

**Consolidated Capital Adequacy Ratio
As of March 31, 2018**

(Millions of yen)				
Item	As of March 31, 2018	As of March 31, 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	9,689,139		9,619,083	
of which: capital and capital surplus	7,653,156		7,653,104	
of which: retained earnings	3,007,643		2,811,200	
of which: treasury stock (deduction)	831,945		731,992	
of which: cash dividends to be paid (deduction)	139,714		113,228	
of which: other than those above	—		—	
Accumulated other comprehensive income (amount allowed to be included in Core Capital)	146,846		117,083	
of which: foreign currency translation adjustments	(85,870)		(80,730)	
of which: remeasurements of defined benefit plans	232,717		197,813	
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)	217,324		166,761	
Reserves included in Core Capital: Instruments and reserves	338		316	
of which: general reserve for possible loan losses	338		316	
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	752,093		785,050	
Core Capital: instruments and reserves (A)	10,805,741		10,688,296	
Core Capital: regulatory adjustments				
Total intangible assets (excluding those relating to mortgage servicing rights)	93,859	22,743	68,574	43,681
of which: goodwill (including those equivalent)	2,885	—	3,053	—
of which: other intangible assets other than mortgage servicing rights	90,974	22,743	65,521	43,681
Deferred tax assets that rely on future profitability excluding those arising from temporary differences	260	65	234	156
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	24,250	6,062	14,859	9,906
Investments in own shares (excluding those reported in the Net Assets section)	54	13	1	0
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)	118,424		83,669	
Total core capital				
Total core capital ((A) - (B)) (C)	10,687,317		10,604,626	
Risk weighted assets				
Total credit risk-weighted assets	52,361,109		40,728,316	
of which: total amount included in risk-weighted assets subject to transitional arrangements	17,503		17,184	
of which: intangible assets other than goodwill and mortgage servicing rights	22,743		43,681	
of which: deferred tax assets	65		156	
of which: Defined-benefit pension fund net assets	6,062		9,906	
of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions	(11,380)		(36,560)	
of which: other than those above	13		0	
Market risk equivalent divided by 8%	—		—	
Operational risk equivalent divided by 8%	3,552,526		3,822,628	
Credit risk-weighted assets adjustments	—		—	
Operational risk equivalent adjustments	—		—	
Total amount of risk-weighted assets (D)	55,913,636		44,550,945	
Capital adequacy ratio (consolidated)				
Capital adequacy ratio (consolidated) ((C)/(D))	19.11%		23.80%	