

**Summary Information on Sony Bank's Financial Results**  
**for the Year Ended March 31, 2019**

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Disclaimer:

This English translation is prepared for the readers' convenience. When there are any discrepancies between original Japanese version and English translation version, the original Japanese version always prevails.

# 1. Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2018	As of March 31, 2019
<b>Assets:</b>		
Cash and due from banks	287,752	344,377
Monetary claims purchased	5,378	4,916
Money held in trust	21,000	21,937
Securities	672,244	694,447
Loans	1,596,376	1,744,103
Foreign exchanges	9,346	8,471
Other assets	52,372	51,685
Tangible fixed assets	1,709	1,633
Buildings	658	628
Leased assets	0	—
Other tangible fixed assets	1,051	1,004
Intangible fixed assets	5,652	6,903
Software	5,637	6,888
Other intangible fixed assets	14	14
Deferred tax assets	138	1,305
Reserve for possible loan losses	(806)	(903)
<b>Total Assets</b>	<b>2,651,162</b>	<b>2,878,879</b>
<b>Liabilities:</b>		
Deposits	2,219,324	2,358,182
Call money and bills sold	96,000	130,611
Payables under repurchase agreements	—	20,290
Borrowed money	180,000	210,000
Foreign exchanges	228	244
Other liabilities	66,071	67,752
Reserve for employees' bonuses	769	777
Net defined benefit liability	1,243	1,323
Provision for reimbursement of deposits	81	125
<b>Total Liabilities</b>	<b>2,563,718</b>	<b>2,789,308</b>
<b>Net Assets:</b>		
Common stock	31,000	31,000
Capital surplus	21,000	21,000
Retained earnings	28,948	33,067
Total shareholders' equity	80,948	85,067
Net unrealized gains (losses) on available-for-sale securities, net of taxes	6,037	3,974
Net deferred gains (losses) on hedging instruments, net of taxes	(1,086)	(1,260)
Remeasurements of defined benefit plans, net of taxes	(103)	(106)
Total accumulated other comprehensive income	4,847	2,606
Non-controlling interests	1,648	1,896
<b>Total Net Assets</b>	<b>87,444</b>	<b>89,570</b>
<b>Total Liabilities and Net Assets</b>	<b>2,651,162</b>	<b>2,878,879</b>

## 2. Consolidated Statements of Income and Consolidated Statements of Comprehensive Income

### (1) Consolidated Statements of Income

(Millions of yen)

	For the year ended March 31, 2018	For the year ended March 31, 2019
<b>Ordinary Revenues</b>	<b>39,933</b>	<b>46,018</b>
Interest income	28,344	31,926
Interest income on loans	17,064	17,473
Interest income and dividends on securities	11,204	14,382
Interest income on call loans and bills bought	2	1
Interest income on deposits with banks	63	62
Other interest income	9	7
Fees and commissions	6,961	9,650
Other operating income	3,823	3,926
Other ordinary income	804	515
Reversal of reserve for possible loan losses	96	—
Others	708	515
<b>Ordinary Expenses</b>	<b>32,752</b>	<b>36,423</b>
Interest expenses	7,731	8,643
Interest expenses on deposits	5,322	6,747
Interest expenses on call money and bills sold	(73)	88
Interest expenses on payables under repurchase agreements	—	312
Interest expenses on borrowed money	113	88
Other interest expenses	2,368	1,407
Fees and commissions	6,685	8,083
Other operating expenses	109	485
General and administrative expenses	18,084	18,801
Other ordinary expenses	141	409
Provision of reserve for possible loan losses	—	167
Other ordinary expenses	141	242
<b>Ordinary Profit</b>	<b>7,180</b>	<b>9,595</b>
<b>Extraordinary Losses</b>	<b>92</b>	<b>47</b>
Losses on disposal of fixed assets	92	20
Impairment losses	—	27
<b>Income Before Income Taxes</b>	<b>7,088</b>	<b>9,547</b>
Income Taxes—Current	2,225	3,116
Income Taxes—Deferred	(46)	(177)
<b>Total Income Taxes</b>	<b>2,179</b>	<b>2,939</b>
<b>Profit</b>	<b>4,909</b>	<b>6,608</b>
<b>Profit Attributable to Non-controlling Interests</b>	<b>186</b>	<b>250</b>
<b>Profit Attributable to Owners of the Parent</b>	<b>4,722</b>	<b>6,357</b>

### (2) Consolidated Statements of Comprehensive Income

(Millions of yen)

	For the year ended March 31, 2018	For the year ended March 31, 2019
<b>Profit</b>	<b>4,909</b>	<b>6,608</b>
<b>Other Comprehensive Income</b>		
Net unrealized gains (losses) on available-for-sale securities, net of taxes	1,260	(2,063)
Net deferred gains (losses) on hedging instruments, net of taxes	251	(174)
Remeasurements of defined benefit plans, net of taxes	7	(6)
Total other comprehensive income	1,519	(2,243)
<b>Comprehensive Income</b>	<b>6,429</b>	<b>4,364</b>
(Details)		
Comprehensive income attributable to owners of the parent	6,242	4,116
Comprehensive income attributable to non-controlling interests	187	248

### 3. Fair Value Information (Consolidated)

#### (1) Fair value information on securities

##### i) Available-for-sale securities (As of March 31, 2019)

(Millions of yen)

	Balance sheet amount	Acquisition cost	Difference
<b>Balance sheet amount exceeding acquisition cost</b>			
Bonds	128,667	122,510	6,156
Japanese government bonds	62,126	56,922	5,203
Japanese local government bonds	20,040	19,689	351
Japanese corporate bonds	46,500	45,899	601
Others	233,113	228,207	4,905
Foreign bonds	226,698	224,196	2,502
Other securities	6,414	4,011	2,403
Subtotal	361,780	350,718	11,601
<b>Balance sheet amount not exceeding acquisition cost</b>			
Bonds	5,494	5,496	(2)
Japanese government bonds	2,000	2,001	(0)
Japanese local government bonds	—	—	—
Japanese corporate bonds	3,493	3,495	(1)
Others	332,059	333,742	(1,682)
Foreign bonds	328,870	330,552	(1,682)
Other securities	3,189	3,189	—
Subtotal	337,553	339,238	(1,684)
<b>Total</b>	<b>699,334</b>	<b>689,957</b>	<b>9,376</b>

##### ii) Available-for-sale securities sold during the year (For the year ended March 31, 2019)

(Millions of yen)

	Sales	Gains on sales	Losses on sales
Bonds	60,906	202	(475)
Japanese government bonds	30,232	202	(104)
Japanese local government bonds	14,127	—	(157)
Japanese corporate bonds	16,545	—	(212)
Others	6,157	58	—
Foreign bonds	6,157	58	—
<b>Total</b>	<b>67,063</b>	<b>261</b>	<b>(475)</b>

#### (2) Fair value information on money held in trust

##### Other money held in trust (As of March 31, 2019)

(Millions of yen)

	Balance sheet amount	Acquisition cost	Difference	Balance sheet amount exceeding acquisition cost	Balance sheet amount not exceeding acquisition cost
<b>Other money held in trust</b>	21,937	21,943	(6)	—	(6)

Note: "Difference" consists of "Balance sheet amount exceeding acquisition cost" and "Balance sheet amount not exceeding acquisition cost."

## 4. Non-consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2018 (A)	As of March 31, 2019 (B)	Change (B-A)
<b>Assets:</b>			
<b>Cash and due from banks</b>	<b>287,332</b>	<b>343,063</b>	<b>+55,731</b>
Due from banks	287,332	343,063	+55,731
<b>Monetary claims purchased</b>	<b>5,378</b>	<b>4,916</b>	<b>(461)</b>
<b>Money held in trust</b>	<b>21,000</b>	<b>21,937</b>	<b>+937</b>
<b>Securities</b>	<b>674,285</b>	<b>696,468</b>	<b>+22,182</b>
Japanese government bonds	96,872	64,126	(32,746)
Japanese local government bonds	36,001	20,040	(15,961)
Japanese corporate bonds	65,366	49,994	(15,372)
Japanese stocks	2,050	2,050	—
Other securities	473,993	560,256	+86,262
<b>Loans</b>	<b>1,596,376</b>	<b>1,744,103</b>	<b>+147,727</b>
Loans on deed	1,577,480	1,725,791	+148,310
Overdrafts	18,895	18,312	(583)
<b>Foreign exchanges</b>	<b>9,346</b>	<b>8,471</b>	<b>(874)</b>
Due from foreign banks	9,346	8,471	(874)
<b>Other assets</b>	<b>37,103</b>	<b>35,443</b>	<b>(1,660)</b>
Domestic exchange settlement account debit	438	1,349	+911
Prepaid expenses	149	200	+50
Accrued income	3,687	4,189	+502
Derivatives	7,320	4,084	(3,235)
Cash collateral paid for financial instruments	18,559	18,148	(411)
Accounts receivable	4,599	5,005	+406
Others	2,349	2,464	+114
<b>Tangible fixed assets</b>	<b>1,204</b>	<b>1,092</b>	<b>(112)</b>
Buildings	620	575	(44)
Other tangible fixed assets	584	516	(67)
<b>Intangible fixed assets</b>	<b>3,808</b>	<b>5,200</b>	<b>+1,391</b>
Software	3,803	5,195	+1,392
Other intangible fixed assets	5	4	(0)
<b>Deferred tax assets</b>	<b>—</b>	<b>1,133</b>	<b>+1,133</b>
<b>Reserve for possible loan losses</b>	<b>(806)</b>	<b>(903)</b>	<b>(96)</b>
<b>Total Assets</b>	<b>2,635,028</b>	<b>2,860,925</b>	<b>+225,896</b>

(Millions of yen)

	As of March 31, 2018 (A)	As of March 31, 2019 (B)	Change (B-A)
<b>Liabilities:</b>			
<b>Deposits</b>	<b>2,219,325</b>	<b>2,358,985</b>	<b>+139,659</b>
Ordinary deposits	672,877	782,242	+109,365
Time deposits	1,134,731	1,147,048	+12,316
Other deposits	411,716	429,694	+17,978
<b>Call money</b>	<b>96,000</b>	<b>130,611</b>	<b>+34,611</b>
<b>Payables under repurchase agreements</b>	<b>—</b>	<b>20,290</b>	<b>+20,290</b>
<b>Borrowed money</b>	<b>180,000</b>	<b>210,000</b>	<b>+30,000</b>
Borrowed money	180,000	210,000	+30,000
<b>Foreign exchanges</b>	<b>228</b>	<b>244</b>	<b>+16</b>
Foreign bills sold	147	73	(73)
Foreign bills payable	81	170	+89
<b>Other liabilities</b>	<b>52,033</b>	<b>51,717</b>	<b>(316)</b>
Domestic exchange settlement account credit	—	959	+959
Income taxes payables	1,588	2,041	+453
Accrued expenses	5,255	6,410	+1,155
Initial margins of future markets	20,205	18,989	(1,216)
Derivatives	16,349	15,379	(970)
Cash collateral received for financial instruments	590	180	(410)
Asset retirement obligations	226	227	+1
Others	7,817	7,529	(287)
<b>Reserve for employees' bonuses</b>	<b>687</b>	<b>677</b>	<b>(9)</b>
<b>Reserve for employees' retirement benefits</b>	<b>933</b>	<b>994</b>	<b>+60</b>
<b>Provision for reimbursement of deposits</b>	<b>81</b>	<b>125</b>	<b>+43</b>
<b>Deferred tax liabilities</b>	<b>9</b>	<b>—</b>	<b>(9)</b>
<b>Total Liabilities</b>	<b>2,549,299</b>	<b>2,773,646</b>	<b>+224,347</b>
<b>Net Assets:</b>			
<b>Common stock</b>	<b>31,000</b>	<b>31,000</b>	<b>—</b>
<b>Capital surplus</b>	<b>21,000</b>	<b>21,000</b>	<b>—</b>
Capital reserves	21,000	21,000	—
<b>Retained earnings</b>	<b>28,778</b>	<b>32,565</b>	<b>+3,787</b>
Legal retained earnings	709	1,157	+447
Other retained earnings	28,068	31,407	+3,339
Unappropriated retained earnings	28,068	31,407	+3,339
<b>Total shareholders' equity</b>	<b>80,778</b>	<b>84,565</b>	<b>+3,787</b>
<b>Net unrealized gains (losses) on available-for-sale securities, net of taxes</b>	<b>6,037</b>	<b>3,974</b>	<b>(2,063)</b>
<b>Net deferred gains (losses) on hedging instruments, net of taxes</b>	<b>(1,086)</b>	<b>(1,260)</b>	<b>(174)</b>
<b>Total valuation and translation adjustments</b>	<b>4,950</b>	<b>2,713</b>	<b>(2,237)</b>
<b>Total Net Assets</b>	<b>85,729</b>	<b>87,279</b>	<b>+1,549</b>
<b>Total Liabilities and Net Assets</b>	<b>2,635,028</b>	<b>2,860,925</b>	<b>+225,896</b>

## 5. Non-consolidated Statements of Income

(Millions of yen)

	For the year ended March 31, 2018 (A)	For the year ended March 31, 2019 (B)	Change (B-A)
<b>Ordinary Revenues</b>	<b>36,270</b>	<b>41,707</b>	<b>+5,437</b>
<b>Interest income</b>	<b>28,344</b>	<b>31,926</b>	<b>+3,582</b>
Interest income on loans	17,064	17,473	+408
Interest income and dividends on securities	11,204	14,382	+3,177
Interest income on call loans	2	1	(1)
Interest income on deposits with banks	63	62	(0)
Other interest income	9	7	(2)
<b>Fees and commissions</b>	<b>3,298</b>	<b>5,338</b>	<b>+2,040</b>
Fees and commissions on domestic and foreign exchanges	267	338	+70
Other fees and commissions	3,030	5,000	+1,969
<b>Other operating income</b>	<b>3,823</b>	<b>3,926</b>	<b>+103</b>
Gains on foreign exchange transactions	3,456	3,599	+143
Gains on sale of bonds	334	274	(59)
Gains on redemption of bonds	0	—	(0)
Gains on derivatives	32	51	+19
<b>Other ordinary income</b>	<b>804</b>	<b>515</b>	<b>(288)</b>
Reversal of reserve for possible loan losses	96	—	(96)
Income from money held in trust, net	1	0	(1)
Others	706	515	(191)
<b>Ordinary Expenses</b>	<b>29,712</b>	<b>33,009</b>	<b>+3,296</b>
<b>Interest expenses</b>	<b>7,730</b>	<b>8,643</b>	<b>+912</b>
Interest expenses on deposits	5,322	6,747	+1,424
Interest expenses on call money	(73)	88	+161
Interest expenses on payables under repurchase agreements	—	312	+312
Interest expenses on borrowed money	113	88	(24)
Interest expenses on interest rate swaps	2,360	1,400	(960)
Other interest expenses	8	7	(1)
<b>Fees and commissions</b>	<b>6,238</b>	<b>7,573</b>	<b>+1,334</b>
Fees and commissions on domestic and foreign exchanges	265	338	+72
Other fees and commissions	5,972	7,234	+1,261
<b>Other operating expenses</b>	<b>109</b>	<b>485</b>	<b>+376</b>
Losses on sale of bonds	68	485	+416
Others	40	—	(40)
<b>General and administrative expenses</b>	<b>15,515</b>	<b>15,901</b>	<b>+386</b>
<b>Other ordinary expenses</b>	<b>118</b>	<b>405</b>	<b>+286</b>
Provision of reserve for possible loan losses	—	167	+167
Write-off of loans	0	0	(0)
Others	118	238	+119
<b>Ordinary Profit</b>	<b>6,557</b>	<b>8,698</b>	<b>+2,140</b>
<b>Extraordinary Losses</b>	<b>74</b>	<b>—</b>	<b>(74)</b>
Losses on sale or disposal of fixed assets	74	—	(74)
<b>Income Before Income Taxes</b>	<b>6,482</b>	<b>8,698</b>	<b>+2,215</b>
Income Taxes—Current	2,033	2,828	+795
Income Taxes—Deferred	(25)	(155)	(129)
<b>Total Income Taxes</b>	<b>2,007</b>	<b>2,673</b>	<b>+665</b>
<b>Net Income</b>	<b>4,474</b>	<b>6,025</b>	<b>+1,550</b>

## 6. Supplementary Information

### (1) Interest spread (Non-consolidated)

		(%)	
		For the year ended March 31, 2018	For the year ended March 31, 2019
<b>Yield on investment</b>	①	1.11	1.16
Yield on loans		1.09	1.06
Yield on securities		1.68	2.01
<b>Financing cost</b>	②	0.95	0.93
Yield on financing	③	0.31	0.32
Yield on deposits		0.24	0.29
Yield on external liabilities*		0.01	0.05
Expense ratio		0.71	0.69
<b>Interest spread</b>	①－③	0.80	0.83
<b>Overall profit margin</b>	①－②	0.16	0.23

Note: External liabilities are equal to a total of call money and borrowed money.

### (2) Deposits and Loans (Non-consolidated)

		(Millions of yen, %)					
		For the year ended March 31, 2018			For the year ended March 31, 2019		
		Balance at the end	Average balance	Yield	Balance at the end	Average balance	Yield
Deposits		2,219,325	2,166,743	0.24	2,358,985	2,299,441	0.29
Yen deposits		1,814,711	1,801,853	0.11	1,939,370	1,895,172	0.09
Ordinary deposits		675,854	667,160	0.00	787,210	748,361	0.00
Time deposits		1,138,135	1,134,084	0.17	1,150,981	1,145,677	0.16
Foreign currency deposits		404,614	364,889	0.91	419,614	404,269	1.20
Ordinary deposits		187,714	174,483	0.28	168,161	171,583	0.43
Time deposits		216,842	190,356	1.48	251,370	232,610	1.77
Loans		1,596,376	1,560,979	1.09	1,744,103	1,645,025	1.06
Mortgage loans		1,525,582	1,478,964	1.02	1,690,381	1,579,832	0.98
Others		70,793	82,015	2.36	53,721	65,192	2.83

Note: The average balance of foreign currency deposits during the term is calculated as the average during the period of the yen equivalent value of each day's foreign currency deposit balance.



**(3) Balance of Time Deposits by Remaining Period (Non-consolidated)**

(Millions of yen)

Remaining period	As of March 31, 2018			As of March 31, 2019		
	Yen	Foreign currency	Total	Yen	Foreign currency	Total
Less than 3 months	199,082	130,243	329,325	204,772	139,685	344,458
3 months or more, less than 6 months	384,468	49,950	434,419	373,942	55,808	429,750
6 months or more, less than 1 year	373,708	28,026	401,735	367,676	41,540	409,216
1 year or more, less than 2 years	33,291	6,272	39,563	56,542	10,833	67,375
2 years or more, less than 3 years	17,015	2,349	19,365	12,072	3,489	15,561
3 years or more	49,453	0	49,454	49,516	14	49,530
<b>Total</b>	<b>1,057,020</b>	<b>216,842</b>	<b>1,273,863</b>	<b>1,064,522</b>	<b>251,370</b>	<b>1,315,893</b>

Note: The above table does not include thrift saving deposits.

**(4) Balance of Securities by Rating (Non-consolidated)**

(Millions of yen, %)

Ratings	As of March 31, 2018		As of March 31, 2019	
	Balance	Composition	Balance	Composition
AAA	232,404	34.4	296,691	42.6
AA	109,807	16.3	77,321	11.1
A	306,813	45.5	288,028	41.4
BBB	18,150	2.7	24,401	3.5
Unrated	7,109	1.1	10,025	1.4
<b>Total</b>	<b>674,285</b>	<b>100.0</b>	<b>696,468</b>	<b>100.0</b>

Notes: 1. Sony Bank uses the Basel III standardized method and classifies its securities based on rating by five (5) rating agencies: Moody's Investors Service, S&P Global Ratings, Ratings and Investment Information, Japan Credit Rating Agency and Fitch Ratings.  
2. The unrated items on the above table include ¥4,687 million of investments in unrated investment trusts, ¥2,050 million of investments in shares of a subsidiary and ¥3,286 million of investments in foreign bonds.

**(5) Loans by Borrower Category (Non-consolidated)**

(Millions of yen)

Category	As of March 31, 2018	As of March 31, 2019
	Amount	Amount
Bankrupt and quasi-bankrupt loans	472	596
Doubtful loans	685	807
Sub-standard loans	842	800
Normal loans	1,604,392	1,751,032
<b>Total</b>	<b>1,606,393</b>	<b>1,753,237</b>

**(6) General and Administrative Expenses (Non-consolidated)**

(Millions of yen, %)

	For the year ended March 31, 2018		For the year ended March 31, 2019	
	Amount	Composition	Amount	Composition
Personnel expenses	4,492	28.9	4,577	28.8
Non-personnel expenses	9,924	64.0	10,200	64.1
Depreciation and amortization	1,254	8.1	1,299	8.2
Taxes	1,098	7.1	1,123	7.1
<b>Total</b>	<b>15,515</b>	<b>100.0</b>	<b>15,901</b>	<b>100.0</b>

**(7) Number of Executives and Employees (Non-consolidated)**

(Persons)

	As of March 31, 2018	As of March 31, 2019
Executive management	9	9
Directors	5	5
Audit & Supervisory Board Members	4	4
Employees	487	498

Notes: 1. The number of directors include one (1) outside director and the number of audit & supervisory board members include two (2) outside audit & supervisory board members.

2. The number of employees exclude temporary employees and subcontracted employees seconded to Sony Bank.

**(8) Consolidated Capital Adequacy Ratio (Domestic Standard)**

		(Millions of yen, %)	
		As of March 31, 2019	Amounts excluded under transitional arrangements
<b>Core capital: instruments and reserves</b>			
Directly issued qualifying common share capital or preferred share capital with a compulsory conversion clause plus related capital surplus and retained earnings		82,054	
Capital and capital surplus		52,000	
Retained earnings		33,067	
Cash dividends to be paid (—)		(3,013)	
Accumulated other comprehensive income included in core capital		(106)	
Remeasurements of defined benefit plans		(106)	
Eligible capital instruments included in core capital: instruments and reserves		7,683	
Non-controlling interests included in core capital subject to transitional arrangements		948	
Core capital: instruments and reserves	(A)	90,579	
<b>Core capital: regulatory adjustments</b>			
Total amount of intangible assets (excluding those relating to mortgage servicing rights)		4,789	—
Other intangible assets excluding goodwill and mortgage servicing rights		4,789	—
Shortfall of eligible reserves to expected losses		929	—
Core capital: regulatory adjustments	(B)	5,719	
<b>Capital</b>			
Capital	((A) - (B)) (C)	84,860	
<b>Risk-weighted assets</b>			
Total amount of credit risk-weighted assets		558,824	
Total amount included in risk-weighted assets subject to transitional arrangements		(10,417)	
Exposure to other financial institutions		(10,417)	
Total amount of operational risk equivalent / 8%		47,798	
Adjustment to credit risk-weighted assets		284,017	
Total amount of risk-weighted assets	(D)	890,640	
<b>Capital adequacy ratio</b>			
Capital adequacy ratio	((C) / (D))	9.52%	
		(Millions of yen)	
		As of March 31, 2019	
Consolidated total capital requirements (Domestic standard) (Total Risk-Weighted Assets by 4%)		35,625	

**(9) Non-consolidated Capital Adequacy Ratio (Domestic Standard)**

		(Millions of yen, %)	
		As of March 31, 2019	Amounts excluded under transitional arrangements
<b>Core capital: instruments and reserves</b>			
Directly issued qualifying common share capital or preferred share capital with a compulsory conversion clause plus related capital surplus and retained earnings		81,552	
Capital and capital surplus		52,000	
Retained earnings		32,565	
Cash dividends to be paid (—)		(3,013)	
Eligible capital instruments included in core capital: instruments and reserves		7,683	
Core capital: instruments and reserves		(A) 89,235	
<b>Core capital: regulatory adjustments</b>			
Total amount of intangible assets (excluding those relating to mortgage servicing rights)		3,607	—
Other intangible assets excluding goodwill and mortgage servicing rights		3,607	—
Shortfall of eligible reserves to expected losses		929	—
Core capital: regulatory adjustments		(B) 4,537	
<b>Capital</b>			
Capital		((A) - (B)) (C) 84,698	
<b>Risk-weighted assets</b>			
Total amount of credit risk-weighted assets		559,634	
Total amount included in risk-weighted assets subject to transitional arrangements		(10,417)	
Exposure to other financial institutions		(10,417)	
Total amount of operational risk equivalent / 8%		41,557	
Adjustment to credit risk-weighted assets		282,823	
Total amount of risk-weighted assets		(D) 884,014	
<b>Capital adequacy ratio</b>			
Capital adequacy ratio		((C) / (D)) 9.58%	
		(Millions of yen)	
		As of March 31, 2019	
Non-consolidated total capital requirements (Domestic standard) (Total Risk-Weighted Assets by 4%)		35,360	