## **Consolidated Financial Statements**

Documents in accordance with Article 20-2 of the Banking Act were audited by Deloitte Touche Tohmatsu LLC under the provisions of Article 396-1 of the Companies Act.

In addition, the consolidated balance sheets, the consolidated statements of income and retained earnings, the consolidated statements of comprehensive income, the consolidated statement of changes in net assets and the consolidated statements of cash flows were audited and certified by Deloitte Touche Tohmatsu LLC under the provisions of Article 193-2-1 of the Financial Instruments and Exchange Act.

## **Consolidated Balance Sheets**

(Assets)	Millions of Ja	panese Yen	Thousands of U.S. Dollars
	FY 2014	FY 2015	FY 2015
Cash and due from banks	68,925	129,059	1,073,970
Call loans and bills bought	282	5,236	43,572
Other debt purchased	281	229	1,906
Money held in trust	8,000	10,000	83,215
Securities	679,717	776,216	6,459,316
Loans and bills discounted	1,544,694	1,663,404	13,842,090
Foreign exchanges	1,155	1,962	16,327
Lease receivables and lease investment assets	9,328	8,885	73,937
Other assets	11,276	12,866	107,065
Tangible fixed assets	22,561	23,434	195,007
Buildings	6,903	7,322	60,930
Land	14,128	14,097	117,309
Construction in progress	12	545	4,535
Other tangible fixed assets	1,516	1,467	12,208
Intangible fixed assets	2,828	2,268	18,873
Software	2,752	2,173	18,083
Other intangible fixed assets	76	95	791
Deferred income tax assets	1,298	264	2,197
Guaranty endorsement	3,829	2,567	21,361
Allowance for bad debts	-11,383	-12,047	-100,250
Reserve against investment losses	-3	-1	-8
Total assets	2,342,793	2,624,346	21,838,612

(Liabilities and Net Assets)	Millions of Ja	Millions of Japanese Yen			
	FY 2014	FY 2015	FY 2015		
Liabilities:					
Deposits	1,926,546	2,035,738	16,940,484		
Negotiable deposit	150,450	151,777	1,263,019		
Call money and bills sold	63,146	27,210	226,429		
Guarantee deposit received under bond lending transactions	13,287	123,362	1,026,562		
Borrowed fund	15,693	90,595	753,890		
Foreign exchanges	29	30	250		
Corporate bonds	27,000	27,000	224,682		
Other liabilities	10,153	13,623	113,364		
Reserve for bonus for directors and corporate auditors	30	30	250		
Liability for retirement benefit	10,890	13,636	113,473		
Reserve for officers' retirement bonuses	12	10	83		
Reserve for losses from sleeping account withdrawal	313	422	3,512		
Reserve for contingent losses	188	173	1,440		
Deferred tax liabilities	_	3,049	25,372		
Revaluation deferred tax liabilities	2,799	2,531	21,062		
Acceptances and guarantees	3,829	2,567	21,361		
Total liabilities	2,224,370	2,491,762	20,735,308		
Net assets:					
Common stock	14,697	14,697	122,302		
Capital surplus	8,795	8,793	73,171		
Earned surplus	75,381	78,568	653,807		
Common stock held in treasury	-1,706	-1,702	-14,163		
Total shareholders' equity	97,167	100,356	835,117		
Other securities revaluation excess	14,894	25,271	210,294		
Land revaluation excess	2,756	3,062	25,481		
Accumulated adjustment for retirement benefit	-2,560	-2,790	-23,217		
Total accumulated other comprehensive income	15,090	25,543	212,557		
Rights to acquire new shares	29	61	508		
Minority interest	6,135	6,622	55,105		
Total net assets	118,423	132,583	1,103,295		
Total liabilities and net assets	2,342,793	2,624,346	21,838,612		

# **Consolidated Statements of Income and Retained Earnings**

	Millions of Ja	panese Yen	Thousands of U.S. Dollars
	FY 2014	FY 2015	FY 2015
Income	48,291	51,016	424,532
Capital investment income	31,759	33,126	275,659
Interest on loans	24,450	24,800	206,374
Interest and dividend on marketable securities	7,260	8,213	68,345
Interest on call loan and bills bought	37	39	325
Interest on deposits	4	18	150
Other interest receivable	7	54	449
Service revenue	7,574	7,637	63,552
Other transaction revenue	6,540	6,637	55,230
Other operating income	2,417	3,614	30,074
Recoveries of write-off	318	180	1,498
Others	2,098	3,433	28,568
Expenses	37,660	38,207	317,941
Cost of raising funds	2,014	1,937	16,119
Interest on deposits	619	610	5,076
Interest on negotiable deposits	199	240	1,997
Interest on call money and bills sold	25	34	283
Interest payment bond lending transactions	3	91	757
Interest on borrowed funds	367	129	1,073
Interest on bonds	217	274	2,280
Other interest payable	579	556	4,627
Expenses on service revenue	3,138	3,451	28,718
Other transaction expenses	5,388	5,181	43,114
Operating expenses	25,086	25,769	214,438
Other operating expenses	2,032	1,868	15,545
Provision of allowance for doubtful accounts	1,181	1,075	8,946
Other expenses	850	792	6,591
Ordinary income	10,631	12,808	106,582
Extraordinary income	1	16	133
Gains on dispositions of fixed assets	1	16	133
Extraordinary loss	77	105	874
Losses on dispositions of fixed assets	54	68	566
Impairment loss	23	37	308
Income before income taxes	10,555	12,719	105,842
Income, inhabitant and business taxes	1,050	4,815	40,068
Income and other tax adjustments	2,102	1,173	9,761
Income taxes-current	3,153	5,989	49,838
Income before minority interests	7,401	6,730	56,004
Minority shareholders' income	525	491	4,086
Net income	6,876	6,238	51,910

# **Consolidated Statements of Comprehensive Income**

	Millions of Ja	panese Yen	Thousands of U.S. Dollars
	FY 2014	FY 2015	FY 2015
Income before minority interests	7,401	6,730	56,004
Other comprehensive income	-167	10,407	86,602
Valuation difference on available-for-sale securities	-167	10,376	86,344
Land revaluation excess	_	262	2,180
Adjustments for retirement benefits	_	-230	-1,914
Comprehensive income	7,234	17,138	142,615
Comprehensive income attributable to shareholders of the parent	6,712	16,647	138,529
Comprehensive income attributable to minority interests	522	491	4,086

### **Consolidated Statement of Changes in Net Assets**

FY2014				Mill	ions of Japanese Yen
			Shareholders' equity		
				Common stock	Total shareholders'
	Common stock	Capital surplus	Earned surplus	held in treasury	equity
Balance at beginning of the period	14,697	8,795	69,443	-81	92,854
Changes of items during the period					
Dividends from surplus			-1,040		-1,040
Net income			6,876		6,876
Acquisition of treasury stock				-1,625	-1,625
Land revaluation profit appropriated			102		102
Net changes of items other than shareholders' equity					
Total changes of items during the period	_	_	5,937	-1,625	4,312
Balance at the end of current period	14,697	8,795	75,381	-1,706	97,167

Millions of Japanese Yen

	1	Accumulated other co	omprehensive incom	e			
				Total accumulated			
	Other securities		Accumulated	other			
	revaluation excess	Land revaluation	adjustment for	comprehensive	Rights to acquire		
	on securities	excess	retirement benefit	income	new shares	Minority interest	Total net assets
Balance at beginning of the period	15,058	2,858	—	17,917	-	5,617	116,389
Changes of items during the period							
Dividends from surplus							-1,040
Net income							6,876
Acquisition of treasury stock							-1,625
Land revaluation profit appropriated							102
Net changes of items other than shareholders' equity	-163	-102	-2,560	-2,826	29	518	-2,278
Total changes of items during the period	-163	-102	-2,560	-2,826	29	518	2,034
Balance at the end of current period	14,894	2,756	-2,560	15,090	29	6,135	118,423

FY2015				Milli	ons of Japanese Yen		
	Shareholders' equity						
				Common stock	Total shareholders'		
	Common stock	Capital surplus	Earned surplus	held in treasury	equity		
Balance at beginning of the period	14,697	8,795	75,381	-1,706	97,167		
Cumulative effects of changes in accounting policies			-1,725		-1,725		
Restated balance	14,697	8,795	73,655	-1,706	95,441		
Changes of items during the period							
Dividends from surplus			-1,281		-1,281		
Net income			6,238		6,238		
Acquisition of treasury stock				-8	-8		
Disposal of treasury stock		-1		11	10		
Land revaluation profit appropriated			-44		-44		
Net changes of items other than shareholders' equity							
Total changes of items during the period	—	-1	4,913	3	4,915		
Balance at the end of current period	14,697	8,793	78,568	-1,702	100,356		

	1	Accumulated other co	omprehensive incom	e			<u> </u>
				Total accumulated			
	Other securities		Accumulated	other			
	revaluation excess	Land revaluation	adjustment for	comprehensive	Rights to acquire		
	on securities	excess	retirement benefit	income	new shares	Minority interest	Total net assets
Balance at beginning of the period	14,894	2,756	-2,560	15,090	29	6,135	118,423
Cumulative effects of changes in accounting policies							-1,725
Restated balance	14,894	2,756	-2,560	15,090	29	6,135	116,697
Changes of items during the period							
Dividends from surplus							-1,281
Net income							6,238
Acquisition of treasury stock							-8
Disposal of treasury stock							10
Land revaluation profit appropriated							-44
Net changes of items other than shareholders' equity	10,376	306	-230	10,452	31	487	10,970
Total changes of items during the period	10,376	306	-230	10,452	31	487	15,886
Balance at the end of current period	25,271	3,062	-2,790	25,543	61	6,622	132,583

Millions of Japanese Yen

FY2015 Thousands of U.S. Do								
		Shareholders' equity						
				Common stock	Total shareholders'			
	Common stock	Capital surplus	Earned surplus	held in treasury	equity			
Balance at beginning of the period	122,302	73,188	627,286	-14,197	808,580			
Cumulative effects of changes in accounting policies			-14,355		-14,355			
Restated balance	122,302	73,188	612,923	-14,197	794,217			
Changes of items during the period								
Dividends from surplus			-10,660		-10,660			
Net income			51,910		51,910			
Acquisition of treasury stock				-67	-67			
Disposal of treasury stock		-8		92	83			
Land revaluation profit appropriated			-366		-366			
Net changes of items other than shareholders' equity								
Total changes of items during the period	—	-8	40,884	25	40,900			
Balance at the end of current period	122,302	73,171	653,807	-14,163	835,117			

Accumulated other comprehensive income Total accumulated Other securities Accumulated other Rights to acquire revaluation excess Land revaluation adjustment for comprehensive on securities retirement benefit new shares Minority interest Total net assets income excess Balance at beginning of the period 123,941 22,934 -21,303 125,572 241 51.053 985.462 Cumulative effects of changes in accounting policies -14,355 22,934 -21,303 125,572 971,099 Restated balance 123,941 241 51,053 Changes of items during the period Dividends from surplus -10.660 Net income Acquisition of treasury stock Disposal of treasury stock Land revaluation profit appropriated Net changes of items other than shareholders' equity 86.344 2,546 -1,914 86,977 258 4.053 -1,914 Total changes of items during the period 86,344 2,546 86,977 258 4,053 132,196 Balance at the end of current period 25,481 212,557 508 55,105 210,294 -23,217 1,103,295

Thousands of U.S. Dollars

51,910

-67

83

-366 91,287

## **Consolidated Statements of Cash Flows**

	Millions of Ja	apanese Yen	Thousands of U.S. Dollars
	FY 2014	FY 2015	FY 2015
I. Cash flows from operating activities			
Income before income taxes and other adjustments	10,555	12,719	105,842
Depreciation and amortization	2,403	2,311	19,231
Impairment loss	23	37	308
Increase (decrease) in allowance for bad debts	622 7	663	<u> </u>
Increase (decrease) in amount of the reserve against investment losses Increase (decrease) in accrued retirement allowances	-7,715	-1	
Increase (decrease) in liability for retirement benefit	6,928	-73	-607
Increase (decrease) in reserve for officers' retirement bonuses	-503	-1	-8
Increase (decrease) in reserve for losses from sleeping account withdrawal	-120	109	907
Increase (decrease) in reserve for contingent losses	-96	-14	-117
Interest income	-31,759	-33,126	-275,659
Interest expenses	2,014	1,937	16,119
Gain on securities transactions	-475	-2,003	-16,668
Loss on money trust	-82	-241	-2,005
Foreign exchange losses	164	-184	-1,531
Profit or loss on disposal of fixed assets	52	51	424
Net decrease (increase) in loans	-116,383	-119,194	-991,878
Net increase (decrease) in deposits	78,612	108,815	905,509
Net increase (decrease) in negotiable deposits	13,171	1,327	11,043
Net increase (decrease) in borrowed fund (excluding subordinated	-67,681	79,902	664,908
borrowed ones)	07,001	70,002	
Net decrease (increase) in deposit with banks (excluding deposit	-2,042	-7,916	-65,873
with the Bank of Japan)	-2,042	-7,910	-05,675
Net decrease (increase) in call loan and others	85,166	-4,889	-40,684
Net decrease (increase) in call money and others	62,116	-36,798	-306,216
Net increase (decrease) in guarantee deposit received under bond lending	13,287	110,075	915,994
transactions			
Net decrease (increase) in foreign exchange (assets)	-230	-730	-6,075
Net increase (decrease) in foreign exchange (liabilities)	-44	-0	0-
Interest and dividends received	32,490	33,729	280,677
Interest paid Others	<u>-2,017</u> -272	-2,130 -5,300	-17,725
Subtotal	76,908	139,072	<u> </u>
Corporate tax and others paid	-1,043	-1,060	-8,821
Net cash provided by (used in) operating activities	75,864	138,011	1,148,465
II. Cash flows from investing activities	70,004	100,011	1,110,100
Purchases of securities	-247,306	-230,547	-1,918,507
Proceeds from sales of securities	129,629	48,940	407,256
Proceeds from maturities of securities	75,700	106,545	886,619
Purchases of increase in cash trust	-4,917	-1,758	-14,629
Expenditure for acquisition of tangible fixed assets	-504	-2,057	-17,117
Proceeds from sales of tangible fixed assets	109	71	591
Expenditures for acquisition of intangible fixed assets	-542	-698	-5,808
Net cash provided by (used in) investing activities	-47,832	-79,505	-661,604
III. Cash flows from financing activities			
Repayment of subordinated bonds	15,000		
Proceeds from issuance of subordinated bonds	-	-5,000	-41,608
Dividends paid	-1,040	-1,281	-10,660
Dividends paid to minority shareholders	-4		
Purchase of treasury stocks	-1,625	-8	
Proceeds from sales of treasury stocks	10 000	-6,291	8
Net cash used in financing activities           IV. Foreign exchange difference of cash and cash equivalents	<u>12,330</u> 6	-0,291	<u>-52,351</u> 25
V. Net increase (decrease) in cash and cash equivalents	40,368	52,217	434,526
V. Net increase (decrease) in cash and cash equivalents VI. Cash and cash equivalents at beginning of the term	25,167	65,536	545,361
VII. Cash and cash equivalents at organing of the term	65,536	117,754	979,895
The cubit und cubit equivalents at end of the term	30,000	117,704	070,000

### Non-Consolidated Capital Adequacy Ratio (Domestic Standards)

		Millions of Ja	panese Yen	, %		U.S. Dollars, %
	At the e	nd of FY2014			At the end	l of FY2015
Items		Amounts excluded under transitional		Amounts excluded under transitional		Amounts excluded under transitional
0.0.0.0.0		arrangements		arrangements		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		98,927		823,225	
of which: capital and capital surplus	23,491		23,490		195,473	
of which: retained earnings	74,771		77,908		648,315	
of which: treasury stock (-)	1,706		1,702		14,163	
of which: planned distribution of income $(-)$	683		768		6,391	
of which: other than the above	I		I		_	
Subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock	29		61		508	
Reserves included in Core Capital: instruments and reserves	3,742		3,173		26,404	
of which: general reserve for possible loan losses	3,742		3,173		26,404	
of which: eligible provisions	-		-		_	
Eligible Non-cumulative perpetual preferred stock subject to transitional arrangement included in Core Capital:	_		_		_	
instruments and reserves		$\sim$				
Eligible capital instrument subject to transitional arrangement included in Core Capital: instruments and reserves	37,000		32,000		266,289	
Capital instrument issued through the measures for strengthening capital by public institutions included in Core	-		-		-	
Capital: instruments and reserves	2,500		0.005		10.040	
45% of revaluation reserve for land included in Core Capital: instruments and reserves Core Capital: instruments and reserves (A)	2,500		2,265 136,428		18,848 1,135,292	
Core Capital: regulatory adjustments	139,140		130,420		1,135,292	
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	_	2,742	435	1,741	3,620	14,488
of which: goodwill (including those equivalent)		2,742	455	-	5,020	
of which: goodwin (including inose equivalent)	-	2,742	435	1,741	3,620	14,488
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related		2,742	400	1,741	0,020	14,400
tax liability)	-	-	-	-	_	_
Shortfall of eligible provisions to expected losses	-	-	-	-	_	-
Capital increase due to securitization transactions	-	-	-	_	_	l
Gains and losses due to changes in own credit risk on fair valued liabilities	I	-	I	_	_	1
Prepaid pension cost		543		-	_	-
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	198	793	1,648	6,599
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)	_		633		5,268	
Total capital			000		0,200	
Total capital $((A)-(B))(C)$	139,146		135,794		1,130,016	
Risk-weighted assets	,		,			
Credit risk weighted assets	1,108,000		1,221,270		10,162,853	
Total of items included in risk weighted assets subject to transitional arrangements	9,947		8,130		67,654	
of which: intangible fixed assets other than goodwill and mortgage servicing rights (net of related tax liability)	2,742		1,741		14,488	
of which: deferred tax assets (net of related tax liability)	-		-		_	
of which: prepaid pension costs	543		-		_	
of which: Other Financial Institutions Exposures					-	
of which: other than the above	6,661		6,388		53,158	
Amount equivalent to market risk $\times$ 12.5						
Amount equivalent to operational risk × 12.5	67,182		68,581		570,700	
Credit risk weighted assets adjustments					-	
Amount equivalent to operational risk adjustments	1 175 100		1 000 050		10 700 501	
Total amount of risk weighted assets (D) Capital adequacy ratio (non-consolidated)	1,175,182		1,289,852		10,733,561	
Capital adequacy ratio (non-consolidated) Capital adequacy ratio (non-consolidated) ((C)/(D))	11.04		10 50		10 50	
Capital adequacy (allo (1011-consolidated) ((C)/(D))	11.84		10.52		10.52	

#### Consolidated Capital Adequacy Ratio (Domestic Standards)

Ines         Awards resultation         Awards resultation         Awards resultation         Awards resultation           Cert Cipital interments and reserve         20 942         54.04         95.08		At the on	Millions of Jaj	Janese Ten,	70		U.S. Dollars, % 1 of FY2015
Items         celolide under manyment         celolide under manyment         celolide under manyment         celolide under manyment         celolide manyment           Cere Cipplic interments and reserves         90.471         90.584         62.880         62.880           Cere Cipplic interments and reserves         12.82         23.491         1105.881         62.880           Cere Cipplic interments and reserves         12.84         12.84         62.880         62.880           Cere Cipplic interments and reserves         12.84         12.84         62.880         62.880           Cere Cipplic interments and reserves         12.84         12.84         62.880         62.880           Cere Cipplic interments and reserves         2.84         63.88         62.880         62.880           Cere Cipplic interments and reserves         2.80         63.82         62.88         62.88           Cere Cipplic interments and reserves         2.80         63.82         22.727         62.88           Cere Cipplic interment and reserves         2.80         63.82         22.727         62.88           Cere Cipplic interment and reserves         2.80         63.82         22.727         62.88           Cere Cipplic interment and reserves         2.80         3.28         22.727 <t< th=""><th></th><th>At the en</th><th></th><th></th><th></th><th>At the end</th><th></th></t<>		At the en				At the end	
Care Capital instruments and reserves         muniticeal imagenet         muniticeal imagenet         muniticeal imagenet         muniticeal imagenet         muniticeal imagenet         muniticeal imagenet           Care Capital instruments and reserves of which claused and cipital septial of which claused stock of profered stock manufactly convertible into common stock cipital pro- dends, functional distribution of incence (-)         1000         17.558         19.554           Or which claused stock of profered stock manufactly convertible into common stock of which regular distribution of incence (-)         6.82         772         6.424           Accumulated ther competensors incence (-)         0.824         772         6.424           Accumulated ther competensors incence (-)         0.824         772         6.424           Accumulated ther competensors incence (-)         0.824         0.8322         772.77           Or which grant express the function of the stock manufacture convectible into common stock.         2         0.1         888           Reaves included in Core Capital instruments and reserves         3.528         3.322         77.777           Or which grant express thread the stock shipe of the antificand arrangeneer included in Core Capital instruments and reserves         3.529         3.528         3.528         7.530           Or which grant arrangeneer for problem to instock and incore Capital instruments and reserves         3.520         <	Items						
cmr c gaint         mr genere           Directly insign controls obck or prefered tack mandaroly concelle into common stock and prime         96.75         98.64	iteliis						
Care C quality issummers, and errorse         Descriptions of quality servers (the prefered stock mendationly conventible into common stock capital prime of the stock o							
Discrete final qualitativing control stude of preferend used mudaliantly control stude capital public         96,419         96,819         922,840         822,880           of which capital and qualitativing control stude and qualitativity of the stude of the stude stude stude of the stude stude of the stude stude of the stude stude of the stude stude stude of the stude stude stude stude of the stude stude stude of the stude	Cara Canitale instruments and reserves		arrangements		arrangements		arrangements
metad equity support and returned earning:         100,470         20,803         22,603           of which, equity and capital support         23,481         78,6481         195,6481           of which, equity and capital support         12,082         12,082         12,082           of which, equity and capital support         12,082         12,082         12,082           of which, equity and returned to the show         60         7         6,083           of which, equity and returned to the show         60         7         6,063           of which, equity and returned to the show         7         6,063         7,4643           of which, equity and returned to the support         3,282         3,332         27,727           of which, equity and preferred stock subject to transitive and unstruct support         3,282         3,332         27,727           of which, equity and preferred stock subject to transitive and unstruct support         3,282         3,332         27,727           of which, equity and unstruct support         3,282         3,332         27,727         0           deplot capital instructures and exerce support         3,282         3,332         27,727           of which, equity and unstructures and exerce support         3,282         3,332         27,727           of which, e							
of which capital and capital angula       193.401       195.401         of which capital of capital problem       73.81       75.88       65.8507         of which capital of capital problem       600       770       6.44         of which capital of capital problem       600       770       6.44         Accumulated wher cape chearse moves multical of care Capital       - <td></td> <td>96,479</td> <td></td> <td>99,584</td> <td></td> <td>828,693</td> <td></td>		96,479		99,584		828,693	
of which retains (with (-) minimum (-) mini		23 492	$\sim$	23 491		195 481	
of which issuary sock (-)         1,702         11,102         11,102           of which planed for distribution of issuer (-)         687         772         6,454           of which planed for distribution of issuer (-)         687         772         6,454           of which present extra which a face Capual         -						,	
of which glanned distribution of income (-)6877726.424Accountation share comprohensive inscene included in Core CapitalAccountation share comprohensive inscene included in Core CapitalAccountation share comprohensive inscene included in Core CapitalReserves included in Core Capital instruments and reserves3.2322.727-of which capital encounts of the comprohensive inscene included in Core CapitalReserves included in Core Capital instruments and reserves3.232of which capital encounts of the comprohensive instruments and reserves3.200-2.2602.2685-Capital instruments and reserves2.500Capital instruments and reserves2.500-2.260Capital instruments and reserves0.1355.800<							
of which other than the above       - <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>							
of which freque currency transition algorithms         —         —         —         —         —         —         —         —         —         —         —         —         —         —         —         —         —         —         56         …         568         …         568         …         568         …         568         …         568         …         568         …         568         …         568         …         568         …         568         …         568         …         568         …         …         568         …         …         568         …		-		_		_	
of which pregad pension costs       —       … <t< td=""><td>Accumulated other comprehensive income included in Core Capital</td><td>-</td><td></td><td>-558</td><td></td><td>-4,643</td><td></td></t<>	Accumulated other comprehensive income included in Core Capital	-		-558		-4,643	
Sobserption rights to acquire common stock or preferred stock mandatorly convertible ino common stock.         28         61         508           Adjusted minority meters, etc. (nummets and reserves         3,282         3,332         27,722           of which: general servers for some block on losses         0	of which: foreign currency translation adjustments	-		-		_	
Adjusted minority interests, etc. (amount allowed to be included in Core Capital interments and reserves       3.282       3.332       27.727         of which, egnent reserve for possible lean losses       3.282       3.332       27.727         Fight Row-cumulative propusible lean losses       3.282       3.332       27.727         Fight Row-cumulative propusible lean losses       3.282       3.332       27.727         Capital instruments and reserves       3.2000       2.266.289	of which: prepaid pension costs	-		-558		-4,643	
Reserves included in Cure Capital instruments and reserves         3,322         3,332         27,722           of which: general reserve for possible ion bases         3,228         3,332         27,722           of which: general reserves         3,220         3,322         27,727           instruments used through the measures for transitional arrangement included in Cure Capital instruments and reserves         3,700         2,200         2,266,289           Capital instrument issued through the measures for transitional arrangement included in Cure Capital instruments and reserves         3,700         2,265         118,449           Construment issued through the measures for transitional arrangements         6,133         5,960         49,596           Core Capital instruments and reserves         6,135         5,960         49,596           Core Capital instruments and reserves         7,742         453         1,814         3,770           Of which ofter transplic for data sets (ret of related tas liability, cucluing thor outrage servicing rights         -         -         -         -		29		61		508	
of which: gend reserve for possible kun losses       3.222       3.322       27.727         Eighb Kon-cumulative perpetul prefered stock sobject to transitional arrangement included in Core Capital instruments and reserves       37.000       22.000       22.62.28         Eighb Ron-cumulative perpetul prefered stock sobject to transitional arrangement included in Core Capital instruments and reserves       37.000       22.000       22.62.28         Ally, or relation to reserve for lund included in Core Capital instruments and reserves       2.500       2.858       18.846         Monority interest included in Core Capital instruments and reserves       2.500       2.825       18.846         Core Capital regulation reserves (A)       146.073       142.645       1.187.027         Total intangable fixed assets other than goodwill and mortgage servicing rights       - <td< td=""><td></td><td>-</td><td></td><td>-</td><td></td><td>-</td><td></td></td<>		-		-		-	
of which, eligible provisions       -       -       -       -         Englisb Non-communities perpetual preferred stock subject to transitional arrangement included in Core Capital instruments and reserves       37,000       32,000       266,289         Cipital instrument subject to transitional arrangement included in Core Capital instruments and reserves       2,500       2,285       118,846         Morety interest and reserves       2,500       2,285       118,846       118,846         Morety interest induced in Core Capital instruments and reserves       2,500       49,969       49,969         Core Capital instrument subject to runational arrangement included in Core Capital instruments and reserves       2,500       49,969       49,969         Core Capital instrument subject to runational arrangement includes in Core Capital instruments and reserves       2,500       42,851       11,81,827         Core Capital instrument subject to runational arrangement includes in Core Capital instruments and reserves       2,500       45,900       49,909         Core Capital instrument subject to runational arrangement includes in Core Capital instruments and reserves       116,012       116,120       116,120       116,120       116,120       116,120       116,120       116,120       116,120       116,120       116,120       116,120       116,120       116,120       116,120       116,120       116,120							
Eligible Non-comulative perpendia preferend sock subject to transitional arrangement included in Core Capital instruments and reserves         32,000         22,62,29           Eligible copital instrument subject to transitional arrangement included in Core Capital instruments and reserves         32,000         22,66,29           Stö of cevaliations reserves for land included in Core Capital instruments and reserves         6,138         5,560           Stö of cevaliations reserve for land included in Core Capital instruments and reserves         6,138         5,560           Core Capital instruments and reserves         6,138         5,560         42,645           Core Capital instruments and reserves         6,138         5,560         42,645         11,187,027           Core Capital instruments and reserves         160,073         14,2464         11,187,027         12,722         453         1,814         3,770         155           Core Capital instruments and reserves         160,073         -		3,928		3,332		27,727	
informatis and reserves		-		-		-	
Tigble capital instrument subject to transitional arrangement included in Core Capital instruments such though the nearuse for strengtheming capital by public institutions included in Core Capital instruments and reserves         32,000         32,000         266,229           Capital instruments and reserves         2,500         2,265         18,848           Minority interests included in Core Capital instruments and reserves         6,135         5,960         48,596           Core Capital instruments and reserves (A)         142,645         1,187,027         150           Core Capital instruments and reserves (A)         146,073         142,645         1,814         3,770         151           of which, other manipher lised assets test of related tax linbility, excluding those relating to mortgage servicing rights         2,742         453         1,814         3,770         155           of which, other instagle lised assets test or relating to mortgage servicing rights         2,742         453         1,814         3,770         155           Capital instandle for core capital instruments and reserves         2,700         1,814         3,770         15           of which, other instang to come capital instances         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -		_		_		_	
Capital instrument sixual through the measures for strengthening capital by public institutions included in Core Capital instruments and reserves         2.500         2.285         18.848           45% of revuluation reserve for land included in Core Capital instruments and reserves         2.500         2.285         18.848           Minority interests included in Core Capital instruments and reserves         2.500         2.2485         11.87.027           Core Capital instruments and reserves (A)         146.073         142.845         1.187.027           Total intangible fixed assets other than goodwill and mortgage servicing rights         –		07.000	$\sim$	00.000		066.000	$\sim$
Capital instruments and reserves         -         <		37,000	$\sim$	32,000	$\sim$	266,289	$\sim$
45% of revuluation reserve for land included in Core Capital instruments and reserves         2500         2265         18.848           Minority interests included in Core Capital subject to transitional arrangement         6.135         5.9600         49.596           Core Capital - regresting registion of the construction of the con		-		-		_	
Minority interests included in Core Capital subject to transitional arrangements         61.35         5.960         49.596           Core Capital intruments and reserves (A)         148.073         142.645         1.187.027           Core Capital intruments and reserves (A)         148.073         142.645         1.187.027           Of which offer targets dots extent than goodwill and mortgage servicing rights         -	1	2 500	$\sim$	2.265		10 0/0	
Core Capital instruments and reserves (A)         142.045         1.187.027           Core Capital instruments and reserves (A)         -         2742         453         1.814         3.770         157           Total innamible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)         -							
Core Capital regulatory adjustments							
Total inamgible fixed asset (net of related tax liability, excluding those relating to mortgage servicing rights)       -       2.742       453       1.814       3.770       157         of which, obder intrangible fixed assets other than goodwill and mortgage servicing rights       -       2.742       453       1.814       3.770       157         Deferred ta assets that rely on future profitability excluding those arising from temporary differences (net of related to the light) provisions to expected losses       -		140,073		142,045	_	1,107,027	
of which, bookwill (including those equivalent)       -       <		_	2 742	453	1 814	3 770	15,095
of which, other intangible fixed assets other than goodwill and mortgage servicing rights       -       2,742       453       1,814       3,770       15,0         Deferred tax assets that redy on future profitability excluding those arising from temporary differences (net of related tax liability)       -					-		
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of relate: a kiability) Shortfall of eligible provisions to expected losses		_	2.742	453	1.814	3,770	15,095
Inst habilityImage: control of control on control control control on control on control on cont			_,,			0,770	
Shortfall of eligible provisions to expected losses         -         <		-	-	-	-	-	-
Gains and losses due to changes in own credit risk on fair valued liabilities       -	Shortfall of eligible provisions to expected losses	-	-	_	-	_	-
Pregad pension cost       -       543       -       -       -         Investments in own shares (excluding those reported in the Net Assets)       - </td <td>Capital increase due to securitization transactions</td> <td>-</td> <td>1</td> <td>-</td> <td>-</td> <td>_</td> <td>l</td>	Capital increase due to securitization transactions	-	1	-	-	_	l
Investments in own shares (excluding those reported in the Net Assets)       -	Gains and losses due to changes in own credit risk on fair valued liabilities	-	-	-	_	_	
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 Danking, 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 on specified items 10% threshold on threshow threshold threshow 10% threshold on threshow 10% threshold on thresh			543	-	-	-	_
held by the Company and subsidiaries       -		-	-	—	_	-	_
Investments in the capital of banking, financial and insurance entities that are outside the sope of regulatory       1,291       198       793       1,648       6,1         Of other Financial Institutions'), net of eligible short positions, where the bank does not own more than       -       1,291       198       793       1,648       6,1         Of which: significant investments in the common stock of Other Financial Institutions, net of eligible short       -		_	_	_	_	_	_
consolidation ('Other Financial Institutions'), net of eligible short positions, where the bank does not own more than-1.2911987931.6486, $10\%$ of the issued share capital ('Non-significant Investment') (amount above the 10% threshold <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>							
10% of the issued share capital ('Non-significant Investment') (amount above the 10% threshold			1 001	100	700	1 0 4 0	0.500
Amount exceeding the 10% threshold on specified itemsof which: significant investments in the common stock of Other Financial Institutions, net of eligible shortof which: deferred tax assets arising from temporary differences (net of related tax liability)Amount exceeding the 15% threshold on specified itemsof which: significant investments in the common stock of Other Financial Institutions, net of eligible short		_	1,291	198	/93	1,648	6,599
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short       - <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>							
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: deferred tax assets arising from temporary differences (net of related tax liability)       -       -       -       -       -         Core Capital: regulatory adjustments (B)       -       -       -       -       -       -         Total capital       -       -       -       -       -       -       -       -         Total capital (CD) (C)       146,073       141,993       1,181,601       - <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>							
of which: deferred tax assets arising from temporary differences (net of related tax liability)Amount exceeding the 15% threshold on specified itemsof which: mortgage servicing rightsof which: deferred tax assets arising from temporary differences (net of related tax liability)Of core Capital: regulatory adjustments (B)Total capitalTotal capital ((A)-(B)) (C)146.073141.9931,181.601Total capital ((A)-(B)) (C)146.073141.9931,181.601Total capital ((A)-(B)) (C)146.073141.9931,181.601<				_	_	_	_
Amount exceeding the 15% threshold on specified itemsof which: significant investments in the common stock of Other Financial Institutions, net of eligible shortof which: inortigage servicing rightsof which: deferred tax assets arising from temporary differences (net of related tax liability)Core Capital: regulatory adjustments (B)Total capital <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>_</td>							_
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short       - <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td>							-
of which: mortgage servicing rightsof which: deferred tax assets arising from temporary differences (net of related tax liability)Core Capital: regulatory adjustments (B)6525,426Total capital-6525,426-Total capital6525,426Total capitalCredit risk weighted assets1,113,4231,231,02210,244,004Total of items included in risk weighted assets subject to transitional arrangements4,3918,20368,262of which: deferred tax assets (net of related tax liability)of which: Other Financial Institutions Exposuresof which: Other Financial Institutions Exposuresof which: Other At assets adjustments1,1066,38853,158Amount equivalent to operational risk × 12.569,93971,275593,118Amount equivalent to operational risk adjustmentsAmount equivalent to operational risk adjustments<		_	-	_	_	_	
of which: deferred tax assets arising from temporary differences (net of related tax liability)       -		_	_	_	_	_	_
Core Capital: regulatory adjustments (B)       -       652       5,426         Total capital       -       652       5,426         Total capital ((A)-(B)) (C)       146,073       141,993       1,181,601         Risk-weighted assets       1       1,13,423       1,231,022       10,244,004         Total of items included in risk weighted assets subject to transitional arrangements       4,391       8,203       68,262         of which: intangible fixed assets (net of related tax liability)       2,742       1,814       15,095         of which: other than goodwill and mortgage servicing rights (net of related tax liability)       -       -       -         of which: other Financial Institutions Exposures       543       -       -       -         of which: other than the above       1,106       6,388       53,158         Amount equivalent to operational risk × 12.5       -       -       -       -         Amount equivalent to operational risk adjustments       -       -       -       -         Amount equivalent to operational risk adjustments       -       -       -       -         Amount of risk weighted assets (D)       1,183,362       1,302,298       10,837,131		-	-	_	-	_	_
Total capital       Image: constraint of the second s		-		652		5,426	
Risk-weighted assets       1,113,423       1,231,022       10,244,004         Total of items included in risk weighted assets subject to transitional arrangements       4,391       8,203       68,262         of which: intangible fixed assets other than goodwill and mortgage servicing rights (net of related tax liability)       2,742       1,814       15,095         of which: deferred tax assets (net of related tax liability)       2,742       1,814       15,095         of which: prepaid pension costs       543       -       -         of which: other Financial Institutions Exposures       -       -       -         of which: other than the above       1,106       6,388       53,158         Amount equivalent to operational risk × 12.5       69,939       71,275       593,118         Credit risk weighted assets (D)       -       -       -       -         Total adequacy ratio (consolidated)       1,183,362       1,302,298       10,837,131	Total capital						
Credit risk weighted assets1,113,4231,231,02210,244,004Total of items included in risk weighted assets subject to transitional arrangements4,3918,20368,262of which: intangible fixed assets other than goodwill and mortgage servicing rights (net of related tax liability)2,7421,81415,095of which: deferred tax assets (net of related tax liability)of which: prepaid pension costs543of which: other than the aboveof which: other than the above1,1066,38853,158Amount equivalent to operational risk × 12.569,93971,275593,118Credit risk weighted assets (D)Total amount of risk weighted assets (D)1,183,3621,302,29810,837,131Capital adequacy ratio (consolidated)	Total capital ((A)–(B)) (C)	146,073		141,993		1,181,601	
Total of items included in risk weighted assets subject to transitional arrangements4.3918.20368.262of which: intangible fixed assets other than goodwill and mortgage servicing rights (net of related tax liability)2.7421.81415.095of which: deferred tax assets (net of related tax liability)of which: other Financial Institutions Exposures543of which: other Financial Institutions Exposuresof which: other than the above1.1066.38853.158Amount equivalent to operational risk × 12.569.93971.275593.118Credit risk weighted assets (D)Amount of risk weighted assets (D)1,183.3621.302.29810.837,131Capital adequacy ratio (consolidated)							
of which: intangible fixed assets other than goodwill and mortgage servicing rights (net of related tax liability)       2,742       1,814       15,095         of which: deferred tax assets (net of related tax liability)       -       -       -       -         of which: prepaid pension costs       543       -       -       -         of which: other Financial Institutions Exposures       -       -       -       -         of which: other than the above       1,106       6,388       53,158         Amount equivalent to market risk × 12.5       -       -       -         Amount equivalent to operational risk × 12.5       69,939       71,275       593,118         Credit risk weighted assets adjustments       -       -       -         Amount of risk weighted assets (D)       1,183,362       1,302,298       10,837,131         Capital adequacy ratio (consolidated)       -       -       -       -						10,244,004	
of which: deferred tax assets (net of related tax liability)       -       -       -         of which: prepaid pension costs       543       -       -         of which: Other Financial Institutions Exposures       -       -       -         of which: other than the above       1,106       6,388       53,158         Amount equivalent to market risk × 12.5       -       -       -         Amount equivalent to operational risk × 12.5       69,939       71,275       593,118         Credit risk weighted assets adjustments       -       -       -         Total amount of risk weighted assets (D)       1,183,362       1,302,298       10,837,131							
of which: prepaid pension costs543of which: Other Financial Institutions Exposuresof which: other than the above1,1066,38853,158Amount equivalent to market risk × 12.5Amount equivalent to operational risk × 12.569,93971,275593,118Credit risk weighted assets adjustmentsAmount equivalent to operational risk adjustmentsTotal amount of risk weighted assets (D)1,183,3621,302,29810,837,131		2,742		1,814		15,095	
of which: Other Financial Institutions Exposures       —       …       #       #       #       #		_		-		-	
of which: other than the above1,1066,38853,158Amount equivalent to market risk × 12.5Amount equivalent to operational risk × 12.569,93971,275593,118Credit risk weighted assets adjustmentsAmount equivalent to operational risk adjustmentsTotal amount of risk weighted assets (D)1,183,3621,302,29810,837,131		543		-		-	
Amount equivalent to market risk × 12.5       -       -       -       -         Amount equivalent to operational risk × 12.5       69,939       71,275       593,118         Credit risk weighted assets adjustments       -       -       -       -         Amount equivalent to operational risk adjustments       -       -       -       -         Amount equivalent to operational risk adjustments       -       -       -       -         Amount of risk weighted assets (D)       1,183,362       1,302,298       10,837,131         Capital adequacy ratio (consolidated)       -       -       -		-		-		-	
Amount equivalent to operational risk × 12.5       69,939       71,275       593,118         Credit risk weighted assets adjustments       –       –       –       –         Amount equivalent to operational risk adjustments       –       –       –       –         Total amount of risk weighted assets (D)       1,183,362       1,302,298       10,837,131         Capital adequacy ratio (consolidated)       –       –       –       –		1,106		6,388		53,158	
Credit risk weighted assets adjustments     –     –     –       Amount equivalent to operational risk adjustments     –     –     –       Total amount of risk weighted assets (D)     1,183,362     1,302,298     10,837,131       Capital adequacy ratio (consolidated)     –     –     –		-		71 075			
Amount equivalent to operational risk adjustments     –     –     –       Total amount of risk weighted assets (D)     1,183,362     1,302,298     10,837,131       Capital adequacy ratio (consolidated)     –     –     –		69,939		/1,2/5		393,118	
Total amount of risk weighted assets (D)         1,183,362         1,302,298         10,837,131           Capital adequacy ratio (consolidated)		_		_			
Capital adequacy ratio (consolidated)		1 100 000		1 202 200		10 027 101	
		1,103,302		1,302,298		10,037,131	
19 20 10 00	Capital adequacy ratio (consolidated) ((C)/(D))	12.34		10.90		10.90	