

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

(Millions of yen)

Item	As of December 31, 2017		As of September 30, 2017	
		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	9,769,412		9,585,067	
of which: capital and capital surplus	7,653,156		7,653,156	
of which: retained earnings	2,948,203		2,875,265	
of which: treasury stock (deduction)	831,946		831,946	
of which: cash dividends to be paid (deduction)	—		111,407	
of which: other than those above	—		—	
Accumulated other comprehensive income (amount allowed to be included in Core Capital)	97,370		105,002	
of which: foreign currency translation adjustments	(80,206)		(79,286)	
of which: remeasurements of defined benefit plans	177,576		184,288	
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)	207,030		190,969	
Reserves included in Core Capital: Instruments and reserves	380		332	
of which: general reserve for possible loan losses	380		332	
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	765,476		770,285	
Core Capital: instruments and reserves (A)	10,839,670		10,651,657	
Core Capital: regulatory adjustments				
Total intangible assets (excluding those relating to mortgage servicing rights)	67,352	42,950	67,818	43,232
of which: goodwill (including those equivalent)	2,927	—	2,969	—
of which: other intangible assets other than mortgage servicing rights	64,425	42,950	64,849	43,232
Deferred tax assets that rely on future profitability excluding those arising from temporary differences	239	159	240	160
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	14,720	9,813	14,762	9,841
Investments in own shares (excluding those reported in the Net Assets section)	21	14	4	2
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)	82,334		82,825	
Total core capital				
Total core capital ((A) - (B)) (C)	10,757,335		10,568,832	
Risk weighted assets				
Total credit risk-weighted assets	49,981,903		46,301,522	
of which: total amount included in risk-weighted assets subject to transitional arrangements	41,563		29,293	
of which: intangible assets other than goodwill and mortgage servicing rights	42,950		43,232	
of which: deferred tax assets	159		160	
of which: Defined-benefit pension fund net assets	9,813		9,841	
of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions	(11,374)		(23,944)	
of which: other than those above	14		2	
Market risk equivalent divided by 8%	—		—	
Operational risk equivalent divided by 8%	3,789,766		3,789,766	
Credit risk-weighted assets adjustments	—		—	
Operational risk equivalent adjustments	—		—	
Total amount of risk-weighted assets (D)	53,771,669		50,091,288	
Capital adequacy ratio (consolidated)				
Capital adequacy ratio (consolidated) ((C)/(D))	20.00%		21.09%	