Composition of Capital Disclosure

(Millions of ven. %)

Items Orre Capital: instruments and reserves Directly issued qualifying common stock or preferred stock mandatorily converted into common stock capital plus related capital surplus and retained earnings of which: Retained aernings of which: Retained aernings of which: Retained aernings of which: Capital and capital surplus of which: Capital diversed widered to be paid (deduction) of which: Other than above Subscapition rights to common stock or preferred stock mandatorily converted into common stock Reserves included in Core Capital: instruments and reserves of which: General reserve for possible loan losses of which: General reserve for possible loan losses of which: General reserve for possible loan losses of which: General reserve for possible to an losses Eligible Non-cumulative perpetual preferred stock subject to phase out arrangement included in Core Capital: instruments and reserves Eligible Non-cumulative perpetual preferred stock subject to phase out arrangement included in Core Capital: instrument sand reserves Capital instrument size of through the measures for strengthening capital by public institutions included in Ocre Capital: instrument sand reserves Ocre Capital: instruments and reserves Ocre Capital: instruments and reserves of which: Capital instruments and reserves of ore dapital instruments and reserves of ore dapital instruments and reserves of ore Capital: instruments and reserves of ore Capital: instruments and reserves of ore Capital: instruments and reserves of which: Goodwill (net of related tax liability, excluding those relating to mortgage earlying rights) of which: Codowill (net of related tax liability) of which: Other intangible fixed assets ofter than goodwill and mortgage servicing rights (net of related tax liability) of which: Other intangible fixed assets ofter than goodwill and mortgage servicing rights (net of related tax lability) Deferred tax assets that rely on future prefitability excluding those arising from temporary differences (net o			(Millions of yen, %)
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took capital plus related capital surplus and retained earnings 7.798,286 of which: Chair and capital surplus 7.798,285 of which: Retained earnings 1.879,219 of which: Treasury stook (deduction) 1.299,999 of which: Treasury stook (deduction) 1.299,999 of which: Other than above 1.299,999 Subscription rights to common stock or preferred stock mandatorily converted into common stock or preferred stock mandatorily converted into common stock or preferred stock mandatorily converted into common stock or preferred stock subject to phase out arrangement included in Core Capital: instruments and reserves 315 of which: Eligible reserve 1.299,290 Siligible Non-cumulative perpetual preferred stock subject to phase out arrangement included in Core Capital: instruments and reserves 1.299,290 Siligible space 1	Core Capital: instruments and reserves		
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of which: Treasury stock (deduction) of which: Cash dividends to be paid (deduction) of which: Cash dividends to be paid (deduction) of which: Cash dividends to be paid (deduction) of which: Other than above	of which: Capital and capital surplus	7,796,285	
of which: Cash dividends to be paid (deduction) of which: Other than above Subscription rights to common stock or preferred stock mandatorily converted into common stock Reserves included in Core Capital: instruments and reserves of which: General reserve for possible loan losses of which: Eligible reserve Eligible capital: instruments and reserves [Eligible capital: instruments and reserves] [Eligible capital: instrument subject to phase out arrangement included in Core Capital: instruments and reserves [Capital instrument issued through the measures for strengthening capital by public institutions noticuled in Core Capital: instruments and reserves (A) [Care Capital: instruments [Care Capital:	of which: Retained earnings	1,879,219	
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Core Capital: regulatory adjustments Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: Goodwill (net of related tax liability) of which: Other intangible fixed assets other than goodwill and mortgage servicing rights (net of related tax liability) 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 Securitization gain on sale Gains and losses due to changes in own credit risk on fair valued liabilities - Prepaid pension costs Investments in own shares (excluding those reported in the Net Assets section) - Reciprocal cross-holdings in capital instruments issued by Other Financial Institutions for raising apital that are held by the Holding Company Group 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 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: Significant investments in the common stock of Other Financial Institutions, net of eligible short positions of which: Significant investments in the common stock of Other Financial Institutions, net of eligible short positions 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: Mortgage servicing rights of which: Deferred tax assets arising from temporary differences (net	45% of revaluation reserve for land included in Core Capital: instruments and reserves	_	
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Shortfall of eligible provisions to expected losses - Securitization gain on sale - Gains and losses due to changes in own credit risk on fair valued liabilities - Prepaid pension costs - Investments in own shares (excluding those reported in the Net Assets section) - Reciprocal cross-holdings in capital instruments issued by Other Financial Institutions for raising apital that are held by the Holding Company Group - 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 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: Significant investments in the common stock of Other Financial Institutions, net of eligible short positions - of which: Significant investments in the common stock of Other Financial Institutions, net of eligible short positions - of which: Deferred tax assets arising from temporary differences (net of related tax liability) - Core Capital: regulatory adjustments (B) - Total capital		_	32,295
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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: Mortgage servicing rights of which: Mortgage servicing rights of which: Deferred tax assets arising from temporary differences (net of related tax liability) - Core Capital: regulatory adjustments (B) Total capital	Investments in own shares (excluding those reported in the Net Assets section)		-
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) Total capital	Reciprocal cross-holdings in capital instruments issued by Other Financial Institutions for raising capital that are held by the Holding Company Group	_	-
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) Total capital	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)	-	-
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) Total capital	Amount exceeding the 10% threshold on specified items	-	-
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) Total capital		-	-
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) Total capital		_	-
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) Total capital		_	-
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) Total capital	Amount exceeding the 15% threshold on specified items	-	-
of which: Mortgage servicing rights of which: Deferred tax assets arising from temporary differences (net of related tax liability) Core Capital: regulatory adjustments (B) Total capital	of which: Significant investments in the common stock of Other Financial Institutions, net of	-	-
of which: Deferred tax assets arising from temporary differences (net of related tax liability) Core Capital: regulatory adjustments (B) Total capital		_	-
Core Capital: regulatory adjustments (B) Total capital		_	-
Total capital		_	
		<u> </u>	
1 X (7) X711	Total capital (A)–(B)=(C)	8,375,821	

1	(Willions of yell, 70)			
As of December 31, 2014	Amounts excluded under transitional arrangements			
Risk-weighted assets				
16,268,630				
(460,320)				
32,295				
-				
-				
(492,615)				
_				
-				
3,047,564				
-				
=				
19,316,195				
Capital adequacy ratio				
43.36%				
	2014 16,268,630 (460,320) 32,295 ————————————————————————————————————			

Note: Capital adequacy ratio (non-consolidated, domestic standard) is calculated based on standards stipulated by Article 14–2 of the Banking Act for the purpose of determining whether banks have sufficient equity capital given their holdings of assets and other instruments (Notification No. 19, the Financial Services Agency of Japan, 2006). The Bank adheres to capital adequacy standards applicable in Japan.