■ Items for Quantitative Disclosure Related to Capital Adequacy Condition (Basel II Pillar III)

Capital adequacy conditions of the Bank in line with Basel II are described on the following pages.

Capital Adequacy

Contents of principal capital items are described as follows.

Items		Content of principal quantitative disclosure	Consolidated disclosure (Page)	Non-consolidated disclosure (Page)
Items related to composition of capital	Capital adequacy ratio	Detailed components of Tier I capital and Tier II capital	49	71
	Explanation of computation of capital adequacy ratio	Scope of consolidation	50	—
Items relating to capital adequacy		For the purpose of capital adequacy assessment, total amounts of regulatory required capital and details of principal exposure (credit risk exposure, market risk, operational risk, etc.) are disclosed.	51	73

Risk Exposures

This section describes detailed amounts of the Bank's various risk exposures (including credit risk exposure, securitization exposure, market risk, equity exposure, risk-weighted asset calculation for investment fund and interest rate risk), which form the basis for the computation of the capital adequacy ratio. This section also describes factors that affect the risk profiles, such as credit risk mitigation.

Items				Content of principal quantitative disclosure	Consolidated disclosure (Page)	Non-consolidated disclosure (Page)
Items related to credit risk	Credit risk exposure			Credit risk exposure (excluding securitization exposure and funds), details on the reserve for possible loan losses by region and industry	52	74
		Exposure subject to Internal Ratings-Based Approach (IRB)	Corporate, sovereign, and bank exposure	Details on PD, LGD, RW and EAD for corporate, sovereign, bank, and equity subject to the PD/LGD approach	56	78
			Retail exposure	Details on PD, LGD, RW and EAD	58	80
			Actual losses, etc., on exposure to corporate, sovereign, bank and retail	Actual losses, long-term comparison between estimated losses and actual losses	60	82
			Exposure to Specialized Lending subject to supervisory slotting criteria	Amount of exposure by RW	61	83
			Equity exposure subject to the simple risk-weighted method	Amount of exposure by RW	62	84
		Exposure subject to Standardized Approach		Amount of exposure by RW	62	84
Items related to credit risk mitigation				Coverage/application of collateral, guarantees, etc.	63	85
Items related to counterparty risk in derivative transactions				Derivative transaction activity	64	86
Items related to securitization exposure				Details on securitization exposure	65	87
Items related to market risk				VaR and amount of market risk in trading account	66	88
Items related to equity exposure				Details of equity exposure those directly held	67	89
Items related to exposure subject to risk-weighted asset calculation for investment fund				Risk-weighted assets for investment fund	69	91
Items related to interest rate risk				Interest rate risk for internal management purposes	70	92

1 CAPITAL ADEQUACY RATIO (CONSOLIDATED)

Consolidated Capital Adequacy Ratio (Basel capital adequacy standards) (Basel II)

Note: The Bank's capital adequacy ratio for the six months ended September 30, 2010 and 2009, was computed according to Basel II.

As of September 30

Items			Millions of yen		Millions of U.S. dollars
			2010	2009	**2010**
Tier I capital	Capital stock		**3,425,909**	3,425,909	**40,881**
	Included as non-cumulative, perpetual preferred stock		**24,999**	24,999	**298**
	Deposit for subscription to preferred stock		**—**	—	**—**
	Capital surplus		**25,020**	25,020	**298**
	Earned surplus		**920,446**	863,830	**10,983**
	Less: Amount corresponding to the decrease in capital due to merger of subsidiaries		**—**	—	**—**
	Less: Treasury stock		**150**	150	**1**
	Deposit for subscription to treasury stock		**—**	—	**—**
	Unrealized loss on other securities		**(207,598)**	(869,609)	**(2,477)**
	Foreign currency transaction adjustment		**(38)**	(30)	**0**
	Stock acquisition rights		**—**	—	**—**
	Minority interest of consolidated subsidiaries		**5,863**	5,794	**69**
	Including preferred securities issued by overseas special-purpose corporations		**—**	—	**—**
	Less: Amount corresponding to operating rights		**—**	—	**—**
	Less: Amount corresponding to consolidated adjustments		**—**	—	**—**
	Less: Intangible assets acquired via business combination		**—**	—	**—**
	Less: Goodwill and others		**—**	—	**—**
	Less: Amount corresponding to the increase in capital due to securitization transactions		**—**	—	**—**
	Less: Amount equivalent to 50% expected losses in excess of qualifying allowance		**47,490**	65,880	**566**
	Subtotal	(A)	**4,121,961**	3,384,885	**49,188**
	Including preferred securities with interest rate step-up clause		**—**	—	**—**
	(Ratio of the value of such preferred securities to Tier I capital)		**—**	—	**—**
Tier II capital	45% of unrealized gains on other securities		**—**	—	**—**
	45% of unrealized gains on land		**22,676**	23,061	**270**
	General reserve for possible loan losses		**22**	56	**0**
	Qualifying subordinated debt		**1,736,172**	1,760,961	**20,718**
	Included as perpetual subordinated bonds and loans		**1,486,007**	1,486,007	**17,732**
	Included as dated subordinated bonds, loans, and preferred stock		**250,165**	274,954	**2,985**
	Subtotal		**1,758,871**	1,784,079	**20,988**
	Tier II capital included as qualifying capital	(B)	**1,758,871**	1,784,079	**20,988**
Tier III capital	Short-term subordinated debt		**—**	—	**—**
	Including amount added to capital	(C)	**—**	—	**—**
Deductions	Deductions	(D)	**345,870**	330,497	**4,127**
Total Capital	(A)+(B)+(C)–(D)	(E)	**5,534,963**	4,838,467	**66,049**
Risk-weighted assets	Risk-weighted assets for credit risk	(F)	**23,258,758**	24,622,740	**277,550**
	Including on-balance sheet		**22,119,777**	22,946,099	**263,959**
	Including off-balance sheet		**1,138,980**	1,676,641	**13,591**
	Assets equivalent to market risk (H)/8%	(G)	**1,644,559**	1,037,501	**19,624**
	(For reference: actual market risk volume)	(H)	**131,564**	83,000	**1,569**
	Amount corresponding to operational risk (J)/8%	(I)	**553,334**	790,748	**6,603**
	(For reference: amount corresponding to operational risk)	(J)	**44,266**	63,259	**528**
	Total risk-weighted assets (F)+(G)+(I)	(K)	**25,456,652**	26,450,990	**303,778**
Basel II Capital Adequacy Ratio (Basel capital adequacy standards) = (E)/(K) × 100%			**21.74%**	18.29%	**21.74%**
Tier I ratio = (A)/(K) × 100%			**16.19%**	12.79%	**16.19%**
Consolidated required capital (K) × 8%			**2,036,532**	2,116,079	**24,302**

Notes: 1. The Bank's capital adequacy ratio was computed according to the stipulations outlined in Notification No. 4 of the 2006 Financial Services Agency and the Ministry of Agriculture, Forestry and Fisheries of Japan (Standard for Judging the Management Soundness of the Norinchukin Bank) (hereinafter, Notification Regarding Capital Adequacy). Note that the Bank adopts Foundation Internal Ratings-Based Approach (F-IRB) in computing risk-weighted assets for credit risk and the Standardized Approach (TSA) in computing the amount corresponding to operational risk.

2. Regarding the calculation of capital adequacy ratio, certain procedures were performed by Ernst & Young ShinNihon LLC pursuant to "Treatment of Inspection of Capital Ratio Calculation Framework Based on Agree-upon Procedures" (JICPA Industry Committee Report No. 30). It does not constitute a part of the audit on financial statements by law, but a review on agree-upon procedures on internal control of capital adequacy calculation. Accordingly, Ernst & Young ShinNihon LLC does not address any opinion as a result of the review.

3. The Tier II capital item "general reserve for possible loan losses" is limited to the amount corresponding to assets which is calculated according to a Standardized Approach in terms of risk-weighted assets for credit risk.

4. Those are items of Deductions: (1) the total amount of the value corresponding to intentional holdings of capital investments issued by other financial institutions, (2) holdings of instruments issued for raising capital, issued by affiliated corporations conducting financial service businesses, (3) 50% of the expected losses on exposure to corporate, sovereign and bank, and expected losses on retail exposure over the value of qualified reserves, (4) expected losses on equity exposure, and (5) securitization exposure subject to deduction from capital. (Notification Regarding Capital Adequacy, Article 8)

5. In computing risk-weighted assets for credit risk, the Bank has applied a scaling factor of 1.06 to the amount of risk-weighted assets for credit risk computed based on its Foundation Internal Ratings-Based Approach (F-IRB), as provided for in the Notification Regarding Capital Adequacy, Article 129.

2 EXPLANATION OF COMPUTATION OF THE CONSOLIDATED CAPITAL ADEQUACY RATIO

Companies with Less than the Regulatory Required Capital and the Amounts

Those companies whose capital is less than the regulatory required capital and the amounts of shortfall in capital among those companies that are subject to capital deduction as provided for in the Notification Regarding Capital Adequacy, Article 8-1-2 a and b.

None of the Bank's Group companies fall under this category.

2. Capital Adequacy (Consolidated)

(Minimum amount of regulatory required capital and breakdown for each risk category as required under Basel II)

Regulatory Required Capital

(Billions of yen)

Items	As of September 30, 2010		As of September 30, 2009	
	EAD	Regulatory Required Capital	EAD	Regulatory Required EAD
Amount of regulatory required capital for credit risk	**83,225**	**2,395**	81,591	2,506
Exposure subject to Internal Ratings-Based Approach	**83,186**	**2,395**	81,540	2,505
Corporate exposure (excluding Specialized Lending)	**5,165**	**399**	5,787	496
Corporate exposure (Specialized Lending)	**581**	**116**	770	136
Sovereign exposure	**38,342**	**0**	36,142	0
Bank exposure	**12,630**	**97**	14,063	110
Retail exposure	**619**	**27**	540	26
Retail exposure secured by residential properties	**578**	**22**	501	20
Qualifying revolving retail exposure	**—**	**—**	—	—
Other retail exposure	**40**	**5**	38	5
Securitization exposure	**4,499**	**308**	5,746	237
Equity portfolios	**689**	**135**	727	124
Equity portfolios subject to PD/LGD approaches	**91**	**14**	117	20
Equity portfolios subject to simple risk-weighted method	**27**	**9**	38	13
Equities under the internal models approach	**264**	**86**	199	59
Grandfathered equity exposure	**305**	**25**	370	31
Exposure subject to risk-weighted asset calculation for investment fund	**20,198**	**1,281**	17,163	1,336
Other debt purchased	**50**	**3**	39	1
Other exposures	**408**	**24**	559	35
Exposure subject to Standardized Approach	**39**	**0**	50	1
Assets subject to Standardized Approach on a non-consolidated basis	**2**	**0**	7	0
Assets subject to Standardized Approach in consolidated companies (excluding securitization exposure)	**37**	**0**	40	0
Assets subject to Standardized Approach in consolidated companies (securitization exposure)	**0**	**0**	2	0
Amount of regulatory required capital for market risk	**/**	**131**	/	83
Standardized Approach	**/**	**131**	/	82
Interest rate risk category	**/**	**—**	/	—
Equity risk category	**/**	**—**	/	—
Foreign exchange risk category	**/**	**131**	/	82
Commodity risk category	**/**	**—**	/	—
Option transactions	**/**	**—**	/	—
Internal models Approach	**/**	**0**	/	0
Amount of regulatory required capital for operational risk	**/**	**44**	/	63
Offsets on consolidation	**/**	**2,571**	/	2,652

Notes: 1. Regulatory required capital for credit risk = 8% of risk-weighted assets for credit risk + Expected losses + Deductions from capital

2. "Risk-weighted asset calculation for investment fund" is risk-weighted assets as calculated according to the method specified in Notification Regarding Capital Adequacy, Article 144.

3. Article 13 of the Notification Regarding Capital Adequacy contains a grand fathering provision for computing the amount of risk assets related to equity exposures that meet specified criteria.

4. Under "The Standardized Approach (TSA)," which is a method for computing the amount corresponding to operational risk, the gross profit for one year is allocated among the business activities as specified in Appendix Table 1 of the Notification Regarding Capital Adequacy. The multiplier specified for each business activity classification is multiplied by the gross profit, and the average of the annual totals for the past three years is taken to be the amount corresponding to operational risk. (Notification Regarding Capital Adequacy, Article 282)

3. Credit Risk (Consolidated)

(Funds and securitization exposures are excluded.)

1 CREDIT RISK EXPOSURE

For the Six Months Ended September 30, 2010

Geographic Distribution of Exposure, Details in Significant Areas by Major Types of Credit Exposure

(Billions of yen)

Region	Loans, commitments, off-balance sheet exposure	Securities	Derivatives	Others	Total credit risk exposure	Default exposure
Japan	**14,931**	**17,967**	**54**	**1,463**	**34,417**	**306**
Asia except Japan	**54**	**26**	**4**	**833**	**919**	**—**
Europe	**12**	**3,954**	**125**	**2,965**	**7,059**	**0**
The Americas	**285**	**10,576**	**58**	**5,531**	**16,451**	**0**
Other areas	**21**	**730**	**2**	**407**	**1,162**	**—**
Amounts held by consolidated subsidiaries	**635**	**32**	**—**	**31**	**699**	**18**
Total	**15,941**	**33,288**	**246**	**11,234**	**60,710**	**325**

Industry Distribution of Exposure, Details by Major Types of Credit Exposure

(Billions of yen)

Industry	Loans, commitments, off-balance sheet exposure	Securities	Derivatives	Others	Total credit risk exposure	Default exposure	Write-off of loans (amounts of partial direct write-off)
Manufacturing	**2,247**	**251**	**1**	**0**	**2,500**	**60**	**0**
Agriculture	**46**	**0**	**—**	**0**	**46**	**7**	**0**
Forestry	**33**	**—**	**—**	**0**	**33**	**0**	**—**
Fishing	**28**	**—**	**—**	**0**	**28**	**21**	**0**
Mining	**5**	**0**	**—**	**0**	**6**	**—**	**—**
Construction	**131**	**9**	**—**	**0**	**140**	**5**	**0**
Utility	**133**	**14**	**0**	**0**	**148**	**1**	**—**
Information/telecommunications	**69**	**11**	**—**	**0**	**81**	**7**	**0**
Transportation	**644**	**57**	**4**	**0**	**706**	**4**	**0**
Wholesaling, retailing	**1,965**	**49**	**0**	**0**	**2,015**	**29**	**0**
Finance and insurance	**1,324**	**6,666**	**239**	**10,791**	**19,021**	**23**	**—**
Real estate	**509**	**260**	**—**	**0**	**770**	**129**	**—**
Services	**1,148**	**59**	**0**	**1**	**1,210**	**15**	**0**
Municipalities	**234**	**12**	**—**	**—**	**246**	**—**	**—**
Other	**6,781**	**25,862**	**—**	**407**	**33,051**	**0**	**—**
Amounts held by consolidated subsidiaries	**635**	**32**	**—**	**31**	**699**	**18**	**1**
Total	**15,941**	**33,288**	**246**	**11,234**	**60,710**	**325**	**3**

Note: "Others" within "Finance and insurance" includes repo-type transactions, call loans, and certain other items.

Residual Contractual Maturity Breakdown of Credit Risk Exposure

(Billions of yen)

Term to maturity	Loans, commitments, off-balance sheet exposure	Securities	Derivatives	Others	Total credit risk exposure
In 1 year	**11,581**	**10,973**	**115**	**10,694**	**33,364**
Over 1 year to 3 years	**1,689**	**5,735**	**111**	**55**	**7,591**
Over 3 years to 5 years	**1,335**	**3,910**	**8**	**1**	**5,255**
Over 5 years to 7 years	**385**	**1,400**	**2**	**—**	**1,788**
Over 7 years	**252**	**10,484**	**7**	**—**	**10,745**
No term to maturity	**61**	**752**	**—**	**451**	**1,264**
Amounts held by consolidated subsidiaries	**635**	**32**	**—**	**31**	**699**
Total	**15,941**	**33,288**	**246**	**11,234**	**60,710**

Notes: 1. The amount of credit exposure at the end of the period does not substantially differ from the average-risk position for the six months ended September 30, 2010.
2. The amounts of credit-risk exposure held by consolidated subsidiaries are less than 1% of consolidated risk exposure, so only the total amounts held by these subsidiaries are shown.
3. Within credit risk exposure, credit risk exposure subject to the Standardized Approach was ¥39.8 billion.
4. Default exposure is classified in the Bank's self-assessment as being under "Debtor Under Requirement of Control."

For the Six Months Ended September 30, 2009

Geographic Distribution of Exposure, Details in Significant Areas by Major Types of Credit Exposure

(Billions of yen)

Region	Loans, commitments, off-balance sheet exposure	Securities	Derivatives	Others	Total credit risk exposure	Default exposure
Japan	14,232	16,279	92	2,399	33,002	304
Asia except Japan	55	132	1	789	978	—
Europe	62	4,107	289	3,638	8,098	7
The Americas	236	10,274	144	5,936	16,591	6
Other areas	25	318	4	0	348	—
Amounts held by consolidated subsidiaries	558	30	—	35	624	17
Total	15,170	31,142	531	12,799	59,644	335

Industry Distribution of Exposure, Details by Major Types of Credit Exposure

(Billions of yen)

Industry	Loans, commitments, off-balance sheet exposure	Securities	Derivatives	Others	Total credit risk exposure	Default exposure	Write-off of loans (amounts of partial direct write-off)
Manufacturing	2,351	303	1	0	2,656	51	0
Agriculture	48	0	—	0	48	6	0
Forestry	37	—	—	—	37	1	—
Fishing	33	—	—	0	33	26	0
Mining	10	—	—	0	10	—	—
Construction	137	16	—	0	154	6	—
Utility	147	15	0	0	162	—	—
Information/telecommunications	96	29	—	0	125	20	—
Transportation	696	63	3	0	763	9	—
Wholesaling, retailing	1,465	59	0	0	1,525	29	0
Finance and insurance	1,371	6,350	526	12,197	20,445	20	—
Real estate	491	399	—	0	892	118	2
Services	1,359	47	0	1	1,409	26	0
Municipalities	298	27	—	0	326	—	—
Other	6,065	23,798	—	563	30,427	0	—
Amounts held by consolidated subsidiaries	558	30	—	35	624	17	2
Total	15,170	31,142	531	12,799	59,644	335	5

Note: "Others" within "Finance and insurance" includes repo-type transactions, call loans, and certain other items.

Residual Contractual Maturity Breakdown of Credit Risk Exposure

(Billions of yen)

Term to maturity	Loans, commitments, off-balance sheet exposure	Securities	Derivatives	Others	Total credit risk exposure
In 1 year	10,808	8,533	360	11,770	31,473
Over 1 year to 3 years	1,648	7,829	165	50	9,693
Over 3 years to 5 years	1,369	3,877	1	10	5,259
Over 5 years to 7 years	461	946	1	—	1,408
Over 7 years	297	9,200	3	—	9,501
No term to maturity	26	724	—	932	1,683
Amounts held by consolidated subsidiaries	558	30	—	35	624
Total	15,170	31,142	531	12,799	59,644

Notes: 1. The amount of credit exposure at the end of the period does not substantially differ from the average-risk position for the six months ended September 30, 2009.

2. The amounts of credit-risk exposure held by consolidated subsidiaries are less than 1% of consolidated risk exposure, so only the total amounts held by these subsidiaries are shown.

3. Within credit risk exposure, credit risk exposure subject to the Standardized Approach was ¥50.7 billion.

4. Default exposure is classified in the Bank's self-assessment as being under "Debtor Under Requirement of Control."

2 RESERVES FOR POSSIBLE LOAN LOSSES

Increase/Decrease in General Reserve for Possible Loan Losses, Specific Reserve for Possible Loan Losses and the Specified Reserve for Loans to Countries with Financial Problems by Region

(Billions of yen)

Region	As of September 30, 2010	As of September 30, 2009	Increase/(decrease)
General reserve for possible loan losses	**68**	65	**3**
Specific reserve for possible loan losses	**137**	140	**(2)**
Japan	**137**	136	**1**
Asia except Japan	**—**	—	**—**
Europe	**—**	3	**(3)**
The Americas	**—**	1	**(1)**
Other areas	**—**	—	**—**
Amounts held by consolidated subsidiaries	**10**	12	**(1)**
Offsets on consolidation	**(3)**	(3)	**0**
Specified reserve for loans to countries with financial problems	**—**	—	**—**
Total	**213**	213	**0**

Increase/Decrease in General Reserve for Possible Loan Losses, Specific Reserve for Possible Loan Losses and the Specified Reserve for Loans to Countries with Financial Problems by Industry

(Billions of yen)

Industry	As of September 30, 2010	As of September 30, 2009	Increase/(decrease)
General reserve for possible loan losses	**68**	65	**3**
Specific reserve for possible loan losses	**137**	140	**(2)**
Manufacturing	**19**	15	**3**
Agriculture	**5**	4	**1**
Forestry	**0**	0	**(0)**
Fishing	**10**	11	**(1)**
Mining	**—**	—	**—**
Construction	**0**	0	**0**
Utility	**1**	—	**1**
Information/telecommunications	**6**	18	**(12)**
Transportation	**3**	8	**(4)**
Wholesaling, retailing	**5**	4	**0**
Finance and insurance	**4**	10	**(6)**
Real estate	**69**	56	**13**
Services	**11**	8	**2**
Municipalities	**—**	—	**—**
Other	**—**	—	**—**
Others	**—**	—	**—**
Amount held by consolidated subsidiaries	**10**	12	**(1)**
Offsets on consolidation	**(3)**	(3)	**0**
Specified reserve for loans to countries with financial problems	**—**	—	**—**
Total	**213**	213	**0**

3 EXPOSURE SUBJECT TO THE INTERNAL RATINGS-BASED APPROACH

a. Corporate, Sovereign and Bank Exposure

For the Six Months Ended September 30, 2010

(Billions of yen)

Ratings	Weighted-average PD	Weighted-average LGD	Weighted-average risk weight	EAD		
					EAD (on-balance sheet)	EAD (off-balance sheet)
Corporate Exposure	5.86%	44.76%	97%	5,165	4,445	720
1-1 to 4	0.18%	44.74%	38%	3,767	3,144	622
5 to 7	1.53%	44.81%	105%	722	669	53
8-1 to 8-2	19.41%	44.90%	355%	484	441	42
Subtotal	2.25%	44.77%	79%	4,974	4,256	718
8-3 to 10-2	100.00%	44.47%	558%	190	188	1
Sovereign Exposure	0.00%	44.99%	0%	38,342	35,471	2,870
1-1 to 4	0.00%	44.99%	0%	38,342	35,471	2,870
5 to 7	—	—	—	—	—	—
8-1 to 8-2	—	—	—	—	—	—
Subtotal	0.00%	44.99%	0%	38,342	35,471	2,870
8-3 to 10-2	—	—	—	—	—	—
Bank Exposure	0.05%	23.51%	10%	12,630	5,916	6,714
1-1 to 4	0.05%	23.48%	9%	12,611	5,903	6,707
5 to 7	1.29%	39.43%	112%	17	11	6
8-1 to 8-2	7.07%	45.00%	247%	1	1	0
Subtotal	0.05%	23.51%	10%	12,630	5,915	6,714
8-3 to 10-2	100.00%	45.00%	562%	0	0	0
Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach	1.40%	90.00%	193%	91	91	—
1-1 to 4	0.14%	90.00%	128%	73	73	—
5 to 7	4.44%	90.00%	413%	15	15	—
8-1 to 8-2	19.91%	90.00%	783%	2	2	—
Subtotal	1.39%	90.00%	193%	91	91	—
8-3 to 10-2	100.00%	90.00%	1,125%	0	0	—

Notes: 1. Weighted averages of PD, LGD and risk weights are computed based on EAD (including on-balance and off-balance items).
2. Risk weights are equivalent to 8% of the total of the amount of risk-weighted assets and expected loss, divided by EAD.
3. "Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach" does not take account of Rider No. 13 to the Notification Regarding Capital Adequacy (regarding provisional measures for equity exposure).

For the Six Months Ended September 30, 2009

(Billions of yen)

Ratings	Weighted-average PD	Weighted-average LGD	Weighted-average risk weight	EAD	EAD (on-balance sheet)	EAD (off-balance sheet)
Corporate Exposure	6.33%	44.89%	107%	5,787	4,963	824
1-1 to 4	0.19%	45.00%	40%	3,953	3,259	694
5 to 7	2.53%	44.69%	127%	1,002	921	80
8-1 to 8-2	19.12%	44.63%	350%	616	569	46
Subtotal	2.71%	44.90%	90%	5,572	4,751	821
8-3 to 10-2	100.00%	44.68%	560%	215	212	3
Sovereign Exposure	0.00%	44.99%	0%	36,142	32,071	4,070
1-1 to 4	0.00%	44.99%	0%	36,142	32,071	4,070
5 to 7	7.78%	45.00%	211%	0	0	—
8-1 to 8-2	—	—	—	—	—	—
Subtotal	0.00%	44.99%	0%	36,142	32,071	4,070
8-3 to 10-2	—	—	—	—	—	—
Bank Exposure	0.06%	28.31%	10%	14,063	6,564	7,499
1-1 to 4	0.05%	28.29%	10%	14,040	6,549	7,491
5 to 7	3.04%	41.43%	154%	17	10	7
8-1 to 8-2	7.07%	26.55%	127%	4	4	0
Subtotal	0.06%	28.31%	10%	14,063	6,563	7,499
8-3 to 10-2	100.00%	45.00%	563%	0	0	0
Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach	1.55%	90.00%	217%	117	111	6
1-1 to 4	0.13%	90.00%	141%	87	87	—
5 to 7	4.13%	90.00%	398%	28	21	6
8-1 to 8-2	19.91%	90.00%	783%	2	2	—
Subtotal	1.54%	90.00%	217%	117	111	6
8-3 to 10-2	100.00%	90.00%	1,125%	0	0	—

Notes: 1. Weighted averages of PD, LGD and risk weights are computed based on EAD (including on-balance and off-balance items).
2. Risk weights are equivalent to 8% of the total of the amount of risk-weighted assets and expected loss, divided by EAD.
3. "Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach" does not take account of Rider No. 13 to the Notification Regarding Capital Adequacy (regarding provisional measures for equity exposure).

Relationship among Internal Rating, Self-Assessment, and Exposure Requiring Mandatory Disclosure under the Financial Revitalization Law

<table>
<tr><th rowspan="2">Internal rating</th><th colspan="3">Self-assessments</th><th rowspan="2">Exposure requiring mandatory disclosure under the Financial Revitalization Law</th></tr>
<tr><th>Debtor classification</th><th>Asset category</th><th>Definition of asset category</th></tr>
<tr><td>1-1 4
1-2 5
2 6
3 7</td><td>Standard</td><td>Category I</td><td>Debtors who are experiencing favorable operating conditions and having no particular financial difficulties. Internal ratings 1-1 to 4 are equivalent to investment grade of credit rating agencies.</td><td rowspan="3">Standard Loans</td></tr>
<tr><td>8-1</td><td>Substandard</td><td rowspan="3">II</td><td rowspan="3">Debtors requiring close monitoring going forward</td></tr>
<tr><td>8-2
8-3</td><td>Other substandard debtors</td></tr>
<tr><td>8-4</td><td>Debtors under requirement of control</td><td>Special attention</td></tr>
<tr><td>9</td><td>Doubtful</td><td>III</td><td>Debtors who are highly likely to fall into bankruptcy</td><td>Doubtful</td></tr>
<tr><td>10-1</td><td>Debtors in default</td><td rowspan="2">IV</td><td>Debtor who have effectively fallen into bankruptcy, although no facts have emerged to indicate legal or formal bankruptcy</td><td rowspan="2">Bankrupt or de facto bankrupt</td></tr>
<tr><td>10-2</td><td>Debtors in bankruptcy</td><td>Debtors who are legally and formally bankrupt</td></tr>
</table>

b. Retail Exposure

For the Six Months Ended September 30, 2010

Details on PD, LGD, RW and EAD Assets

(Billions of yen)

Type of exposure	Weighted-average PD	Weighted-average LGD	Weighted-average LGD default	Weighted-average EL default	Weighted-average risk weight	EAD	EAD (on-balance sheet)	EAD (off-balance sheet)
Retail exposure secured by residential properties	2.69%	47.78%	88.42%	80.55%	64%	853	410	443
Not default Not delinquent	0.44%	47.77%	/	/	38%	821	380	441
Not default Delinquent	27.52%	48.41%	/	/	449%	16	15	1
Not default Subtotal	0.98%	47.78%	/	/	46%	838	395	442
Default	100.00%	/	88.42%	80.55%	1,105%	14	14	0
Qualifying revolving retail exposure	—	—	—	—	—	—	—	—
Not default Not delinquent	—	—	/	/	—	—	—	—
Not default Delinquent	—	—	/	/	—	—	—	—
Not default Subtotal	—	—	/	/	—	—	—	—
Default	—	/	—	—	—	—	—	—
Other retail exposure	8.12%	67.44%	106.86%	97.41%	167%	42	35	6
Not default Not delinquent	1.03%	67.44%	/	/	77%	38	32	6
Not default Delinquent	26.05%	67.38%	/	/	377%	0	0	0
Not default Subtotal	1.44%	67.44%	/	/	82%	39	32	6
Default	100.00%	/	106.86%	97.41%	1,336%	2	2	0
Total	2.95%	48.71%	91.41%	83.28%	69%	895	445	449
Not default Not delinquent	0.46%	48.65%	/	/	39%	860	412	448
Not default Delinquent	27.46%	49.11%	/	/	446%	17	16	1
Not default Subtotal	1.00%	48.66%	/	/	48%	877	428	449
Default	100.00%	/	91.41%	83.28%	1,143%	17	17	0

Notes: 1. Purchased retail receivables in investment funds using estimated parameters have been included in the amount subject to quantitative disclosure.
2. "Not default Delinquent" does not fall under the default definition in the Notification Regarding Capital Adequacy, but past-due.
3. Risk weights are equivalent to the total of the risk-weighted assets and the amount of dividing the expected loss by 8%, then dividing the result by exposure at default (EAD).
4. For defaulted exposure, the risk weights have been computed taking account of the unexpected losses on default (LGD default) and the expected losses on default (EL default).
5. As of September 30, 2010, the Bank held no Qualifying revolving retail exposure for which net withdrawals of commitments had occurred.

For the Six Months Ended September 30, 2009

Details on PD, LGD, RW and EAD Assets

(Billions of yen)

Type of exposure	Weighted-average PD	Weighted-average LGD	Weighted-average LGD default	Weighted-average EL default	Weighted-average risk weight	EAD	EAD (on-balance sheet)	EAD (off-balance sheet)
Retail exposure secured by residential properties	2.84%	46.09%	87.35%	80.24%	64%	812	451	360
Not default Not delinquent	0.40%	46.07%	/	/	35%	776	416	359
Not default Delinquent	23.94%	46.69%	/	/	409%	20	19	1
Not default Subtotal	1.01%	46.09%	/	/	45%	797	436	360
Default	100.00%	/	87.35%	80.24%	1,092%	15	14	0
Qualifying revolving retail exposure	—	—	—	—	—	—	—	—
Not default Not delinquent	—	—	/	/	—	—	—	—
Not default Delinquent	—	—	/	/	—	—	—	—
Not default Subtotal	—	—	/	/	—	—	—	—
Default	—	/	—	—	—	—	—	—
Other retail exposure	9.56%	65.06%	104.76%	95.76%	179%	41	33	7
Not default Not delinquent	1.05%	65.12%	/	/	73%	37	29	7
Not default Delinquent	26.69%	62.60%	/	/	359%	0	0	0
Not default Subtotal	1.59%	65.06%	/	/	79%	38	30	7
Default	100.00%	/	104.76%	95.76%	1,310%	3	3	0
Total	3.17%	47.01%	90.53%	83.07%	70%	853	485	368
Not default Not delinquent	0.43%	46.95%	/	/	37%	813	446	367
Not default Delinquent	24.04%	47.29%	/	/	407%	21	20	1
Not default Subtotal	1.04%	46.96%	/	/	46%	835	466	368
Default	100.00%	/	90.53%	83.07%	1,132%	18	18	0

Notes: 1. Purchased retail receivables in investment funds using estimated parameters have been included in the amount subject to quantitative disclosure.

2. "Not default Delinquent" does not fall under the default definition in the Notification Regarding Capital Adequacy, but past-due.

3. Risk weights are equivalent to the total of the risk-weighted assets and the amount of dividing the expected loss by 8%, then dividing the result by exposure at default (EAD).

4. For defaulted exposure, the risk weights have been computed taking account of the unexpected losses on default (LGD default) and the expected losses on default (EL default).

5. As of September 30, 2009, the Bank held no Qualifying revolving retail exposure for which net withdrawals of commitments had occurred.

c. Actual Losses on Exposure to Corporate, Sovereign, Bank, and Retail Exposure

Actual Losses for the Previous Period, Comparison with the Year before Last Results and Analysis of Causes

(Billions of yen)

Type of exposure	As of September 30, 2010	As of September 30, 2009	Increase/(decrease)
Corporate exposure	**5**	36	**(30)**
Sovereign exposure	**—**	—	**—**
Bank exposure	**—**	—	**—**
Equity exposure subject to PD/LGD approach	**—**	0	**(0)**
Retail exposure secured by residential properties	**0**	0	**(0)**
Qualifying revolving retail exposure	**—**	—	**—**
Other retail exposure	**0**	0	**(0)**

Note: Actual losses are defined as losses due to direct write-offs, partial direct write-offs, specific reserve for possible loan losses, general reserve for possible loan losses and loan sales of exposure that defaulted up to the end of the previous period.

Estimated Losses Depend on Historical Long-Term Results, Comparison with Actual Losses

(Billions of yen)

Type of exposure	As of September 30, 2010		As of September 30, 2009	
	Estimated losses	Actual losses	Estimated losses	Actual losses
Corporate exposure	**36**	**5**	27	36
Sovereign exposure	**0**	**—**	0	—
Bank exposure	**0**	**—**	0	—
Equity exposure subject to PD/LGD approach	**1**	**—**	0	0
Retail exposure secured by residential properties	**0**	**0**	0	0
Qualifying revolving retail exposure	**—**	**—**	—	—
Other retail exposure	**0**	**0**	0	0

(Billions of yen)

Type of exposure	As of March 31, 2010		As of March 31, 2009		As of March 31, 2008		As of March 31, 2007	
	Estimated losses	Actual losses	Estimated losses	Actual losses	Estimated losses	Actual losses	Estimated losses	Actual losses
Corporate exposure	55	43	46	25	29	7	27	18
Sovereign exposure	0	—	1	—	1	—	1	—
Bank exposure	0	—	0	—	0	—	0	—
Equity exposure subject to PD/LGD approach	1	0	0	0	1	0	0	0
Retail exposure secured by residential properties	1	0	1	0	1	0	—	—
Qualifying revolving retail exposure	—	—	—	—	—	—	—	—
Other retail exposure	0	0	0	0	0	0	0	0

Notes: 1. Comparisons of estimated and actual long-term losses for 10 years accumulatively are scheduled to be disclosed from the year following the application of Basel II (the year ending March 31, 2007).
2. The scope of actual and estimated losses includes the following accounts on balance sheet: loans, foreign exchange, accrued interests in other assets, suspense payable and customers' liabilities for acceptances and guarantees, as well as securities without quoted market values, money trusts without quoted market values, and monetary claims purchased.
3. Estimated losses of each year are amount of expected losses.

Year-on-year comparison of actual losses and factor analysis of difference between estimated losses and actual losses

For the first half of fiscal 2010, the actual loss amounts have basically maintained at lower levels than the estimated losses at the beginning of the term for the fiscal years stated above.

d. Exposure to Specialized Lending Products Subject to Supervisory Slotting Criteria by RW

Amount of Specialized Lending Exposure Subject to Supervisory Slotting Criteria by RW

(Billions of yen)

Classification			As of September 30, 2010	As of September 30, 2009
Specialized Lending exposure subject to supervisory slotting criteria			**582**	770
	Specialized Lending, excluding High-Volatility Commercial Real Estate (HVCRE)		**473**	601
		Risk weight of 50%	**100**	83
		Risk weight of 70%	**141**	310
		Risk weight of 90%	**1**	5
		Risk weight of 115%	**83**	1
		Risk weight of 250%	**66**	92
		Risk weight of 0% (default)	**79**	107
	High-Volatility Commercial Real Estate (HVCRE)		**109**	169
		Risk weight of 70%	**2**	69
		Risk weight of 95%	**18**	—
		Risk weight of 120%	**19**	—
		Risk weight of 140%	**—**	10
		Risk weight of 250%	**21**	89
		Risk weight of 0% (default)	**48**	—

Notes: 1. "Specialized Lending" refers to loans for Project Finance (PF), Object Finance (OF), Commodity Finance (CF) and Income-Producing Real Estate (IPRE) (as defined in the Notification Regarding Capital Adequacy, Article 1-1-41).

2. "High-Volatility Commercial Real Estate (HVCRE)" refers to loans that are the financing of commercial real estate that exhibits a higher rate of loss volatility compared to other types of Specialized Lending, as specified in the Notification Regarding Capital Adequacy, Article 1-1-43.

3. "Specialized Lending exposure subject to supervisory slotting criteria" refers to the amounts of Specialized Lending, subject to the Bank's internal rating system, and have been allotted to the risk asset classifications given in the Notification Regarding Capital Adequacy, Article 130-3 and Article 130-5, after taking account of risk weights.

4. For risk weights, the Bank has applied the stipulations contained in the Notification Regarding Capital Adequacy, Article 130-3 and Article 130-5.

e. Equity Exposure Subject to the Simple Risk-Weighted Method of the Market-Based Approach by RW

Amount of Equity Exposure Subject to the Simple Risk-Weighted Method of the Market-Based Approach

(Billions of yen)

Classification	As of September 30, 2010	As of September 30, 2009
Equity exposure subject to the simple risk-weighted method of the market-based approach by RW	**27**	39
Risk weight of 300%	**—**	—
Risk weight of 400%	**27**	39

Note: The "simple risk-weighted method of the market-based approach by RW" is a method for computing the amount of risk-weighted assets of equity and other investments. Under this method, the market value of listed stocks is multiplied by a risk weight of 300%, and the estimated value of unlisted stocks is multiplied by a risk weight of 400% (Notification Regarding Capital Adequacy, Article 143-4).

4 EXPOSURE SUBJECT TO STANDARDIZED APPROACH BY RISK WEIGHT

Amount of Exposure Subject to Standardized Approach

(Billions of yen)

Classification	As of September 30, 2010		As of September 30, 2009	
	Exposure	Refer to ECAI	Exposure	Refer to ECAI
Exposure subject to Standardized Approach	**39**	**—**	50	—
Risk weight of 0%	**29**	**—**	30	—
Risk weight of 10%	**0**	**—**	—	—
Risk weight of 20%	**3**	**—**	3	—
Risk weight of 35%	**—**	**—**	—	—
Risk weight of 50%	**—**	**—**	—	—
Risk weight of 75%	**—**	**—**	—	—
Risk weight of 100%	**5**	**—**	15	1
Risk weight of 150%	**—**	**—**	—	—
Amount deducted from capital	**—**	**—**	—	—
Others	**0**	**—**	1	—

Notes: Others include investment funds which are measured credit risk assets by look-through approach and the assets which are more than 150% risk weight.

4. Methods of Credit Risk Mitigation Techniques (Consolidated)

Amount of Exposure Subject to Credit Risk Mitigation Techniques (Eligible Financial Collateral, Other Eligible IRB Collateral, Guarantees, Credit Derivatives)

(Billions of yen)

Classification	As of September 30, 2010	As of September 30, 2009
Foundation Internal Ratings-Based Approach	**7,246**	5,356
Eligible financial collateral	**5,572**	4,414
Corporate exposure	**20**	11
Sovereign exposure	**3**	3
Bank exposure	**5,548**	4,398
Other eligible IRB collateral	**—**	—
Corporate exposure	**—**	—
Sovereign exposure	**—**	—
Bank exposure	**—**	—
Guarantees, Credit Derivatives	**1,673**	941
Corporate exposure	**125**	127
Sovereign exposure	**47**	13
Bank exposure	**1,501**	801
Retail exposure secured by residential properties	**—**	—
Qualifying revolving retail exposure	**—**	—
Other retail exposure	**—**	—
Standardized Approach	**—**	—
Eligible financial collateral	**—**	—
Guarantees, Credit Derivatives	**—**	—

Notes: 1. The amount of exposure for which credit risk mitigation techniques have been used is limited to the portion for which such effects have been taken into account.
2. Exposure subject to treatment as credit risk exposure is not included.

5. Counterparty Credit Risk in Derivative Transactions (Consolidated)

Methods Used for Calculating Amount of Credit Exposure

The current exposure method is adopted.

Breakdown of the Amount of Credit Exposure

(Billions of yen)

Classification		As of September 30, 2010	As of September 30, 2009
Total gross replacement costs (limited to items with a value of greater than zero)	(A)	**316**	553
Total gross add-ons	(B)	**242**	327
Gross credit exposure	(C) = (A)+(B)	**558**	881
Including, foreign exchange related		**502**	819
Including, interest rate related		**52**	59
Including, equity related		**2**	2
Including, credit derivatives		**—**	—
Including, transactions with a long settlement period		**0**	—
Reduction in credit exposure due to netting contracts	(D)	**109**	24
Amount of credit exposure before taking into account credit risk mitigation techniques due to collateral	(E) = (C)–(D)	**449**	857
Amount of collateral		**126**	—
Including eligible financial collateral		**126**	—
Amount of credit exposure after taking into account credit risk mitigation techniques due to collateral		**449**	857

Notes: 1. Derivatives transactions included in risk-weighted assets calculation for investment funds are not included.
2. Under the stipulations of the Notification Regarding Capital Adequacy, Article 56-1, the amount of credit exposure not computed has not been included.

Notional Principal Amount of Credit Derivatives Included in Computation of Credit Exposure

(Billions of yen)

Classification	As of September 30, 2010	As of September 30, 2009
To buy protection	**—**	—
Including credit default swaps	**—**	—
To sell protection	**—**	—
Including credit default swaps	**—**	—
Notional principal amount of credit derivatives taking into consideration the effect of credit risk mitigation techniques	**—**	—

Notes: 1. Credit derivatives included in risk-weighted assets for investment funds have not been taken into consideration.
2. Under the stipulations of the Notification Regarding Capital Adequacy, Article 10 and Article 56, the amount of credit risk assets not computed has not been included.

6. Securitization Exposure (Consolidated)

Detail of Securitization Exposure Held as Originator

(Billions of yen)

Classification	As of September 30, 2010	As of September 30, 2009
Total amount of underlying assets	—	—
Amounts of securitization exposure	—	—
Increase in capital due to securitization transactions	—	—
Deducted from capital	—	—
Amounts of securitized exposure	—	—
Gains (losses) on sales of securitization transactions	—	—

As of September 30, 2010, the Bank has not been an originator for securitization exposure, having effects of credit risk mitigation.

Details of Securitization Exposure Held as Investor by Exposure Type

(Billions of yen)

Classification	As of September 30, 2010		As of September 30, 2009	
	Amount of exposure	Deductions from capital	Amount of exposure	Deductions from capital
Total amount of securitization exposure	**4,499**	**188**	5,749	79
Individuals				
Asset-Backed Securities (ABS)	**2,046**	**0**	2,549	0
Residential Mortgage-Backed Securities (RMBS)	**488**	**39**	595	15
Real estate				
Commercial Mortgage-Backed Securities (CMBS)	**393**	**20**	565	6
Corporates				
Subtotal of CDOs (CLO, ABS-CDO, CBO)	**1,495**	**119**	1,978	49
Collateralized Loan Obligations (CLO)	**1,296**	**83**	1,706	33
Asset-Backed Securities CDOs (ABS-CDO)	**174**	**36**	201	15
Collateralized Bond Obligations (CBO)	**25**	**0**	70	—
Others	**75**	**8**	60	7

Note: "Deductions from capital" is equity exposure deducted from capital under Article 224 of the Notification Regarding Capital Adequacy.

Amount of Securitization Exposure Held as Investor and Regulatory Required Capital by Risk-Weighted Category

(Billions of yen)

Classification	As of September 30, 2010		As of September 30, 2009	
	Amount of exposure	Regulatory Required Capital	Amount of exposure	Regulatory Required Capital
Amount of securitization exposure	**4,499**	**308**	5,749	237
Risk weight: 20% or less	**3,581**	**26**	4,751	36
Risk weight: exceeding 20% to 50% or less	**321**	**9**	463	13
Risk weight: exceeding 50% to 100% or less	**167**	**11**	195	13
Risk weight: exceeding 100% to 250% or less	**96**	**19**	110	20
Risk weight: exceeding 250% to less than 1,250%	**144**	**53**	149	74
Deductions from capital	**188**	**188**	79	79

Risk-Weighted Assets Computed through Application of Appendix Article 15 of the Notification Regarding Capital Adequacy

Not applicable

7. Market Risk (Consolidated)

Computation of the Market Risk Amount by the Internal Models Approach

■ VaR

(Millions of yen)

	For the six months ended September 30, 2010	For the six months ended September 30, 2009
Base date of computation	**2010. 9. 30**	2009. 9. 30
VaR (For the most recent 60 business days)		
Base date of computation	**137**	101
Maximum	**294**	716
Minimum	**49**	32
Average	**118**	244

■ Amounts of Market Risk

(Millions of yen)

		For the six months ended September 30, 2010	For the six months ended September 30, 2009
For the portion computed with the internal models approach (B)+(E)	(A)	**355**	733
Value at Risk (MAX (C, D))	(B)	**355**	733
Amount on base date of computation	(C)	**137**	101
Amount determined by multiplying (F) by the average for the most recent 60 business days	(D)	**355**	733
Additional amount at the time of measuring individual risk	(E)	**0**	0
(Multiplier)	(F)	**3.0**	3.0
(Times exceeding VaR in back testing)	(G)	**1**	1

Note: With regard to validation of the Bank's internal model, the amount of risk calculated by the model is compared with the volatilities in actual profit and loss on a daily basis (known as back testing). When discrepancies between the model's estimates and actual results due to the designs of the model go beyond a certain level, the Bank scrutinizes the relevant model factors and revises the model if necessary.

8. Equity Exposure (Consolidated)

(Includes items such as shares, excludes items in a trading account)

Amounts on the Balance Sheet and Market Value

(Billions of yen)

Classification	As of September 30, 2010		As of September 30, 2009	
	Amounts on the balance sheet	Market value	Amounts on the balance sheet	Market value
Equity exposure	**746**	**746**	728	728
Exposure to publicly traded equity	**602**	**602**	589	589
Exposure to privately held equity	**143**	**143**	139	139

Notes: 1. No stocks included in this table are fund-raising instruments of other financial institutions that the Bank holds deliberately as specified in the Notification Regarding Capital Adequacy, Article 8-1-1.
2. Regarding "market value," equities with quoted market values are evaluated at market, and those without market values are valued using the total amounts entered in the half-year consolidated balance sheet.

Amount of Gain (Loss) due to Sale or Write-Off

(Billions of yen)

Item	For the six months ended September 30, 2010			For the six months ended September 30, 2009		
	Gains from sale of equities, etc.	Losses from sales of equities, etc.	Write-offs of equities, etc.	Gains from sale of equities, etc.	Losses from sales of equities, etc.	Write-offs of equities, etc.
Equity exposure	**13**	**0**	**29**	12	0	3

Note: Amounts reflect relevant figures posted in the half-year consolidated income statements.

Amount of Valuation Gains (Losses)

(Billions of yen)

Item	As of September 30, 2010	As of September 30, 2009
Amount of valuation gains (losses) recognized on the balance sheet and not recognized in the statements of operations	**49**	80

Notes: 1. Exposure is to equity shares issued by both domestic and overseas companies.
2. No stocks included in this table are fund-raising instruments of other financial institutions that the Bank holds deliberately, as specified in the Notification Regarding Capital Adequacy, Article 8-1-1.

Unrealized Gains (Losses) Not Recognized on Consolidated Balance Sheets or Consolidated Statements of Income

Not applicable

Amount Included in Supplementary Capital (Tier II) Under Stipulations of the Notification Regarding Capital Adequacy, Article 6-1-1

(Billions of yen)

Item	As of September 30, 2010	As of September 30, 2009
Amount included in supplementary capital under the stipulations of the Notification Regarding Capital Adequacy, Article 6-1-1	**—**	—

Note: "Amount included in supplementary capital under the stipulations of the Notification Regarding Capital Adequacy, Article 6-1-1" is 45% of the total value of exposure to equity and other investments (excluding equities, etc., that are fund-raising instruments of other financial institutions that the Bank holds deliberately, as specified in the Notification Regarding Capital Adequacy, Article 8-1-1) classified under other securities at market value, minus the total book value of these securities.

Equity Exposure Subject to Treatment Under the Notification Regarding Capital Adequacy, Appendix Article 13

(Billions of yen)

Classification	As of September 30, 2010	As of September 30, 2009
	Amounts on the balance sheets	Amounts on the balance sheets
Equity exposure subject to treatment under the Notification Regarding Capital Adequacy, Appendix Article 13	**318**	371
Corporate	**307**	358
Bank	**5**	7
Sovereign	**5**	5

Note: Appendix Article 13 of the Notification Regarding Capital Adequacy specifies provisional methods for calculating the value of credit risk assets in exposure to equity and other investments that meets certain specified standards.

9. Exposure Subject to Risk-Weighted Asset Calculation for Investment Fund (Consolidated)

Amount of Exposure Subject to Risk-Weighted Asset Calculation for Investment Fund

(Billions of yen)

Classification	As of September 30, 2010		As of September 30, 2009	
	Exposure	(For reference) Weighted-average risk weight	Exposure	(For reference) Weighted-average risk weight
Look-through approach	**15,299**	**52%**	13,304	66%
Majority approach	**478**	**310%**	486	348%
Mandate approach	**—**	**—**	—	—
Market-based approach	**1,533**	**251%**	1,604	247%
Others (simple approach)	**259**	**469%**	245	468%
Total	**17,570**	**79%**	15,640	97%

Notes: 1. The "Look-through approach" is a method for computing the risk-weighted assets in fund by totaling the amount of risk-weighted assets for credit risk in individual asset categories. (Please refer to Notification Regarding Capital Adequacy, Article 144-1.)

2. The "Majority approach" is a method for computing the risk-weighted assets in fund by applying risk weight to the fund as well as equity exposure when the exposure of equity, in terms of value, is major in a fund. (Please refer to the Notification Regarding Capital Adequacy, Article 144-2.)

3. The "Mandate approach" is a method for computing the risk-weighted assets in fund where only the investment mandate of the fund is known. The risk-weighted assets are computed as follows; It is assumed that the fund first invests, to the maximum extent allowed under its mandate, in the asset classes attracting the highest capital requirement, and then continues making investments in descending order until the maximum total investment level is reached. (Please refer to the Notification Regarding Capital Adequacy, Article 144-3.)

4. The "Market-based approach" is a method for computing the credit risk of exposure regarded as credit risk assets using the Bank's internal model (which is a value-at-risk (VaR) model based on the historical simulation method). (Please refer to the Notification Regarding Capital Adequacy, Article 144-4.)

5. The "Others (simple approach)" is a method for computing the risk-weighted assets in fund by applying risk weight of 400%, when it is judged the probability that the weighted-average risk weight will be less than 400%. In all other cases, risk weight of 1,250% is applied to funds. (Please refer to the Notification Regarding Capital Adequacy, Article 144-5.)

6. (For reference) Weighted-average risk weight = {Total risk-weighted assets + (Expected losses + Deductions from capital) / 8%} / EAD

10. Interest-Rate Risk (Consolidated)

(Interest-rate risk (excluding trading account) is the gain or loss from interest-rate shocks or the increase or decrease in economic value used for internal management purposes.)

Interest-Rate Risk Volume Computed with the Internal Model in Core Business Accounts (The Banking Accounts)

(Billions of yen)

Classification	As of September 30, 2010	As of September 30, 2009
Interest-rate risk	**1,573**	1,148
Yen interest-rate risk	**32**	(70)
U.S. dollar interest-rate risk	**1,427**	1,074
Euro interest-rate risk	**112**	139
Interest-rate risk in other currencies	**1**	4

Notes: 1. In the banking book, the Bank's internal rule applies one year holding period and five years historical observation period as criteria for interest-rate risk volatility measurements. The Bank calculates the declines in economic value on a monthly basis by taking the first and 99th percentile risk measure.

2. Interest-rate risk in consolidated subsidiaries is limited in view of the size of their assets, so the interest-rate risk volume for the Bank on a non-consolidated basis is shown here.

3. Regarding core deposits, since the balances of deposits, etc., without maturity dates are limited, the Bank does not currently measure their risk volume. In addition, regarding repayments of mortgage-backed securities and callable securities before maturity, risk volume is measured after taking account of negative convexity and option vega due to call conditions and other factors.

1 CAPITAL ADEQUACY RATIO (NON-CONSOLIDATED)

Non-Consolidated Capital Adequacy Ratio (Basel capital adequacy standards) (Basel II)

Note: The Bank's capital adequacy ratio for the six months ended September 30, 2010 and 2009, was computed according to Basel II.

As of September 30

Items			Millions of yen		Millions of U.S. dollars
			2010	2009	**2010**
Tier I capital	Capital stock		**3,425,909**	3,425,909	**40,881**
	Included as non-cumulative, perpetual preferred stock		**24,999**	24,999	**298**
	Deposit for subscription to preferred stock		**—**	—	**—**
	Capital surplus		**25,020**	25,020	**298**
	Earned surplus		**902,915**	851,046	**10,774**
	Less: Amount corresponding to the decrease in capital due to merger of subsidiaries		**—**	—	**—**
	Less: Treasury stock		**—**	—	**—**
	Deposit for subscription to treasury stock		**—**	—	**—**
	Unrealized loss on other securities		**(206,945)**	(869,460)	**(2,469)**
	Foreign currency transaction adjustment		**(38)**	(30)	**0**
	Stock acquisition rights		**—**	—	**—**
	Less: Amount corresponding to operating rights		**—**	—	**—**
	Less: Goodwill and others		**—**	—	**—**
	Less: Amount corresponding to the increase in capital due to securitization transactions		**—**	—	**—**
	Less: Amount equivalent to 50% expected losses in excess of qualifying allowance		**46,013**	64,723	**549**
	Subtotal	(A)	**4,100,847**	3,367,763	**48,936**
	Including preferred securities with interest rate step-up clause		**—**	—	**—**
	(Ratio of the value of such preferred securities to Tier I capital)		**—**	—	**—**
Tier II capital	45% of unrealized gains on other securities		**—**	—	**—**
	45% of unrealized gains on land		**22,676**	23,061	**270**
	General reserve for possible loan losses		**7**	24	**0**
	Qualifying subordinated debt		**1,736,172**	1,760,961	**20,718**
	Included as perpetual subordinated bonds and loans		**1,486,007**	1,486,007	**17,732**
	Included as dated subordinated bonds, loans, and preferred stock		**250,165**	274,954	**2,985**
	Subtotal		**1,758,856**	1,784,048	**20,988**
	Tier II capital included as qualifying capital	(B)	**1,758,856**	1,784,048	**20,988**
Tier III capital	Short-term subordinated debt		**—**	—	**—**
	Including amount added to capital	(C)	**—**	—	**—**
Deductions	Deductions	(D)	**292,013**	320,986	**3,484**
Total Capital	(A)+(B)+(C)–(D)	(E)	**5,567,690**	4,830,825	**66,440**
Risk-weighted assets	Risk-weighted assets for credit risk	(F)	**23,298,072**	24,588,671	**278,019**
	Including on-balance sheet		**22,264,505**	22,990,833	**265,686**
	Including off-balance sheet		**1,033,566**	1,597,837	**12,333**
	Assets equivalent to market risk (H)/8%	(G)	**1,644,559**	1,037,501	**19,624**
	(For reference: actual market risk volume)	(H)	**131,564**	83,000	**1,569**
	Amount corresponding to operational risk (J)/8%	(I)	**528,504**	764,948	**6,306**
	(For reference: amount corresponding to operational risk)	(J)	**42,280**	61,195	**504**
	Total risk-weighted assets (F)+(G)+(I)	(K)	**25,471,136**	26,391,120	**303,951**
Basel II Capital Adequacy Ratio (Basel capital adequacy standards) = (E)/(K) × 100%			**21.85%**	18.30%	**21.85%**
Tier I ratio = (A)/(K) × 100%			**16.09%**	12.76%	**16.09%**
Non-Consolidated required capital (K) × 8%			**2,037,690**	2,111,289	**24,316**

Notes: 1. The Bank's capital adequacy ratio was computed according to the stipulations outlined in Notification No. 4 of the 2006 Financial Services Agency and the Ministry of Agriculture, Forestry and Fisheries of Japan (Standard for Judging the Management Soundness of the Norinchukin Bank) (hereinafter, Notification Regarding Capital Adequacy). Note that the Bank adopts Foundation Internal Ratings-Based Approach (F-IRB) in computing risk-weighted assets for credit risk and the Standardized Approach (TSA) in computing the amount corresponding to operational risk.

2. Regarding the calculation of capital adequacy ratio, certain procedures were performed by Ernst & Young ShinNihon LLC pursuant to "Treatment of Inspection of Capital Ratio Calculation Framework Based on Agree-upon Procedures" (JICPA Industry Committee Report No. 30). It does not constitute a part of the audit on financial statements by law, but a review on agree-upon procedures on internal control of capital adequacy calculation. Accordingly, Ernst & Young ShinNihon LLC does not address any opinion as a result of the review.

3. The Tier II capital item "general reserve for possible loan losses" is limited to the amount corresponding to assets which is calculated according to a Standardized Approach in terms of risk-weighted assets for credit risk.

4. Those are items of Deductions: (1) the total amount of the value corresponding to intentional holdings of capital investments issued by other financial institutions, (2) 50% of the expected losses on exposure to corporate, sovereign and bank, and expected losses on retail exposure over the value of qualified reserves, (3) expected losses on equity exposure, and (4) securitization exposure subject to deduction from capital. (Notification Regarding Capital Adequacy, Article 20)

5. In computing risk-weighted assets for credit risk, the Bank has applied a scaling factor of 1.06 to the amount of risk-weighted assets for credit risk computed based on its Foundation Internal Ratings-Based Approach (F-IRB), as provided for in the Notification Regarding Capital Adequacy, Article 129.

2. Capital Adequacy (Non-Consolidated)

(Minimum amount of regulatory required capital and breakdown for each risk category as required under Basel II)

Regulatory Required Capital

(Billions of yen)

Items	As of September 30, 2010		As of September 30, 2009	
	EAD	Regulatory Required Capital	EAD	Regulatory Required EAD
Amount of regulatory required capital for credit risk	**82,753**	**2,388**	81,156	2,493
Exposure subject to Internal Ratings-Based Approach	**82,750**	**2,388**	81,148	2,492
Corporate exposure (excluding Specialized Lending)	**5,251**	**400**	5,884	498
Corporate exposure (Specialized Lending)	**581**	**116**	770	136
Sovereign exposure	**38,341**	**0**	36,141	0
Bank exposure	**12,630**	**97**	14,063	110
Retail exposure	**5**	**2**	6	2
Retail exposure secured by residential properties	**—**	**—**	—	—
Qualifying revolving retail exposure	**—**	**—**	—	—
Other retail exposure	**5**	**2**	6	2
Securitization exposure	**4,499**	**308**	5,746	237
Equity portfolios	**786**	**153**	778	134
Equity portfolios subject to PD/LGD approaches	**152**	**28**	143	28
Equity portfolios subject to simple risk-weighted method	**27**	**9**	38	13
Equities under the internal models approach	**264**	**86**	199	59
Grandfathered equity exposure	**342**	**29**	395	33
Exposure subject to risk-weighted asset calculation for investment fund	**20,197**	**1,281**	17,162	1,336
Other debt purchased	**50**	**3**	39	1
Other exposures	**405**	**24**	555	34
Exposure subject to Standardized Approach	**2**	**0**	7	0
Overdrafts	**0**	**0**	0	0
Prepaid expenses	**1**	**0**	3	0
Suspense payments	**1**	**0**	4	0
Other	**—**	**—**	—	—
Amount of regulatory required capital for market risk	**/**	**131**	/	83
Standardized Approach	**/**	**131**	/	82
Interest rate risk category	**/**	**—**	/	—
Equity risk category	**/**	**—**	/	—
Foreign exchange risk category	**/**	**131**	/	82
Commodity risk category	**/**	**—**	/	—
Option transactions	**/**	**—**	/	—
Internal models Approach	**/**	**0**	/	0
Amount of regulatory required capital for operational risk	**/**	**42**	/	61
Offsets on consolidation	**/**	**2,562**	/	2,637

Notes: 1. Regulatory required capital for credit risk = 8% of risk-weighted assets for credit risk + Expected losses + Deductions from capital

2. "Risk-weighted asset calculation for investment fund" is risk-weighted assets as calculated according to the method specified in Notification Regarding Capital Adequacy, Article 144.

3. Article 13 of the Notification Regarding Capital Adequacy contains a grand fathering provision for computing the amount of risk assets related to equity exposures that meet specified criteria.

4. Under "The Standardized Approach (TSA)," which is a method for computing the amount corresponding to operational risk, the gross profit for one year is allocated among the business activities as specified in Appendix Table 1 of the Notification Regarding Capital Adequacy. The multiplier specified for each business activity classification is multiplied by the gross profit, and the average of the annual totals for the past three years is taken to be the amount corresponding to operational risk. (Notification Regarding Capital Adequacy, Article 282)

(Funds and securitization exposures are excluded.)

1 CREDIT RISK EXPOSURE

For the Six Months Ended September 30, 2010

Geographic Distribution of Exposure, Details in Significant Areas by Major Types of Credit Exposure

(Billions of yen)

Region	Loans, commitments, off-balance sheet exposure	Securities	Derivatives	Others	Total credit risk exposure	Default exposure
Japan	**14,931**	**17,967**	**54**	**1,463**	**34,417**	**306**
Asia except Japan	**54**	**26**	**4**	**833**	**919**	**—**
Europe	**12**	**3,954**	**125**	**2,965**	**7,059**	**0**
The Americas	**285**	**10,576**	**58**	**5,531**	**16,451**	**0**
Other areas	**21**	**730**	**2**	**407**	**1,162**	**—**
Total	**15,305**	**33,256**	**246**	**11,202**	**60,010**	**307**

Industry Distribution of Exposure, Details by Major Types of Credit Exposure

(Billions of yen)

Industry	Loans, commitments, off-balance sheet exposure	Securities	Derivatives	Others	Total credit risk exposure	Default exposure	Write-off of loans (amounts of partial direct write-off)
Manufacturing	**2,247**	**251**	**1**	**0**	**2,500**	**60**	**0**
Agriculture	**46**	**0**	**—**	**0**	**46**	**7**	**0**
Forestry	**33**	**—**	**—**	**0**	**33**	**0**	**—**
Fishing	**28**	**—**	**—**	**0**	**28**	**21**	**0**
Mining	**5**	**0**	**—**	**0**	**6**	**—**	**—**
Construction	**131**	**9**	**—**	**0**	**140**	**5**	**0**
Utility	**133**	**14**	**0**	**0**	**148**	**1**	**—**
Information/telecommunications	**69**	**11**	**—**	**0**	**81**	**7**	**0**
Transportation	**644**	**57**	**4**	**0**	**706**	**4**	**0**
Wholesaling, retailing	**1,965**	**49**	**0**	**0**	**2,015**	**29**	**0**
Finance and insurance	**1,324**	**6,666**	**239**	**10,791**	**19,021**	**23**	**—**
Real estate	**509**	**260**	**—**	**0**	**770**	**129**	**—**
Services	**1,148**	**59**	**0**	**1**	**1,210**	**15**	**0**
Municipalities	**234**	**12**	**—**	**—**	**246**	**—**	**—**
Other	**6,781**	**25,862**	**—**	**407**	**33,051**	**0**	**—**
Total	**15,305**	**33,256**	**246**	**11,202**	**60,010**	**307**	**1**

Note: "Others" within "Finance and insurance" includes repo-type transactions, call loans, and certain other items.

Residual Contractual Maturity Breakdown of Credit Risk Exposure

(Billions of yen)

Term to maturity	Loans, commit-ments, off-balance sheet exposure	Securities	Derivatives	Others	Total credit risk exposure
In 1 year	**11,581**	**10,973**	**115**	**10,694**	**33,364**
Over 1 year to 3 years	**1,689**	**5,735**	**111**	**55**	**7,591**
Over 3 years to 5 years	**1,335**	**3,910**	**8**	**1**	**5,255**
Over 5 years to 7 years	**385**	**1,400**	**2**	**—**	**1,788**
Over 7 years	**252**	**10,484**	**7**	**—**	**10,745**
No term to maturity	**61**	**752**	**—**	**451**	**1,264**
Total	**15,305**	**33,256**	**246**	**11,202**	**60,010**

Notes: 1. The amount of credit exposure at the end of the period does not substantially differ from the average-risk position for the six months ended September 30, 2010.
2. Within credit risk exposure, credit risk exposure subject to the Standardized Approach was ¥2.2 billion.
3. Default exposure is classified in the Bank's self-assessment as being under "Debtor Under Requirement of Control."

For the Six Months Ended September 30, 2009

Geographic Distribution of Exposure, Details in Significant Areas by Major Types of Credit Exposure

(Billions of yen)

Region	Loans, commit-ments, off-balance sheet exposure	Securities	Derivatives	Others	Total credit risk exposure	Default exposure
Japan	14,232	16,279	92	2,399	33,002	304
Asia except Japan	55	132	1	789	978	—
Europe	62	4,107	289	3,638	8,098	7
The Americas	236	10,274	144	5,936	16,591	6
Other areas	25	318	4	0	348	—
Total	14,611	31,111	531	12,763	59,019	317

Industry Distribution of Exposure, Details by Major Types of Credit Exposure

(Billions of yen)

Industry	Loans, commitments, off-balance sheet exposure	Securities	Derivatives	Others	Total credit risk exposure	Default exposure	Write-off of loans (amounts of partial direct write-off)
Manufacturing	2,351	303	1	0	2,656	51	0
Agriculture	48	0	—	0	48	6	0
Forestry	37	—	—	—	37	1	—
Fishing	33	—	—	0	33	26	0
Mining	10	—	—	0	10	—	—
Construction	137	16	—	0	154	6	—
Utility	147	15	0	0	162	—	—
Information/telecommunications	96	29	—	0	125	20	—
Transportation	696	63	3	0	763	9	—
Wholesaling, retailing	1,465	59	0	0	1,525	29	0
Finance and insurance	1,371	6,350	526	12,197	20,445	20	—
Real estate	491	399	—	0	892	118	2
Services	1,359	47	0	1	1,409	26	0
Municipalities	298	27	—	0	326	—	—
Other	6,065	23,798	—	563	30,427	0	—
Total	14,611	31,111	531	12,763	59,019	317	3

Note: "Others" within "Finance and insurance" includes repo-type transactions, call loans, and certain other items.

Residual Contractual Maturity Breakdown of Credit Risk Exposure

(Billions of yen)

Term to maturity	Loans, commitments, off-balance sheet exposure	Securities	Derivatives	Others	Total credit risk exposure
In 1 year	10,808	8,533	360	11,770	31,473
Over 1 year to 3 years	1,648	7,829	165	50	9,693
Over 3 years to 5 years	1,369	3,877	1	10	5,259
Over 5 years to 7 years	461	946	1	—	1,408
Over 7 years	297	9,200	3	—	9,501
No term to maturity	26	724	—	932	1,683
Total	14,611	31,111	531	12,763	59,019

Notes: 1. The amount of credit exposure at the end of the period does not substantially differ from the average-risk position for the six months ended September 30, 2009.
2. Within credit risk exposure, credit risk exposure subject to the Standardized Approach was ¥7.7 billion.
3. Default exposure is classified in the Bank's self-assessment as being under "Debtor Under Requirement of Control."

2 RESERVES FOR POSSIBLE LOAN LOSSES

Increase/Decrease in General Reserve for Possible Loan Losses, Specific Reserve for Possible Loan Losses and the Specified Reserve for Loans to Countries with Financial Problems by Region

(Billions of yen)

Region	As of September 30, 2010	As of September 30, 2009	Increase/(decrease)
General reserve for possible loan losses	**68**	65	**3**
Specific reserve for possible loan losses	**137**	140	**(2)**
Japan	**137**	136	**1**
Asia except Japan	**—**	—	**—**
Europe	**—**	3	**(3)**
The Americas	**—**	1	**(1)**
Other areas	**—**	—	**—**
Specified reserve for loans to countries with financial problems	**—**	—	**—**
Total	**206**	205	**0**

Increase/Decrease in General Reserve for Possible Loan Losses, Specific Reserve for Possible Loan Losses and the Specified Reserve for Loans to Countries with Financial Problems by Industry

(Billions of yen)

Industry	As of September 30, 2010	As of September 30, 2009	Increase/(decrease)
General reserve for possible loan losses	**68**	65	**3**
Specific reserve for possible loan losses	**137**	140	**(2)**
Manufacturing	**19**	15	**3**
Agriculture	**5**	4	**1**
Forestry	**0**	0	**(0)**
Fishing	**10**	11	**(1)**
Mining	**—**	—	**—**
Construction	**0**	0	**0**
Utility	**1**	—	**1**
Information/telecommunications	**6**	18	**(12)**
Transportation	**3**	8	**(4)**
Wholesaling, retailing	**5**	4	**0**
Finance and insurance	**4**	10	**(6)**
Real estate	**69**	56	**13**
Services	**11**	8	**2**
Municipalities	**—**	—	**—**
Other	**—**	—	**—**
Others	**—**	—	**—**
Specified reserve for loans to countries with financial problems	**—**	—	**—**
Total	**206**	205	**0**

3 EXPOSURE SUBJECT TO THE INTERNAL RATINGS-BASED APPROACH

a. Corporate, Sovereign and Bank Exposure

For the Six Months Ended September 30, 2010

(Billions of yen)

Ratings	Weighted-average PD	Weighted-average LGD	Weighted-average risk weight	EAD	EAD (on-balance sheet)	EAD (off-balance sheet)
Corporate Exposure	5.50%	44.76%	95%	5,251	4,531	720
1-1 to 4	0.18%	44.74%	38%	3,767	3,144	622
5 to 7	1.56%	44.83%	105%	826	773	53
8-1 to 8-2	19.41%	44.90%	355%	481	439	42
Subtotal	2.23%	44.77%	79%	5,076	4,357	718
8-3 to 10-2	100.00%	44.43%	558%	175	174	1
Sovereign Exposure	0.00%	44.99%	0%	38,341	35,470	2,870
1-1 to 4	0.00%	44.99%	0%	38,341	35,470	2,870
5 to 7	—	—	—	—	—	—
8-1 to 8-2	—	—	—	—	—	—
Subtotal	0.00%	44.99%	0%	38,341	35,470	2,870
8-3 to 10-2	—	—	—	—	—	—
Bank Exposure	0.05%	23.51%	10%	12,630	5,915	6,714
1-1 to 4	0.05%	23.48%	9%	12,610	5,903	6,707
5 to 7	1.29%	39.43%	112%	17	11	6
8-1 to 8-2	7.07%	45.00%	247%	1	1	0
Subtotal	0.05%	23.51%	10%	12,630	5,915	6,714
8-3 to 10-2	100.00%	45.00%	562%	0	0	0
Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach	1.87%	90.00%	238%	152	152	—
1-1 to 4	0.14%	90.00%	128%	73	73	—
5 to 7	2.19%	90.00%	319%	75	75	—
8-1 to 8-2	19.91%	90.00%	783%	2	2	—
Subtotal	1.54%	90.00%	235%	151	151	—
8-3 to 10-2	100.00%	90.00%	1,125%	0	0	—

Notes: 1. Weighted averages of PD, LGD and risk weights are computed based on EAD (including on-balance and off-balance items).
2. Risk weights are equivalent to 8% of the total of the amount of risk-weighted assets and expected loss, divided by EAD.
3. "Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach" does not take account of Rider No. 13 to the Notification Regarding Capital Adequacy (regarding provisional measures for equity exposure).

For the Six Months Ended September 30, 2009

(Billions of yen)

Ratings		Weighted-average PD	Weighted-average LGD	Weighted-average risk weight	EAD	EAD (on-balance sheet)	EAD (off-balance sheet)
Corporate Exposure		6.01%	44.89%	106%	5,884	5,059	824
	1-1 to 4	0.19%	45.00%	40%	3,954	3,260	694
	5 to 7	2.44%	44.72%	125%	1,115	1,035	80
	8-1 to 8-2	19.11%	44.63%	350%	612	565	46
	Subtotal	2.67%	44.90%	90%	5,682	4,861	821
	8-3 to 10-2	100.00%	44.65%	559%	201	198	3
Sovereign Exposure		0.00%	44.99%	0%	36,141	32,071	4,070
	1-1 to 4	0.00%	44.99%	0%	36,141	32,070	4,070
	5 to 7	7.78%	45.00%	211%	0	0	—
	8-1 to 8-2	—	—	—	—	—	—
	Subtotal	0.00%	44.99%	0%	36,141	32,071	4,070
	8-3 to 10-2	—	—	—	—	—	—
Bank Exposure		0.06%	28.31%	10%	14,063	6,563	7,499
	1-1 to 4	0.05%	28.29%	10%	14,040	6,548	7,491
	5 to 7	3.04%	41.43%	154%	17	10	7
	8-1 to 8-2	7.07%	26.55%	127%	4	4	0
	Subtotal	0.06%	28.31%	10%	14,062	6,563	7,499
	8-3 to 10-2	100.00%	45.00%	562%	0	0	0
Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach		2.18%	90.00%	247%	143	137	6
	1-1 to 4	0.13%	90.00%	141%	87	87	—
	5 to 7	3.53%	90.00%	381%	53	46	6
	8-1 to 8-2	19.91%	90.00%	783%	3	3	—
	Subtotal	1.83%	90.00%	244%	143	136	6
	8-3 to 10-2	100.00%	90.00%	1,125%	0	0	—

Notes: 1. Weighted averages of PD, LGD and risk weights are computed based on EAD (including on-balance and off-balance items).
2. Risk weights are equivalent to 8% of the total of the amount of risk-weighted assets and expected loss, divided by EAD.
3. "Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach" does not take account of Rider No. 13 to the Notification Regarding Capital Adequacy (regarding provisional measures for equity exposure).

b. Retail Exposure

For the Six Months Ended September 30, 2010

Details on PD, LGD, RW and EAD Assets

(Billions of yen)

Type of exposure	Weighted-average PD	Weighted-average LGD	Weighted-average LGD default	Weighted-average EL default	Weighted-average risk weight	EAD	EAD (on-balance sheet)	EAD (off-balance sheet)
Retail exposure secured by residential properties	6.27%	44.01%	85.32%	77.68%	103%	273	273	—
Not default Not delinquent	0.54%	43.99%	/	/	39%	248	248	—
Not default Delinquent	28.23%	44.36%	/	/	416%	12	12	—
Not default Subtotal	1.89%	44.01%	/	/	58%	261	261	—
Default	100.00%	/	85.32%	77.68%	1,067%	12	12	—
Qualifying revolving retail exposure	—	—	—	—	—	—	—	—
Not default Not delinquent	—	—	/	/	—	—	—	—
Not default Delinquent	—	—	/	/	—	—	—	—
Not default Subtotal	—	—	/	/	—	—	—	—
Default	—	/	—	—	—	—	—	—
Other retail exposure	24.45%	82.62%	106.05%	97.55%	392%	7	3	4
Not default Not delinquent	1.69%	82.78%	/	/	111%	5	1	3
Not default Delinquent	27.91%	76.96%	/	/	423%	0	0	0
Not default Subtotal	2.38%	82.62%	/	/	119%	6	2	4
Default	100.00%	/	106.05%	97.55%	1,326%	1	1	0
Total	6.78%	45.09%	87.94%	80.19%	111%	281	277	4
Not default Not delinquent	0.56%	44.89%	/	/	41%	254	250	3
Not default Delinquent	28.23%	44.76%	/	/	416%	12	12	0
Not default Subtotal	1.90%	44.89%	/	/	59%	267	263	4
Default	100.00%	/	87.94%	80.19%	1,099%	13	13	0

Notes: 1. As of September 30, 2010, most of the retail exposures are purchased retail receivables in investment funds. Those using estimated parameters have been included in the amount subject to quantitative disclosure.

2. "Not default Delinquent" does not fall under the default definition in the Notification Regarding Capital Adequacy, but past-due.

3. Risk weights are equivalent to the total of the risk-weighted assets and the amount of dividing the expected loss by 8%, then dividing the result by exposure at default (EAD).

4. For defaulted exposure, the risk weights have been computed taking account of the unexpected losses on default (LGD default) and the expected losses on default (EL default).

5. As of September 30, 2010, the Bank held no Qualifying revolving retail exposure for which net withdrawals of commitments had occurred.

For the Six Months Ended September 30, 2009

Details on PD, LGD, RW and EAD Assets

(Billions of yen)

Type of exposure	Weighted-average PD	Weighted-average LGD	Weighted-average LGD default	Weighted-average EL default	Weighted-average risk weight	EAD	EAD (on-balance sheet)	EAD (off-balance sheet)
Retail exposure secured by residential properties	5.54%	41.81%	83.81%	77.31%	87%	309	309	—
Not default Not delinquent	0.40%	41.83%	/	/	30%	281	281	—
Not default Delinquent	23.32%	41.33%	/	/	355%	15	15	—
Not default Subtotal	1.60%	41.81%	/	/	47%	297	297	—
Default	100.00%	/	83.81%	77.31%	1,048%	12	12	—
Qualifying revolving retail exposure	—	—	—	—	—	—	—	—
Not default Not delinquent	—	—	/	/	—	—	—	—
Not default Delinquent	—	—	/	/	—	—	—	—
Not default Subtotal	—	—	/	/	—	—	—	—
Default	—	/	—	—	—	—	—	—
Other retail exposure	25.59%	80.95%	103.39%	95.59%	388%	9	4	4
Not default Not delinquent	1.52%	81.01%	/	/	95%	7	2	4
Not default Delinquent	29.29%	77.32%	/	/	433%	0	0	0
Not default Subtotal	1.94%	80.95%	/	/	100%	7	2	4
Default	100.00%	/	103.39%	95.59%	1,292%	2	2	0
Total	6.14%	42.97%	86.85%	80.14%	96%	319	314	4
Not default Not delinquent	0.42%	42.79%	/	/	31%	288	284	4
Not default Delinquent	23.36%	41.59%	/	/	356%	15	15	0
Not default Subtotal	1.60%	42.73%	/	/	48%	304	299	4
Default	100.00%	/	86.85%	80.14%	1,086%	14	14	0

Notes: 1. As of September 30, 2009, most of the retail exposures are purchased retail receivables in investment funds. Those using estimated parameters have been included in the amount subject to quantitative disclosure.

2. "Not default Delinquent" does not fall under the default definition in the Notification Regarding Capital Adequacy, but past-due.

3. Risk weights are equivalent to the total of the risk-weighted assets and the amount of dividing the expected loss by 8%, then dividing the result by exposure at default (EAD).

4. For defaulted exposure, the risk weights have been computed taking account of the unexpected losses on default (LGD default) and the expected losses on default (EL default).

5. As of September 30, 2009, the Bank held no Qualifying revolving retail exposure for which net withdrawals of commitments had occurred.

c. Actual Losses on Exposure to Corporate, Sovereign, Bank, and Retail Exposure

Actual Losses for the Previous Period, Comparison with the Year before Last Results and Analysis of Causes

(Billions of yen)

Type of exposure	As of September 30, 2010	As of September 30, 2009	Increase/(decrease)
Corporate exposure	**5**	36	**(30)**
Sovereign exposure	**—**	—	**—**
Bank exposure	**—**	—	**—**
Equity exposure subject to PD/LGD approach	**—**	0	**(0)**
Retail exposure secured by residential properties	**—**	—	**—**
Qualifying revolving retail exposure	**—**	—	**—**
Other retail exposure	**0**	0	**(0)**

Note: Actual losses are defined as losses due to direct write-offs, partial direct write-offs, specific reserve for possible loan losses, general reserve for possible loan losses and loan sales of exposure that defaulted up to the end of the previous period.

Estimated Losses Depend on Historical Long-Term Results, Comparison with Actual Losses

(Billions of yen)

Type of exposure	As of September 30, 2010		As of September 30, 2009	
	Estimated losses	Actual losses	Estimated losses	Actual losses
Corporate exposure	**36**	**5**	27	36
Sovereign exposure	**0**	**—**	0	—
Bank exposure	**0**	**—**	0	—
Equity exposure subject to PD/LGD approach	**1**	**—**	0	0
Retail exposure secured by residential properties	**—**	**—**	—	—
Qualifying revolving retail exposure	**—**	**—**	—	—
Other retail exposure	**0**	**0**	0	0

(Billions of yen)

Type of exposure	As of March 31, 2010		As of March 31, 2009		As of March 31, 2008		As of March 31, 2007	
	Estimated losses	Actual losses	Estimated losses	Actual losses	Estimated losses	Actual losses	Estimated losses	Actual losses
Corporate exposure	55	42	45	23	28	6	27	18
Sovereign exposure	0	—	1	—	1	—	1	—
Bank exposure	0	—	0	—	0	—	0	—
Equity exposure subject to PD/LGD approach	1	0	0	0	1	0	0	0
Retail exposure secured by residential properties	—	—	—	—	—	—	—	—
Qualifying revolving retail exposure	—	—	—	—	—	—	—	—
Other retail exposure	0	0	0	0	0	0	0	0

Notes: 1. Comparisons of estimated and actual long-term losses for 10 years accumulatively are scheduled to be disclosed from the year following the application of Basel II (the year ending March 31, 2007).

2. The scope of actual and estimated losses includes the following accounts on balance sheet: loans, foreign exchange, accrued interests in other assets, suspense payable and customers' liabilities for acceptances and guarantees, as well as securities without quoted market values, money trusts without quoted market values, and monetary claims purchased.

3. Estimated losses of each year are amount of expected losses.

Year-on-year comparison of actual losses and factor analysis of difference between estimated losses and actual losses

For the first half of fiscal 2010, the actual loss amounts have basically maintained at lower levels than the estimated losses at the beginning of the term for the fiscal years stated above.

d. Exposure to Specialized Lending Products Subject to Supervisory Slotting Criteria by RW

Amount of Specialized Lending Exposure Subject to Supervisory Slotting Criteria by RW

(Billions of yen)

Classification	As of September 30, 2010	As of September 30, 2009
Specialized Lending exposure subject to supervisory slotting criteria	**582**	770
Specialized Lending, excluding High-Volatility Commercial Real Estate (HVCRE)	**473**	601
Risk weight of 50%	**100**	83
Risk weight of 70%	**141**	310
Risk weight of 90%	**1**	5
Risk weight of 115%	**83**	1
Risk weight of 250%	**66**	92
Risk weight of 0% (default)	**79**	107
High-Volatility Commercial Real Estate (HVCRE)	**109**	169
Risk weight of 70%	**2**	69
Risk weight of 95%	**18**	—
Risk weight of 120%	**19**	—
Risk weight of 140%	**—**	10
Risk weight of 250%	**21**	89
Risk weight of 0% (default)	**48**	—

Notes: 1. "Specialized Lending" refers to loans for Project Finance (PF), Object Finance (OF), Commodity Finance (CF) and Income-Producing Real Estate (IPRE) (as defined in the Notification Regarding Capital Adequacy, Article 1-1-41).

2. "High-Volatility Commercial Real Estate (HVCRE)" refers to loans that are the financing of commercial real estate that exhibits a higher rate of loss volatility compared to other types of Specialized Lending, as specified in the Notification Regarding Capital Adequacy, Article 1-1-43.

3. "Specialized Lending exposure subject to supervisory slotting criteria" refers to the amounts of Specialized Lending, subject to the Bank's internal rating system, and have been allotted to the risk asset classifications given in the Notification Regarding Capital Adequacy, Article 130-3 and Article 130-5, after taking account of risk weights.

4. For risk weights, the Bank has applied the stipulations contained in the Notification Regarding Capital Adequacy, Article 130-3 and Article 130-5.

e. Equity Exposure Subject to the Simple Risk-Weighted Method of the Market-Based Approach by RW

Amount of Equity Exposure Subject to the Simple Risk-Weighted Method of the Market-Based Approach

(Billions of yen)

Classification	As of September 30, 2010	As of September 30, 2009
Equity exposure subject to the simple risk-weighted method of the market-based approach by RW	**27**	39
Risk weight of 300%	**—**	—
Risk weight of 400%	**27**	39

Note: The "simple risk-weighted method of the market-based approach by RW" is a method for computing the amount of risk-weighted assets of equity and other investments. Under this method, the market value of listed stocks is multiplied by a risk weight of 300%, and the estimated value of unlisted stocks is multiplied by a risk weight of 400% (Notification Regarding Capital Adequacy, Article 143-4).

4 EXPOSURE SUBJECT TO STANDARDIZED APPROACH BY RISK WEIGHT

Amount of Exposure Subject to Standardized Approach

(Billions of yen)

Classification	As of September 30, 2010		As of September 30, 2009	
	Exposure	Refer to ECAI	Exposure	Refer to ECAI
Exposure subject to Standardized Approach	**2**	**—**	7	—
Risk weight of 0%	**—**	**—**	—	—
Risk weight of 10%	**—**	**—**	—	—
Risk weight of 20%	**—**	**—**	—	—
Risk weight of 35%	**—**	**—**	—	—
Risk weight of 50%	**—**	**—**	—	—
Risk weight of 75%	**—**	**—**	—	—
Risk weight of 100%	**2**	**—**	7	—
Risk weight of 150%	**—**	**—**	—	—
Amount deducted from capital	**—**	**—**	—	—
Others	**—**	**—**	—	—

4. Methods of Credit Risk Mitigation Techniques (Non-Consolidated)

Amount of Exposure Subject to Credit Risk Mitigation Techniques (Eligible Financial Collateral, Other Eligible IRB Collateral, Guarantees, Credit Derivatives)

(Billions of yen)

Classification	As of September 30, 2010	As of September 30, 2009
Foundation Internal Ratings-Based Approach	**7,246**	5,356
Eligible financial collateral	**5,572**	4,414
Corporate exposure	**20**	11
Sovereign exposure	**3**	3
Bank exposure	**5,548**	4,398
Other eligible IRB collateral	**—**	—
Corporate exposure	**—**	—
Sovereign exposure	**—**	—
Bank exposure	**—**	—
Guarantees, Credit Derivatives	**1,673**	941
Corporate exposure	**125**	127
Sovereign exposure	**47**	13
Bank exposure	**1,501**	801
Retail exposure secured by residential properties	**—**	—
Qualifying revolving retail exposure	**—**	—
Other retail exposure	**—**	—
Standardized Approach	**—**	—
Eligible financial collateral	**—**	—
Guarantees, Credit Derivatives	**—**	—

Notes: 1. The amount of exposure for which credit risk mitigation techniques have been used is limited to the portion for which such effects have been taken into account.
2. Exposure subject to treatment as credit risk exposure is not included.

5. Counterparty Credit Risk in Derivative Transactions (Non-Consolidated)

Methods Used for Calculating Amount of Credit Exposure

The current exposure method is adopted.

Breakdown of the Amount of Credit Exposure

(Billions of yen)

Classification		As of September 30, 2010	As of September 30, 2009
Total gross replacement costs (limited to items with a value of greater than zero)	(A)	**316**	553
Total gross add-ons	(B)	**242**	327
Gross credit exposure	(C) = (A)+(B)	**558**	881
Including, foreign exchange related		**502**	819
Including, interest rate related		**52**	59
Including, equity related		**2**	2
Including, credit derivatives		**—**	—
Including, transactions with a long settlement period		**0**	—
Reduction in credit exposure due to netting contracts	(D)	**109**	24
Amount of credit exposure before taking into account credit risk mitigation techniques due to collateral	(E) = (C)–(D)	**449**	857
Amount of collateral		**126**	—
Including eligible financial collateral		**126**	—
Amount of credit exposure after taking into account credit risk mitigation techniques due to collateral		**449**	857

Notes: 1. Derivatives transactions included in risk-weighted assets calculation for investment funds are not included.
2. Under the stipulations of the Notification Regarding Capital Adequacy, Article 56-1, the amount of credit exposure not computed has not been included.

Notional Principal Amount of Credit Derivatives Included in Computation of Credit Exposure

(Billions of yen)

Classification	As of September 30, 2010	As of September 30, 2009
To buy protection	**—**	—
Including credit default swaps	**—**	—
To sell protection	**—**	—
Including credit default swaps	**—**	—
Notional principal amount of credit derivatives taking into consideration the effect of credit risk mitigation techniques	**—**	—

Notes: 1. Credit derivatives included in risk-weighted assets for investment funds have not been taken into consideration.
2. Under the stipulations of the Notification Regarding Capital Adequacy, Article 21-2 and Article 21-3, the amount of credit risk assets not computed has not been included.

6. Securitization Exposure (Non-Consolidated)

Detail of Securitization Exposure Held as Originator

(Billions of yen)

Classification	As of September 30, 2010	As of September 30, 2009
Total amount of underlying assets	—	—
Amounts of securitization exposure	—	—
Increase in capital due to securitization transactions	—	—
Deducted from capital	—	—
Amounts of securitized exposure	—	—
Gains (losses) on sales of securitization transactions	—	—

As of September 30, 2010, the Bank has not been an originator for securitization exposure, having effects of credit risk mitigation.

Details of Securitization Exposure Held as Investor by Exposure Type

(Billions of yen)

Classification	As of September 30, 2010		As of September 30, 2009	
	Amount of exposure	Deductions from capital	Amount of exposure	Deductions from capital
Total amount of securitization exposure	**4,499**	**188**	5,747	79
Individuals				
Asset-Backed Securities (ABS)	**2,046**	**0**	2,549	0
Residential Mortgage-Backed Securities (RMBS)	**488**	**39**	595	15
Real estate				
Commercial Mortgage-Backed Securities (CMBS)	**393**	**20**	563	6
Corporates				
Subtotal of CDOs (CLO, ABS-CDO, CBO)	**1,495**	**119**	1,978	49
Collateralized Loan Obligations (CLO)	**1,296**	**83**	1,706	33
Asset-Backed Securities CDOs (ABS-CDO)	**174**	**36**	201	15
Collateralized Bond Obligations (CBO)	**25**	**0**	70	—
Others	**75**	**8**	60	7

Note: "Deductions from capital" is equity exposure deducted from capital under Article 224 of the Notification Regarding Capital Adequacy.

Amount of Securitization Exposure Held as Investor and Regulatory Required Capital by Risk-Weighted Category

(Billions of yen)

Classification	As of September 30, 2010		As of September 30, 2009	
	Amount of exposure	Regulatory Required Capital	Amount of exposure	Regulatory Required Capital
Amount of securitization exposure	**4,499**	**308**	5,747	237
Risk weight: 20% or less	**3,581**	**26**	4,751	36
Risk weight: exceeding 20% to 50% or less	**321**	**9**	463	13
Risk weight: exceeding 50% to 100% or less	**167**	**11**	193	13
Risk weight: exceeding 100% to 250% or less	**96**	**19**	110	20
Risk weight: exceeding 250% to less than 1,250%	**144**	**53**	149	74
Deductions from capital	**188**	**188**	79	79

Risk-Weighted Assets Computed through Application of Appendix Article 15 of the Notification Regarding Capital Adequacy

Not applicable

7. Market Risk (Non-Consolidated)

Computation of the Market Risk Amount by the Internal Models Approach

■ VaR

(Millions of yen)

	For the six months ended September 30, 2010	For the six months ended September 30, 2009
Base date of computation	**2010. 9. 30**	2009. 9. 30
VaR (For the most recent 60 business days)		
Base date of computation	**137**	101
Maximum	**294**	716
Minimum	**49**	32
Average	**118**	244

■ Amounts of Market Risk

(Millions of yen)

		For the six months ended September 30, 2010	For the six months ended September 30, 2009
For the portion computed with the internal models approach (B)+(E)	(A)	**355**	733
Value at Risk (MAX (C, D))	(B)	**355**	733
Amount on base date of computation	(C)	**137**	101
Amount determined by multiplying (F) by the average for the most recent 60 business days	(D)	**355**	733
Additional amount at the time of measuring individual risk	(E)	**0**	0
(Multiplier)	(F)	**3.0**	3.0
(Times exceeding VaR in back testing)	(G)	**1**	1

8. Equity Exposure (Non-Consolidated)

(Includes items such as shares, excludes items in a trading account)

Amounts on the Balance Sheet and Market Value

(Billions of yen)

Classification	As of September 30, 2010		As of September 30, 2009	
	Amounts on the balance sheet	Market value	Amounts on the balance sheet	Market value
Equity exposure	**786**	**786**	771	771
Exposure to publicly traded equity	**602**	**602**	589	589
Exposure to privately held equity	**183**	**183**	182	182

Notes: 1. No stocks included in this table are fund-raising instruments of other financial institutions that the Bank holds deliberately as specified in the Notification Regarding Capital Adequacy, Article 20-1-1.

2. Regarding "market value," equities with quoted market values are evaluated at market, and those without market values are valued using the total amounts entered in the half-year balance sheet.

Amount of Gain (Loss) due to Sale or Write-Off

(Billions of yen)

Item	For the six months ended September 30, 2010			For the six months ended September 30, 2009		
	Gains from sale of equities, etc.	Losses from sales of equities, etc.	Write-offs of equities, etc.	Gains from sale of equities, etc.	Losses from sales of equities, etc.	Write-offs of equities, etc.
Equity exposure	**13**	**0**	**29**	12	0	3

Note: Amounts reflect relevant figures posted in the half-year income statements.

Amount of Valuation Gains (Losses)

(Billions of yen)

Item	As of September 30, 2010	As of September 30, 2009
Amount of valuation gains (losses) recognized on the balance sheet and not recognized in the statements of operations	**49**	80

Notes: 1. Exposure is to equity shares issued by both domestic and overseas companies.

2. No stocks included in this table are fund-raising instruments of other financial institutions that the Bank holds deliberately, as specified in the Notification Regarding Capital Adequacy, Article 20-1-1.

Unrealized Gains (Losses) Not Recognized on Non-Consolidated Balance Sheets or Non-Consolidated Statements of Income

Not applicable

Amount Included in Supplementary Capital (Tier II) Under Stipulations of the Notification Regarding Capital Adequacy, Article 18-1-1

(Billions of yen)

Item	As of September 30, 2010	As of September 30, 2009
Amount included in supplementary capital under the stipulations of the Notification Regarding Capital Adequacy, Article 18-1-1	**—**	—

Note: "Amount included in supplementary capital under the stipulations of the Notification Regarding Capital Adequacy, Article 18-1-1" is 45% of the total value of exposure to equity and other investments (excluding equities, etc., that are fund-raising instruments of other financial institutions that the Bank holds deliberately, as specified in the Notification Regarding Capital Adequacy, Article 20-1-1) classified under other securities at market value, minus the total book value of these securities.

Equity Exposure Subject to Treatment Under the Notification Regarding Capital Adequacy, Appendix Article 13

(Billions of yen)

Classification	As of September 30, 2010	As of September 30, 2009
	Amounts on the balance sheets	Amounts on the balance sheets
Equity exposure subject to treatment under the Notification Regarding Capital Adequacy, Appendix Article 13	**342**	395
Corporate	**311**	362
Bank	**25**	27
Sovereign	**5**	5

Note: Appendix Article 13 of the Notification Regarding Capital Adequacy specifies provisional methods for calculating the value of credit risk assets in exposure to equity and other investments that meets certain specified standards.

Amount of Exposure Subject to Risk-Weighted Asset Calculation for Investment Fund

(Billions of yen)

Classification	As of September 30, 2010		As of September 30, 2009	
	Exposure	(For reference) Weighted-average risk weight	Exposure	(For reference) Weighted-average risk weight
Look-through approach	**15,298**	**52%**	13,303	66%
Majority approach	**478**	**310%**	486	348%
Mandate approach	**—**	**—**	—	—
Market-based approach	**1,533**	**251%**	1,604	247%
Others (simple approach)	**259**	**469%**	244	468%
Total	**17,569**	**79%**	15,639	97%

Notes: 1. The "Look-through approach" is a method for computing the risk-weighted assets in fund by totaling the amount of risk-weighted assets for credit risk in individual asset categories. (Please refer to Notification Regarding Capital Adequacy, Article 144-1.)

2. The "Majority approach" is a method for computing the risk-weighted assets in fund by applying risk weight to the fund as well as equity exposure when the exposure of equity, in terms of value, is major in a fund. (Please refer to the Notification Regarding Capital Adequacy, Article 144-2.)

3. The "Mandate approach" is a method for computing the risk-weighted assets in fund where only the investment mandate of the fund is known. The risk-weighted assets are computed as follows; It is assumed that the fund first invests, to the maximum extent allowed under its mandate, in the asset classes attracting the highest capital requirement, and then continues making investments in descending order until the maximum total investment level is reached. (Please refer to the Notification Regarding Capital Adequacy, Article 144-3.)

4. The "Market-based approach" is a method for computing the credit risk of exposure regarded as credit risk assets using the Bank's internal model (which is a value-at-risk (VaR) model based on the historical simulation method). (Please refer to the Notification Regarding Capital Adequacy, Article 144-4.)

5. The "Others (simple approach)" is a method for computing the risk-weighted assets in fund by applying risk weight of 400%, when it is judged the probability that the weighted-average risk weight will be less than 400%. In all other cases, risk weight of 1,250% is applied to funds. (Please refer to the Notification Regarding Capital Adequacy, Article 144-5.)

6. (For reference) Weighted-average risk weight = {Total risk-weighted assets + (Expected losses + Deductions from capital) / 8%} / EAD

10. Interest-Rate Risk (Non-Consolidated)

(Interest-rate risk (excluding trading account) is the gain or loss from interest-rate shocks or the increase or decrease in economic value used for internal management purposes.)

Interest-Rate Risk Volume Computed with the Internal Model in Core Business Accounts (The Banking Accounts)

(Billions of yen)

Classification	As of September 30, 2010	As of September 30, 2009
Interest-rate risk	**1,573**	1,148
Yen interest-rate risk	**32**	(70)
U.S. dollar interest-rate risk	**1,427**	1,074
Euro interest-rate risk	**112**	139
Interest-rate risk in other currencies	**1**	4

Note: Regarding core deposits, since the balances of deposits, etc., without maturity dates are limited, the Bank does not currently measure their risk volume. In addition, regarding repayments of mortgage-backed securities and callable securities before maturity, risk volume is measured after taking account of negative convexity and option vega due to call conditions and other factors.