Capital Adequacy (Consolidated)

■ Disclosure Regarding Capital Adequacy

The Bank calculates its capital adequacy ratio based on the formula contained in Notification No. 4 of the 2006 Financial Services Agency and the Ministry of Agriculture, Forestry and Fisheries of Japan entitled "Standards for Judging the Soundness of Management of The Norinchukin Bank" (hereinafter "Notification Regarding Capital Adequacy Ratio"). In addition, to calculate riskweighted assets for credit risk, the Bank has adopted the "Foundation Internal Ratings-Based Approach (F-IRB)" and "The Standardized Approach (TSA)" for calculating operational risk capital charges.

The disclosure requirements for the Bank are provided in Notification No. 6 of the 2007 Financial Services Agency and the Ministry of Agriculture, Forestry and Fisheries of Japan entitled "Disclosure Items Related to Capital Adequacy of The Norinchukin Bank" (hereinafter, "Disclosure Notification"). These disclosures can be found in this interim report as well as in the IR Library of the Bank's website at http://www.nochubank.or.jp/.

■ Items for Quantitative Disclosure Related to Capital Adequacy Condition

Capital Adequacy

Items		Content of principal quantitative disclosure	Consolidated disclosure (Page)	Non-consolidated disclosure (Page)
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	Reconciliation with the balance sheet	Explanation on reconciliation between balance sheet items and regulatory capital elements	52	79
	Explanation of computation of consolidated capital adequacy ratio	Companies with less than the regulatory required capital and the amount of shortfall	56	—
Items relating to capital adequacy		Minimum amount of regulatory required capital and breakdown for each risk category (credit risk, market risk, operational risk, etc.)	57	83

Details of Risks and Risk Exposures

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1. Capital Ratio Information (Consolidated)

1 COMPOSITION OF CAPITAL (CONSOLIDATED)

As of September 30, 2013

(Millions of yen, %)

Items		Amounts excluded under transitional arrangements	Basel III Template No.	Ref. No.
Common Equity Tier 1 capital: instruments and reserves				
Directly issued qualifying common share capital plus related capital surplus and retained earnings	**4,601,853**		1a+2-26	
of which: capital and capital surplus	**3,400,930**		1a	E1.1-E1.2+E1.3
of which: retained earnings	**1,200,923**		2	E2
of which: cash dividends to be paid	—		26	
of which: other than the above	—			E3
Accumulated other comprehensive income and other disclosed reserves	—	**960,781**	3	E4
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	—		5	E8.1
Total of items included in Common Equity Tier 1 capital: instruments and reserves under phase-out arrangements	**3,724**			
of which: minority interests and other items corresponding to common share capital issued by consolidated subsidiaries (amount allowed to be included in group Common Equity Tier 1)	**3,724**			
Common Equity Tier 1 capital: instruments and reserves (A)	**4,605,578**		6	
Common Equity Tier 1 capital: regulatory adjustments				
Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	—	**37,991**	8+9	
of which: goodwill (net of related tax liability, including those equivalent)	—	**17,215**	8	A1.1+A1.2
of which: other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)	—	**20,775**	9	A2.1-A2.2
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	—	—	10	A3
Deferred gains or losses on derivatives under hedge accounting	—	**(26,927)**	11	E7
Shortfall of eligible provisions to expected losses	—	**20,675**	12	
Securitisation gain on sale	—	—	13	
Gains and losses due to changes in own credit risk on fair valued liabilities	—	—	14	
Defined-benefit pension fund net assets (prepaid pension costs)	—	—	15	A4-D3
Investments in own shares (excluding those reported in the Net Assets section)	—	—	16	A5
Reciprocal cross-holdings in common equity	—	—	17	A6
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (“Other Financial Institutions”), net of eligible short positions, where the Bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	—	—	18	A7
Amount exceeding the 10% threshold on specified items	—	—	19+20+21	
of which: significant investments in the common stock of financials	—	—	19	A8
of which: mortgage servicing rights	—	—	20	A9
of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—	21	A10
Amount exceeding the 15% threshold on specified items	—	—	22	
of which: significant investments in the common stock of financials	—	—	23	A11
of which: mortgage servicing rights	—	—	24	A12
of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—	25	A13
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	—		27	
Common Equity Tier 1 capital: regulatory adjustments (B)	—		28	
Common Equity Tier 1 capital (CET1)				
Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	**4,605,578**		29	

(Millions of yen, %)

Items		Amounts excluded under transitional arrangements	Basel III Template No.		Ref. No.
Additional Tier 1 capital: instruments					
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	**49,000**		31a	30	E5.1+E5.2
Subscription rights to Additional Tier 1 instruments	—		31b		
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	—		32		D1.1+D1.2
Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose viecles and other equivalent entities	—				
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	**2,789**		34-35		E8.2
Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 capital: instruments	**764**		33+35		
of which: instruments issued by banks and their special purpose vehicles	**764**		33		
of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)	—		35		
Total of items included in Additional Tier 1 capital: instruments under phase-out arrangements	**(14)**				
of which: Amounts of counted in to base instruments of Additional Tier 1 under phase-out arrangements that related other comprehensive income	**(14)**				
Additional Tier 1 capital: instruments (D)	**52,540**		36		
Additional Tier 1 capital: regulatory adjustments					
Investments in own Additional Tier 1 instruments	—	—	37		A14
Reciprocal cross-holdings in Additional Tier 1 instruments	—	—	38		A15
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	—	—	39		A16
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	—	**39,308**	40		A17
Total of items included in Additional Tier 1 capital: regulatory adjustments under phase-out arrangements	**10,337**				
of which: 50% of balance due to pay of eligible provisions	**10,337**				
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—		42		
Additional Tier 1 capital: regulatory adjustments (E)	**10,337**		43		
Additional Tier 1 capital (AT1)					
Additional Tier 1 capital (AT1) ((D)-(E)) (F)	**42,202**		44		
Tier 1 capital (T1=CET1+AT1)					
Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	**4,647,780**		45		
Tier 2 capital: instruments and provisions					
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown	—		46		E6
Subscription rights to Tier 2 instruments	—				
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	—				D2.1+D2.2
Tier 2 instruments plus related capital surplus issued by special purpose viecles and other equivalent entities	—				
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	**98**		48-49		E8.3
Eligible Tier 2 capital instruments under phase-out arrangements included in Tier 2: instruments and provisions	**1,382,406**		47+49		
of which: instruments issued by banks and their special purpose vehicles	**1,382,406**		47		
of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)	—		49		

(Millions of yen, %)

Items			Amounts excluded under transitional arrangements	Basel III Template No.	Ref. No.
Total of general allowance for loan losses and eligible provisions included in Tier 2		**23**		50	
of which: general allowance for possible loan losses		**23**		50a	A18
of which: eligible provisions		**—**		50b	A19
Total of items included in Tier 2 capital: instruments and provisions under phase-out arrangements		**612,049**			
of which: Amounts of counted in to base item of Additional Tier 1 under phase-out arrangements that related other comprehensive income		**612,049**			
Tier 2 capital: instruments and provisions	(H)	**1,994,577**		51	
Tier 2 capital: regulatory adjustments					
Investments in own Tier 2 instruments		**—**	—	52	A20
Reciprocal cross-holdings in Tier 2 instruments		**—**	—	53	A21
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)		**—**	—	54	A22
Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		**—**	—	55	A23
Total of items included in Tier 2 capital: regulatory adjustments under phase-out arrangements		**66,572**			
of which: intangibles assets other than mortgage servicing rights		**17,215**			
of which: 50% of balance due to pay of eligible provisions		**10,337**			
of which: significant investments in the additional Tier 1 capital of other financial institutions		**39,019**			
Tier 2 capital: regulatory adjustments	(I)	**66,572**		57	
Tier 2 capital (T2)					
Tier 2 capital (T2) ((H)-(I))	(J)	**1,928,004**		58	
Total capital (TC=T1+T2)					
Total capital (TC=T1+T2) ((G) + (J))	(K)	**6,575,785**		59	
Risk weighted assets					
Total of items included in risk weighted assets subject to phase out arrangements		**22,248**			
of which: intangibles assets other than mortgage servicing rights		**20,775**			
of which: significant investments in the additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)		**1,472**			
Risk weighted assets	(L)	**26,912,606**		60	
Capital Ratio (consolidated)					
Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))		**17.11%**		61	
Tier 1 capital ratio (consolidated) ((G)/(L))		**17.26%**		62	
Total capital ratio (consolidated) ((K)/(L))		**24.43%**		63	
Regulatory Adjustments					
Non-significant investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)		**516,985**		72	A24
Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)		**48,801**		73	A25
Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)		**—**		74	A26
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)		**—**		75	A27
Provisions included in Tier 2 capital: instruments and provisions					
Provisions (general reserve for possible loan losses)		**23**		76	
Cap on inclusion of provisions (general reserve for possible loan losses)		**147**		77	
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")		**—**		78	
Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		**147,478**		79	

(Millions of yen, %)

Items		Amounts excluded under transitional arrangements	Basel III Template No.	Ref. No.
Capital instruments subject to phase-out arrangements				
Current cap on Additional Tier 1 instruments subject to phase-out arrangements	**764**		82	
Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	**84**		83	
Current cap on Tier 2 instruments subject to phase-out arrangements	**1,382,406**		84	
Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	**153,600**		85	

Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements (Consolidated)

As of September 30, 2013

(Millions of yen)

Items	Consolidated balance sheet amount	Basel III template No. under the composition of capital disclosure	Ref. No.
(Assets)			
Loans and Bills Discounted	**17,076,815**		
Foreign Exchanges Assets	**144,481**		
Securities	**49,877,926**	**49,877,926**	
Money Held in Trust	**5,972,371**	**5,972,371**	
Securities and Money Held in Trust of which: Goodwill and those equivalents (excluding those reported in the Intangible Fixed Assets)		**17,215**	A1.1
Securities and Money Held in Trust of which: Investments in own capital instruments		—	
Common Equity (excluding those reported in the Net Assets section)		—	A5
Additional Tier 1 capital		—	A14
Tier 2 capital		—	A20
Securities and Money Held in Trust of which: Reciprocal cross-holdings in capital instruments		—	
Common Equity		—	A6
Additional Tier 1 capital		—	A15
Tier 2 capital		—	A21
Securities and Money Held in Trust of which: Investments in the instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital		**516,985**	
Common Equity		—	A7
Additional Tier 1 capital		—	A16
Tier 2 capital		—	A22
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)		**516,985**	A24
Securities and Money Held in Trust of which: Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions		**88,109**	
Amount exceeding the 10% threshold on specified items		—	A8
Amount exceeding the 15% threshold on specified items		—	A11
Additional Tier 1 capital		**39,308**	A17
Tier 2 capital		—	A23
Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)		**48,801**	A25

(Millions of yen)

Items	Consolidated balance sheet amount	Basel III template No. under the composition of capital disclosure	Ref. No.
Trading Assets	**8,753**		
Monetary Claims Bought	**167,088**		
Call Loans and Bills Bought	**603,675**		
Receivables under Resale Agreements	**255,241**		
Receivables under Securities Borrowing Transactions	**18,138**		
Cash and Due from Banks	**7,345,540**		
Other Assets	**804,626**	**804,626**	
of which: Defined-benefit pension fund net assets (prepaid pension costs)		**—**	A4
Tangible Fixed Assets	**106,658**		
Intangible Fixed Assets	**28,492**	**28,492**	
of which: Goodwill and those equivalents (excluding those reported in the Net Assets section)		**—**	A1.2
of which: Other intangible assets other than goodwill and mortgage servicing rights		**28,492**	A2.1
of which: Amount that corresponds to effective tax rate to other intangible assets other than goodwill and mortgage servicing rights		**7,717**	A2.2
of which: Mortgage servicing rights (net of related deferred tax liabilities)		**—**	
Amount exceeding the 10% threshold on specified items		**—**	A9
Amount exceeding the 15% threshold on specified items		**—**	A12
Amount below the thresholds for deduction (before risk weighting)		**—**	A26
Deferred Tax Assets	**2,167**	**2,167**	
of which: Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related deferred tax liabilities)		**—**	A3
of which: Deferred tax assets arising from temporary differences (net of related deferred tax liabilities)		**—**	
Amount exceeding the 10% threshold on specified items		**—**	A10
Amount exceeding the 15% threshold on specified items		**—**	A13
Amount below the thresholds for deduction (before risk weighting)		**—**	A27
Customers' Liabilities for Acceptances and Guarantees	**737,760**		
Reserve for Possible Loan Losses	**(172,830)**	**(172,830)**	
of which: general reserve for possible loan losses includes Tier 2		**(23)**	A18
of which: eligible provisions includes Tier 2		**—**	A19
Reserve for Possible Investment Losses	**(4,333)**		
Total Assets	**82,972,574**		
(Liabilities)			
Deposits	**48,779,247**		
Negotiable Certificates of Deposit	**3,181,760**		
Debentures	**4,294,813**		
Bonds	**50,000**	**50,000**	
of which: Qualifying Additional Tier 1 instruments		**—**	D1.1
of which: Qualifying Tier 2 instruments		**—**	D2.1
Trading liabilities	**7,804**		
Borrowed money	**1,860,987**	**1,860,987**	
of which: Qualifying Additional Tier 1 instruments		**—**	D1.2
of which: Qualifying Tier 2 instruments		**—**	D2.2
Call Money and Bills Sold	**624,398**		
Payables under Repurchase Agreements	**11,574,633**		
Payables under Securities Lending Transactions	**17,270**		
Foreign Exchanges Liabilities	**25**		
Trust Money	**4,639,776**		
Other Liabilities	**1,215,141**		
Reserve for Bonus Payments	**6,661**		
Reserve for Employees' Retirement Benefits	**11,539**		
Reserve for Directors' Retirement Benefits	**950**		

(Millions of yen)

Items	Consolidated balance sheet amount	Basel III template No. under the composition of capital disclosure	Ref. No.
Deferred Tax Liabilities	340,893	340,893	
of which: prepaid pension cost		—	D3
Deferred Tax Liabilities for Land Revaluation	9,811	9,811	
Acceptances and Guarantees	737,760		
Total Liabilities	77,353,476		
(Net Assets)			
Paid-in Capital	3,425,909	3,425,909	E1.1
of which: Preferred stock		24,999	E1.2
of which: Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which classified as equity under applicable accounting standards		24,500	E5.1
Capital Surplus	25,020	25,020	
of which: Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which classified as equity under applicable accounting standards		24,500	E5.2
of which: other capital surplus		20	E1.3
Retained Earnings	1,200,923	1,200,923	E2
Treasury Preferred Stock	(150)	(150)	
Total Owners' Equity	4,651,703	4,651,703	
of which: Others		—	E3
of which: Directly issued qualifying Tier 2 instruments plus related capital surplus of which classified as equity under applicable accounting standards		—	E6
Net Unrealized Gains on Other Securities	990,995	990,995	
Net Deferred Losses on Hedging Instruments	(47,018)	(47,018)	
of which: Net Deferred Losses on Hedge		(26,927)	E7
Revaluation Reserve for Land	16,818	16,818	
Foreign Currency Translation Adjustment	(14)	(14)	
Total Accumulated Other Comprehensive Income	960,781	960,781	E4
Minority Interests	6,613	6,613	
of which: Common equity issued by subsidiaries and held by third parties (amount allowed in group CET1)		—	E8.1
of which: Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)		2,789	E8.2
of which: Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		98	E8.3
Total Net Assets	5,619,097		
Total Liabilities and Net Assets	82,972,574		

Notes: 1. "Balance sheet based on regulatory scope of consolidation" contains only the items used in calculating capital adequacy.

2. With respect to the amount of disclosure items related to "Capital Ratio Information" based on links to a reference number, the amount excluded due to transitional arrangements in "Composition of Capital" is included in order to state the value before taking into account of transitional arrangement. The amount in Capital due to transitional arrangement is not included by the above.

As of September 30, 2012

(Millions of yen)

Items			
Tier 1 capital	Capital stock		3,425,909
	Included as non-cumulative, perpetual preferred stock		24,999
	Deposit for subscription to preferred stock		—
	Capital surplus		25,020
	Earned surplus		1,136,444
	Less: Amount corresponding to the decrease in capital due to merger of subsidiaries		—
	Less: Treasury stock		150
	Deposit for subscription to treasury stock		—
	Unrealized loss on other securities		—
	Foreign currency transaction adjustment		(48)
	Stock acquisition rights		—
	Minority interest of consolidated subsidiaries		6,155
	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		22,729
	Subtotal	(A)	4,570,601
	Including preferred securities with interest rate step-up clause		—
	(Ratio of the value of such preferred securities to Tier 1 capital)		—
Tier 2 capital	45% of unrealized gains on other securities		294,060
	45% of unrealized gains on land		15,795
	General reserve for possible loan losses		16
	Qualifying subordinated debt		1,536,007
	Included as perpetual subordinated bonds and loans		1,486,007
	Included as dated subordinated bonds, loans, and preferred stock		50,000
	Subtotal		1,845,879
	Tier 2 capital included as qualifying capital	(B)	1,845,879
Tier 3 capital	Short-term subordinated debt		—
	Including amount added to capital	(C)	—
Deductions	Deductions	(D)	188,970
Total Capital	(A)+(B)+(C)–(D)	(E)	6,227,511
Risk-weighted assets	Risk-weighted assets for credit risk	(F)	20,304,088
	Including on-balance sheet		19,086,841
	Including off-balance sheet		1,217,246
	Assets equivalent to market risk (H)/8%	(G)	2,131,024
	(For reference: actual market risk volume)	(H)	170,481
	Amount corresponding to operational risk (J)/8%	(I)	549,785
	(For reference: amount corresponding to operational risk)	(J)	43,982
	Total risk-weighted assets (F)+(G)+(I)	(K)	22,984,898
Basel II Capital Adequacy Ratio (Basel capital adequacy standards) = (E)/(K) × 100%			27.09%
Tier 1 ratio = (A)/(K) × 100%			19.88%

Notes: 1. The Tier 2 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.

2. 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 (former Notification Regarding Capital Adequacy Ratio, Article 8).

3. 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 Ratio, Article 129.

2 REMARKS ON COMPUTATION OF THE CONSOLIDATED CAPITAL ADEQUACY RATIO

Companies with Less than the Regulatory Required Capital and the Amount of Shortfall

With regard to the group companies that are subject to capital deduction as provided for in the Notification Regarding Capital Adequacy Ratio, names of those companies whose capital are less than the regulatory required capital and the total amount of shortfalls in their capitals.

Not applicable

2. Capital Adequacy (Consolidated)

(Minimum amount of regulatory required capital and breakdown for each risk category)

Regulatory Required Capital

(Billions of yen)

Items	As of September 30, 2013		As of September 30, 2012	
	EAD	Regulatory Required Capital	EAD	Regulatory Required Capital
Amount of regulatory required capital for credit risk	**105,224**	**2,118**	81,782	1,883
Exposure subject to Internal Ratings-Based Approach	**96,260**	**2,100**	81,744	1,882
Corporate exposure (excluding Specialized Lending)	**5,691**	**256**	5,384	273
Corporate exposure (Specialized Lending)	**220**	**26**	318	57
Sovereign exposure	**48,478**	**0**	39,498	0
Bank exposure	**16,959**	**148**	12,679	116
Retail exposure	**818**	**34**	720	29
Retail exposure secured by residential properties	**774**	**29**	676	24
Qualifying revolving retail exposure	**—**	**—**	—	—
Other retail exposure	**43**	**4**	43	4
Securitization and re-securitization exposure	**5,242**	**102**	4,418	144
Equity portfolios	**938**	**163**	602	114
Equity portfolios subject to PD/LGD approaches	**173**	**26**	77	10
Equity portfolios subject to simple risk-weighted method	**29**	**9**	26	8
Equities under the internal models approach	**311**	**90**	223	71
Grandfathered equity exposure	**424**	**36**	276	23
Exposure subject to risk-weighted asset calculation for investment fund	**17,559**	**1,346**	17,826	1,124
Other debt purchased	**147**	**11**	77	8
Other exposures	**203**	**9**	217	13
Exposure subject to Standardized Approach	**43**	**0**	38	0
Assets subject to Standardized Approach on a non-consolidated basis	**3**	**0**	1	0
Assets subject to Standardized Approach in consolidated companies (excluding securitization exposure)	**40**	**0**	37	0
Assets subject to Standardized Approach in consolidated companies (securitization exposure)	**0**	**0**	0	0
Amount corresponding to CVA risk	**571**	**10**		
CCP-related exposures	**8,328**	**4**		
Items that included by transitional arrangements	**21**	**1**		
Amount of regulatory required capital for market risk		**130**		170
Standardized Approach		**130**		168
Interest rate risk category		**—**		—
Equity risk category		**—**		—
Foreign exchange risk category		**130**		168
Commodity risk category		**—**		—
Option transactions		**—**		—
Internal models Approach		**0**		1
Amount of regulatory required capital for operational risk		**39**		43
Offsets on consolidation		**2,288**		2,097

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

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

3. The Notification Regarding Capital Adequacy Ratio, Article 13 of supplemental provision contains a grandfathering provision for computing the amount of risk assets related to equity exposures that meet specified criteria.

4. Risk-weighted asset calculation for investment fund does not include ¥14.5 billion EAD and ¥0 billion of Required Capital of CPP-related exposures.

5. 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 Ratio. 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 Ratio, Article 282).

(Billions of yen)

Items	As of September 30, 2013	As of September 30, 2012
Consolidated total required capital	**2,153**	1,838

Note: Consolidated total regulatory required capital is an amount that results from multiplying the denominator of the formula by 8% as stipulated in Notification Regarding Capital Adequacy Ratio, Article 2.

3. Credit Risk (Consolidated)

(Funds and securitization exposures are excluded.)

1 CREDIT RISK EXPOSURE

For the Six Months Ended September 30, 2013

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	19,277	14,512	18	8,242	42,050	148
Asia except Japan	171	126	3	390	691	—
Europe	63	9,968	50	7,582	17,664	—
The Americas	407	9,498	12	11,119	21,037	—
Other areas	7	1,009	4	206	1,227	—
Amounts held by consolidated subsidiaries	821	36	—	36	894	9
Total	20,748	35,151	88	27,577	83,566	157

Notes: 1. Within credit risk exposure, credit risk exposure subject to the Standardized Approach was ¥43.9 billion.
2. Default exposure is classified in the Bank's self-assessment as being under "Debtor Under Requirement of Control."

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	2,676	305	0	0	2,982	27	1
Agriculture	40	0	—	0	40	6	0
Forestry	8	—	—	—	8	0	—
Fishing	29	—	—	0	29	17	0
Mining	3	—	—	0	3	—	—
Construction	115	7	—	0	123	2	—
Utility	125	5	0	0	131	1	—
Information/telecommunications	57	4	0	1	62	—	—
Transportation	634	86	2	0	724	23	—
Wholesaling, retailing	1,849	57	0	0	1,907	24	0
Finance and insurance	2,545	10,514	84	27,332	40,477	14	—
Real estate	483	96	—	1	581	19	—
Services	1,750	57	—	1	1,809	11	—
Municipalities	141	12	—	0	153	—	—
Other	9,464	23,967	—	204	33,635	0	—
Amounts held by consolidated subsidiaries	821	36	—	36	894	9	1
Total	20,748	35,151	88	27,577	83,566	157	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	**16,130**	**4,385**	**47**	**27,119**	**47,683**
Over 1 year to 3 years	**1,682**	**2,862**	**32**	**5**	**4,581**
Over 3 years to 5 years	**1,321**	**9,246**	**3**	**—**	**10,572**
Over 5 years to 7 years	**413**	**8,569**	**1**	**—**	**8,984**
Over 7 years	**375**	**8,840**	**3**	**—**	**9,218**
No term to maturity	**3**	**1,211**	**—**	**416**	**1,631**
Amounts held by consolidated subsidiaries	**821**	**36**	**—**	**36**	**894**
Total	**20,748**	**35,151**	**88**	**27,577**	**83,566**

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, 2013.

2. The amounts of credit-risk exposure held by consolidated subsidiaries are extremely limited, amounting only to about 1% of consolidated risk exposure, so only the total amounts held by these subsidiaries are shown.

For the Six Months Ended September 30, 2012

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	18,605	17,267	24	2,315	38,213	202
Asia except Japan	110	114	10	181	416	—
Europe	38	6,053	21	2,327	8,440	—
The Americas	321	7,265	16	5,298	12,902	—
Other areas	17	897	2	215	1,133	—
Amounts held by consolidated subsidiaries	725	36	—	36	797	10
Total	19,819	31,634	75	10,374	61,904	213

Notes: 1. Within credit risk exposure, credit risk exposure subject to the Standardized Approach was ¥38.7 billion.

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

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	2,533	198	1	0	2,733	37	0
Agriculture	41	0	—	0	41	6	0
Forestry	9	—	—	—	9	0	—
Fishing	29	—	—	0	29	18	0
Mining	2	—	—	0	2	—	—
Construction	130	4	—	0	135	3	—
Utility	116	3	0	0	119	1	—
Information/telecommunications	60	2	0	0	63	1	—
Transportation	600	58	3	0	662	16	—
Wholesaling, retailing	1,612	43	0	0	1,656	26	0
Finance and insurance	1,980	7,930	70	10,119	20,100	28	—
Real estate	485	136	—	1	622	47	3
Services	2,068	59	—	1	2,129	14	—
Municipalities	142	13	—	0	156	—	—
Other	9,280	23,147	—	215	32,643	0	—
Amounts held by consolidated subsidiaries	725	36	—	36	797	10	1
Total	19,819	31,634	75	10,374	61,904	213	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	15,749	6,372	55	9,992	32,169
Over 1 year to 3 years	1,624	5,445	10	5	7,085
Over 3 years to 5 years	1,223	4,709	3	—	5,937
Over 5 years to 7 years	229	3,401	1	—	3,633
Over 7 years	262	10,995	4	—	11,262
No term to maturity	3	673	—	340	1,018
Amounts held by consolidated subsidiaries	725	36	—	36	797
Total	19,819	31,634	75	10,374	61,904

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, 2012.

2. The amounts of credit-risk exposure held by consolidated subsidiaries are extremely limited, amounting only to about 1% of consolidated risk exposure, so only the total amounts held by these subsidiaries are shown.

2 RESERVES FOR POSSIBLE LOAN LOSSES

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

(Billions of yen)

Region	As of September 30, 2013	As of September 30, 2012	Increase/(decrease)
General reserve for possible loan losses	**41**	41	**0**
Specific reserve for possible loan losses	**61**	87	**(25)**
Japan	**61**	87	**(25)**
Asia except Japan	**—**	—	**—**
Europe	**—**	—	**—**
The Americas	**—**	—	**—**
Other areas	**—**	—	**—**
Amounts held by consolidated subsidiaries	**6**	7	**(1)**
Offsets on consolidation	**(1)**	(1)	**0**
Specified reserve for loans to countries with financial problems	**—**	—	**—**
Total	**108**	134	**(26)**

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, 2013	As of September 30, 2012	Increase/(decrease)
General reserve for possible loan losses	**41**	41	**0**
Specific reserve for possible loan losses	**61**	87	**(25)**
Manufacturing	**6**	10	**(4)**
Agriculture	**4**	4	**(0)**
Forestry	**0**	0	**(0)**
Fishing	**9**	9	**(0)**
Mining	**—**	—	**—**
Construction	**0**	0	**(0)**
Utility	**0**	1	**(0)**
Information/telecommunications	**—**	0	**(0)**
Transportation	**6**	6	**0**
Wholesaling, retailing	**3**	3	**(0)**
Finance and insurance	**5**	16	**(11)**
Real estate	**17**	23	**(6)**
Services	**8**	10	**(1)**
Municipalities	**—**	—	**—**
Other	**—**	—	**—**
Others	**—**	—	**—**
Amount held by consolidated subsidiaries	**6**	7	**(1)**
Offsets on consolidation	**(1)**	(1)	**0**
Specified reserve for loans to countries with financial problems	**—**	—	**—**
Total	**108**	134	**(26)**

3 EXPOSURE SUBJECT TO THE INTERNAL RATING-BASED APPROACH

a. Corporate, Sovereign and Bank Exposure

For the Six Months Ended September 30, 2013

(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	2.64%	44.93%	56%	5,691	4,818	873
1-1 to 4	0.12%	44.99%	33%	5,024	4,184	839
5 to 7	1.73%	44.66%	116%	434	410	24
8-1 to 8-2	15.79%	44.19%	319%	113	106	7
Subtotal	0.57%	44.95%	46%	5,572	4,701	871
8-3 to 10-2	100.00%	44.11%	555%	118	116	1
Sovereign Exposure	0.00%	45.00%	0%	48,478	46,586	1,892
1-1 to 4	0.00%	45.00%	0%	48,478	46,586	1,892
5 to 7	0.86%	45.00%	125%	0	0	—
8-1 to 8-2	—	—	—	—	—	—
Subtotal	0.00%	45.00%	0%	48,478	46,586	1,892
8-3 to 10-2	—	—	—	—	—	—
Bank Exposure	0.04%	19.91%	11%	16,959	6,494	10,464
1-1 to 4	0.03%	19.91%	11%	16,903	6,443	10,459
5 to 7	1.84%	24.28%	73%	45	41	4
8-1 to 8-2	8.94%	3.98%	28%	10	9	0
Subtotal	0.04%	19.91%	11%	16,959	6,494	10,464
8-3 to 10-2	100.00%	45.00%	563%	0	0	—
Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach	0.61%	90.00%	192%	173	173	—
1-1 to 4	0.13%	90.00%	164%	156	156	—
5 to 7	3.48%	90.00%	456%	14	14	—
8-1 to 8-2	15.84%	90.00%	367%	2	2	—
Subtotal	0.60%	90.00%	192%	173	173	—
8-3 to 10-2	100.00%	90.00%	1,193%	0	0	—

Notes: 1. Weighted averages of PD, LGD and risk weight are computed based on EAD (including on-balance and off-balance items).
2. Risk weight is 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 into account of the Notification Regarding Capital Adequacy Ratio, Article 13 of Supplemental Provision (regarding provisional measures for equity exposure).

For the Six Months Ended September 30, 2012

(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	3.51%	44.93%	64%	5,384	4,458	926
1-1 to 4	0.12%	44.99%	30%	4,484	3,608	875
5 to 7	2.11%	44.80%	123%	567	530	36
8-1 to 8-2	15.77%	44.35%	317%	191	179	11
Subtotal	0.91%	44.95%	50%	5,243	4,318	924
8-3 to 10-2	100.00%	44.20%	556%	141	139	1
Sovereign Exposure	0.00%	45.00%	0%	39,498	38,125	1,372
1-1 to 4	0.00%	45.00%	0%	39,498	38,125	1,372
5 to 7	0.70%	45.00%	122%	0	0	—
8-1 to 8-2	—	—	—	—	—	—
Subtotal	0.00%	45.00%	0%	39,498	38,125	1,372
8-3 to 10-2	—	—	—	—	—	—
Bank Exposure	0.07%	22.98%	12%	12,679	5,844	6,834
1-1 to 4	0.05%	22.99%	11%	12,621	5,791	6,829
5 to 7	1.40%	23.71%	62%	46	42	4
8-1 to 8-2	7.07%	6.86%	41%	10	10	0
Subtotal	0.06%	22.98%	12%	12,678	5,844	6,834
8-3 to 10-2	100.00%	45.00%	562%	0	0	—
Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach	0.78%	90.00%	174%	77	77	—
1-1 to 4	0.13%	90.00%	125%	62	62	—
5 to 7	3.47%	90.00%	386%	14	14	—
8-1 to 8-2	15.84%	90.00%	713%	0	0	—
Subtotal	0.77%	90.00%	174%	77	77	—
8-3 to 10-2	100.00%	90.00%	1,125%	0	0	—

Notes: 1. Weighted averages of PD, LGD and risk weight are computed based on EAD (including on-balance and off-balance items).
2. Risk weight is 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 into account of the Notification Regarding Capital Adequacy Ratio, Article 13 of Supplemental Provision (regarding provisional measures for equity exposure).

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

Internal rating	Self-assessments: Debtor classification	Self-assessments: Asset category	Self-assessments: Definition of asset category	Exposure requiring mandatory disclosure under the Financial Revitalization Law
1-1 4 1-2 5 2 6 3 7	Standard	Category I	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.	Standard Loans
8-1 8-2 8-3 8-4	Substandard Other substandard debtors Debtors under requirement of control	II	Debtors requiring close monitoring going forward	Standard Loans Special attention
9	Doubtful	III	Debtors who are highly likely to fall into bankruptcy	Doubtful
10-1	Debtors in default	IV	Debtor who have effectively fallen into bankruptcy, although no facts have emerged to indicate legal or formal bankruptcy	Bankrupt or de facto bankrupt
10-2	Debtors in bankruptcy	IV	Debtors who are legally and formally bankrupt	Bankrupt or de facto bankrupt

b. Retail Exposure

For the Six Months Ended September 30, 2013

Details on PD, LGD, Risk Weight 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	1.80%	50.00%	97.59%	83.80%	57%	952	298	653
Not default Not delinquent	0.46%	50.02%			40%	930	280	649
Not default Delinquent	27.38%	48.77%			450%	12	10	1
Not default Subtotal	0.81%	50.00%			45%	942	290	651
Default	100.00%		97.59%	83.80%	1,220%	9	7	1
Qualifying revolving retail exposure	—	—	—	—	—	—	—	—
Not default Not delinquent	—	—			—	—	—	—
Not default Delinquent	—	—			—	—	—	—
Not default Subtotal	—	—			—	—	—	—
Default	—		—	—	—	—	—	—
Other retail exposure	5.18%	62.99%	115.30%	99.55%	127%	44	40	4
Not default Not delinquent	0.89%	63.00%			67%	42	38	4
Not default Delinquent	25.93%	60.69%			350%	0	0	0
Not default Subtotal	1.03%	62.99%			69%	42	38	4
Default	100.00%		115.30%	99.55%	1,441%	1	1	0
Total	1.95%	50.59%	100.50%	86.38%	60%	996	338	657
Not default Not delinquent	0.48%	50.59%			41%	973	319	654
Not default Delinquent	27.35%	49.00%			448%	12	10	1
Not default Subtotal	0.82%	50.57%			46%	985	329	656
Default	100.00%		100.50%	86.38%	1,256%	11	9	1

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 Ratio, but past-due.
3. Risk weight is 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 weight has been computed taking into account of the unexpected losses on default (LGD default) and the expected losses on default (EL default).
5. As of September 30, 2013, the Bank held no Qualifying revolving retail exposure for which net withdrawals of commitments had occurred.

For the Six Months Ended September 30, 2012

Details on PD, LGD, Risk Weight 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	2.13%	50.39%	97.49%	83.47%	58%	882	329	553
Not default Not delinquent	0.40%	50.41%			37%	857	307	549
Not default Delinquent	28.12%	48.64%			453%	13	11	1
Not default Subtotal	0.82%	50.39%			43%	870	319	551
Default	100.00%		97.49%	83.47%	1,219%	11	9	2
Qualifying revolving retail exposure	—	—	—	—	—	—	—	—
Not default Not delinquent	—	—			—	—	—	—
Not default Delinquent	—	—			—	—	—	—
Not default Subtotal	—	—			—	—	—	—
Default	—		—	—	—	—	—	—
Other retail exposure	5.09%	63.25%	114.97%	99.31%	126%	44	39	5
Not default Not delinquent	0.92%	63.28%			69%	42	37	4
Not default Delinquent	25.17%	60.38%			336%	0	0	0
Not default Subtotal	1.15%	63.25%			72%	42	37	4
Default	100.00%		114.97%	99.31%	1,437%	1	1	0
Total	2.27%	51.00%	99.79%	85.55%	62%	926	368	558
Not default Not delinquent	0.43%	51.02%			38%	899	345	554
Not default Delinquent	28.03%	48.99%			450%	13	12	1
Not default Subtotal	0.83%	50.99%			44%	913	357	556
Default	100.00%		99.79%	85.55%	1,247%	13	11	2

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 Ratio, but past-due.
3. Risk weight is 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 weight has been computed taking into account of the unexpected losses on default (LGD default) and the expected losses on default (EL default).
5. As of September 30, 2012, 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

(Billions of yen)

Type of exposure	**As of September 30, 2013**	As of September 30, 2012	**Increase/(decrease)**
Corporate exposure	**0**	1	**(0)**
Sovereign exposure	**—**	—	**—**
Bank exposure	**—**	—	**—**
Equity exposure subject to PD/LGD approach	**—**	—	**—**
Retail exposure secured by residential properties	**0**	0	**(0)**
Qualifying revolving retail exposure	**—**	—	**—**
Other retail exposure	**0**	0	**(0)**
Total	**0**	1	**(1)**

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.

Comparison between actual losses in the previous fiscal year and past financial results and Analysis of Causes

Corporate exposure has been improved because there was reversal of reserve for possible loan losses according to the collection of the loan and the recovery of the confidence situation of investment and accommodation ahead and redemption.

Actual losses of the six months ended September 30, 2013 became a decrease in comparison with the previous term by ¥1.1billion.

Comparison of Estimaed Losses and Actual Losses

(Billions of yen)

Type of exposure	**As of September 30, 2013**		As of September 30, 2012		As of March 31, 2013		As of March 31, 2012		As of March 31, 2011	
	Estimated losses	**Actual losses**	**Estimated losses**	**Actual losses**	**Estimated losses**	**Actual losses**	**Estimated losses**	**Actual losses**	**Estimated losses**	**Actual losses**
Corporate exposure	**10**	**0**	12	1	24	1	42	9	73	7
Sovereign exposure	**0**	**—**	0	—	0	—	0	—	0	—
Bank exposure	**0**	**—**	0	—	0	—	0	—	0	—
Equity exposure subject to PD/LGD approach	**0**	**—**	0	—	0	—	2	0	3	0
Retail exposure secured by residential properties	**1**	**0**	0	0	1	0	1	1	1	0
Qualifying revolving retail exposure	**—**	**—**	—	—	—	—	—	—	—	—
Other retail exposure	**0**	**0**	0	0	1	0	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. 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.

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

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

Amount of Specialized Lending Exposure Subject to Supervisory Slotting Criteria by Risk Weight

(Billions of yen)

Classification	As of September 30, 2013	As of September 30, 2012
Specialized Lending exposure subject to supervisory slotting criteria	**220**	318
Specialized Lending, excluding High-Volatility Commercial Real Estate (HVCRE)	**179**	248
Risk weight of 50%	**76**	57
Risk weight of 70%	**51**	107
Risk weight of 90%	**22**	5
Risk weight of 115%	**—**	—
Risk weight of 250%	**24**	52
Risk weight of 0% (default)	**5**	25
High-Volatility Commercial Real Estate (HVCRE)	**40**	70
Risk weight of 70%	**—**	—
Risk weight of 95%	**5**	10
Risk weight of 120%	**12**	15
Risk weight of 140%	**—**	—
Risk weight of 250%	**23**	28
Risk weight of 0% (default)	**—**	17

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 Ratio, 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 Ratio, 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 Ratio, Article 130-4 and Article 130-6, after taking into account of risk weight.

4. For risk weight, the Bank has applied the stipulations contained in the Notification Regarding Capital Adequacy Ratio, Article 130-4 and Article 130-6.

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

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

(Billions of yen)

Classification	As of September 30, 2013	As of September 30, 2012
Equity exposure subject to the simple risk-weighted method of the market-based approach by risk weight	**29**	26
Risk weight of 300%	**—**	—
Risk weight of 400%	**29**	26

Note: "The simple risk-weighted method of the market-based approach by risk weight" 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 Ratio, 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, 2013		As of September 30, 2012	
	Exposure	Refer to ECAI	Exposure	Refer to ECAI
Exposure subject to Standardized Approach	**43**	**—**	38	—
Risk weight of 0%	**29**	**—**	27	—
Risk weight of 10%	**—**	**—**	—	—
Risk weight of 20%	**2**	**—**	4	—
Risk weight of 35%	**—**	**—**	—	—
Risk weight of 50%	**—**	**—**	—	—
Risk weight of 75%	**—**	**—**	—	—
Risk weight of 100%	**10**	**—**	5	—
Risk weight of 150%	**—**	**—**	—	—
Risk weight of 1,250%	**—**	**—**	—	—
Others	**1**	**—**	0	—

Notes: 1. Others include investment funds which are measured credit risk assets by look-through approach and the assets which are more than 150% and less than 1,250% risk weight.
2. The amount deducted from capital has been described in Risk weight of 1,250% of first half of the fiscal 2012.

4. 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, 2013	As of September 30, 2012
Foundation Internal Ratings-Based Approach	**9,921**	6,767
Eligible financial collateral	**8,744**	5,733
Corporate exposure	**8**	8
Sovereign exposure	**—**	—
Bank exposure	**8,735**	5,725
Other eligible IRB collateral	**—**	—
Corporate exposure	**—**	—
Sovereign exposure	**—**	—
Bank exposure	**—**	—
Guarantees, Credit Derivatives	**1,176**	1,034
Corporate exposure	**273**	152
Sovereign exposure	**200**	180
Bank exposure	**702**	701
Retail exposure secured by residential properties	**—**	—
Qualifying revolving retail exposure	**—**	—
Other retail exposure	**—**	—
Standardized Approach	**—**	—
Eligible financial collateral	**—**	—
Guarantees, Credit Derivatives	**—**	—

Note: Exposure subject to risk-weighted asset calculation for investment fund is not included.

5. Counterparty Credit Risk in Derivative Transactions (Consolidated)

Methods Used for Calculating Amount of Credit Exposure

The current exposure method has been adopted.

Breakdown of the Amount of Credit Exposure

(Billions of yen)

Classification		As of September 30, 2013	As of September 30, 2012
Total gross replacement costs (limited to items with a value of greater than zero)	(A)	**237**	210
Total gross add-ons	(B)	**494**	264
Gross credit exposure	(C) = (A)+(B)	**731**	475
Foreign exchange related		**630**	383
Interest rate related		**99**	89
Equity related		**2**	2
Credit derivatives		**—**	—
Transactions with a long settlement period		**—**	0
Reduction in credit exposure due to netting contracts (including collateral pledged for CSA)	(D)	**170**	184
Amount of credit exposure before taking into account credit risk mitigation techniques due to collateral	(E) = (C)–(D)	**561**	291
Amount of collateral	(F)	**6**	16
Eligible financial collateral		**6**	16
Amount of credit exposure after taking into account credit risk mitigation techniques due to collateral	(G) = (E)–(F)	**554**	274

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 Ratio, 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, 2013	As of September 30, 2012
To buy protection	**—**	—
Credit default swaps	**—**	—
To sell protection	**—**	—
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 Ratio, Article 10 and Article 56, the amount of credit risk assets not computed has not been included.

6. Securitization Exposure (Consolidated)

1 ITEMS TO CALCULATE CREDIT RISK ASSETS

Detail of Securitization Exposure Held as Originator

(Billions of yen)

Classification	As of September 30, 2013	As of September 30, 2012
Total amount of underlying assets	—	—
Amounts of assets held by securitization transactions purpose	—	—
Amounts of securitized exposure	—	—
Gains (losses) on sales of securitization transactions	—	—
Amounts of securitization exposure	—	—
Amounts of re-securitization exposure	—	—
Increase in capital due to securitization transactions	—	—
Amounts of securitization exposure that applied risk weight 1,250%	—	—
Amounts of re-securitization exposure subject to credit risk mitigation techniques	—	—

Note: The amount deducted from capital has been described in Amounts of securitization exposure that applied risk weight 1,250% of the first half of the fiscal 2012.

Details of Securitization Exposure Held as Investor by Exposure Type

For the Six Months Ended September 30, 2013

(Billions of yen)

Classification	Total amount of securitization exposure					
			Re-securitization exposure			
	Amount of exposure	Risk weight 1,250%	Amount of exposure	Re-securitization products (Secondary, tertiary)	Re-securitization products peculiar to regulation	Risk weight 1,250%
Amounts of exposures	5,242 (3)	35 (2)	391	112	279	25
Individuals						
Asset-Backed Securities (ABS)	1,525 (0)	— (—)	—	—	—	—
Residential Mortgage-Backed Securities (RMBS)	2,643 (—)	— (—)	12	—	12	—
Real estate						
Commercial Mortgage-Backed Securities (CMBS)	96 (—)	4 (—)	24	—	24	—
Corporates						
Subtotal of CDOs (CLO, ABS-CDO, CBO)	927 (—)	25 (—)	354	112	242	25
Collateralized Loan Obligations (CLO)	814 (—)	— (—)	242	—	242	—
Asset-Backed Securities CDOs (ABS-CDO)	112 (—)	25 (—)	112	112	—	25
Collateralized Bond Obligations (CBO)	— (—)	— (—)	—	—	—	—
Others	49 (3)	5 (2)	—	—	—	—

Notes: 1. The securitization exposure which contains securitization exposure as underlying asset is called re-securitization exposure.
2. The off-balance exposure has been described in parentheses. There is no re-securitization exposure of the off-balance.

For the Six Months Ended September 30, 2012

(Billions of yen)

Classification	Total amount of securitization exposure					
			Re-securitization exposure			
	Amount of exposure	Deductions from capital	Amount of exposure	Re-securitization products (Secondary, tertiary)	Re-securitization products peculiar to regulation	Deductions from capital
Amounts of exposures	4,418 (2)	61 (1)	368	123	244	19
Individuals						
Asset-Backed Securities (ABS)	1,741 (0)	— (—)	—	—	—	—
Residential Mortgage-Backed Securities (RMBS)	1,522 (—)	19 (—)	17	—	17	—
Real estate						
Commercial Mortgage-Backed Securities (CMBS)	218 (—)	16 (—)	19	—	19	—
Corporates						
Subtotal of CDOs (CLO, ABS-CDO, CBO)	874 (—)	19 (—)	331	123	207	19
Collateralized Loan Obligations (CLO)	751 (—)	— (—)	207	—	207	—
Asset-Backed Securities CDOs (ABS-CDO)	123 (—)	19 (—)	123	123	—	19
Collateralized Bond Obligations (CBO)	0 (—)	— (—)	0	—	0	—
Others	60 (2)	4 (1)	—	—	—	—

Notes: 1. The securitization exposure which contains securitization exposure as underlying asset is called re-securitization exposure.
2. "Deductions from capital" is securitization exposure deducted from capital under Article 224 of the former Notification Regarding Capital Adequacy Ratio.
3. The off-balance exposure has been described in parentheses. There is no re-securitization exposure of the off-balance.

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

For the Six Months Ended September 30, 2013

(Billions of yen)

Classification	Amount of exposure			Regulatory required capital		
		On-balance	Off-balance		On-balance	Off-balance
Amount of securitization exposure	**4,851**	**4,847**	**3**	**51**	**48**	**2**
Risk weight: 20% or less	**4,737**	**4,737**	**0**	**29**	**29**	**0**
Risk weight: exceeding 20% to 50% or less	**20**	**20**	**—**	**0**	**0**	**—**
Risk weight: exceeding 50% to 100% or less	**52**	**52**	**—**	**3**	**3**	**—**
Risk weight: exceeding 100% to 250% or less	**25**	**25**	**—**	**5**	**5**	**—**
Risk weight: exceeding 250% to less than 1,250%	**5**	**4**	**1**	**2**	**1**	**0**
Risk weight: 1,250%	**9**	**7**	**2**	**10**	**7**	**2**
Amount of re-securitization exposure	**391**	**391**	**—**	**51**	**51**	**—**
Risk weight: 20% or less	**12**	**12**	**—**	**0**	**0**	**—**
Risk weight: exceeding 20% to 50% or less	**278**	**278**	**—**	**8**	**8**	**—**
Risk weight: exceeding 50% to 100% or less	**38**	**38**	**—**	**2**	**2**	**—**
Risk weight: exceeding 100% to 250% or less	**4**	**4**	**—**	**0**	**0**	**—**
Risk weight: exceeding 250% to less than 1,250%	**32**	**32**	**—**	**11**	**11**	**—**
Risk weight: 1,250%	**25**	**25**	**—**	**27**	**27**	**—**

For the Six Months Ended September 30, 2012

(Billions of yen)

Classification	Amount of exposure			Regulatory required capital		
		On-balance	Off-balance		On-balance	Off-balance
Amount of securitization exposure	4,049	4,046	2	93	91	2
Risk weight: 20% or less	3,771	3,771	0	24	24	0
Risk weight: exceeding 20% to 50% or less	89	89	—	2	2	—
Risk weight: exceeding 50% to 100% or less	91	91	—	6	6	—
Risk weight: exceeding 100% to 250% or less	8	8	—	1	1	—
Risk weight: exceeding 250% to less than 1,250%	48	47	1	17	16	0
Deductions from capital	41	39	1	41	39	1
Amount of re-securitization exposure	368	368	—	50	50	—
Risk weight: 20% or less	17	17	—	0	0	—
Risk weight: exceeding 20% to 50% or less	234	234	—	7	7	—
Risk weight: exceeding 50% to 100% or less	41	41	—	3	3	—
Risk weight: exceeding 100% to 250% or less	15	15	—	2	2	—
Risk weight: exceeding 250% to less than 1,250%	39	39	—	17	17	—
Deductions from capital	19	19	—	19	19	—

Amount of Re-Securitization Exposure held as Investor and Subject to Credit Risk Mitigation Techniques

(Billions of yen)

Classification	As of September 30, 2013		As of September 30, 2012	
	Amount of exposure	Regulatory required capital	Amount of exposure	Regulatory required capital
Amount of re-securitization exposure	—	—	—	—
Risk weight applied to guarantor: 20% or less	—	—	—	—
Risk weight applied to guarantor: exceeding 20% to 50% or less	—	—	—	—
Risk weight applied to guarantor: exceeding 50% to 100% or less	—	—	—	—
Risk weight applied to guarantor: exceeding 100% to 250% or less	—	—	—	—
Risk weight applied to guarantor: exceeding 250% to less than 1,250%	—	—	—	—
Risk weight applied to guarantor: 1,250%	—	—	—	—

Note: The amount of deducted from capital has been described in Risk weight applied to guarantor 1,250% of first half of the fiscal 2012.

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

Not applicable

2 SECURITIZATION EXPOSURE SUBJECT TO MARKET RISK

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, 2013	For the six months ended September 30, 2012
Base date of computation	**2013. 9. 30**	2012. 9. 28
VaR (For the most recent 60 business days)		
Base date of computation	**27**	155
Maximum	**41**	207
Minimum	**5**	67
Average	**11**	110

■ Stress VaR

(Millions of yen)

	For the six months ended September 30, 2013	For the six months ended September 30, 2012
Base date of computation	**2013. 9. 30**	2012. 9. 28
Stress VaR (For the most recent 60 business days)		
Base date of computation	**68**	425
Maximum	**75**	556
Minimum	**23**	335
Average	**34**	424

■ Amount of Market Risk

(Millions of yen)

		For the six months ended September 30, 2013	For the six months ended September 30, 2012
For the portion computed with the internal models approach (B)+(G)+(J)	(A)	**139**	1,605
Value at Risk (MAX (C, D))	(B)	**34**	330
Amount on base date of computation	(C)	**27**	155
Amount determined by multiplying (E) by the average for the most recent 60 business days	(D)	**34**	330
(Multiplier)	(E)	**3.0**	3.0
(Times exceeding VaR in back testing)	(F)	**2**	2
Stress Value at Risk (MAX (H, I))	(G)	**104**	1,274
Amount on base date of computation	(H)	**68**	425
Amount determined by multiplying (E) by the average for the most recent 60 business days	(I)	**104**	1,274
Additional amount at the time of measuring individual risk	(J)	**0**	0

Notes: 1. As a result of back testing conducted in first half of the fiscal 2013, actual gains and losses did not diverge substantially downward from the VaR value.
2. When discrepancies between the model's estimates and actual results due to the designs of the model go beyond a certain times, the Bank scrutinizes the relevant model factors and revises the model if necessary.
3. Since the bank adopts a standardized approach, neither an additional risk nor a comprehensive risk of specific risks of trading account are the measurement objects.

8. Equity Exposure (Consolidated)

(Includes items such as shares, excludes items in trading accounts)

Amount on the Balance Sheet and Market Value

(Billions of yen)

Classification	As of September 30, 2013		As of September 30, 2012	
	Amounts on the balance sheet	Market value	Amounts on the balance sheet	Market value
Equity exposure	**938**		662	
Exposure to publicly traded equity	**789**	**789**	522	522
Exposure to privately held equity	**148**		139	

Note: Regulatory adjustments in numerator provided for by Notification Regarding Capital Adequacy Ratio, Article 2 were not included.

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

(Billions of yen)

Item	For the six months ended September 30, 2013			For the six months ended September 30, 2012		
	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	**0**	**0**	**0**	9	0	10

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, 2013	As of September 30, 2012
Amount of valuation gains (losses) recognized on the balance sheet and not recognized in the statements of operations	**211**	40

Notes: 1. Exposure is to equity shares issued by both domestic and overseas companies.
2. Regulatory adjustments in numerator provided for by Notification Regarding Capital Adequacy Ratio, Article 2 were not included.

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

Not applicable

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

(Billions of yen)

Classification	As of September 30, 2013	As of September 30, 2012
	Amounts on the balance sheets	Amounts on the balance sheets
Equity exposure subject to treatment under the Notification Regarding Capital Adequacy Ratio, Appendix Article 13	**424**	290
Corporate	**409**	279
Bank	**9**	4
Sovereign	**5**	5

Note: The Notification Regarding Capital Adequacy Ratio, Article 13 of Supplemental Provision 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, 2013		As of September 30, 2012	
	Exposure	(For reference) Weighted-average risk weight	Exposure	(For reference) Weighted-average risk weight
Look-through approach	**14,516**	**63%**	14,754	52%
Majority approach	**424**	**421%**	390	428%
Mandate approach	**—**	**—**	—	—
Market-based approach	**1,872**	**258%**	1,283	251%
Others (simple approach)	**181**	**440%**	213	448%
Total	**16,995**	**96%**	16,642	79%

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 Ratio, 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 Ratio, 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 Ratio, 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 Ratio, 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 Ratio, Article 144-5.)

6. (For reference) The sum of the amount of risk-weighted assets (excluding CVA risk amount) and the amount resulting from dividing the expected loss by 8% are divided by EAD to yield the risk weight value.

10. Interest Rate Risk (Consolidated)

(The increase or decrease of the profit and loss or in the economic value from interest rate shocks which used for internal management purpose, in terms of interest rate risk excluding trading accounts.)

Interest Rate Risk Volume Computed with the Internal Model in Core Business Accounts (Excluding Trading Accounts)

(Billions of yen)

Classification	As of September 30, 2013	As of September 30, 2012
Interest-rate risk	**2,211**	1,485
Yen interest rate risk	**240**	204
U.S. dollar interest rate risk	**1,501**	1,053
Euro interest rate risk	**464**	223
Interest rate risk in other currencies	**5**	4

Notes: 1. Interest rate risk, without taking into account inter-grid factors and correlations with other assets, calculates a one-year holding period and a historical observation period from 1995 to the most recent year of interest rate volatility. The Bank calculated declines in economic value corresponding to a 99% confidence interval for interest rate volatility. Because the interest rate risk of consolidated subsidiaries is limited from the standpoint of the asset value of subsidiaries, the non-consolidated risk of the Bank is calculated.

2. 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 into account of negative convexity due to call conditions and other factors.

Capital Adequacy (Non-Consolidated)

1. Capital Ratio Information (Non-Consolidated)

1 COMPOSITION OF CAPITAL (NON-CONSOLIDATED)

As of September 30, 2013

(Millions of yen, %)

Items		Amounts excluded under transitional arrangements	Basel III Template No.	Ref. No.
Common Equity Tier 1 capital: instruments and reserves				
Directly issued qualifying common share capital plus related capital surplus and retained earnings	**4,571,459**		1a+2-26	
of which: capital and capital surplus	**3,400,930**		1a	E1.1+E1.2
of which: retained earnings	**1,170,529**		2	E2
of which: cash dividends to be paid	—		26	
of which: other than the above	—			E3
Valuation and translation adjustments and other disclosed reserves	—	**960,241**	3	E4
Total of items included in Common Equity Tier 1 capital: instruments and reserves under phase-out arrangements	—			
Common Equity Tier 1 capital: instruments and reserves (A)	**4,571,459**		6	
Common Equity Tier 1 capital: regulatory adjustments				
Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	—	**19,444**	8+9	
of which: goodwill (net of related tax liability, including those equivalent)	—	—	8	A1.1+A1.2
of which: other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)	—	**19,444**	9	A2.1-A2.2
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	—	—	10	
Deferred gains or losses on derivatives under hedge accounting	—	**(26,979)**	11	E7
Shortfall of eligible provisions to expected losses	—	**16,916**	12	
Securitisation gain on sale	—	—	13	
Gains and losses due to changes in own credit risk on fair valued liabilities	—	—	14	
Defined-benefit pension fund net assets (prepaid pension costs)	—	—	15	A3-D3
Investments in own shares (excluding those reported in the Net Assets section)	—	—	16	A4
Reciprocal cross-holdings in common equity	—	—	17	A5
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (“Other Financial Institutions”), net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	—	—	18	A6
Amount exceeding the 10% threshold on specified items	—	—	19+20+21	
of which: significant investments in the common stock of financials	—	—	19	A7
of which: mortgage servicing rights	—	—	20	A8
of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—	21	
Amount exceeding the 15% threshold on specified items	—	—	22	
of which: significant investments in the common stock of financials	—	—	23	A9
of which: mortgage servicing rights	—	—	24	A10
of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—	25	
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	—		27	
Common Equity Tier 1 capital: regulatory adjustments (B)	—		28	
Common Equity Tier 1 capital (CET1)				
Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	**4,571,459**		29	

(Millions of yen, %)

Items		Amounts excluded under transitional arrangements	Basel III Template No.		Ref. No.
Additional Tier 1 capital: instruments					
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	**49,000**		31a	30	E5.1+E5.2
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	**—**		32		D1.1+D1.2
Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose viecles and other equivalent entities	**—**				
Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 capital: instruments	**899**		33+35		
Total of items included in Additional Tier 1 capital: instruments under phase-out arrangements	**(14)**				
of which: Amounts of counted in to base instruments of Additional Tier 1 by transitional arrangements that related valuation and translation adjustments	**(14)**				
Additional Tier 1 capital: instruments (D)	**49,885**		36		
Additional Tier 1 capital: regulatory adjustments					
Investments in own Additional Tier 1 instruments	**—**	**—**	37		A11
Reciprocal cross-holdings in Additional Tier 1 instruments	**—**	**—**	38		A12
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	**—**	**—**	39		A13
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	**—**	**36,755**	40		A14
Total of items included in Additional Tier 1 capital: regulatory adjustments under phase-out arrangements	**8,458**				
of which: 50% of balance due to pay of eligible provisions	**8,458**				
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	**—**		42		
Additional Tier 1 capital: regulatory adjustments (E)	**8,458**		43		
Additional Tier 1 capital (AT1)					
Additional Tier 1 capital (AT1) ((D)-(E)) (F)	**41,426**		44		
Tier 1 capital (T1=CET1+AT1)					
Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	**4,612,886**		45		
Tier 2 capital: instruments and provisions					
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown	**—**		46		E6
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	**—**				D2.1+D2.2
Tier 2 instruments plus related capital surplus issued by special purpose viecles and other equivalent entities	**—**				
Eligible Tier 2 capital instruments under phase-out arrangements included in Tier 2: instruments and provisions	**1,382,406**		47+49		
Total of general allowance for credit losses and eligible provisions included in Tier 2	**6**		50		
of which: general allowance for possible loan losses	**6**		50a		A15
of which: eligible provisions	**—**		50b		A16
Total of items included in Tier 2 capital: instruments and provisions under phase-out arrangements	**611,801**				
of which: Amounts of counted in to base item of Additional Tier 1 under phase-out arrangements that related valuation and translation adjustments	**611,801**				
Tier 2 capital: instruments and provisions (H)	**1,994,213**		51		

(Millions of yen, %)

Items			Amounts excluded under transitional arrangements	Basel III Template No.	Ref. No.
Tier 2 capital: regulatory adjustments					
Investments in own Tier 2 instruments		—	—	52	A17
Reciprocal cross-holdings in Tier 2 instruments		—	—	53	A18
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)		—	—	54	A19
Significant investments in the capital banking, financial and insurance entities that areoutside the scope of regulatory consolidation (net of eligible short positions)		—	—	55	A20
Total of items included in Tier 2 capital: regulatory adjustments under phase-out arrangements		**8,458**			
of which: 50% of balance due to pay of eligible provisions		**8,458**			
Tier 2 capital: regulatory adjustments	(I)	**8,458**		57	
Tier 2 capital (T2)					
Tier 2 capital (T2) ((H)-(I))	(J)	**1,985,755**		58	
Total capital (TC=T1+T2)					
Total capital (TC=T1+T2) ((G) + (J))	(K)	**6,598,641**		59	
Risk weighted assets					
Total of items included in risk weighted assets under phase-out arrangements		**86,723**			
of which: intangibles assets other than mortgage servicing rights		**19,444**			
of which: Significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)		**67,278**			
Risk weighted assets	(L)	**26,745,578**		60	
Capital ratio (non-consolidated)					
Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))		**17.09%**		61	
Tier 1 capital ratio (non-consolidated) ((G)/(L))		**17.24%**		62	
Total capital ratio (non-consolidated) ((K)/(L))		**24.67%**		63	
Regulatory adjustments					
Non-significant investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)		**515,747**		72	A21
Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)		**67,460**		73	A22
Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)		—		74	A23
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)		—		75	
Provisions included in Tier 2 capital: instruments and provisions					
Provisions (general reserve for possible loan losses)		**6**		76	
Cap on inclusion of provisions (general reserve for possible loan losses)		**40**		77	
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as“nil”)		—		78	
Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		**146,658**		79	
Capital instruments subject to phase-out arrangements					
Current cap on Additional Tier 1 instruments subject to phase-out arrangements		**899**		82	
Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as“nil”)		**99**		83	
Current cap on Tier 2 instruments subject to phase-out arrangements		**1,382,406**		84	
Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as“nil”)		**153,600**		85	

Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements (Non-Consolidated)

As of September 30, 2013

(Millions of yen)

Items	Non-Consolidated balance sheet amount	Basel III template No. under the composition of capital disclosure	Ref. No.
(Assets)			
Loans and Bills Discounted	**16,983,794**		
Foreign Exchanges Assets	**144,481**		
Securities	**49,900,359**	**49,900,353**	
Money Held in Trust	**5,971,055**	**5,971,055**	
Securities and Money Held in Trust of which: Goodwill and those equivalents (excluding those reported in the Intangible Fixed Assets)		**—**	A1.1
Securities and Money Held in Trust of which: Investments in own capital instruments		**—**	—
Common Equity (excluding those reported in the Net Assets section)		**—**	A4
Additional Tier 1 capital		**—**	A11
Tier 2 capital		**—**	A17
Securities and Money Held in Trust of which: Reciprocal cross-holdings in capital instruments		**—**	—
Common Equity		**—**	A5
Additional Tier 1 capital		**—**	A12
Tier 2 capital		**—**	A18
Securities and Money Held in Trust of which: Investments in the instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital		**515,747**	—
Common Equity		**—**	A6
Additional Tier 1 capital		**—**	A13
Tier 2 capital		**—**	A19
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)		**515,747**	A21
Securities and Money Held in Trust of which: Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions		**104,216**	—
Amount exceeding the 10% threshold on specified items		**—**	A7
Amount exceeding the 15% threshold on specified items		**—**	A9
Additional Tier 1 capital		**36,755**	A14
Tier 2 capital		**—**	A20
Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)		**67,460**	A22
Trading Assets	**8,753**		
Monetary Claims Bought	**167,088**		
Call Loans	**603,675**		
Receivables under Resale Agreements	**255,241**		
Receivables under Securities Borrowing Transactions	**18,138**		
Cash and Due from Banks	**7,332,468**		
Other Assets	**796,681**	**796,680**	
of which: Defined-benefit pension fund net assets (prepaid pension costs)		**—**	A3
Tangible Fixed Assets	**104,565**		

(Millions of yen)

Items	Non-Consolidated balance sheet amount	Basel III template No. under the composition of capital disclosure	Ref. No.
Intangible Fixed Assets	**27,165**	**27,165**	
of which: Goodwill and those equivalents (excluding those reported in the Net Assets section)		**—**	A1.2
of which: other intangible assets other than goodwill and mortgage servicing rights		**27,165**	A2.1
of which: Amount that corresponds to effective tax rate to other intangible assets other than goodwill and mortgage servicing rights		**7,720**	A2.2
of which: Mortgage servicing rights (net of related deferred tax liabilities)		**—**	—
Amount exceeding the 10% threshold on specified items		**—**	A8
Amount exceeding the 15% threshold on specified items		**—**	A10
Amount below the thresholds for deduction (before risk weighting)		**—**	A23
Customers' Liabilities for Acceptances and Guarantees	**132,485**		
Reserve for Possible Loan Losses	**(168,187)**	**(167,937)**	
of which: general reserve for possible loan losses includes Tier 2		**(6)**	A15
of which: eligible provisions includes Tier 2		**—**	A16
Reserve for Possible Investment Losses	**(4,075)**		
Total Assets	**82,273,690**		
(Liabilities)			
Deposits	**48,788,359**		
Negotiable Certificates of Deposit	**3,181,760**		
Debentures	**4,307,322**		
Bonds Payable		**50,000**	
of which: Qualifying Additional Tier 1 instruments of which: classified as liabilities		**—**	D1.1
of which: Qualifying Tier 2 instruments of which: classified as liabilities		**—**	D2.1
Trading Liabilities	**7,804**		
Borrowed Money	**1,855,987**	**1,805,987**	
of which: Qualifying Additional Tier 1 instruments		**—**	D1.2
of which: Qualifying Tier 2 instruments		**—**	D2.2
Call Money	**624,398**		
Payables under Repurchase Agreements	**11,574,633**		
Payables under Securities Lending Transactions	**17,270**		
Foreign Exchanges Liabilities	**25**		
Trust Money	**4,639,776**		
Other Liabilities	**1,195,606**		
Reserve for Bonus Payments	**5,293**		
Reserve for Employees' Retirement Benefits	**10,213**		
Reserve for Directors' Retirement Benefits	**691**		
Deferred Tax Liabilities	**340,893**	**340,962**	
of which: prepaid pension cost		**—**	D3
Deferred Tax Liabilities for Land Revaluation	**9,811**	**9,811**	
Acceptances and Guarantees	**132,485**		
Total Liabilities	**76,692,334**		

(Millions of yen)

Items	Non-Consolidated balance sheet amount	Basel III template No. under the composition of capital disclosure	Ref. No.
(Net Assets)			
Paid-in Capital	**3,425,909**	**3,425,909**	
Common equity	**3,400,909**	**3,400,909**	E1.1
of which: lower dividend rate stock	**2,975,192**	**2,975,192**	
Preferred stock	**24,999**	**24,999**	
of which: Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which classified as equity under applicable accounting standards		**24,500**	E5.1
Capital Surplus	**25,020**	**25,020**	
Capital surplus	**24,999**	**24,999**	
of which: Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which classified as equity under applicable accounting standards		**24,500**	E5.2
Other capital surplus	**20**	**20**	E1.2
Retained Earnings	**1,170,169**	**1,170,529**	E2
Legal reserves	**504,066**	**504,066**	
Voluntary reserves	**666,103**	**666,463**	
Special reserves	**72,000**	**72,000**	
General reserves	**409,403**	**409,403**	
Reserves for tax basis adjustments of fixed assets	**7,661**	**7,661**	
Others	**7**	**7**	
Unappropriated retained earnings	**177,031**	**177,391**	
Total Owners' Equity	**4,621,099**	**4,621,465**	
of which: Others		**—**	E3
of which: Directly issued qualifying Tier 2 instruments plus related capital surplus of which classified as equity under applicable accounting standards		**—**	E6
Net Unrealized Gains on Other Securities	**990,509**	**990,509**	
Net Deferred Losses on Hedging Instruments	**(47,070)**	**(47,070)**	
of which: Net Deferred Losses on Hedging Instruments		**(26,979)**	E7
Revaluation Reserve for Land, net of taxes	**16,818**	**16,818**	
Foreign Currency Translation Adjustment		**(14)**	
Total Valuation and Translation Adjustment	**960,256**	**960,241**	E4
Total Net Assets	**5,581,355**		
Total Liabilities and Net Assets	**82,273,690**		

Notes: 1. "Balance sheet based on regulatory scope of consolidation" contains only the items used in calculating capital adequacy.
2. With respect to the amount of disclosure items related to "Capital Ratio Information" based on links to a reference number, the amount excluded due to transitional arrangements in "Composition of Capital" is included in order to state the value before taking into account of transitional arrangement. The amount in Capital due to transitional arrangement is not included by the above.

As of September 30, 2012

(Millions of yen)

Items			
Tier 1 capital	Capital stock		3,425,909
	Included as non-cumulative, perpetual preferred stock		24,999
	Deposit for subscription to preferred stock		—
	Capital surplus		25,020
	Earned surplus		1,119,555
	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		—
	Foreign currency transaction adjustment		(48)
	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		21,172
	Subtotal	(A)	4,549,264
	Including preferred securities with interest rate step-up clause		—
	(Ratio of the value of such preferred securities to Tier 1 capital)		—
Tier 2 capital	45% of unrealized gains on other securities		294,533
	45% of unrealized gains on land		15,795
	General reserve for possible loan losses		2
	Qualifying subordinated debt		1,536,007
	Included as perpetual subordinated bonds and loans		1,486,007
	Included as dated subordinated bonds, loans, and preferred stock		50,000
	Subtotal		1,846,338
	Tier 2 capital included as qualifying capital	(B)	1,846,338
Tier 3 capital	Short-term subordinated debt		—
	Including amount added to capital	(C)	—
Deductions	Deductions	(D)	146,623
Total Capital	(A)+(B)+(C)–(D)	(E)	6,248,979
Risk-weighted assets	Risk-weighted assets for credit risk	(F)	20,173,923
	Including on-balance sheet		19,089,300
	Including off-balance sheet		1,084,623
	Assets equivalent to market risk (H)/8%	(G)	2,131,024
	(For reference: actual market risk volume)	(H)	170,481
	Amount corresponding to operational risk (J)/8%	(I)	529,012
	(For reference: amount corresponding to operational risk)	(J)	42,320
	Total risk-weighted assets (F)+(G)+(I)	(K)	22,833,960
Basel II Capital Adequacy Ratio (Basel capital adequacy standards) = (E)/(K) × 100%			27.36%
Tier 1 ratio = (A)/(K) × 100%			19.92%

Notes: 1. The Tier 2 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.

2. 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 (former Notification Regarding Capital Adequacy Ratio, Article 20).

3. 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 Ratio, Article 129.

2. Capital Adequacy (Non-Consolidated)

(Minimum amount of regulatory required capital and breakdown for each risk category)

Regulatory Required Capital

(Billions of yen)

Items	As of September 30, 2013		As of September 30, 2012	
	EAD	Regulatory Required Capital	EAD	Regulatory Required Capital
Amount of regulatory required capital for credit risk	104,533	2,098	81,200	1,864
Exposure subject to Internal Ratings-Based Approach	95,570	2,075	81,199	1,864
Corporate exposure (excluding Specialized Lending)	5,756	255	5,461	272
Corporate exposure (Specialized Lending)	220	26	318	57
Sovereign exposure	48,478	0	39,498	0
Bank exposure	16,959	148	12,678	116
Retail exposure	4	1	4	1
Retail exposure secured by residential properties	—	—	—	—
Qualifying revolving retail exposure	—	—	—	—
Other retail exposure	4	1	4	1
Securitization and re-securitization exposure	5,242	102	4,418	144
Equity portfolios	1,001	172	702	125
Equity portfolios subject to PD/LGD approaches	212	33	139	18
Equity portfolios subject to simple risk-weighted method	29	9	26	8
Equities under the internal models approach	311	90	223	71
Grandfathered equity exposure	448	38	312	26
Exposure subject to risk-weighted asset calculation for investment fund	17,557	1,346	17,824	1,123
Other debt purchased	147	11	77	8
Other exposures	202	9	214	13
Exposure subject to Standardized Approach	3	0	1	0
Overdrafts	—	—	—	—
Prepaid expenses	0	0	0	0
Suspense payments	2	0	0	0
Other	—	—	—	—
Amount corresponding to CVA risk	571	10		
CCP-related exposures	8,328	4		
Items that included by transitional arrangements	59	6		
Amount of regulatory required capital for market risk		130		170
Standardized Approach		130		168
Interest rate risk category		—		—
Equity risk category		—		—
Foreign exchange risk category		130		168
Commodity risk category		—		—
Option transactions		—		—
Internal models Approach		0		1
Amount of regulatory required capital for operational risk		37		42
Offsets on consolidation		2,266		2,076

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

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

3. The Notification Regarding Capital Adequacy Ratio, Article 13 of supplemental provision contains a grandfathering provision for computing the amount of risk assets related to equity exposures that meet specified criteria.

4. Risk-weighted asset calculation for investment fund does not include ¥14.5 billion EAD and ¥0 billion of Required Capital of CPP-related exposures.

5. 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 Ratio. 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 Ratio, Article 282).

(Billions of yen)

Items	As of September 30, 2013	As of September 30, 2012
Non-consolidated total required capital	2,139	1,826

Note: Non-consolidated total regulatory required capital is an amount that results from multiplying the denominator of the formula by 8% as stipulated in Notification Regarding Capital Adequacy Ratio, Article 14.

3. Credit Risk (Non-Consolidated)

(Funds and securitization exposures are excluded.)

1 CREDIT RISK EXPOSURE

For the Six Months Ended September 30, 2013

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	19,277	14,512	18	8,242	42,050	148
Asia except Japan	171	126	3	390	691	—
Europe	63	9,968	50	7,582	17,664	—
The Americas	407	9,498	12	11,119	21,037	—
Other areas	7	1,009	4	206	1,227	—
Total	19,927	35,114	88	27,541	82,672	148

Notes: 1. Within credit risk exposure, credit risk exposure subject to the Standardized Approach was ¥3.2 billion.
2. Default exposure is classified in the Bank's self-assessment as being under "Debtor Under Requirement of Control."

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	2,676	305	0	0	2,982	27	1
Agriculture	40	0	—	0	40	6	0
Forestry	8	—	—	—	8	0	—
Fishing	29	—	—	0	29	17	0
Mining	3	—	—	0	3	—	—
Construction	115	7	—	0	123	2	—
Utility	125	5	0	0	131	1	—
Information/telecommunications	57	4	0	1	62	—	—
Transportation	634	86	2	0	724	23	—
Wholesaling, retailing	1,849	57	0	0	1,907	24	0
Finance and insurance	2,545	10,514	84	27,332	40,477	14	—
Real estate	483	96	—	1	581	19	—
Services	1,750	57	—	1	1,809	11	—
Municipalities	141	12	—	0	153	—	—
Other	9,464	23,967	—	204	33,635	0	—
Total	19,927	35,114	88	27,541	82,672	148	2

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	16,130	4,385	47	27,119	47,683
Over 1 year to 3 years	1,682	2,862	32	5	4,581
Over 3 years to 5 years	1,321	9,246	3	—	10,572
Over 5 years to 7 years	413	8,569	1	—	8,984
Over 7 years	375	8,840	3	—	9,218
No term to maturity	3	1,211	—	416	1,631
Total	19,927	35,114	88	27,541	82,672

Note: The amount of credit exposure at the end of the period does not substantially differ from the average-risk position for six months ended September 30, 2013.

For the Six Months Ended September 30, 2012

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	18,605	17,267	24	2,315	38,213	202
Asia except Japan	110	114	10	181	416	—
Europe	38	6,053	21	2,327	8,440	—
The Americas	321	7,265	16	5,298	12,902	—
Other areas	17	897	2	215	1,133	—
Total	19,093	31,598	75	10,338	61,106	202

Notes: 1. Within credit risk exposure, credit risk exposure subject to the Standardized Approach was ¥1.1 billion.
2. Default exposure is classified in the Bank's self-assessment as being under "Debtor Under Requirement of Control."

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

(Billions of yen)

Industry	Loans, commit-ments, off-balance sheet exposure	Securities	Derivatives	Others	Total credit risk exposure	Default exposure	Write-off of loans (amounts of partial direct write-off)
Manufacturing	2,533	198	1	0	2,733	37	0
Agriculture	41	0	—	0	41	6	0
Forestry	9	—	—	—	9	0	—
Fishing	29	—	—	0	29	18	0
Mining	2	—	—	0	2	—	—
Construction	130	4	—	0	135	3	—
Utility	116	3	0	0	119	1	—
Information/telecommunications	60	2	0	0	63	1	—
Transportation	600	58	3	0	662	16	—
Wholesaling, retailing	1,612	43	0	0	1,656	26	0
Finance and insurance	1,980	7,930	70	10,119	20,100	28	—
Real estate	485	136	—	1	622	47	3
Services	2,068	59	—	1	2,129	14	—
Municipalities	142	13	—	0	156	—	—
Other	9,280	23,147	—	215	32,643	0	—
Total	19,093	31,598	75	10,338	61,106	202	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, commit-ments, off-balance sheet exposure	Securities	Derivatives	Others	Total credit risk exposure
In 1 year	15,749	6,372	55	9,992	32,169
Over 1 year to 3 years	1,624	5,445	10	5	7,085
Over 3 years to 5 years	1,223	4,709	3	—	5,937
Over 5 years to 7 years	229	3,401	1	—	3,633
Over 7 years	262	10,995	4	—	11,262
No term to maturity	3	673	—	340	1,018
Total	19,093	31,598	75	10,338	61,106

Note: The amount of credit exposure at the end of the period does not substantially differ from the average-risk position for six months ended September 30, 2012.

2 RESERVES FOR POSSIBLE LOAN LOSSES

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

(Billions of yen)

Region	As of September 30, 2013	As of September 30, 2012	Increase/(decrease)
General reserve for possible loan losses	**41**	41	**0**
Specific reserve for possible loan losses	**61**	87	**(25)**
Japan	**61**	87	**(25)**
Asia except Japan	**—**	—	**—**
Europe	**—**	—	**—**
The Americas	**—**	—	**—**
Other areas	**—**	—	**—**
Specified reserve for loans to countries with financial problems	**—**	—	**—**
Total	**103**	128	**(25)**

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, 2013	As of September 30, 2012	Increase/(decrease)
General reserve for possible loan losses	**41**	41	**0**
Specific reserve for possible loan losses	**61**	87	**(25)**
Manufacturing	**6**	10	**(4)**
Agriculture	**4**	4	**(0)**
Forestry	**0**	0	**(0)**
Fishing	**9**	9	**(0)**
Mining	**—**	—	**—**
Construction	**0**	0	**(0)**
Utility	**0**	1	**(0)**
Information/telecommunications	**—**	0	**(0)**
Transportation	**6**	6	**0**
Wholesaling, retailing	**3**	3	**(0)**
Finance and insurance	**5**	16	**(11)**
Real estate	**17**	23	**(6)**
Services	**8**	10	**(1)**
Municipalities	**—**	—	**—**
Other	**—**	—	**—**
Others	**—**	—	**—**
Specified reserve for loans to countries with financial problems	**—**	—	**—**
Total	**103**	128	**(25)**

3 EXPOSURE SUBJECT TO THE INTERNAL RATINGS-BASED APPROACH

a. Corporate, Sovereign and Bank Exposure

For the Six Months Ended September 30, 2013

(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	2.52%	44.93%	55%	5,756	4,883	873
1-1 to 4	0.12%	44.99%	33%	5,096	4,256	839
5 to 7	1.72%	44.65%	115%	433	409	24
8-1 to 8-2	15.78%	44.18%	318%	112	105	7
Subtotal	0.56%	44.95%	45%	5,643	4,771	871
8-3 to 10-2	100.00%	44.08%	554%	113	111	1
Sovereign Exposure	0.00%	45.00%	0%	48,478	46,586	1,892
1-1 to 4	0.00%	45.00%	0%	48,478	46,586	1,892
5 to 7	0.86%	45.00%	125%	0	0	—
8-1 to 8-2	—	—	—	—	—	—
Subtotal	0.00%	45.00%	0%	48,478	46,586	1,892
8-3 to 10-2	—	—	—	—	—	—
Bank Exposure	0.04%	19.91%	11%	16,959	6,494	10,464
1-1 to 4	0.03%	19.91%	11%	16,902	6,443	10,459
5 to 7	1.84%	24.28%	73%	45	41	4
8-1 to 8-2	8.94%	3.98%	28%	10	9	0
Subtotal	0.04%	19.91%	11%	16,958	6,494	10,464
8-3 to 10-2	100.00%	45.00%	563%	0	0	—
Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach	0.59%	90.00%	198%	212	212	—
1-1 to 4	0.13%	90.00%	176%	194	194	—
5 to 7	3.48%	90.00%	456%	14	14	—
8-1 to 8-2	15.84%	90.00%	339%	2	2	—
Subtotal	0.58%	90.00%	198%	212	212	—
8-3 to 10-2	100.00%	90.00%	1,193%	0	0	—

Notes: 1. Weighted averages of PD, LGD and risk weight are computed based on EAD (including on-balance and off-balance items).
2. Risk weight is 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 into account of the Notification Regarding Capital Adequacy Ratio, Article 13 of Supplemental Provision (regarding provisional measures for equity exposure).

For the Six Months Ended September 30, 2012

(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		3.34%	44.93%	62%	5,461	4,535	926
	1-1 to 4	0.12%	44.99%	30%	4,570	3,694	875
	5 to 7	2.10%	44.80%	122%	565	529	36
	8-1 to 8-2	15.76%	44.34%	316%	190	178	11
	Subtotal	0.89%	44.95%	50%	5,326	4,401	924
	8-3 to 10-2	100.00%	44.16%	555%	135	133	1
Sovereign Exposure		0.00%	45.00%	0%	39,498	38,125	1,372
	1-1 to 4	0.00%	45.00%	0%	39,498	38,125	1,372
	5 to 7	0.70%	45.00%	122%	0	0	—
	8-1 to 8-2	—	—	—	—	—	—
	Subtotal	0.00%	45.00%	0%	39,498	38,125	1,372
	8-3 to 10-2	—	—	—	—	—	—
Bank Exposure		0.07%	22.98%	12%	12,678	5,843	6,834
	1-1 to 4	0.05%	22.99%	11%	12,620	5,790	6,829
	5 to 7	1.40%	23.71%	62%	46	42	4
	8-1 to 8-2	7.07%	6.86%	41%	10	10	0
	Subtotal	0.06%	22.98%	12%	12,678	5,843	6,834
	8-3 to 10-2	100.00%	45.00%	562%	0	0	—
Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach		0.75%	90.00%	165%	139	139	—
	1-1 to 4	0.12%	90.00%	121%	117	117	—
	5 to 7	3.89%	90.00%	401%	20	20	—
	8-1 to 8-2	15.84%	90.00%	713%	0	0	—
	Subtotal	0.74%	90.00%	165%	139	139	—
	8-3 to 10-2	100.00%	90.00%	1,125%	0	0	—

Notes: 1. Weighted averages of PD, LGD and risk weight are computed based on EAD (including on-balance and off-balance items).
2. Risk weight is 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 into account of the Notification Regarding Capital Adequacy Ratio, Article 13 of Supplemental Provision (regarding provisional measures for equity exposure).

b. Retail Exposure

For the Six Months Ended September 30, 2013

Details on PD, LGD, Risk Weight 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	5.47%	46.07%	93.18%	75.43%	105%	177	177	0
Not default Not delinquent	0.69%	46.07%			48%	162	162	0
Not default Delinquent	28.84%	46.07%			435%	8	8	0
Not default Subtotal	2.15%	46.07%			68%	171	171	0
Default	100.00%		93.18%	75.43%	1,165%	6	6	0
Qualifying revolving retail exposure	—	—	—	—	—	—	—	—
Not default Not delinquent	—	—			—	—	—	—
Not default Delinquent	—	—			—	—	—	—
Not default Subtotal	—	—			—	—	—	—
Default	—		—	—	—	—	—	—
Other retail exposure	27.94%	79.92%	114.55%	99.74%	470%	5	2	2
Not default Not delinquent	1.97%	80.16%			125%	3	1	2
Not default Delinquent	35.81%	59.75%			457%	0	0	0
Not default Subtotal	2.37%	79.92%			129%	3	1	2
Default	100.00%		114.55%	99.74%	1,432%	1	1	0
Total	6.11%	47.04%	97.13%	79.92%	116%	182	179	2
Not default Not delinquent	0.72%	46.85%			50%	166	163	2
Not default Delinquent	28.88%	46.14%			435%	8	8	0
Not default Subtotal	2.15%	46.81%			70%	175	172	2
Default	100.00%		97.13%	79.92%	1,214%	7	7	0

Notes: 1. As of September 30, 2013, the majority of retail exposure is purchased retail receivables which are included in investment funds. 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 Ratio, but past-due.

3. Risk weight is 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 weight has been computed taking into account of the unexpected losses on default (LGD default) and the expected losses on default (EL default).

5. As of September 30, 2013, the Bank held no Qualifying revolving retail exposure for which net withdrawals of commitments had occurred.

For the Six Months Ended September 30, 2012

Details on PD, LGD, Risk Weight 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	5.73%	45.96%	93.82%	76.04%	106%	204	204	—
Not default Not delinquent	0.60%	45.96%			44%	186	186	—
Not default Delinquent	29.30%	45.96%			437%	10	10	—
Not default Subtotal	2.11%	45.96%			65%	197	197	—
Default	100.00%		93.82%	76.04%	1,173%	7	7	—
Qualifying revolving retail exposure	—	—	—	—	—	—	—	—
Not default Not delinquent	—	—			—	—	—	—
Not default Delinquent	—	—			—	—	—	—
Not default Subtotal	—	—			—	—	—	—
Default	—		—	—	—	—	—	—
Other retail exposure	23.02%	77.66%	114.06%	99.36%	400%	5	2	3
Not default Not delinquent	1.90%	77.92%			120%	4	1	3
Not default Delinquent	32.77%	48.82%			330%	0	0	0
Not default Subtotal	2.16%	77.66%			122%	4	1	3
Default	100.00%		114.06%	99.36%	1,426%	1	1	0
Total	6.20%	46.82%	96.63%	79.28%	114%	210	207	3
Not default Not delinquent	0.63%	46.71%			46%	191	188	3
Not default Delinquent	29.31%	45.97%			436%	10	10	0
Not default Subtotal	2.11%	46.67%			66%	201	198	3
Default	100.00%		96.63%	79.28%	1,208%	8	8	0

Notes: 1. As of September 30, 2012, the majority of retail exposure is purchased retail receivables which are included in investment funds. 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 Ratio, but past-due.

3. Risk weight is 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 weight has been computed taking into account of the unexpected losses on default (LGD default) and the expected losses on default (EL default).

5. As of September 30, 2012, 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

(Billions of yen)

Type of exposure	As of September 30, 2013	As of September 30, 2012	Increase/(decrease)
Corporate exposure	**0**	1	**(0)**
Sovereign exposure	**—**	—	**—**
Bank exposure	**—**	—	**—**
Equity exposure subject to PD/LGD approach	**—**	—	**—**
Retail exposure secured by residential properties	**—**	—	**—**
Qualifying revolving retail exposure	**—**	—	**—**
Other retail exposure	**0**	0	**(0)**
Total	**0**	1	**(1)**

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.

Comparison between actual losses in the previous fiscal year and past financial results and Analysis of Causes

Corporate exposure has been improved because there was reversal of reserve for possible loan losses according to the collection of the loan and the recovery of the confidence situation of investment and accommodation ahead and redemption.

Actual losses of the six months ended September 30, 2013 became a decrease in comparison with the previous term by ¥1.0 billion.

Comparison of Estimaed Losses and Actual Losses

(Billions of yen)

Type of exposure	As of September 30, 2013		As of September 30, 2012		As of March 31, 2013		As of March 31, 2012		As of March 31, 2011	
	Estimated losses	Actual losses	Estimated losses	Actual losses	Estimated losses	Actual losses	Estimated losses	Actual losses	Estimated losses	Actual losses
Corporate exposure	**10**	**0**	12	1	24	1	42	9	73	7
Sovereign exposure	**0**	**—**	0	—	0	—	0	—	0	—
Bank exposure	**0**	**—**	0	—	0	—	0	—	0	—
Equity exposure subject to PD/LGD approach	**0**	**—**	0	—	0	—	2	0	3	0
Retail exposure secured by residential properties	**—**	**—**	—	—	—	—	—	—	—	—
Qualifying revolving retail exposure	**—**	**—**	—	—	—	—	—	—	—	—
Other retail exposure	**0**	**0**	0	0	0	0	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. 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.

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

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

Amount of Specialized Lending Exposure Subject to Supervisory Slotting Criteria by Risk Weight

(Billions of yen)

Classification	As of September 30, 2013	As of September 30, 2012
Specialized Lending exposure subject to supervisory slotting criteria	**220**	318
Specialized Lending, excluding High-Volatility Commercial Real Estate (HVCRE)	**179**	248
Risk weight of 50%	**76**	57
Risk weight of 70%	**51**	107
Risk weight of 90%	**22**	5
Risk weight of 115%	**—**	—
Risk weight of 250%	**24**	52
Risk weight of 0% (default)	**5**	25
High-Volatility Commercial Real Estate (HVCRE)	**40**	70
Risk weight of 70%	**—**	—
Risk weight of 95%	**5**	10
Risk weight of 120%	**12**	15
Risk weight of 140%	**—**	—
Risk weight of 250%	**23**	28
Risk weight of 0% (default)	**—**	17

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 Ratio, 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 Ratio, 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 Ratio, Article 130-4 and Article 130-6, after taking into account of risk weight.
4. For risk weight, the Bank has applied the stipulations contained in the Notification Regarding Capital Adequacy Ratio, Article 130-4 and Article 130-6.

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

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

(Billions of yen)

Classification	As of September 30, 2013	As of September 30, 2012
Equity exposure subject to the simple risk-weighted method of the market-based approach by risk weight	**29**	26
Risk weight of 300%	**—**	—
Risk weight of 400%	**29**	26

Note: "The simple risk-weighted method of the market-based approach by risk weight" 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 Ratio, 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, 2013		As of September 30, 2012	
	Exposure	Refer to ECAI	Exposure	Refer to ECAI
Exposure subject to Standardized Approach	**3**	**—**	1	—
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%	**3**	**—**	1	—
Risk weight of 150%	**—**	**—**	—	—
Risk weight of 1,250%	**—**	**—**	—	—
Others	**—**	**—**	—	—

Notes: 1. Others include investment funds which are measured credit risk assets by look-through approach and the assets which are more than 150% and less than 1,250% risk weight.
2. The amount deducted from capital has been described in Risk weight of 1,250% of first half of the fiscal 2012.

4. 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, 2013	As of September 30, 2012
Foundation Internal Ratings-Based Approach	**9,921**	6,767
Eligible financial collateral	**8,744**	5,733
Corporate exposure	**8**	8
Sovereign exposure	**—**	—
Bank exposure	**8,735**	5,725
Other eligible IRB collateral	**—**	—
Corporate exposure	**—**	—
Sovereign exposure	**—**	—
Bank exposure	**—**	—
Guarantees, Credit Derivatives	**1,176**	1,034
Corporate exposure	**273**	152
Sovereign exposure	**200**	180
Bank exposure	**702**	701
Retail exposure secured by residential properties	**—**	—
Qualifying revolving retail exposure	**—**	—
Other retail exposure	**—**	—
Standardized Approach	**—**	—
Eligible financial collateral	**—**	—
Guarantees, Credit Derivatives	**—**	—

Note: Exposure subject to risk-weighted asset calculation for investment fund 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, 2013	As of September 30, 2012
Total gross replacement costs (limited to items with a value of greater than zero)	(A)	**237**	210
Total gross add-ons	(B)	**494**	264
Gross credit exposure	(C) = (A)+(B)	**731**	475
Foreign exchange related		**630**	383
Interest rate related		**99**	89
Equity related		**2**	2
Credit derivatives		**—**	—
Transactions with a long settlement period		**—**	0
Reduction in credit exposure due to netting contracts	(D)	**170**	184
Amount of credit exposure before taking into account credit risk mitigation techniques due to collateral (including collateral pledged for CSA)	(E) = (C)–(D)	**561**	291
Amount of collateral	(F)	**6**	16
Eligible financial collateral		**6**	16
Amount of credit exposure after taking into account credit risk mitigation techniques due to collateral	(G) = (E)–(F)	**554**	274

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 Ratio, 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, 2013	As of September 30, 2012
To buy protection	**—**	—
Credit default swaps	**—**	—
To sell protection	**—**	—
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 Ratio, Article 21 and Article 56, the amount of credit risk assets not computed has not been included.

6. Securitization Exposure (Non-Consolidated)

1 ITEMS TO CALCULATE CREDIT RISK ASSETS

Detail of Securitization Exposure Held as Originator

(Billions of yen)

Classification	As of September 30, 2013	As of September 30, 2012
Total amount of underlying assets	—	—
Amounts of assets held by securitization transactions purpose	—	—
Amounts of securitized exposure	—	—
Gains (losses) on sales of securitization transactions	—	—
Amounts of securitization exposure	—	—
Amounts of re-securitization exposure	—	—
Increase in capital due to securitization transactions	—	—
Amounts of securitization exposure that applied risk weight 1,250%	—	—
Amounts of re-securitization exposure subject to credit risk mitigation techniques	—	—

Note: The amount deducted from capital has been described in Amounts of securitization exposure that applied risk weight 1,250% of the first half of the fiscal 2012.

Details of Securitization Exposure Held as Investor by Exposure Type

For the Six Months Ended September 30, 2013

(Billions of yen)

Classification	Total amount of securitization exposure					
	Amount of exposure	Risk weight 1,250%	Re-securitization exposure			
			Amount of exposure	Re-securitization products (Secondary, tertiary)	Re-securitization products peculiar to regulation	Risk weight 1,250%
Amounts of exposures	5,242 (3)	35 (2)	391	112	279	25
Individuals						
Asset-Backed Securities (ABS)	1,525 (0)	— (—)	—	—	—	—
Residential Mortgage-Backed Securities (RMBS)	2,643 (—)	— (—)	12	—	12	—
Real estate						
Commercial Mortgage-Backed Securities (CMBS)	96 (—)	4 (—)	24	—	24	—
Corporates						
Subtotal of CDOs (CLO, ABS-CDO, CBO)	927 (—)	25 (—)	354	112	242	25
Collateralized Loan Obligations (CLO)	814 (—)	— (—)	242	—	242	—
Asset-Backed Securities CDOs (ABS-CDO)	112 (—)	25 (—)	112	112	—	25
Collateralized Bond Obligations (CBO)	— (—)	— (—)	—	—	—	—
Others	49 (3)	5 (2)	—	—	—	—

Notes: 1. The securitization exposure which contains securitization exposure as underlying asset is called re-securitization exposure.
2. The off-balance exposure has been described in parentheses. There is no re-securitization exposure of the off-balance.

For the Six Months Ended September 30, 2012

(Billions of yen)

Classification	Total amount of securitization exposure					
	Amount of exposure	Deductions from capital	Re-securitization exposure			
			Amount of exposure	Re-securitization products (Secondary, tertiary)	Re-securitization products peculiar to regulation	Deductions from capital
Amounts of exposures	4,418 (2)	61 (1)	368	123	244	19
Individuals						
Asset-Backed Securities (ABS)	1,741 (0)	— (—)	—	—	—	—
Residential Mortgage-Backed Securities (RMBS)	1,522 (—)	19 (—)	17	—	17	—
Real estate						
Commercial Mortgage-Backed Securities (CMBS)	218 (—)	16 (—)	19	—	19	—
Corporates						
Subtotal of CDOs (CLO, ABS-CDO, CBO)	874 (—)	19 (—)	331	123	207	19
Collateralized Loan Obligations (CLO)	751 (—)	— (—)	207	—	207	—
Asset-Backed Securities CDOs (ABS-CDO)	123 (—)	19 (—)	123	123	—	19
Collateralized Bond Obligations (CBO)	0 (—)	— (—)	0	—	0	—
Others	60 (2)	4 (1)	—	—	—	—

Notes: 1. The securitization exposure which contains securitization exposure as underlying asset is called re-securitization exposure.
2. "Deductions from capital" is securitization exposure deducted from capital under Article 224 of the former Notification Regarding Capital Adequacy Ratio.
3. The off-balance exposure has been described in parentheses. There is no re-securitization exposure of the off-balance.

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

For the Six Months Ended September 30, 2013

(Billions of yen)

Classification	Amount of exposure			Regulatory required capital		
		On-balance	Off-balance		On-balance	Off-balance
Amount of securitization exposure	**4,851**	**4,847**	**3**	**51**	**48**	**2**
Risk weight: 20% or less	**4,737**	**4,737**	**0**	**29**	**29**	**0**
Risk weight: exceeding 20% to 50% or less	**20**	**20**	**—**	**0**	**0**	**—**
Risk weight: exceeding 50% to 100% or less	**52**	**52**	**—**	**3**	**3**	**—**
Risk weight: exceeding 100% to 250% or less	**25**	**25**	**—**	**5**	**5**	**—**
Risk weight: exceeding 250% to less than 1,250%	**5**	**4**	**1**	**2**	**1**	**0**
Risk weight: 1,250%	**9**	**7**	**2**	**10**	**7**	**2**
Amount of re-securitization exposure	**391**	**391**	**—**	**51**	**51**	**—**
Risk weight: 20% or less	**12**	**12**	**—**	**0**	**0**	**—**
Risk weight: exceeding 20% to 50% or less	**278**	**278**	**—**	**8**	**8**	**—**
Risk weight: exceeding 50% to 100% or less	**38**	**38**	**—**	**2**	**2**	**—**
Risk weight: exceeding 100% to 250% or less	**4**	**4**	**—**	**0**	**0**	**—**
Risk weight: exceeding 250% to less than 1,250%	**32**	**32**	**—**	**11**	**11**	**—**
Risk weight: 1,250%	**25**	**25**	**—**	**27**	**27**	**—**

For the Six Months Ended September 30, 2012

(Billions of yen)

Classification	Amount of exposure			Regulatory required capital		
		On-balance	Off-balance		On-balance	Off-balance
Amount of securitization exposure	4,049	4,046	2	93	91	2
Risk weight: 20% or less	3,771	3,771	0	24	24	0
Risk weight: exceeding 20% to 50% or less	89	89	—	2	2	—
Risk weight: exceeding 50% to 100% or less	91	91	—	6	6	—
Risk weight: exceeding 100% to 250% or less	8	8	—	1	1	—
Risk weight: exceeding 250% to less than 1,250%	48	47	1	17	16	0
Deductions from capital	41	39	1	41	39	1
Amount of re-securitization exposure	368	368	—	50	50	—
Risk weight: 20% or less	17	17	—	0	0	—
Risk weight: exceeding 20% to 50% or less	234	234	—	7	7	—
Risk weight: exceeding 50% to 100% or less	41	41	—	3	3	—
Risk weight: exceeding 100% to 250% or less	15	15	—	2	2	—
Risk weight: exceeding 250% to less than 1,250%	39	39	—	17	17	—
Deductions from capital	19	19	—	19	19	—

Amount of Re-Securitization Exposure held as Investor and Subject to Credit Risk Mitigation Techniques

(Billions of yen)

Classification	As of September 30, 2013		As of September 30, 2012	
	Amount of exposure	Regulatory required capital	Amount of exposure	Regulatory required capital
Amount of re-securitization exposure	—	—	—	—
Risk weight applied to guarantor: 20% or less	—	—	—	—
Risk weight applied to guarantor: exceeding 20% to 50% or less	—	—	—	—
Risk weight applied to guarantor: exceeding 50% to 100% or less	—	—	—	—
Risk weight applied to guarantor: exceeding 100% to 250% or less	—	—	—	—
Risk weight applied to guarantor: exceeding 250% to less than 1,250%	—	—	—	—
Risk weight applied to guarantor: 1,250%	—	—	—	—

Note: The amount of deducted from capital has been described in Risk weight applied to guarantor 1,250% of first half of the fiscal 2012.

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

Not applicable

2 SECURITIZATION EXPOSURE SUBJECT TO MARKET RISK

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, 2013	For the six months ended September 30, 2012
Base date of computation	**2013. 9. 30**	2012. 9. 28
VaR (For the most recent 60 business days)		
Base date of computation	**27**	155
Maximum	**41**	207
Minimum	**5**	67
Average	**11**	110

■ Stress VaR

(Millions of yen)

	For the six months ended September 30, 2013	For the six months ended September 30, 2012
Base date of computation	**2013. 9. 30**	2012. 9. 28
Stress VaR (For the most recent 60 business days)		
Base date of computation	**68**	425
Maximum	**75**	556
Minimum	**23**	335
Average	**34**	424

■ Amount of Market Risk

(Millions of yen)

		For the six months ended September 30, 2013	For the six months ended September 30, 2012
For the portion computed with the internal models approach (B)+(G)+(J)	(A)	**139**	1,605
Value at Risk (MAX (C, D))	(B)	**34**	330
Amount on base date of computation	(C)	**27**	155
Amount determined by multiplying (E) by the average for the most recent 60 business days	(D)	**34**	330
(Multiplier)	(E)	**3.0**	3.0
(Times exceeding VaR in back testing)	(F)	**2**	2
Stress Value at Risk (MAX (H, I))	(G)	**104**	1,274
Amount on base date of computation	(H)	**68**	425
Amount determined by multiplying (E) by the average for the most recent 60 business days	(I)	**104**	1,274
Additional amount at the time of measuring individual risk	(J)	**0**	0

Notes: 1. As a result of back testing conducted in first half of the fiscal 2013, actual gains and losses did not diverge substantially downward from the VaR value.
2. When discrepancies between the model's estimates and actual results due to the designs of the model go beyond a certain times, the Bank scrutinizes the relevant model factors and revises the model if necessary.
3. Since the bank adopts a standardized approach, neither an additional risk nor a comprehensive risk of specific risks of trading account are the measurement objects.

8. Equity Exposure (Non-Consolidated)

(Includes items such as shares, excludes items in trading accounts)

Amount on the Balance Sheet and Market Value

(Billions of yen)

Classification	As of September 30, 2013		As of September 30, 2012	
	Amounts on the balance sheet	Market value	Amounts on the balance sheet	Market value
Equity exposure	**1,001**		701	
Exposure to publicly traded equity	**789**	**789**	522	522
Exposure to privately held equity	**211**		179	

Note: Regulatory adjustments in numerator provided for by Notification Regarding Capital Adequacy Ratio, Article 2 were not included.

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

(Billions of yen)

Item	For the six months ended September 30, 2013			For the six months ended September 30, 2012		
	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	**0**	**0**	**0**	9	0	10

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, 2013	As of September 30, 2012
Amount of valuation gains (losses) recognized on the balance sheet and not recognized in the statements of operations	**211**	41

Notes: 1. Exposure is to equity shares issued by both domestic and overseas companies.
2. Regulatory adjustments in numerator provided for by Notification Regarding Capital Adequacy Ratio, Article 2 were not included.

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

Not applicable

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

(Billions of yen)

Classification	As of September 30, 2013	As of September 30, 2012
	Amounts on the balance sheets	Amounts on the balance sheets
Equity exposure subject to treatment under the Notification Regarding Capital Adequacy Ratio, Appendix Article 13	**448**	312
Corporate	**413**	282
Bank	**29**	24
Sovereign	**5**	5

Note: The Notification Regarding Capital Adequacy Ratio, Article 13 of Supplemental Provision 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 (Non-Consolidated)

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

(Billions of yen)

Classification	As of September 30, 2013		As of September 30, 2012	
	Exposure	(For reference) Weighted-average risk weight	Exposure	(For reference) Weighted-average risk weight
Look-through approach	**14,516**	**63%**	14,754	52%
Majority approach	**424**	**421%**	390	428%
Mandate approach	**—**	**—**	—	—
Market-based approach	**1,872**	**258%**	1,283	251%
Others (simple approach)	**180**	**442%**	213	448%
Total	**16,994**	**96%**	16,641	79%

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 Ratio, 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 Ratio, 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 Ratio, 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 Ratio, 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 Ratio, Article 144-5.)

6. (For reference) The sum of the amount of risk-weighted assets (excluding CVA risk amount) and the amount resulting from dividing the expected loss by 8% are divided by EAD to yield the risk weight value.

10. Interest Rate Risk (Non-Consolidated)

(The increase or decrease of the profit and loss or in the economic value from interest rate shocks which used for internal management purpose, in terms of interest rate risk excluding trading accounts.)

Interest Rate Risk Volume Computed with the Internal Model in Core Business Accounts (Excluding Trading Accounts)

(Billions of yen)

Classification	As of September 30, 2013	As of September 30, 2012
Interest-rate risk	**2,211**	1,485
Yen interest rate risk	**240**	204
U.S. dollar interest rate risk	**1,501**	1,053
Euro interest rate risk	**464**	223
Interest rate risk in other currencies	**5**	4

Notes: 1. Interest rate risk, without taking into account inter-grid factors and correlations with other assets, calculates a one-year holding period and a historical observation period from 1995 to the most recent year of interest rate volatility. The Bank calculated declines in economic value corresponding to a 99% confidence interval for interest rate volatility.

2. 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 into account of negative convexity due to call conditions and other factors.