

Consolidated Capital Adequacy Ratio As of June 30, 2018

(Millions of yen)

Item	As of June 30, 2018		As of March 31, 2018	
		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	9,836,002		9,689,139	
of which: capital and capital surplus	7,653,378		7,653,156	
of which: retained earnings	3,014,539		3,007,643	
of which: treasury stock (deduction)	831,915		831,945	
of which: cash dividends to be paid (deduction)	—		139,714	
of which: other than those above	—		—	
Accumulated other comprehensive income (amount allowed to be included in Core Capital)	135,753		146,846	
of which: foreign currency translation adjustments	(87,189)		(85,870)	
of which: remeasurements of defined benefit plans	222,943		232,717	
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)	224,696		217,324	
Reserves included in Core Capital: Instruments and reserves	357		338	
of which: general reserve for possible loan losses	357		338	
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	753,629		752,093	
Core Capital: instruments and reserves (A)	10,950,439		10,805,741	
Core Capital: regulatory adjustments				
Total intangible assets (excluding those relating to mortgage servicing rights)	91,781	22,234	93,859	22,743
of which: goodwill (including those equivalent)	2,843	—	2,885	—
of which: other intangible assets other than mortgage servicing rights	88,937	22,234	90,974	22,743
Deferred tax assets that rely on future profitability excluding those arising from temporary differences	258	64	260	65
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	24,196	6,049	24,250	6,062
Investments in own shares (excluding those reported in the Net Assets section)	55	13	54	13
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)	116,291		118,424	
Total core capital				
Total core capital ((A) - (B)) (C)	10,834,148		10,687,317	
Risk weighted assets				
Total credit risk-weighted assets	53,976,921		52,361,109	
of which: total amount included in risk-weighted assets subject to transitional arrangements	16,952		17,503	
of which: intangible assets other than goodwill and mortgage servicing rights	22,234		22,743	
of which: deferred tax assets	64		65	
of which: Defined-benefit pension fund net assets	6,049		6,062	
of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions	(11,409)		(11,380)	
of which: other than those above	13		13	
Market risk equivalent divided by 8%	—		—	
Operational risk equivalent divided by 8%	3,552,526		3,552,526	
Credit risk-weighted assets adjustments	—		—	
Operational risk equivalent adjustments	—		—	
Total amount of risk-weighted assets (D)	57,529,448		55,913,636	
Capital adequacy ratio (consolidated)				
Capital adequacy ratio (consolidated) ((C)/(D))	18.83%		19.11%	