

## 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
<b>Core Capital: instruments and reserves</b>				
Directly issued qualifying common stock or preferred stock mandatorily convertible into common stock capital plus related capital surplus and retained earnings	96,479		937,417	
of which: capital and capital surplus	23,492		228,255	
of which: retained earnings	75,381		732,423	
of which: treasury stock (—)	1,706		16,576	
of which: planned distribution of income (—)	687		6,675	
of which: other than the above	—		—	
Accumulated other comprehensive income included in Core Capital	—		—	
of which: foreign currency translation adjustments	—		—	
of which: prepaid pension costs	—		—	
Subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock	29		282	
Adjusted minority interests, etc. (amount allowed to be included in Core Capital)	—		—	
Reserves included in Core Capital: instruments and reserves	3,928		38,166	
of which: general reserve for possible loan losses	3,928		38,166	
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	
Minority interests included in Core Capital subject to transitional arrangements	6,135		59,609	
Core Capital: instruments and reserves (A)	146,073		1,419,287	
Core Capital: regulatory adjustments				
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	—	2,828	—	27,478
of which: goodwill (including those equivalent)	—	—	—	—
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	—	2,828	—	27,478
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 and subsidiaries	—	—	—	—
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)	—	1,291	—	12,544
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)	146,073		1,419,287	
Risk-weighted assets				
Credit risk weighted assets	1,113,423		10,818,335	
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	69,939		679,547	
Credit risk weighted assets adjustments	—		—	
Amount equivalent to operational risk adjustments	—		—	
Total amount of risk weighted assets (D)	1,183,362		11,497,882	
Capital adequacy ratio (consolidated)				
Capital adequacy ratio (consolidated) ((C)/(D))	12.34		12.34	