

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

(Millions of yen)

Item	As of December 31, 2018		As of September 30, 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	9,947,502		9,794,387	
of which: capital and capital surplus	7,652,171		7,653,376	
of which: retained earnings	3,127,218		3,084,306	
of which: treasury stock (deduction)	831,887		831,887	
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)	113,410		124,524	
of which: foreign currency translation adjustments	(89,990)		(88,667)	
of which: remeasurements of defined benefit plans	203,400		213,192	
Subscription rights to common stock and preferred stock with a compulsory conversion clause	—		—	
Subscription rights to common stock and preferred stock with a compulsory conversion clause	245,399		247,709	
Subscription rights to common stock and preferred stock with a compulsory conversion clause	341		313	
of which: general reserve for possible loan losses	341		313	
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	744,218		731,279	
Core Capital: instruments and reserves (A)	11,050,872		10,898,214	
Core Capital: regulatory adjustments				
Total intangible assets (excluding those relating to mortgage servicing rights)	94,825	23,016	92,381	22,394
of which: goodwill (including those equivalent)	2,759	—	2,801	—
of which: other intangible assets other than mortgage servicing rights	92,065	23,016	89,579	22,394
Deferred tax assets that rely on future profitability excluding those arising from temporary differences	33	8	259	64
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	24,058	6,014	24,145	6,036
Investments in own shares (excluding those reported in the Net Assets section)	15	3	31	7
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)	118,933		116,817	
Total core capital				
Total core capital ((A) - (B)) (C)	10,931,938		10,781,397	
Risk weighted assets				
Total credit risk-weighted assets	58,713,625		59,219,106	
of which: total amount included in risk-weighted assets subject to transitional arrangements	29,043		28,503	
of which: intangible assets other than goodwill and mortgage servicing rights	23,016		22,394	
of which: deferred tax assets	8		64	
of which: Defined-benefit pension fund net assets	6,014		6,036	
of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions	—		—	
of which: other than those above	3		7	
Market risk equivalent divided by 8%	—		—	
Operational risk equivalent divided by 8%	3,578,031		3,578,031	
Credit risk-weighted assets adjustments	—		—	
Operational risk equivalent adjustments	—		—	
Total amount of risk-weighted assets (D)	62,291,656		62,797,138	
Capital adequacy ratio (consolidated)				
Capital adequacy ratio (consolidated) ((C)/(D))	17.54%		17.16%	