

Capital Structure Information [Resona Bank, Ltd. (Consolidated)]

(billions of yen, %)

Items	March 31, 2014	Amounts excluded under transitional arrangements
Core Capital: instruments and reserves		
Directly issued qualifying common stock or preferred stock mandatorily convertible into common stock capital plus related capital surplus and retained earnings	737.9	
of which: capital and capital surplus	513.3	
of which: retained earnings	227.4	
of which: treasury stock (-)	-	
of which: planned distribution of income (-)	2.8	
of which: other than the above	-	
Accumulated other comprehensive income included in Core Capital	(4.0)	
of which: foreign currency translation adjustments	(4.0)	
of which: defined-benefit pension fund net assets (prepaid pension costs)	-	
Subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock	-	
Adjusted minority interests, etc. (amount allowed to be included in Core Capital)	1.6	
Reserves included in Core Capital: instruments and reserves	49.4	
of which: general reserve for possible loan losses	1.7	
of which: eligible provisions	47.7	
Eligible Non-cumulative perpetual preferred stock subject to transitional arrangement included in Core Capital: instruments and reserves	-	
Eligible capital instrument subject to transitional arrangement included in Core Capital: instruments and reserves	536.7	
Capital instrument issued through the measures for strengthening capital by public institutions included in Core Capital: instruments and reserves	196.0	
45% of revaluation reserve for land included in Core Capital: instruments and reserves	29.2	
Minority interests included in Core Capital subject to transitional arrangements	8.3	
Core Capital: instruments and reserves (A)	1,555.3	
Core Capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	-	28.0
of which: goodwill (including those equivalent)	-	-
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	-	28.0
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	2.2
Shortfall of eligible provisions to expected losses	-	-
Capital increase due to securitization transactions	3.0	-
Gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Defined-benefit pension fund net assets (prepaid pension costs)	-	15.8
Investments in own shares (excluding those reported in the Net Assets)	-	-
Reciprocal cross-holdings in capital instruments issued by Other Financial Institutions for raising capital that are held by the Bank	-	-
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	-	87.8
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)	-	87.8
Amount exceeding the 15% threshold on specified items	4.7	11.8
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	4.7	4.7
of which: mortgage servicing rights	-	-
of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	7.1
Core Capital: regulatory adjustments (B)	7.7	
Total capital		
Total capital ((A)-(B)) (C)	1,547.5	
Risk weighted assets		
Credit risk weighted assets	9,442.5	
Total of items included in risk weighted assets subject to transitional arrangements	67.4	
of which: intangible fixed assets other than goodwill and mortgage servicing rights (net of related tax liability)	28.0	
of which: deferred tax assets (net of related tax liability)	97.2	
of which: defined-benefit pension fund net assets (prepaid pension costs)	15.8	
of which: Other Financial Institutions Exposures	(138.5)	
of which: other than the above	64.9	
Amount equivalent to market risk × 12.5	172.9	
Amount equivalent to operational risk × 12.5	707.6	
Credit risk weighted assets adjustments	1,249.2	
Amount equivalent to operational risk adjustments	-	
Total amount of risk weighted assets (D)	11,572.4	
Capital adequacy ratio (consolidated)		
Capital adequacy ratio (consolidated) ((C)/(D))	13.37%	