

**Consolidated Capital Adequacy Ratio
As of December 31, 2015**

(Millions of yen)				
Item	As of December 31, 2015		As of March 31, 2015	
		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements
Core Capital: Instruments and reserves				
Directly issued qualifying common stock or preferred stock mandatorily converted into common stock capital plus related capital surplus and retained earnings	9,977,811		10,692,093	
of which: capital and capital surplus	7,651,980		8,003,856	
of which: retained earnings	3,056,795		2,738,337	
of which: treasury stock (deduction)	730,964		—	
of which: cash dividends to be paid (deduction)	—		50,100	
of which: other than those above	—		—	
Accumulated other comprehensive income (amount allowed to be included in Core Capital)	27,007		83,442	
of which: foreign currency translation adjustments	Δ 49,624		160	
of which: remeasurements of defined benefit plans	76,632		83,282	
Subscription rights to common stock and preferred stock with a compulsory conversion clause	—		—	
Adjusted non controlling interests (amount allowed to be included in Core Capital)	129,945		—	
Reserves included in Core Capital: Instruments and reserves	375		418	
of which: general reserve for possible loan losses	375		418	
of which: eligible provisions to expected losses	—		—	
Eligible noncumulative perpetual preferred stock subject to transitional arrangements (amount allowed to be included in Core Capital)	—		—	
Eligible capital instruments subject to transitional arrangements (amount allowed to be included in Core Capital)	—		—	
Capital instruments issued through the measures for capital enhancement by public institutions (amount allowed to be included in Core Capital)	—		—	
45% of land revaluation differences (amount allowed to be included in Core Capital)	—		—	
Non controlling interests included in Core Capital subject to transitional arrangements	814,503		2,455	
Core Capital: instruments and reserves (A)	10,949,643		10,778,410	
Core Capital: regulatory adjustments				
Total intangible fixed assets (excluding those relating to mortgage servicing rights)	499,993	89,265	20,088	80,344
of which: goodwill (including those equivalent)	477,677	—	2	—
of which: other intangible fixed assets other than mortgage servicing rights	22,316	89,265	20,086	80,344
Deferred tax assets that rely on future profitability excluding those arising from temporary differences	701	2,807	—	—
Shortfall of eligible provisions to expected losses	—	—	—	—
Securitization gain on sale	—	—	—	—
Gains and losses due to changes in own credit risk on fair valued liabilities	—	—	—	—
Defined-benefit pension fund net assets	1,394	5,579	1,439	5,759
Investments in own shares (excluding those reported in the Net Assets section)	15	60	—	—
Reciprocal cross-holdings in common equity	—	—	—	—
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (hereinafter referred to as "Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	—	—	—	—
Amount exceeding the 10% threshold on specified items	—	—	—	—
of which: significant investments in the common stock of Other Financial Institutions	—	—	—	—
of which: mortgage servicing rights	—	—	—	—
of which: deferred tax assets arising from temporary differences	—	—	—	—
Amount exceeding the 15% threshold on specified items	—	—	—	—
of which: significant investments in the common stock of Other Financial Institutions	—	—	—	—
of which: mortgage servicing rights	—	—	—	—
of which: deferred tax assets arising from temporary differences	—	—	—	—
Core Capital: regulatory adjustments (B)	502,105		21,528	
Total core capital				
Total core capital ((A) - (B)) (C)	10,447,537		10,756,881	
Risk weighted assets				
Total credit risk-weighted assets	32,181,172		22,963,929	
of which: total amount included in risk-weighted assets subject to transitional arrangements	Δ 91,697		Δ 216,386	
of which: intangible fixed assets other than goodwill and mortgage servicing rights	89,265		80,344	
of which: deferred tax assets	2,807		—	
of which: Defined-benefit pension fund net assets	5,579		5,759	
of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions	Δ 189,350		Δ 302,490	
of which: other than those above	—		—	
Market risk equivalent divided by 8%	—		—	
Operational risk equivalent divided by 8%	4,124,668		3,661,278	
Credit risk-weighted assets adjustments	—		—	
Operational risk equivalent adjustments	—		—	
Total amount of risk-weighted assets (D)	36,305,840		26,625,208	
Capital adequacy ratio (consolidated)				
Capital adequacy ratio (consolidated) ((C)/(D))	28.77%		40.40%	