

**Consolidated Capital Adequacy Ratio
As of December 31, 2016**

(Millions of yen)				
Item	As of December 31, 2016		As of March 31, 2016	
		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	10,076,051		9,899,641	
of which: capital and capital surplus	7,653,104		7,652,655	
of which: retained earnings	3,154,940		3,091,178	
of which: treasury stock (deduction)	731,993		730,964	
of which: cash dividends to be paid (deduction)	—		113,228	
of which: other than those above	—		—	
Accumulated other comprehensive income (amount allowed to be included in Core Capital)	67,060		93,265	
of which: foreign currency translation adjustments	(69,630)		(56,856)	
of which: remeasurements of defined benefit plans	136,691		150,121	
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)	166,472		137,529	
Reserves included in Core Capital: Instruments and reserves	345		386	
of which: general reserve for possible loan losses	345		386	
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	786,971		802,458	
Core Capital: instruments and reserves (A)	11,096,901		10,933,281	
Core Capital: regulatory adjustments				
Total intangible fixed assets (excluding those relating to mortgage servicing rights)	440,614	77,172	468,990	81,906
of which: goodwill (including those equivalent)	389,166	—	414,385	—
of which: other intangible fixed assets other than mortgage servicing rights	51,448	77,172	54,604	81,906
Deferred tax assets that rely on future profitability excluding those arising from temporary differences	1,500	2,250	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	7,550	11,325	7,667	11,500
Investments in own shares (excluding those reported in the Net Assets section)	5	8	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)	449,671		478,116	
Total core capital				
Total core capital ((A) - (B)) (C)	10,647,230		10,455,164	
Risk weighted assets				
Total credit risk-weighted assets	40,626,720		33,958,181	
of which: total amount included in risk-weighted assets subject to transitional arrangements	(27,122)		(87,041)	
of which: intangible fixed assets other than goodwill and mortgage servicing rights	77,172		81,906	
of which: deferred tax assets	2,250		2,119	
of which: Defined-benefit pension fund net assets	11,325		11,500	
of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions	(117,879)		(182,637)	
of which: other than those above	8		68	
Market risk equivalent divided by 8%	—		—	
Operational risk equivalent divided by 8%	4,083,232		4,100,795	
Credit risk-weighted assets adjustments	—		—	
Operational risk equivalent adjustments	—		—	
Total amount of risk-weighted assets (D)	44,709,952		38,058,976	
Capital adequacy ratio (consolidated)				
Capital adequacy ratio (consolidated) ((C)/(D))	23.81%		27.47%	