

## Consolidated Capital Adequacy Ratio As of March 31, 2020

(Millions of yen)

Item	As of March 31, 2020	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	10,110,796	9,902,849
of which: capital and capital surplus	7,652,928	7,653,103
of which: retained earnings	3,400,982	3,193,040
of which: treasury stock (deduction)	831,707	831,887
of which: cash dividends to be paid (deduction)	111,407	111,407
of which: other than above	—	—
Accumulated other comprehensive income included in Core Capital	118,184	161,715
of which: foreign currency translation adjustments	(89,698)	(89,350)
of which: remeasurements of defined benefit plans	207,883	251,065
Subscription rights to common stock or preferred stock mandatorily converted into common stock	—	—
Adjusted non-controlling interests (amount allowed to be included in Core Capital)	248,574	242,596
Reserves included in Core Capital: instruments and reserves	335	314
of which: general reserve for possible loan losses	335	314
of which: eligible reserve	—	—
Eligible Non-cumulative perpetual preferred stock subject to phase out arrangement included in Core Capital: instruments and reserves	—	—
Eligible capital instrument subject to phase out arrangement included in Core Capital: instruments and reserves	—	—
Capital instrument issued through the measures for strengthening capital by public institutions included in Core Capital: instruments and reserves	—	—
45% of revaluation reserve for land included in Core Capital: instruments and reserves	—	—
Non-controlling interests included in Core Capital subject to phase out arrangement	670,177	741,821
Core Capital: instruments and reserves (A)	11,148,068	11,049,297
<b>Core Capital: regulatory adjustments</b>		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	109,637	118,078
of which: goodwill (net of related tax liability, including those equivalent)	2,550	2,718
of which: other intangible fixed assets other than goodwill and mortgage servicing rights (net of related tax liability)	107,086	115,360
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	—	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	—	—
Net defined benefit asset	38,370	34,836
Investments in own shares (excluding those reported in the Net Assets section)	0	9
Reciprocal cross-holdings in capital instruments issued by Other Financial Institutions for raising capital that are held by the Holding Company Group	—	—
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ('Other Financial Institutions'), net of eligible short positions, where the bank does not own more than 10% of the issued share capital ('Non-significant Investment') (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, net of eligible short positions	—	—
of which: mortgage servicing rights	—	—
of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—
Amount exceeding the 15% threshold on specified items	—	—
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	—	—
of which: mortgage servicing rights	—	—
of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—
Core Capital: regulatory adjustments (B)	148,008	152,963
<b>Total capital</b>		
Total capital ((A) - (B)) (C)	11,000,060	10,896,334
<b>Risk-weighted assets</b>		
Credit risk-weighted assets	59,177,036	58,099,111
of which: total of items included in risk-weighted assets subject to transitional arrangements	—	—
of which: other Financial Institutions Exposures	—	—
of which: other than the above	—	—
Market risk equivalent / 8%	—	—
Operational risk equivalent / 8%	3,093,339	3,354,318
Credit risk-weighted assets adjustments	—	—
Operational risk equivalent adjustments	—	—
Total amount of risk-weighted assets (D)	62,270,376	61,453,429
<b>Capital adequacy ratio</b>		
Capital adequacy ratio ((C)/(D))	17.66%	17.73%