

Composition of Capital Disclosure [JAPAN POST BANK Co., Ltd.(Consolidated)]

(Millions of yen, %)

Items	As of December 31, 2018	Amounts excluded under transitional arrangements	As of September 30, 2018	Amounts excluded under transitional arrangements
Core 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	8,910,362		8,866,339	
of which: Capital and capital surplus	7,796,286		7,796,286	
of which: Retained earnings	2,415,003		2,464,716	
of which: Treasury stock (deduction)	1,300,926		1,300,926	
of which: Cash dividends to be paid (deduction)	-		93,736	
of which: Other than above	-		-	
Accumulated other comprehensive income included in Core Capital	5,446		5,747	
of which: Foreign currency translation adjustments	-		-	
of which: Remeasurements of defined benefit plans	5,446		5,747	
Subscription rights to common stock or preferred stock mandatorily converted into common stock	-		-	
Adjusted non-controlling interests (amount allowed to be included in Core Capital)	-		-	
Reserves included in Core Capital: instruments and reserves	269		254	
of which: General reserve for possible loan losses	269		254	
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	-		-	
Non-controlling interests included in Core Capital subject to phase out arrangement	2,995		2,867	
Core Capital: instruments and reserves (A)	8,919,074		8,875,209	
Core Capital: regulatory adjustments				
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	30,449	7,612	28,433	7,108
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)	30,449	7,612	28,433	7,108
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	-	-	-	-
Net defined benefit asset	-	-	-	-
Investments in own shares (excluding those reported in the Net Assets section)	1	0	4	1
Reciprocal cross-holdings in capital instruments issued by Other Financial Institutions for raising capital that are held by the Holding Company Group	-	-	-	-

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Items	As of December 31, 2018	Amounts excluded under transitional arrangements	As of September 30, 2018	Amounts excluded under transitional arrangements
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: Deferred tax assets arising from temporary differences (net of related tax liability)	-	-	-	-
Core Capital: regulatory adjustments (B)	30,451		28,437	
Total capital				
Total capital (A)-(B)=(C)	8,888,623		8,846,771	
Risk-weighted assets				
Credit risk-weighted assets	53,999,599		54,434,400	
of which: Total of items included in risk-weighted assets subject to transitional arrangements	7,612		7,108	
of which: Intangible fixed assets other than goodwill and mortgage servicing rights (net of related tax liability)	7,612		7,108	
of which: Deferred tax assets (net of related tax liability)	-		-	
of which: Net defined benefit asset	-		-	
of which: Other Financial Institutions Exposures	-		-	
of which: Other than the above	-		-	
Market risk equivalent / 8%	-		-	
Operational risk equivalent / 8%	2,758,712		2,758,712	
Credit risk-weighted assets adjustments	-		-	
Operational risk equivalent adjustments	-		-	
Total amount of risk-weighted assets (D)	56,758,312		57,193,112	
Capital adequacy ratio				
Capital adequacy ratio (C)/(D) (%)	15.66%		15.46%	