

# Composition of Capital Disclosure (Capital ratio of the fiscal year ended March 31, 2013, Basel III)

## Capital ratio (consolidated)

(Appended Form 2 of Supplementary Provision of the Notification of Japanese Financial Services Agency No. 15, 2007)

Items	Millions of yen, %		Basel III Template No.
		Amounts excluded under transitional arrangements	
<b>Common Equity Tier 1 capital: instruments and reserves (1)</b>			
Directly issued qualifying common share capital plus related capital surplus and retained earnings	193,542		1a+2-1c-26
of which: capital and capital surplus	57,046		1a
of which: retained earnings	138,249		2
of which: treasury stock (-)	959		1c
of which: national specific regulatory adjustments (earnings to be distributed) (-)	793		26
of which: other than above	—		
Subscription rights to common shares	—		1b
Accumulated other comprehensive income and other disclosed reserves	—	69,182	3
Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	—		5
Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to transitional arrangements	1,700		
of which: common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	1,700		
Common Equity Tier 1 capital: instruments and reserves (A)	195,243		6
<b>Common Equity Tier 1 capital: regulatory adjustments (2)</b>			
Total intangible fixed assets (excluding those relating to mortgage servicing rights)	—	895	8+9
of which: goodwill (including those equivalent)	—	—	8
of which: other intangibles other than goodwill and mortgage servicing rights	—	895	9
Deferred tax assets that rely on future profitability excluding those arising from temporary differences	—	2	10
Deferred gains or losses on derivatives under hedge accounting	—	0	11
Shortfall of eligible provisions to expected losses	—	10,042	12
Securitization gain on sale	—	—	13
Gains and losses due to changes in own credit risk on fair valued liabilities	—	—	14
Defined-benefit pension fund net assets (prepaid pension costs)	—	—	15
Investments in own shares (excluding those reported in the Net assets section)	—	0	16
Reciprocal cross-holdings in common equity	—	—	17
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	—	—	18
Amount exceeding the 10% threshold on specified items	—	—	19+20+21
of which: significant investments in the common stock of financials	—	—	19
of which: intangible fixed assets relating to mortgage servicing rights	—	—	20
of which: deferred tax assets arising from temporary differences	—	—	21
Amount exceeding the 15% threshold on specified items	—	—	22
of which: significant investments in the common stock of financials	—	—	23
of which: intangible fixed assets relating to mortgage servicing rights	—	—	24
of which: deferred tax assets arising from temporary differences	—	—	25
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	3,222		27
Common Equity Tier 1 capital: regulatory adjustments (B)	3,222		28
<b>Common Equity Tier 1 capital (CET1)</b>			
Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	192,020		29
<b>Additional Tier 1 capital: instruments (3)</b>			
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards	—		31a
Subscription rights to Additional Tier 1 instruments	—		31b
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	—		32
Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—		
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	1,798		34-35
Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	—		33+35
of which: instruments issued by bank and its special purpose vehicles	—		33
of which: instruments issued by subsidiaries	—		35
Total of items included in Additional Tier 1 capital: instruments subject to transitional arrangements	—		
Additional Tier 1 capital: instruments (D)	1,798		36
<b>Additional Tier 1 capital: regulatory adjustments</b>			
Investments in own Additional Tier 1 instrument	—		37
Reciprocal cross-holdings in Additional Tier 1 instruments	—		38
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	—		39
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	—		40

Items	Millions of yen, %		Basel III Template No.
		Amounts excluded under transitional arrangements	
Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements	5,021		
of which: shortfall of eligible provisions to expected losses	5,021		
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deduction	—		42
Additional Tier 1 capital: regulatory adjustments (E)	5,021		43
<b>Additional Tier 1 capital</b>			
Additional Tier 1 capital ((D) – (E)) (F)	—		44
<b>Tier 1 capital (T1 = CET1 + AT1)</b>			
Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	192,020		45
<b>Tier 2 capital: instruments and provisions (4)</b>			
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards	—		
Subscription rights to Tier 2 instruments	—		
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	—		46
Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—		
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	423		48-49
Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	54,000		47+49
of which: instruments issued by bank and its special purpose vehicles	—		47
of which: instruments issued by subsidiaries	—		49
Total of general allowance for credit losses and eligible provisions included in Tier 2	259		50
of which: provision for general allowance for credit losses	259		50a
of which: eligible provisions	—		50b
Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements	45,928		
of which: accumulated other comprehensive income	45,928		
Tier 2 capital: instruments and provisions (H)	100,610		51
<b>Tier 2 capital: regulatory adjustments</b>			
Investments in own Tier 2 instruments	—	—	52
Reciprocal cross-holdings in Tier 2 instruments	—	—	53
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	—	—	54
Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation	—	—	55
Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements	5,021		
of which: shortfall of eligible provisions to expected losses	5,021		
Tier 2 capital: regulatory adjustments (I)	5,021		57
<b>Tier 2 capital (T2)</b>			
Tier 2 capital (T2) ((H)-(I)) (J)	95,589		58
<b>Total capital (TC = T1 + T2)</b>			
Total capital (TC = T1 + T2) ((G)+(J)) (K)	287,610		59
<b>Risk weighted assets (5)</b>			
Total of items included in risk weighted assets subject to transitional arrangements	1,443		
of which: intangibles other than mortgage servicing rights	1,441		
of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences	2		
of which: investments in own shares	0		
Risk weighted assets (L)	2,032,900		60
<b>Capital ratio (consolidated)</b>			
Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	9.44		61
Tier 1 capital ratio (consolidated) ((G)/(L))	9.44		62
Total capital ratio (consolidated) ((K)/(L))	14.14		63
<b>Regulatory adjustments (6)</b>			
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	19,678		72
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	342		73
Intangible fixed assets relating to mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	—		74
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	1,302		75
<b>Provisions included in Tier 2 capital: instruments and provisions (7)</b>			
Provisions (general allowance for credit losses)	259		76
Cap on inclusion of provisions (general allowance for credit losses)	434		77
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")	—		78
Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	11,229		79
<b>Capital instruments subject to transitional arrangements (8)</b>			
Current cap on AT1 instruments subject to phase out arrangements	—		82
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	—		83
Current cap on T2 instruments subject to transitional arrangements	54,000		84
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	6,000		85