

Non-Consolidated Capital Adequacy Ratio (Domestic Standards)

Items	Millions of Japanese Yen, %		Thousands of U.S. Dollars, %	
	At the end of FY2014		At the end of FY2014	
		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements
Core Capital: instruments and reserves				
Directly issued qualifying common stock or preferred stock mandatorily convertible into common stock capital plus related capital surplus and retained earnings	95,874		931,539	
of which: capital and capital surplus	23,491		228,245	
of which: retained earnings	74,771		726,496	
of which: treasury stock (—)	1,706		16,576	
of which: planned distribution of income (—)	683		6,636	
of which: other than the above	—		—	
Subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock	29		282	
Reserves included in Core Capital: instruments and reserves	3,742		36,358	
of which: general reserve for possible loan losses	3,742		36,358	
of which: eligible provisions	—		—	
Eligible Non-cumulative perpetual preferred stock subject to transitional arrangement included in Core Capital: instruments and reserves	—		—	
Eligible capital instrument subject to transitional arrangement included in Core Capital: instruments and reserves	37,000		359,503	
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	2,500		24,291	
Core Capital: instruments and reserves (A)	139,146		1,351,982	
Core Capital: regulatory adjustments				
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	—	2,742	—	26,642
of which: goodwill (including those equivalent)	—	—	—	—
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	—	2,742	—	26,642
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	—	—	—	—
Capital increase due to securitization transactions	—	—	—	—
Gains and losses due to changes in own credit risk on fair valued liabilities	—	—	—	—
Prepaid pension cost	—	543	—	5,276
Investments in own shares (excluding those reported in the Net Assets)	—	—	—	—
Reciprocal cross-holdings in capital instruments issued by Other Financial Institutions for raising capital that are held by the Company	—	—	—	—
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)	—	1,106	—	10,746
Amount exceeding the 10% threshold on specified items	—	—	—	—
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short	—	—	—	—
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	—	—	—	—
of which: mortgage servicing rights	—	—	—	—
of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—	—	—
Core Capital: regulatory adjustments (B)	—	—	—	—
Total capital				
Total capital ((A)–(B)) (C)	139,146		1,351,982	
Risk-weighted assets				
Credit risk weighted assets	1,108,000		10,765,643	
Total of items included in risk weighted assets subject to transitional arrangements	9,947		96,648	
of which: intangible fixed assets other than goodwill and mortgage servicing rights (net of related tax liability)	2,742		26,642	
of which: deferred tax assets (net of related tax liability)	—		—	
of which: prepaid pension costs	543		5,276	
of which: Other Financial Institutions Exposures	—		—	
of which: other than the above	6,661		64,720	
Amount equivalent to market risk × 12.5	—		—	
Amount equivalent to operational risk × 12.5	67,182		652,759	
Credit risk weighted assets adjustments	—		—	
Amount equivalent to operational risk adjustments	—		—	
Total amount of risk weighted assets (D)	1,175,182		11,418,403	
Capital adequacy ratio (non-consolidated)				
Capital adequacy ratio (non-consolidated) ((C)/(D))	11.84		11.84	