

Main features and Further information of Regulatory Capital Instruments
as of March 31, 2016

Main features and further information of our regulatory capital instruments as of March 31, 2016 are described from the next page according to the following 5 classes.

1. Common Stock	P. 2
2. Stock Acquisition Rights	P. 3 to P. 7
3. Non-controlling Interests	P. 8
4. Preferred Security	P. 9 to P. 22
5. Subordinated Debt	
classified as	
Additional Tier 1 capital	P. 23 to P. 30
Tier 2 capital	P. 31 to P. 80

[Notes regarding “8 Amount recognized in regulatory capital”]

The amounts shown in “main features” of “8 Amount recognized in regulatory capital” regarding each regulatory capital instrument are the ones before considering the cap under transitional arrangements, while those classified as Preferred Security and Subordinated Debt contain eligible Tier 1/ Tier2 capital instruments subject to phase out from Additional Tier 1/ Tier2 capital. Regarding the amounts after considering the cap, each of the total amounts is shown as “eligible Tier 1/Tier2 capital instruments subject to phase out from Additional Tier 1/Tier2 capital” in separately disclosed “Composition of capital as of March 31, 2016”.

* This document is prepared for the purpose of regulatory disclosure of capital adequacy ratio (Pillar 3) and is not for the purpose of soliciting investment or engaging in any other similar activities within or outside of Japan.