

## Consolidated Capital Adequacy Ratio As of June 30, 2019

(Millions of yen)

Item	As of June 30, 2019	As of March 31, 2019
<b>Core Capital: Instruments and reserves</b>		
Directly issued qualifying common stock or preferred stock mandatorily converted into common stock capital plus related capital surplus and retained earnings	10,040,674	9,902,849
of which: capital and capital surplus	7,653,687	7,653,103
of which: retained earnings	3,218,841	3,193,040
of which: treasury stock (deduction)	831,853	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)	149,653	161,715
of which: foreign currency translation adjustments	(90,134)	(89,350)
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)	247,837	242,596
Reserves included in Core Capital: Instruments and reserves	323	314
of which: general reserve for possible loan losses	323	314
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	744,466	741,821
Core Capital: instruments and reserves (A)	11,182,956	11,049,297
<b>Core Capital: regulatory adjustments</b>		
Total intangible assets (excluding those relating to mortgage servicing rights)	114,643	118,078
of which: goodwill (including those equivalent)	2,676	2,718
of which: other intangible assets other than mortgage servicing rights	111,967	115,360
Deferred tax assets that rely on future profitability excluding those arising from temporary differences	37	38
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	34,784	34,836
Investments in own shares (excluding those reported in the Net Assets section)	14	9
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)	149,479	152,963
<b>Total core capital</b>		
Total core capital ((A) - (B)) (C)	11,033,476	10,896,334
<b>Risk weighted assets</b>		
Total credit risk-weighted assets	58,801,942	58,099,111
of which: total amount included in risk-weighted assets subject to transitional arrangements	—	—
of which: significant investments in the capital instruments (excluding common stock) of Other Financial Institutions	—	—
of which: other than those above	—	—
Market risk equivalent divided by 8%	—	—
Operational risk equivalent divided by 8%	3,354,318	3,354,318
Credit risk-weighted assets adjustments	—	—
Operational risk equivalent adjustments	—	—
Total amount of risk-weighted assets (D)	62,156,261	61,453,429
<b>Capital adequacy ratio (consolidated)</b>		
Capital adequacy ratio (consolidated) ((C)/(D))	17.75%	17.73%