

**Consolidated Capital Adequacy Ratio
As of March 31, 2017**

| (Millions of yen) | | | | |
|---|----------------------|--|------------|--|
| Item | As of March 31, 2017 | 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 | 9,619,083 | | 9,899,641 | |
| of which: capital and capital surplus | 7,653,104 | | 7,652,655 | |
| of which: retained earnings | 2,811,200 | | 3,091,178 | |
| of which: treasury stock (deduction) | 731,992 | | 730,964 | |
| of which: cash dividends to be paid (deduction) | 113,228 | | 113,228 | |
| of which: other than those above | — | | — | |
| Accumulated other comprehensive income (amount allowed to be included in Core Capital) | 117,083 | | 93,265 | |
| of which: foreign currency translation adjustments | (80,730) | | (56,856) | |
| of which: remeasurements of defined benefit plans | 197,813 | | 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) | 166,761 | | 137,529 | |
| Reserves included in Core Capital: Instruments and reserves | 316 | | 386 | |
| of which: general reserve for possible loan losses | 316 | | 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 | 785,050 | | 802,458 | |
| Core Capital: instruments and reserves (A) | 10,688,296 | | 10,933,281 | |
| Core Capital: regulatory adjustments | | | | |
| Total intangible fixed assets (excluding those relating to mortgage servicing rights) | 68,574 | 43,681 | 468,990 | 81,906 |
| of which: goodwill (including those equivalent) | 3,053 | — | 414,385 | — |
| of which: other intangible fixed assets other than mortgage servicing rights | 65,521 | 43,681 | 54,604 | 81,906 |
| Deferred tax assets that rely on future profitability excluding those arising from temporary differences | 234 | 156 | 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 | 14,859 | 9,906 | 7,667 | 11,500 |
| Investments in own shares (excluding those reported in the Net Assets section) | 1 | 0 | 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) | 83,669 | | 478,116 | |
| Total core capital | | | | |
| Total core capital ((A) - (B)) (C) | 10,604,626 | | 10,455,164 | |
| Risk weighted assets | | | | |
| Total credit risk-weighted assets | 40,728,316 | | 33,958,181 | |
| of which: total amount included in risk-weighted assets subject to transitional arrangements | 17,184 | | (87,041) | |
| of which: intangible fixed assets other than goodwill and mortgage servicing rights | 43,681 | | 81,906 | |
| of which: deferred tax assets | 156 | | 2,119 | |
| of which: Defined-benefit pension fund net assets | 9,906 | | 11,500 | |
| of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions | (36,560) | | (182,637) | |
| of which: other than those above | 0 | | 68 | |
| Market risk equivalent divided by 8% | — | | — | |
| Operational risk equivalent divided by 8% | 3,822,628 | | 4,100,795 | |
| Credit risk-weighted assets adjustments | — | | — | |
| Operational risk equivalent adjustments | — | | — | |
| Total amount of risk-weighted assets (D) | 44,550,945 | | 38,058,976 | |
| Capital adequacy ratio (consolidated) | | | | |
| Capital adequacy ratio (consolidated) ((C)/(D)) | 23.80% | | 27.47% | |