

Consolidated Capital Adequacy Ratio As of June 30, 2022

(Millions of yen)

Item	As of June 30, 2022	As of March 31, 2022
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	10,259,168	10,151,816
of which: capital and capital surplus	5,003,613	5,102,510
of which: retained earnings	5,287,472	5,349,170
of which: treasury stock (deduction)	31,917	96,106
of which: cash dividends to be paid (deduction)	—	203,758
of which: other than above	—	—
Accumulated other comprehensive income included in Core Capital	42,013	56,069
of which: foreign currency translation adjustments	(117,986)	(112,443)
of which: remeasurements of defined benefit plans	160,000	168,512
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)	261,423	255,976
Reserves included in Core Capital: instruments and reserves	235	224
of which: general reserve for possible loan losses	235	224
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	545,945	542,641
Core Capital: instruments and reserves (A)	11,108,785	11,006,729
Core Capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	101,624	93,860
of which: goodwill (net of related tax liability, including those equivalent)	8,410	8,905
of which: other intangible fixed assets other than goodwill and mortgage servicing rights (net of related tax liability)	93,213	84,954
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	—	—
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	48,297	48,312
Investments in own shares (excluding those reported in the Net Assets section)	—	—
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)	149,921	142,172
Total capital		
Total capital ((A) - (B)) (C)	10,958,863	10,864,556
Risk-weighted assets		
Credit risk-weighted assets	61,690,493	60,339,441
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%	2,784,254	2,784,254
Credit risk-weighted assets adjustments	—	—
Operational risk equivalent adjustments	—	—
Total amount of risk-weighted assets (D)	64,474,748	63,123,696
Capital adequacy ratio		
Capital adequacy ratio ((C)/(D))	16.99%	17.21%