

Capital Adequacy Ratio

For the Nine Months Ended December 31, 2014

Capital Adequacy Ratio (Non-Consolidated, Domestic Standard)

(Millions of yen,%)

	As of December 31, 2014	As of March 31, 2014
Core Capital: instruments and reserves (A)	8,375,821	9,404,643
Core Capital: regulatory adjustments(B)	-	-
Total capital (A) - (B) = (C)	8,375,821	9,404,643
Total amount of risk-weighted assets (D)	19,316,195	16,553,324
Credit risk-weighted assets	16,268,630	13,482,628
Market risk equivalent / 8%	-	-
Operational risk equivalent / 8%	3,047,564	3,070,695
Capital adequacy ratio (C) / (D) (%)	43.36	56.81
Total capital requirements	772,647	662,132

Note : 1.Since March 31, 2014, numbers are calculated under new Japanese domestic standard based on Basel .

2.Total capital requirements : Denominator of capital adequacy ratio × 4%

(Millions of yen,%)

	As of December 31, 2013
Tier I capital (A)	9,408,303
Tier II capital (B)	355
Deductions (C)	-
Total risk-based capital (A) + (B) - (C) = (D)	9,408,659
Risk-weighted assets (E)	16,442,028
On-balance-sheet items	12,743,534
Off-balance-sheet items	541,613
Operational risk equivalent / 8%	3,156,879
Capital adequacy ratio (D) / (E) (%)	57.22
Tier I capital ratio (A) / (E) (%)	57.22
Total capital requirements	657,681

Note : 1.As of December31,2013, numbers are calculated under Japanese domestic standard based on Basel 2.5.

2.Total capital requirements : Denominator of capital adequacy ratio × 4%