

Consolidated Capital Adequacy Ratio As of March 31, 2019

(Millions of yen)

Item	As of March 31, 2019	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	9,902,849	/	9,689,139
of which: capital and capital surplus	7,653,103	/	7,653,156
of which: retained earnings	3,193,040	/	3,007,643
of which: treasury stock (deduction)	831,887	/	831,945
of which: cash dividends to be paid (deduction)	111,407	/	139,714
of which: other than those above	—	/	—
Accumulated other comprehensive income (amount allowed to be included in Core Capital)	161,715	/	146,846
of which: foreign currency translation adjustments	(89,350)	/	(85,870)
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)	242,596	/	217,324
Reserves included in Core Capital: Instruments and reserves	314	/	338
of which: general reserve for possible loan losses	314	/	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 deferrals (amount allowed to be included in Core Capital)	—	/	—
Non controlling interests included in Core Capital subject to transitional arrangements	741,821	/	752,093
Core Capital: instruments and reserves (A)	11,049,297	/	10,805,741
Core Capital: regulatory adjustments			
Total intangible assets (excluding those relating to mortgage servicing rights)	118,078	/	93,859
of which: goodwill (including those equivalent)	2,718	/	2,885
of which: other intangible assets other than mortgage servicing rights	115,360	/	90,974
Deferred tax assets that rely on future profitability excluding those arising from temporary differences	38	/	260
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	34,836	/	24,250
Investments in own shares (excluding those reported in the Net Assets section)	9	/	54
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)	152,963	/	118,424
Total core capital			
Total core capital ((A) - (B)) (C)	10,896,334	/	10,687,317
Risk weighted assets			
Total credit risk-weighted assets	58,099,111	/	52,361,109
of which: total amount included in risk-weighted assets subject to transitional arrangements	—	/	17,503
of which: intangible assets other than goodwill and mortgage servicing rights	—	/	22,743
of which: deferred tax assets	—	/	65
of which: Defined-benefit pension fund net assets	—	/	6,062
of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions	—	/	(11,380)
of which: other than those above	—	/	13
Market risk equivalent divided by 8%	—	/	—
Operational risk equivalent divided by 8%	3,354,318	/	3,552,526
Credit risk-weighted assets adjustments	—	/	—
Operational risk equivalent adjustments	—	/	—
Total amount of risk-weighted assets (D)	61,453,429	/	55,913,636
Capital adequacy ratio (consolidated)			
Capital adequacy ratio (consolidated) ((C)/(D))	17.73%	/	19.11%