

Consolidated Capital Adequacy Ratio As of March 31, 2016

(Millions of yen)				
Item	As of March 31, 2016		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	9,899,641	/	10,692,093	/
of which: capital and capital surplus	7,652,655	/	8,003,856	/
of which: retained earnings	3,091,178	/	2,738,337	/
of which: treasury stock (deduction)	730,964	/	—	/
of which: cash dividends to be paid (deduction)	113,228	/	50,100	/
of which: other than those above	—	/	—	/
Accumulated other comprehensive income (amount allowed to be included in Core Capital)	93,265	/	83,442	/
of which: foreign currency translation adjustments	Δ 56,856	/	160	/
of which: remeasurements of defined benefit plans	150,121	/	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)	137,529	/	—	/
Reserves included in Core Capital: Instruments and reserves	386	/	418	/
of which: general reserve for possible loan losses	386	/	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	802,458	/	2,455	/
Core Capital: instruments and reserves (A)	10,933,281	/	10,778,410	/
Core Capital: regulatory adjustments				
Total intangible fixed assets (excluding those relating to mortgage servicing rights)	468,990	81,906	20,088	80,344
of which: goodwill (including those equivalent)	414,385	—	2	—
of which: other intangible fixed assets other than mortgage servicing rights	54,604	81,906	20,086	80,344
Deferred tax assets that rely on future profitability excluding those arising from temporary differences	1,413	2,119	—	—
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	7,667	11,500	1,439	5,759
Investments in own shares (excluding those reported in the Net Assets section)	45	68	—	—
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)	478,116	/	21,528	/
Total core capital				
Total core capital ((A) - (B)) (C)	10,455,164	/	10,756,881	/
Risk weighted assets				
Total credit risk-weighted assets	33,958,181	/	22,963,929	/
of which: total amount included in risk-weighted assets subject to transitional arrangements	Δ 87,041	/	Δ 216,386	/
of which: intangible fixed assets other than goodwill and mortgage servicing rights	81,906	/	80,344	/
of which: deferred tax assets	2,119	/	—	/
of which: Defined-benefit pension fund net assets	11,500	/	5,759	/
of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions	Δ 182,637	/	Δ 302,490	/
of which: other than those above	68	/	—	/
Market risk equivalent divided by 8%	—	/	—	/
Operational risk equivalent divided by 8%	4,100,795	/	3,661,278	/
Credit risk-weighted assets adjustments	—	/	—	/
Operational risk equivalent adjustments	—	/	—	/
Total amount of risk-weighted assets (D)	38,058,976	/	26,625,208	/
Capital adequacy ratio (consolidated)				
Capital adequacy ratio (consolidated) ((C)/(D))	27.47%	/	40.40%	/