       79       308,570       79         approach       Current cap on Additional Tier 1 instruments subject to transition	Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))	11.61%		62			
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that are below the thresholds for deduction (before risk weighting)       73         Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)       224,870       73         Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)       -       74         (before risk weighting)       -       74         Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)       75         Provisions included in Tier 2 capital: instruments and provisions       76         Cap on inclusion of provisions (general reserve for possible loan losses)       74,591       77         Provisions eligible for inclusion in Tier 2 in respect of exposures subject to application of cap)       308,570       79         Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap)       308,570       79         Current cap on Additional Tier 1 instruments subject to transitional arrangements       1,463,271       82         Amount excluded from Additional Tier 1 due to cap (excess over cap after       25,485       83	Regulatory adjustments			I			
Significant investments in the common stock of Other Financial Institutions       224,870       73         that are below the thresholds for deduction (before risk weighting)       74       74         Mortgage servicing rights that are below the thresholds for deduction       74       74         (before risk weighting)       75       75         Deferred tax assets arising from temporary differences that are below the       258,570       75         Provisions included in Tier 2 capital: instruments and provisions       76       76         Cap on inclusion of provisions (general reserve for possible loan losses)       74,591       77         Provisions eligible for inclusion in Tier 2 in respect of exposures subject to       37,957       78         internal ratings-based approach (prior to application of cap)       308,570       79         Capital instruments subject to transitional arrangements       1,463,271       82         Amount excluded from Additional Tier 1 due to cap (excess over cap after       25,485       83	Non-significant Investments in the capital of Other Financial Institutions	654,188		72			
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Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)       -       74         Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)       258,570       75         Provisions included in Tier 2 capital: instruments and provisions       -       74         Provisions (general reserve for possible loan losses)       47,896       76         Cap on inclusion of provisions (general reserve for possible loan losses)       74,591       77         Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)       308,570       79         Cap for inclusion of provisions in Tier 2 under internal ratings-based approach       308,570       79         Current cap on Additional Tier 1 instruments subject to transitional arrangements       1,463,271       82         Amount excluded from Additional Tier 1 due to cap (excess over cap after       25,485       83	Significant investments in the common stock of Other Financial Institutions	224,870		73			
(before risk weighting)75Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)258,57075Provisions included in Tier 2 capital: instruments and provisions7676Cap on inclusion of provisions (general reserve for possible loan losses)47,89676Cap on inclusion of provisions (general reserve for possible loan losses)74,59177Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)308,57079Cap for inclusion of provisions in Tier 2 under internal ratings-based approach308,57079Current cap on Additional Tier 1 instruments subject to transitional arrangements1,463,27182Amount excluded from Additional Tier 1 due to cap (excess over cap after 25,48583	that are below the thresholds for deduction (before risk weighting)						
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)258,57075 <b>Provisions included in Tier 2 capital: instruments and provisions</b> Provisions (general reserve for possible loan losses)47,89676Cap on inclusion of provisions (general reserve for possible loan losses)74,59177Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)308,57079Cap for inclusion of provisions in Tier 2 under internal ratings-based approach308,57079 <b>Capital instruments subject to transitional arrangements</b> Current cap on Additional Tier 1 instruments subject to transitional arrangements1,463,27182Amount excluded from Additional Tier 1 due to cap (excess over cap after 25,48583	Mortgage servicing rights that are below the thresholds for deduction	_		74			
thresholds for deduction (before risk weighting) Provisions included in Tier 2 capital: instruments and provisions Provisions (general reserve for possible loan losses) Provisions (general reserve for possible loan losses) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to transitional arrangements Current cap on Additional Tier 1 instruments subject to transitional Amount excluded from Additional Tier 1 due to cap (excess over cap after 25,485 83	(before risk weighting)						
Provisions included in Tier 2 capital: instruments and provisions         Provisions (general reserve for possible loan losses)       47,896       76         Cap on inclusion of provisions (general reserve for possible loan losses)       74,591       77         Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)       37,957       78         Cap for inclusion of provisions in Tier 2 under internal ratings-based       308,570       79         approach       200       200       200         Current cap on Additional Tier 1 instruments subject to transitional arrangements       1,463,271       82         Amount excluded from Additional Tier 1 due to cap (excess over cap after       25,485       83	Deferred tax assets arising from temporary differences that are below the	258,570		75			
Provisions (general reserve for possible loan losses)47,89676Cap on inclusion of provisions (general reserve for possible loan losses)74,59177Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)37,95778Cap for inclusion of provisions in Tier 2 under internal ratings-based approach308,57079Capital instruments subject to transitional arrangements1,463,27182Amount excluded from Additional Tier 1 due to cap (excess over cap after25,48583	thresholds for deduction (before risk weighting)						
Cap on inclusion of provisions (general reserve for possible loan losses)74,59177Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)37,95778Cap for inclusion of provisions in Tier 2 under internal ratings-based approach308,57079Capital instruments subject to transitional arrangements1,463,27182Amount excluded from Additional Tier 1 due to cap (excess over cap after25,48583	Provisions included in Tier 2 capital: instruments and provisions		*				
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)37,95778Cap for inclusion of provisions in Tier 2 under internal ratings-based approach308,57079Capital instruments subject to transitional arrangements308,57082Current cap on Additional Tier 1 instruments subject to transitional arrangements1,463,27182Amount excluded from Additional Tier 1 due to cap (excess over cap after 25,48525,48583	Provisions (general reserve for possible loan losses)	47,896		76			
internal ratings-based approach (prior to application of cap)Cap for inclusion of provisions in Tier 2 under internal ratings-based308,570approach308,57079Capital instruments subject to transitional arrangementsCurrent cap on Additional Tier 1 instruments subject to transitional1,463,271Amount excluded from Additional Tier 1 due to cap (excess over cap after25,48583	Cap on inclusion of provisions (general reserve for possible loan losses)	74,591		77			
Cap for inclusion of provisions in Tier 2 under internal ratings-based approach       308,570       79         Capital instruments subject to transitional arrangements       308,570       82         Current cap on Additional Tier 1 instruments subject to transitional arrangements       1,463,271       82         Amount excluded from Additional Tier 1 due to cap (excess over cap after       25,485       83	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to	37,957		78			
approach       Capital instruments subject to transitional arrangements         Current cap on Additional Tier 1 instruments subject to transitional 1,463,271       82         arrangements       Amount excluded from Additional Tier 1 due to cap (excess over cap after 25,485       83	internal ratings-based approach (prior to application of cap)						
Capital instruments subject to transitional arrangements         Current cap on Additional Tier 1 instruments subject to transitional         arrangements         Amount excluded from Additional Tier 1 due to cap (excess over cap after         25,485       83	Cap for inclusion of provisions in Tier 2 under internal ratings-based	308,570		79			
Current cap on Additional Tier 1 instruments subject to transitional arrangements       1,463,271       82         Amount excluded from Additional Tier 1 due to cap (excess over cap after 25,485       83	approach						
arrangementsAmount excluded from Additional Tier 1 due to cap (excess over cap after25,48583	Capital instruments subject to transitional arrangements						
Amount excluded from Additional Tier 1 due to cap (excess over cap after       25,485       83	Current cap on Additional Tier 1 instruments subject to transitional	1,463,271		82			
	arrangements						
radomations and maturities)	Amount excluded from Additional Tier 1 due to cap (excess over cap after	25,485		83			
	redemptions and maturities)						
Current cap on Tier 2 instruments subject to transitional arrangements 1,830,854 84	Current cap on Tier 2 instruments subject to transitional arrangements	1,830,854		84			

Amount excluded from Tier 2 due to cap (excess over cap after redemptions	30,140	85
and maturities)		