

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

Items	Millions of Japanese Yen, %				Thousands of U.S. Dollars, %	
	At the end of FY2017	At the end of FY2018		At the end of FY2018		
		Amounts excluded under transitional arrangements	Amounts excluded under transitional arrangements	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	120,140		127,354		1,198,739	
of which: capital and capital surplus	27,517		27,517		259,008	
of which: retained earnings	94,693		101,915		959,290	
of which: treasury stock (—)	1,292		1,303		12,265	
of which: planned distribution of income (—)	778		774		7,285	
of which: other than the above	—		—		—	
Accumulated other comprehensive income included in Core Capital	-2,108		-2,594		-24,416	
of which: foreign currency translation adjustments	—		—		—	
of which: prepaid pension costs	-2,108		-2,594		-24,416	
Subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock	136		183		1,723	
Adjusted minority interests, etc. (amount allowed to be included in Core Capital)	—		—		—	
Reserves included in Core Capital: instruments and reserves	1,516		1,462		13,761	
of which: general reserve for possible loan losses	1,516		1,462		13,761	
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	20,000		20,000		188,253	
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	1,685		1,443		13,582	
Non-controlling interests included in Core Capital subject to transitional arrangements	124		114		1,073	
Core Capital: instruments and reserves (A)	141,494		147,963		1,392,724	
Core Capital: regulatory adjustments						
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	1,249	833	1,769	442	16,651	
of which: goodwill (including those equivalent)	—	—	—	—	—	
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	1,249	833	1,769	442	16,651	
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	—	—	—	—	—	
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)	—	—	—	—	—	
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)	1,249		1,769		16,651	
Total capital						
Total capital ((A) - (B)) (C)	140,244		146,193		1,376,064	
Risk-weighted assets						
Credit risk weighted assets	1,352,551		1,460,217		13,744,512	
Total of items included in risk weighted assets subject to transitional arrangements	6,183		5,788		54,480	
of which: intangible fixed assets other than goodwill and mortgage servicing rights (net of related tax liability)	833		442		4,160	
of which: deferred tax assets (net of related tax liability)	—		—		—	
of which: prepaid pension costs	—		—		—	
of which: Other Financial Institutions Exposures	—		—		—	
of which: other than the above	5,350		5,346		50,320	
Amount equivalent to market risk × 12.5	—		—		—	
Amount equivalent to operational risk × 12.5	74,671		75,436		710,053	
Credit risk weighted assets adjustments	—		—		—	
Amount equivalent to operational risk adjustments	—		—		—	
Total amount of risk weighted assets (D)	1,427,222		1,535,653		14,454,565	
Capital adequacy ratio (consolidated)						
Capital adequacy ratio (consolidated) ((C)/(D))	9.82		9.51		9.51	