

Composition of Capital Disclosure (Capital ratio of the fiscal year ended March 31, 2015, Basel III)

Capital ratio (consolidated)

(Appended Form 2 of Supplementary Provision of the Notification of Japanese Financial Services Agency No. 7, 2015)

Basel III Template No.	Items	Year ended March 31, 2015		Year ended March 31, 2014	
			Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements
Common Equity Tier 1 capital: instruments and reserves					
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	210,765		202,869	
1a	of which: capital and capital surplus	57,045		57,046	
2	of which: retained earnings	157,989		147,858	
1c	of which: treasury stock (-)	3,486		977	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	783		1,057	
	of which: other than above	—		—	
1b	Subscription rights to common shares	69		30	
3	Accumulated other comprehensive income and other disclosed reserves	53,312	79,969	16,810	67,242
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	—		—	
	Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to transitional arrangements	1,167		1,622	
	of which: common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	1,167		1,622	
6	Common Equity Tier 1 capital: instruments and reserves (A)	265,314		221,332	
Common Equity Tier 1 capital: regulatory adjustments					
8+9	Total intangible fixed assets (excluding those relating to mortgage servicing rights)	485	727	229	919
8	of which: goodwill (including those equivalent)	—	—	—	—
9	of which: other intangibles other than goodwill and mortgage servicing rights	485	727	229	919
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences	—	—	—	—
11	Deferred gains or losses on derivatives under hedge accounting	0	0	0	0
12	Shortfall of eligible provisions to expected losses	4,606	6,909	1,969	7,876
13	Securitization gain on sale	—	—	—	—
14	Gains and losses due to changes in own credit risk on fair valued liabilities	—	—	—	—
15	Asset for retirement benefits	—	—	—	—
16	Investments in own shares (excluding those reported in the Net assets section)	0	0	0	0
17	Reciprocal cross-holdings in common equity	—	—	—	—
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	—	—	—	—
19+20+21	Amount exceeding the 10% threshold on specified items	—	—	—	—
19	of which: significant investments in the common stock of financials	—	—	—	—
20	of which: intangible fixed assets relating to mortgage servicing rights	—	—	—	—
21	of which: deferred tax assets arising from temporary differences	—	—	—	—
22	Amount exceeding the 15% threshold on specified items	—	—	—	—
23	of which: significant investments in the common stock of financials	—	—	—	—
24	of which: intangible fixed assets relating to mortgage servicing rights	—	—	—	—
25	of which: deferred tax assets arising from temporary differences	—	—	—	—
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	1,245		2,088	
28	Common Equity Tier 1 capital: regulatory adjustments (B)	6,337		4,287	
Common Equity Tier 1 capital (CET1)					
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	258,977		217,044	
Additional Tier 1 capital: instruments					
31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards	—		—	
31b	Subscription rights to Additional Tier 1 instruments	—		—	
30	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	—		—	
34-35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	2,209		1,849	
33+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	—		—	
33	of which: instruments issued by bank and its special purpose vehicles	—		—	
35	of which: instruments issued by subsidiaries	—		—	
	Total of items included in Additional Tier 1 capital: instruments subject to transitional arrangements	—		—	
	of which: transitional arrangements related to accumulated other comprehensive income	—		—	
36	Additional Tier 1 capital: instruments (D)	2,209		1,849	
Additional Tier 1 capital: regulatory adjustments					
37	Investments in own Additional Tier 1 instrument	—	—	—	—
38	Reciprocal cross-holdings in Additional Tier 1 instruments	—	—	—	—
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	—	—	—	—
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	—	—	—	—

Basel III Template No.	Items	Year ended March 31, 2015		Year ended March 31, 2014	
			Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements
	Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements		3,454		3,938
	of which: shortfall of eligible provisions to expected losses		3,454		3,938
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deduction		—		—
43	Additional Tier 1 capital: regulatory adjustments (E)		3,454		3,938
Additional Tier 1 capital					
44	Additional Tier 1 capital ((D) – (E)) (F)		—		—
Tier 1 capital (T1 = CET1 + AT1)					
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)		258,977		217,044
Tier 2 capital: instruments and provisions					
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards		—		—
46	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		24,034		—
	Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities		—		—
48-49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		519		435
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions		20,000		48,000
47	of which: instruments issued by bank and its special purpose vehicles		20,000		48,000
49	of which: instruments issued by subsidiaries		—		—
50	Total of general allowance for credit losses and eligible provisions included in Tier 2		102		184
50a	of which: provision for general allowance for credit losses		102		184
50b	of which: eligible provisions		—		—
	Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements		48,998		44,089
	of which: accumulated other comprehensive income		48,998		44,089
51	Tier 2 capital: instruments and provisions (H)		93,655		92,709
Tier 2 capital: regulatory adjustments					
52	Investments in own Tier 2 instruments		—		—
53	Reciprocal cross-holdings in Tier 2 instruments		—		—
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation		—		—
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation		—		—
	Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements		3,454		3,938
	of which: shortfall of eligible provisions to expected losses		3,454		3,938
57	Tier 2 capital: regulatory adjustments (I)		3,454		3,938
Tier 2 capital (T2)					
58	Tier 2 capital (T2) ((H)-(I)) (J)		90,200		88,770
Total capital (TC = T1 + T2)					
59	Total capital (TC = T1 + T2) ((G)+(J)) (K)		349,177		305,815
Risk weighted assets					
	Total of items included in risk weighted assets subject to transitional arrangements		1,078		1,426
	of which: intangibles other than mortgage servicing rights		1,076		1,426
	of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences		—		—
	of which: investments in own shares		2		0
60	Risk weighted assets (L)		2,189,480		2,065,963
Capital ratio (consolidated)					
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))		11.82		10.50
62	Tier 1 capital ratio (consolidated) ((G)/(L))		11.82		10.50
63	Total capital ratio (consolidated) ((K)/(L))		15.94		14.80
Regulatory adjustments					
72	Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)		14,669		19,491
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)		861		315
74	Intangible fixed assets relating to mortgage servicing rights that are below the thresholds for deduction (before risk weighting)		—		—
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)		638		1,003
Provisions included in Tier 2 capital: instruments and provisions					
76	Provisions (general allowance for credit losses)		102		184
77	Cap on inclusion of provisions (general allowance for credit losses)		458		456
	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		12,209		11,450
Capital instruments subject to transitional arrangements					
82	Current cap on AT1 instruments subject to phase out arrangements		—		—
	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		42,000		48,000
	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")		—		2,000

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.