

## Composition of Capital Disclosure

(Millions of yen, %)

Items	As of December 31, 2015	Amounts excluded under transitional arrangements	As of December 31, 2014	Amounts excluded under transitional arrangements
<b>Core Capital: instruments and reserves</b>				
Directly issued qualifying common stock or preferred stock mandatorily converted into common stock capital plus related capital surplus and retained earnings	8,546,237	/	8,375,506	/
of which: Capital and capital surplus	7,796,285	/	7,796,285	/
of which: Retained earnings	2,049,950	/	1,879,219	/
of which: Treasury stock (deduction)	1,299,999	/	1,299,999	/
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	286	/	315	/
of which: General reserve for possible loan losses	286	/	315	/
of which: Eligible reserve	-	/	-	/
Eligible Non-cumulative perpetual preferred stock subject to phase out arrangement included in Core 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 included in Core Capital: instruments and reserves	-	/	-	/
45% of revaluation reserve for land included in Core Capital: instruments and reserves	-	/	-	/
<b>Core Capital: instruments and reserves (A)</b>	<b>8,546,523</b>	<b>/</b>	<b>8,375,821</b>	<b>/</b>
<b>Core Capital: regulatory adjustments</b>				
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	5,957	23,830	-	32,295
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)	5,957	23,830	-	32,295
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)	6	27	-	-
Reciprocal cross-holdings in capital instruments issued by Other Financial Institutions for raising capital 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)	-	-	-	-
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)	-	-	-	-

(Millions of yen, %)

Items	As of December 31, 2015	Amounts excluded under transitional arrangements	As of December 31, 2014	Amounts excluded under transitional arrangements
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)	5,964		-	
Total capital				
Total capital (A)-(B)=(C)	8,540,559		8,375,821	
Risk-weighted assets				
Credit risk-weighted assets	27,561,245		16,268,630	
of which: Total of items included in risk-weighted assets subject to transitional arrangements	(165,492)		(460,320)	
of which: Intangible fixed assets other than goodwill and mortgage servicing rights (net of related tax liability)	23,830		32,295	
of which: Deferred tax assets (net of related tax liability)	-		-	
of which: Prepaid pension costs	-		-	
of which: Other Financial Institutions Exposures	(189,350)		(492,615)	
of which: Other than the above	27		-	
Market risk equivalent / 8%	-		-	
Operational risk equivalent / 8%	3,009,962		3,047,564	
Credit risk-weighted assets adjustments	-		-	
Operational risk equivalent adjustments	-		-	
Total amount of risk-weighted assets (D)	30,571,208		19,316,195	
Capital adequacy ratio				
Capital adequacy ratio (C)/(D) (%)	27.93%		43.36%	

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.