

Composition of Capital Disclosure (Capital ratio of the fiscal year ended March 31, 2014, Basel III)

Capital ratio (consolidated)

(Appended Form 2 of Supplementary Provision of the Notification of Japanese Financial Services Agency No. 7, 2014)

| Items | Millions of yen, % | | Basel III Template No. |
|---|--------------------|--|---------------------------|
| | | Amounts excluded under transitional arrangements | |
| Common Equity Tier 1 capital: instruments and reserves (1) | | | |
| Directly issued qualifying common share capital plus related capital surplus and retained earnings | 202,869 | | 1a+2-1c-26 |
| of which: capital and capital surplus | 57,046 | | 1a |
| of which: retained earnings | 147,858 | | 2 |
| of which: treasury stock (-) | 977 | | 1c |
| of which: national specific regulatory adjustments (earnings to be distributed) (-) | 1,057 | | 26 |
| of which: other than above | — | | |
| Subscription rights to common shares | 30 | | 1b |
| Accumulated other comprehensive income and other disclosed reserves | 16,810 | 67,242 | 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 | 1,622 | | |
| of which: common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1) | 1,622 | | |
| Common Equity Tier 1 capital: instruments and reserves (A) | 221,332 | | 6 |
| Common Equity Tier 1 capital: regulatory adjustments (2) | | | |
| Total intangible fixed assets (excluding those relating to mortgage servicing rights) | 229 | 919 | 8+9 |
| of which: goodwill (including those equivalent) | — | — | 8 |
| of which: other intangibles other than goodwill and mortgage servicing rights | 229 | 919 | 9 |
| Deferred tax assets that rely on future profitability excluding those arising from temporary differences | — | — | 10 |
| Deferred gains or losses on derivatives under hedge accounting | 0 | 0 | 11 |
| Shortfall of eligible provisions to expected losses | 1,969 | 7,876 | 12 |
| Securitization gain on sale | — | — | 13 |
| Gains and losses due to changes in own credit risk on fair valued liabilities | — | — | 14 |
| Asset for retirement benefits | — | — | 15 |
| Investments in own shares (excluding those reported in the Net assets section) | 0 | 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 | 2,088 | | 27 |
| Common Equity Tier 1 capital: regulatory adjustments (B) | 4,287 | | 28 |
| Common Equity Tier 1 capital (CET1) | | | |
| Common Equity Tier 1 capital (CET1) ((A)-(B)) (C) | 217,044 | | 29 |
| Additional Tier 1 capital: instruments (3) | | | |
| 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 | — | | 30 |
| of which: special purpose vehicles and other equivalent entities | — | | 32 |
| Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1) | 1,849 | | 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 | — | | |
| of which: transitional arrangements related to accumulated other comprehensive income | — | | |
| Additional Tier 1 capital: instruments (D) | 1,849 | | 36 |
| Additional Tier 1 capital: regulatory adjustments | | | |
| 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, % | | |
|---|--------------------|--|------------------------|
| | | Amounts excluded under transitional arrangements | Basel III Template No. |
| Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements | 3,938 | | |
| of which: shortfall of eligible provisions to expected losses | 3,938 | | |
| Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deduction | — | | 42 |
| Additional Tier 1 capital: regulatory adjustments (E) | 3,938 | | 43 |
| Additional Tier 1 capital | | | |
| Additional Tier 1 capital ((D) – (E)) (F) | — | | 44 |
| Tier 1 capital (T1 = CET1 + AT1) | | | |
| Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G) | 217,044 | | 45 |
| Tier 2 capital: instruments and provisions (4) | | | |
| 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) | 435 | | 48-49 |
| Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions | 48,000 | | 47+49 |
| of which: instruments issued by bank and its special purpose vehicles | 48,000 | | 47 |
| of which: instruments issued by subsidiaries | — | | 49 |
| Total of general allowance for credit losses and eligible provisions included in Tier 2 | 184 | | 50 |
| of which: provision for general allowance for credit losses | 184 | | 50a |
| of which: eligible provisions | — | | 50b |
| Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements | 44,089 | | |
| of which: accumulated other comprehensive income | 44,089 | | |
| Tier 2 capital: instruments and provisions (H) | 92,709 | | 51 |
| Tier 2 capital: regulatory adjustments | | | |
| 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 | 3,938 | | |
| of which: shortfall of eligible provisions to expected losses | 3,938 | | |
| Tier 2 capital: regulatory adjustments (I) | 3,938 | | 57 |
| Tier 2 capital (T2) | | | |
| Tier 2 capital (T2) ((H)-(I)) (J) | 88,770 | | 58 |
| Total capital (TC = T1 + T2) | | | |
| Total capital (TC = T1 + T2) ((G)+(J)) (K) | 305,815 | | 59 |
| Risk weighted assets (5) | | | |
| Total of items included in risk weighted assets subject to transitional arrangements | 1,426 | | |
| of which: intangibles other than mortgage servicing rights | 1,426 | | |
| of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences | — | | |
| of which: investments in own shares | 0 | | |
| Risk weighted assets (L) | 2,065,963 | | 60 |
| Capital ratio (consolidated) | | | |
| Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) | 10.50 | | 61 |
| Tier 1 capital ratio (consolidated) ((G)/(L)) | 10.50 | | 62 |
| Total capital ratio (consolidated) ((K)/(L)) | 14.80 | | 63 |
| Regulatory adjustments (6) | | | |
| Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting) | 19,491 | | 72 |
| Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting) | 315 | | 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) | 1,003 | | 75 |
| Provisions included in Tier 2 capital: instruments and provisions (7) | | | |
| Provisions (general allowance for credit losses) | 184 | | 76 |
| Cap on inclusion of provisions (general allowance for credit losses) | 456 | | 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 | 11,450 | | 79 |
| Capital instruments subject to transitional arrangements (8) | | | |
| 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 | 48,000 | | 84 |
| Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil") | 2,000 | | 85 |

Note: "Basel III Template No." indicates the numbers in the table in Annex 1 of the document entitled Composition of capital disclosure requirements released by the Basel Committee on Banking Supervision on June 26, 2012.