

Non-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	
		Amounts excluded under transitional arrangements		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	123,399		131,996		1,189,260	
of which: capital and capital surplus	23,473		23,472		211,479	
of which: retained earnings	102,004		110,713		997,504	
of which: treasury stock (—)	1,303		1,241		11,181	
of which: planned distribution of income (—)	774		947		8,532	
of which: other than the above	—		—		—	
Subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock	183		160		1,442	
Reserves included in Core Capital: instruments and reserves	1,252		1,250		11,262	
of which: general reserve for possible loan losses	1,252		1,250		11,262	
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	
Core Capital: instruments and reserves (A)	146,279		134,536		1,212,145	
Core Capital: regulatory adjustments	—		—		—	
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	1,736	434	2,974		26,795	
of which: goodwill (including those equivalent)	—	—	—		—	
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	1,736	434	2,974		26,795	
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	—	—	—		—	
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)	1,736		2,974		26,795	
Total capital						
Total capital ((A) — (B)) (C)	144,542		131,561		1,185,341	
Risk-weighted assets						
Credit risk weighted assets	1,451,543		1,521,087		13,704,721	
Total of items included in risk weighted assets subject to transitional arrangements	5,780		5,021		45,238	
of which: intangible fixed assets other than goodwill and mortgage servicing rights (net of related tax liability)	434		—		—	
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	73,207		73,517		662,375	
Credit risk weighted assets adjustments	—		—		—	
Amount equivalent to operational risk adjustments	—		—		—	
Total amount of risk weighted assets (D)	1,524,750		1,594,604		14,367,096	
Capital adequacy ratio (non-consolidated)						
Capital adequacy ratio (non-consolidated) ((C)/(D))	9.47		8.25		8.25	