

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

Items	Millions of Japanese Yen, %		Thousands of U.S. Dollars, %	
	At the end of FY2018	At the end of FY2019	At the end of FY2019	At the end of FY2019
		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	127,354	135,645	1,222,137	
of which: capital and capital surplus	27,517	27,516	247,914	
of which: retained earnings	101,915	110,318	993,945	
of which: treasury stock (—)	1,303	1,241	11,181	
of which: planned distribution of income (—)	774	948	8,541	
of which: other than the above	—	—	—	
Accumulated other comprehensive income included in Core Capital	-2,594	-2,271	-20,461	
of which: foreign currency translation adjustments	—	—	—	
of which: prepaid pension costs	-2,594	-2,271	-20,461	
Subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock	183	160	1,442	
Adjusted minority interests, etc. (amount allowed to be included in Core Capital)	—	—	—	
Reserves included in Core Capital: instruments and reserves	1,462	1,478	13,317	
of which: general reserve for possible loan losses	1,462	1,478	13,317	
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	—	—	
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	1,443	1,129	10,172	
Non-controlling interests included in Core Capital subject to transitional arrangements	114	103	928	
<b>Core Capital: instruments and reserves (A)</b>	<b>147,963</b>	<b>136,247</b>	<b>1,227,561</b>	
<b>Core Capital: regulatory adjustments</b>				
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	1,769	442	3,002	27,047
of which: goodwill (including those equivalent)	—	—	—	—
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	1,769	442	3,002	27,047
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)	—	—	—	—
<b>Core Capital: regulatory adjustments (B)</b>	<b>1,769</b>	<b>3,002</b>	<b>27,047</b>	
<b>Total capital</b>				
<b>Total capital ((A) + (B)) (C)</b>	<b>146,193</b>	<b>133,245</b>	<b>1,200,514</b>	
<b>Risk-weighted assets</b>				
<b>Credit risk weighted assets</b>	<b>1,460,217</b>	<b>1,530,005</b>	<b>13,785,071</b>	
Total of items included in risk weighted assets subject to transitional arrangements	5,788	5,021	45,238	
of which: intangible fixed assets other than goodwill and mortgage servicing rights (net of related tax liability)	442	—	—	
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	5,346	5,021	45,238	
Amount equivalent to market risk × 12.5	—	—	—	
Amount equivalent to operational risk × 12.5	75,436	75,372	679,088	
<b>Credit risk weighted assets adjustments</b>				
Amount equivalent to operational risk adjustments	—	—	—	
<b>Total amount of risk weighted assets (D)</b>	<b>1,535,653</b>	<b>1,605,377</b>	<b>14,464,159</b>	
<b>Capital adequacy ratio (consolidated)</b>				
<b>Capital adequacy ratio (consolidated) ((C)/(D))</b>	<b>9.51</b>	<b>8.29</b>	<b>8.29</b>	