

# 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”. 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/>.

## Capital Ratio Information (Consolidated)

### Composition of Capital (Consolidated)

As of September 30, 2014

(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	4,778,922		1a+2-26	
of which: capital and capital surplus	3,400,930		1a	E1.1-E1.2+E1.3
of which: retained earnings	1,377,991		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	318,632	1,274,530	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	3,268			
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)	3,268			
Common Equity Tier 1 capital: instruments and reserves (A)	5,100,822		6	
Common Equity Tier 1 capital: regulatory adjustments				
Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	6,534	26,136	8+9	
of which: goodwill (net of related tax liability, including those equivalent)	3,216	12,864	8	A1.1+A1.2
of which: other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)	3,317	13,271	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	(1,753)	(7,015)	11	E7
Shortfall of eligible provisions to expected losses	4,322	17,290	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)	2,213	8,853	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)	11,316		28	
Common Equity Tier 1 capital (CET1)				
Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	5,089,506		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 vehicles and other equivalent entities	—				
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	2,787		34-35		E8.2
Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 capital: instruments	679		33+35		
of which: instruments issued by banks and their special purpose vehicles	679		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	4				
of which: Amounts of counted in to base instruments of Additional Tier 1 under phase-out arrangements that related other comprehensive income	4				
Additional Tier 1 capital: instruments (D)	52,471		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)	8,364	33,459	40		A17
Total of items included in Additional Tier 1 capital: regulatory adjustments under phase-out arrangements	8,645				
of which: 50% of balance due to pay of eligible provisions	8,645				
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—		42		
Additional Tier 1 capital: regulatory adjustments (E)	17,010		43		
Additional Tier 1 capital (AT1)					
Additional Tier 1 capital (AT1) ((D)-(E)) (F)	35,461		44		
Tier 1 capital (T1=CET1+AT1)					
Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	5,124,968		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	1,387,791				D2.1+D2.2
Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—				
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	165		48-49		E8.3
Eligible Tier 2 capital instruments under phase-out arrangements included in Tier 2: instruments and provisions	148,216		47+49		
of which: instruments issued by banks and their special purpose vehicles	148,216		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	7		50	
of which: general allowance for possible loan losses	7		50a	A18
of which: eligible provisions	—		50b	A19
Total of items included in Tier 2 capital: instruments and provisions under phase-out arrangements	792,137			
of which: Amounts of counted in to base item of Additional Tier 1 under phase-out arrangements that related other comprehensive income	792,137			
Tier 2 capital: instruments and provisions (H)	2,328,318		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	54,738			
of which: intangibles assets other than mortgage servicing rights	12,864			
of which: 50% of balance due to pay of eligible provisions	8,645			
of which: significant investments in the additional Tier 1 capital of other financial institutions	33,228			
Tier 2 capital: regulatory adjustments (I)	54,738		57	
Tier 2 capital (T2)				
Tier 2 capital (T2) ((H)-(I)) (J)	2,273,579		58	
Total capital (TC=T1+T2)				
Total capital (TC=T1+T2) ((G) + (J)) (K)	7,398,548		59	
Risk weighted assets				
Total of items included in risk weighted assets subject to phase-out arrangements	23,303			
of which: intangibles assets other than mortgage servicing rights	13,271			
of which: net defined-benefit asset	8,853			
of which: significant investments in the additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)	1,178			
Risk weighted assets (L)	30,174,174		60	
Capital Ratio (consolidated)				
Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	16.86%		61	
Tier 1 capital ratio (consolidated) ((G)/(L))	16.98%		62	
Total capital ratio (consolidated) ((K)/(L))	24.51%		63	
Regulatory Adjustments				
Non-significant investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	552,296		72	A24
Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	52,566		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)	7		76	
Cap on inclusion of provisions (general reserve for possible loan losses)	75		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	163,757		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	679		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")	169		83	
Current cap on Tier 2 instruments subject to phase-out arrangements	1,228,805		84	
Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	—		85	

## 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

(Millions of yen, %)

Items		Amounts excluded under transitional arrangements	Basel III Template No.	Ref. No.
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	
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	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 vehicles 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	

(Millions of yen, %)

Items		Amounts excluded under transitional arrangements	Basel III Template No.	Ref. No.
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	—			D2.1+D2.2
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	—			
Tier 2 instruments plus related capital surplus issued by special purpose vehicles 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	
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	

(Millions of yen, %)

Items		Amounts excluded under transitional arrangements	Basel III Template No.	Ref. No.
<b>Regulatory Adjustments</b>				
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
<b>Provisions included in Tier 2 capital: instruments and provisions</b>				
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	
<b>Capital instruments subject to phase-out arrangements</b>				
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, 2014

(Millions of yen)

Items	Consolidated balance sheet amount	Balance sheet amount based on regulatory scope of consolidation	Ref. No.
<b>(Assets)</b>			
<b>Loans and Bills Discounted</b>	<b>19,030,735</b>		
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		<b>105,000</b>	
Tier 2 capital		—	
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)		<b>105,000</b>	A24
<b>Foreign Exchanges Assets</b>	<b>151,472</b>		
<b>Securities</b>	<b>54,327,745</b>	<b>54,327,745</b>	
<b>Money Held in Trust</b>	<b>4,524,635</b>	<b>4,524,635</b>	
Securities and Money Held in Trust of which: Goodwill and those equivalents (excluding those reported in the Intangible Fixed Assets)		<b>16,080</b>	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



(Millions of yen)

Items	Consolidated balance sheet amount	Balance sheet amount based on regulatory scope of consolidation	Ref. No.
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		447,296	
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)		447,296	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		94,389	
Amount exceeding the 10% threshold on specified items		—	A8
Amount exceeding the 15% threshold on specified items		—	A11
Additional Tier 1 capital		41,823	A17
Tier 2 capital		—	A23
Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)		52,566	A25
Trading Assets	8,164		
Monetary Claims Bought	165,077		
Call Loans and Bills Bought	646,647		
Receivables under Resale Agreements	97,739		
Receivables under Securities Borrowing Transactions	221,513		
Cash and Due from Banks	9,574,041		
Other Assets	1,199,565		
Tangible Fixed Assets	109,261		
Intangible Fixed Assets	22,372	22,372	
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		22,372	A2.1
of which: Amount that corresponds to effective tax rate to other intangible assets other than goodwill and mortgage servicing rights		5,782	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
Amounts of assets related to retirement benefits	15,315	15,315	A4
Deferred Tax Assets	2,062	2,062	
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	861,526		
Reserve for Possible Loan Losses	(153,173)	(153,173)	
of which: general reserve for possible loan losses includes Tier 2		(7)	A18
of which: eligible provisions includes Tier 2		—	A19
Reserve for Possible Investment Losses	(2,340)		
Total Assets	90,802,362		
(Liabilities)			
Deposits	51,486,782		
Negotiable Certificates of Deposit	3,397,641		
Debentures	3,799,126		

(Millions of yen)

Items	Consolidated balance sheet amount	Balance sheet amount based on regulatory scope of consolidation	Ref. No.
Bonds	50,000	50,000	
of which: Qualifying Additional Tier 1 instruments		—	D1.1
of which: Qualifying Tier 2 instruments		—	D2.1
Trading liabilities	7,205		
Borrowed money	2,297,384	2,297,384	
of which: Qualifying Additional Tier 1 instruments		—	D1.2
of which: Qualifying Tier 2 instruments		1,387,791	D2.2
Call Money and Bills Sold	676,000		
Payables under Repurchase Agreements	15,635,888		
Payables under Securities Lending Transactions	216,396		
Foreign Exchanges Liabilities	40		
Trust Money	3,598,003		
Other Liabilities	1,709,843		
Reserve for Bonus Payments	6,939		
Reserve for Employees' Retirement Benefits	—		
Liabilities Related to Retirement Benefits	20,172		
Reserve for Directors' Retirement Benefits	909		
Deferred Tax Liabilities	599,839	599,839	
of which: prepaid pension cost		4,248	D3
Deferred Tax Liabilities for Land Revaluation	9,676	9,676	
Acceptances and Guarantees	861,526		
Total Liabilities	84,373,378		
(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: other capital surplus		20	E1.3
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
Retained Earnings	1,377,991	1,377,991	E2
Treasury Preferred Stock	(150)	(150)	
Total Owners' Equity	4,828,771	4,828,771	
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	1,637,759	1,637,759	
Net Deferred Losses on Hedging Instruments	(68,929)	(68,929)	
of which: Net Deferred Losses on Hedge		(8,768)	E7
Revaluation Reserve for Land	16,405	16,405	
Foreign Currency Translation Adjustment	5	5	
Remeasurements of Defined Benefit Plans	7,922	7,922	
Total Accumulated Other Comprehensive Income	1,593,163	1,593,163	E4
Minority Interests	7,048	7,048	
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)		2,787	E8.2
of which: Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		165	E8.3
Total Net Assets	6,428,983		
Total Liabilities and Net Assets	90,802,362		

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

2. "Balance sheet amount based on regulatory scope of consolidation" does not reflect transitional arrangements so that the amount of the column consists of the amount included in capital adequacy and the amount excluded under transitional arrangements in "Composition of Capital."

## As of September 30, 2013

(Millions of yen)

Items	Consolidated balance sheet amount	Balance sheet amount based on regulatory scope of consolidation	Ref. No.
(Assets)			
Loans and Bills Discounted	17,076,815		
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		105,000	
Tier 2 capital		—	
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)		105,000	A24
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		411,985	
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)		411,985	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
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

(Millions of yen)

Items	Consolidated balance sheet amount	Balance sheet amount based on regulatory scope of consolidation	Ref. No.
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		
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: other capital surplus		20	E1.3
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
Retained Earnings	1,200,923	1,200,923	E2
Treasury Preferred Stock	(150)	(150)	

(Millions of yen)

Items	Consolidated balance sheet amount	Balance sheet amount based on regulatory scope of consolidation	Ref. No.
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 amount based on regulatory scope of consolidation" refers only to the items used in calculating capital adequacy.

2. "Balance sheet amount based on regulatory scope of consolidation" does not reflect transitional arrangements so that the amount of the column consists of the amount included in capital adequacy and the amount excluded under transitional arrangements in "Composition of Capital."

## 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, 2014		As of September 30, 2013	
	EAD	Regulatory Required Capital	EAD	Regulatory Required Capital
Amount of regulatory required capital for credit risk	<b>114,870</b>	<b>2,313</b>	105,224	2,118
Exposure subject to Internal Ratings-Based Approach	<b>101,161</b>	<b>2,298</b>	96,260	2,100
Corporate exposure (excluding Specialized Lending)	<b>6,004</b>	<b>246</b>	5,691	256
Corporate exposure (Specialized Lending)	<b>194</b>	<b>22</b>	220	26
Sovereign exposure	<b>56,371</b>	<b>0</b>	48,478	0
Bank exposure	<b>15,482</b>	<b>145</b>	16,959	148
Retail exposure	<b>934</b>	<b>35</b>	818	34
Retail exposure secured by residential properties	<b>890</b>	<b>30</b>	774	29
Qualifying revolving retail exposure	—	—	—	—
Other retail exposure	<b>43</b>	<b>4</b>	43	4
Securitization and re-securitization exposure	<b>5,290</b>	<b>71</b>	5,242	102
Equity portfolios	<b>1,017</b>	<b>174</b>	938	163
Equity portfolios subject to PD/LGD approaches	<b>654</b>	<b>72</b>	173	26
Equity portfolios subject to simple risk-weighted method	<b>49</b>	<b>16</b>	29	9
Equities under the internal models approach	<b>313</b>	<b>85</b>	311	90
Grandfathered equity exposure	—	—	424	36
Exposure subject to risk-weighted asset calculation for investment fund	<b>15,457</b>	<b>1,581</b>	17,559	1,346
Other debt purchased	<b>228</b>	<b>13</b>	147	11
Other exposures	<b>179</b>	<b>8</b>	203	9
Exposure subject to Standardized Approach	<b>37</b>	<b>0</b>	43	0
Assets subject to Standardized Approach on a non-consolidated basis	<b>1</b>	<b>0</b>	3	0
Assets subject to Standardized Approach in consolidated companies (excluding securitization exposure)	<b>35</b>	<b>0</b>	40	0
Assets subject to Standardized Approach in consolidated companies (securitization exposure)	<b>0</b>	<b>0</b>	0	0
Amount corresponding to CVA risk	<b>291</b>	<b>6</b>	571	10
CCP-related exposures	<b>13,357</b>	<b>5</b>	8,328	4
Items that included by transitional arrangements	<b>22</b>	<b>1</b>	21	1
Amount of regulatory required capital for market risk		<b>176</b>		130
Standardized Approach		<b>175</b>		130
Interest rate risk category		—		—
Equity risk category		—		—
Foreign exchange risk category		<b>175</b>		130
Commodity risk category		—		—
Option transactions		—		—
Internal models Approach		<b>0</b>		0
Amount of regulatory required capital for operational risk		<b>41</b>		39
Offsets on consolidation		<b>2,531</b>		2,288

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 ¥5.0 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, 2014	As of September 30, 2013
Consolidated total required capital	<b>2,413</b>	2,153

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.

**Credit Risk (Consolidated)**

(Funds and securitization exposures are excluded)

**1. Credit Risk Exposure**

For the Six Months Ended September 30, 2014

**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	21,120	14,489	16	11,105	46,731	126
Asia except Japan	255	157	—	463	877	—
Europe	161	10,023	—	7,011	17,196	—
The Americas	541	14,805	2	14,702	30,052	—
Other areas	13	542	—	194	750	—
Amounts held by consolidated subsidiaries	936	37	—	31	1,006	7
Total	23,028	40,056	19	33,509	96,614	133

**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	2,738	342	1	0	3,082	18	0
Agriculture	41	0	0	0	41	6	—
Forestry	8	—	—	—	8	1	—
Fishing	28	—	—	0	28	19	0
Mining	5	—	—	0	5	—	—
Construction	106	8	—	0	114	1	—
Utility	190	7	0	0	197	—	—
Information/telecommunications	76	5	0	0	82	—	—
Transportation	559	98	3	0	661	20	—
Wholesaling, retailing	1,955	56	0	0	2,012	15	0
Finance and insurance	2,392	10,955	15	33,292	46,654	7	—
Real estate	521	66	—	3	591	26	—
Services	1,428	100	0	1	1,530	9	—
Municipalities	103	11	—	0	114	—	—
Other	11,936	28,367	0	179	40,482	0	—
Amounts held by consolidated subsidiaries	936	37	—	31	1,006	7	1
Total	23,028	40,056	19	33,509	96,614	133	1

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

## Residual Contractual Maturity Breakdown of Credit Risk Exposure

(Billions of yen)

Term to maturity	Loans, commitments, off-balance sheet exposure	Securities	Derivatives	Others	Total credit risk exposure
In 1 year	17,916	1,743	11	32,258	51,929
Over 1 year to 3 years	1,842	6,635	0	5	8,483
Over 3 years to 5 years	1,230	14,502	2	—	15,736
Over 5 years to 7 years	659	12,122	1	—	12,783
Over 7 years	438	3,753	3	—	4,195
No term to maturity	4	1,261	—	1,214	2,480
Amounts held by consolidated subsidiaries	936	37	—	31	1,006
Total	23,028	40,056	19	33,509	96,614

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, 2014.

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.

3. Within credit risk exposure, credit risk exposure subject to the Standardized Approach was ¥38.2 billion.

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

## For the Six Months Ended September 30, 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

### 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
<b>Total</b>	<b>20,748</b>	<b>35,151</b>	<b>88</b>	<b>27,577</b>	<b>83,566</b>

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.

3. Within credit risk exposure, credit risk exposure subject to the Standardized Approach was ¥43.9 billion.

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

## 2. Reserves for Possible Loan Losses

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

(Billions of yen)

Region	As of September 30, 2014	As of September 30, 2013	Increase/(decrease)
General reserve for possible loan losses	30	41	(11)
Specific reserve for possible loan losses	56	61	(4)
Japan	56	61	(4)
Asia except Japan	—	—	—
Europe	—	—	—
The Americas	—	—	—
Other areas	—	—	—
Amounts held by consolidated subsidiaries	4	6	(1)
Offsets on consolidation	(1)	(1)	0
Specified reserve for loans to countries with financial problems	—	—	—
Total	90	108	(17)

### 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, 2014	As of September 30, 2013	Increase/(decrease)
General reserve for possible loan losses	30	41	(11)
Specific reserve for possible loan losses	56	61	(4)
Manufacturing	4	6	(1)
Agriculture	4	4	(0)
Forestry	0	0	0
Fishing	8	9	(0)
Mining	—	—	—
Construction	0	0	(0)
Utility	—	0	(0)
Information/telecommunications	—	—	—
Transportation	4	6	(2)
Wholesaling, retailing	3	3	0
Finance and insurance	0	5	(4)
Real estate	23	17	5
Services	7	8	(0)
Municipalities	—	—	—
Other	—	—	—
Others	—	—	—
Amount held by consolidated subsidiaries	4	6	(1)
Offsets on consolidation	(1)	(1)	0
Specified reserve for loans to countries with financial problems	—	—	—
Total	90	108	(17)

### 3. Exposure Subject to the Internal Ratings-Based Approach

#### a. Corporate, Sovereign and Bank Exposure

For the Six Months Ended September 30, 2014

(Billions of yen)

Ratings	Weighted-average PD	Weighted-average LGD	Weighted-average risk weight	EAD	EAD (on-balance sheet)   EAD (off-balance sheet)	
					EAD (on-balance sheet)	EAD (off-balance sheet)
Corporate Exposure	1.98%	44.78%	51%	6,004	5,156	848
1-1 to 4	0.12%	44.81%	33%	5,445	4,629	816
5 to 7	1.65%	44.56%	116%	365	341	23
8-1 to 8-2	15.80%	44.56%	322%	103	95	7
Subtotal	0.49%	44.79%	44%	5,914	5,067	847
8-3 to 10-2	100.00%	44.12%	555%	90	88	1
Sovereign Exposure	0.00%	45.00%	0%	56,371	54,458	1,913
1-1 to 4	0.00%	45.00%	0%	56,371	54,457	1,913
5 to 7	0.86%	45.00%	131%	0	0	—
8-1 to 8-2	9.88%	0.00%	0%	0	0	—
Subtotal	0.00%	45.00%	0%	56,371	54,458	1,913
8-3 to 10-2	—	—	—	—	—	—
Bank Exposure	0.05%	23.58%	12%	15,482	7,441	8,040
1-1 to 4	0.03%	23.60%	11%	15,422	7,386	8,035
5 to 7	1.89%	24.22%	77%	49	45	4
8-1 to 8-2	8.94%	3.41%	25%	9	9	0
Subtotal	0.04%	23.58%	12%	15,481	7,441	8,040
8-3 to 10-2	100.00%	45.00%	562%	0	0	—
Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach	0.31%	90.00%	139%	654	654	—
1-1 to 4	0.09%	90.00%	128%	629	629	—
5 to 7	2.72%	90.00%	381%	21	21	—
8-1 to 8-2	15.84%	90.00%	615%	3	3	—
Subtotal	0.25%	90.00%	138%	654	654	—
8-3 to 10-2	100.00%	90.00%	1,192%	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.

## For the Six Months Ended September 30, 2013

(Billions of yen)

Ratings	Weighted-average PD	Weighted-average LGD	Weighted-average risk weight	EAD	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).

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

Internal rating	Self-assessments			Exposure requiring mandatory disclosure under the Financial Revitalization Law
	Debtor classification	Asset category	Definition of asset category	
1-1 4 1-2 5 2 6 3 7	Standard	Category I	Debtors who maintain favorable operating conditions and have no particular financial difficulties. Internal ratings 1-1 to 4 are equivalent to investment grade of credit rating agencies.	Standard
8-1 8-2 8-3 8-4				
9	Doubtful	III	Debtors who are highly likely to fall into bankruptcy	Doubtful
10-1 10-2	Debtors in default Debtors in bankruptcy	IV	Debtor who have effectively fallen into bankruptcy, although no facts have emerged to indicate legal or formal bankruptcy	Bankrupt or de facto bankrupt
			Debtors who are legally and formally bankrupt	

## b. Retail Exposure

### Details on PD, LGD, Risk Weight and EAD Assets

For the Six Months Ended September 30, 2014

(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	1.31%	49.06%	92.08%	81.69%	48%	1,044	271	773
Not default Not delinquent	0.43%	49.09%			37%	1,027	257	769
Not default Delinquent	26.65%	46.78%			427%	11	8	2
Not default Subtotal	0.71%	49.06%			41%	1,038	266	772
Default	100.00%		92.08%	81.69%	1,151%	6	5	0
Qualifying revolving retail exposure	—	—	—	—	—	—	—	—
Not default Not delinquent	—	—			—	—	—	—
Not default Delinquent	—	—			—	—	—	—
Not default Subtotal	—	—			—	—	—	—
Default	—	—	—	—	—	—	—	—
Other retail exposure	5.15%	61.12%	115.11%	99.83%	124%	43	40	3
Not default Not delinquent	0.86%	61.12%			65%	41	38	3
Not default Delinquent	28.24%	61.23%			377%	0	0	0
Not default Subtotal	0.97%	61.12%			66%	42	38	3
Default	100.00%		115.11%	99.83%	1,439%	1	1	0
Total	1.46%	49.55%	97.33%	85.82%	51%	1,088	311	776
Not default Not delinquent	0.45%	49.56%			38%	1,069	295	773
Not default Delinquent	26.67%	46.98%			426%	11	8	2
Not default Subtotal	0.72%	49.53%			42%	1,080	304	775
Default	100.00%		97.33%	85.82%	1,217%	8	7	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, 2014, the Bank held no Qualifying revolving retail exposure for which net withdrawals of commitments had occurred.

## For the Six Months Ended September 30, 2013

(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 (billions of yen)	
							on-balance sheet	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.

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

## Actual Losses by Exposure Types

(Billions of yen)

Type of exposure	As of September 30, 2014	As of September 30, 2013	Increase/(decrease)
Corporate exposure	0	0	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	0	0

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

## Comparison between Actual Losses in the Previous Fiscal Year and Past Financial Results and Analysis of Causes

For the six months ended September 30, 2014, the total actual loss remained at the same level as the same period in 2013 because the credit standing of the borrowers and investment destinations improved in the exposure to corporates.

## Comparison of Estimated Losses and Actual Losses

(Billions of yen)

Type of exposure	As of September 30, 2014		As of September 30, 2013		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	8	0	10	0	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	1	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, 2014	As of September 30, 2013
Specialized Lending exposure subject to supervisory slotting criteria	<b>220</b>	220
Specialized Lending, excluding High-Volatility Commercial Real Estate (HVCRE)	<b>220</b>	179
Risk weight of 50%	<b>11</b>	76
Risk weight of 70%	<b>129</b>	51
Risk weight of 90%	<b>36</b>	22
Risk weight of 115%	<b>1</b>	—
Risk weight of 250%	<b>23</b>	24
Risk weight of 0% (default)	<b>18</b>	5
High-Volatility Commercial Real Estate (HVCRE)	—	40
Risk weight of 70%	—	—
Risk weight of 95%	—	5
Risk weight of 120%	—	12
Risk weight of 140%	—	—
Risk weight of 250%	—	23
Risk weight of 0% (default)	—	—

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, 2014	As of September 30, 2013
Equity exposure subject to the simple risk-weighted method of the market-based approach by risk weight	<b>49</b>	29
Risk weight of 300%	—	—
Risk weight of 400%	<b>49</b>	29

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

### Amount of Exposure Subject to Standardized Approach

(Billions of yen)

Classification	As of September 30, 2014		As of September 30, 2013	
	Exposure	Refer to ECAI	Exposure	Refer to ECAI
Exposure subject to Standardized Approach	<b>38</b>	—	43	—
Risk weight of 0%	<b>27</b>	—	29	—
Risk weight of 10%	—	—	—	—
Risk weight of 20%	<b>4</b>	—	2	—
Risk weight of 35%	—	—	—	—
Risk weight of 50%	—	—	—	—
Risk weight of 75%	—	—	—	—
Risk weight of 100%	<b>5</b>	—	10	—
Risk weight of 150%	—	—	—	—
Risk weight of 1,250%	—	—	—	—
Others	<b>1</b>	—	1	—

Note: 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.

### 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, 2014	As of September 30, 2013
Foundation Internal Ratings-Based Approach	<b>7,754</b>	9,921
Eligible financial collateral	<b>7,002</b>	8,744
Corporate exposure	<b>26</b>	8
Sovereign exposure	<b>0</b>	—
Bank exposure	<b>6,976</b>	8,735
Other eligible IRB collateral	—	—
Corporate exposure	—	—
Sovereign exposure	—	—
Bank exposure	—	—
Guarantees, Credit Derivatives	<b>752</b>	1,176
Corporate exposure	<b>319</b>	273
Sovereign exposure	<b>231</b>	200
Bank exposure	<b>202</b>	702
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.

## 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, 2014	As of September 30, 2013
Total gross replacement costs (limited to items with a value of greater than zero)	(A)	63	237
Total gross add-ons	(B)	464	494
Gross credit exposure	(C) = (A)+(B)	528	731
Foreign exchange related		416	630
Interest rate related		109	99
Equity related		2	2
Credit derivatives		—	—
Transactions with a long settlement period		—	—
Reduction in credit exposure due to netting contracts (including collateral pledged for CSA)	(D)	242	170
Amount of credit exposure before taking into account credit risk mitigation techniques due to collateral	(E) = (C)–(D)	285	561
Amount of collateral	(F)	1	6
Eligible financial collateral		1	6
Amount of credit exposure after taking into account credit risk mitigation techniques due to collateral	(G) = (E)–(F)	284	554

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, 2014	As of September 30, 2013
To buy protection		—	—
Credit default swaps		—	—
Total return swaps		—	—
To sell protection		—	—
Credit default swaps		—	—
Total return 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.

## Securitization Exposure (Consolidated)

### 1. Items to Calculate Risk-Weighted Asset for Credit Risk

#### Detail of Securitization Exposure Held as Originator

(Billions of yen)

Classification	As of September 30, 2014	As of September 30, 2013
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	—	—

#### Details of Securitization Exposure Held as Investor by Exposure Type

#### For the Six Months Ended September 30, 2014

(Billions of yen)

Classification	Total amount of securitization exposure					
	Amount of exposure	Risk weight 1,250%	Re-securitization exposure			Risk weight 1,250%
			Amount of exposure	Re-securitization products (Secondary, tertiary)	Re-securitization products peculiar to regulation	
Amounts of exposures	5,290 (54)	15 (0)	371	100	270	12
Individuals						
Asset-Backed Securities (ABS)	1,467 (0)	— (—)	—	—	—	—
Residential Mortgage-Backed Securities (RMBS)	2,436 (—)	— (—)	7	—	7	—
Real estate						
Commercial Mortgage-Backed Securities (CMBS)	62 (—)	— (—)	—	—	—	—
Corporates						
Subtotal of CDOs (CLO, ABS-CDO, CBO)	1,320 (52)	12 (—)	363	100	262	12
Collateralized Loan Obligations (CLO)	1,219 (52)	— (—)	262	—	262	—
Asset-Backed Securities CDOs (ABS-CDO)	100 (—)	12 (—)	100	100	—	12
Collateralized Bond Obligations (CBO)	— (—)	— (—)	—	—	—	—
Others	3 (1)	2 (0)	—	—	—	—

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, 2013

(Billions of yen)

Classification	Total amount of securitization exposure					
	Amount of exposure	Risk weight 1,250%	Re-securitization exposure			Risk weight 1,250%
			Amount of exposure	Re-securitization products (Secondary, tertiary)	Re-securitization products peculiar to regulation	
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.

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

## For the Six Months Ended September 30, 2014

(Billions of yen)

Classification	Amount of exposure			Regulatory required capital		
	On-balance	Off-balance		On-balance	Off-balance	
Amount of securitization exposure	4,919	4,865	54	38	36	1
Risk weight: 20% or less	4,866	4,813	52	30	29	0
Risk weight: exceeding 20% to 50% or less	6	6	—	0	0	—
Risk weight: exceeding 50% to 100% or less	37	37	—	2	2	—
Risk weight: exceeding 100% to 250% or less	—	—	—	—	—	—
Risk weight: exceeding 250% to less than 1,250%	6	5	1	2	1	0
Risk weight: 1,250%	2	2	0	3	2	0
Amount of re-securitization exposure	371	371	—	33	33	—
Risk weight: 20% or less	7	7	—	0	0	—
Risk weight: exceeding 20% to 50% or less	332	332	—	10	10	—
Risk weight: exceeding 50% to 100% or less	1	1	—	0	0	—
Risk weight: exceeding 100% to 250% or less	—	—	—	—	—	—
Risk weight: exceeding 250% to less than 1,250%	17	17	—	9	9	—
Risk weight: 1,250%	12	12	—	13	13	—

## 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	—

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

(Billions of yen)

Classification	As of September 30, 2014		As of September 30, 2013	
	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%	—	—	—	—

## 2. Securitization Exposure Subject to Market Risk

Not applicable

**Market Risk** (Consolidated)**Computation of Market Risk Amount by the Internal Models Approach**

## ■ VaR

(Millions of yen)

	For the six months ended September 30, 2014	For the six months ended September 30, 2013
Base date of computation	<b>2014. 9. 30</b>	2013. 9. 30
VaR (For the most recent 60 business days)		
Base date of computation	<b>31</b>	27
Maximum	<b>108</b>	41
Minimum	<b>24</b>	5
Average	<b>62</b>	11

## ■ Stress VaR

(Millions of yen)

	For the six months ended September 30, 2014	For the six months ended September 30, 2013
Base date of computation	<b>2014. 9. 30</b>	2013. 9. 30
Stress VaR (For the most recent 60 business days)		
Base date of computation	<b>181</b>	68
Maximum	<b>326</b>	75
Minimum	<b>121</b>	23
Average	<b>216</b>	34

## ■ Amount of Market Risk

(Millions of yen)

		For the six months ended September 30, 2014	For the six months ended September 30, 2013
For the portion computed with the internal models approach (B)+(G)+(J)	(A)	<b>837</b>	139
Value at Risk (MAX (C, D))	(B)	<b>188</b>	34
Amount on base date of computation	(C)	<b>31</b>	27
Amount determined by multiplying (E) by the average for the most recent 60 business days	(D)	<b>188</b>	34
(Multiplier)	(E)	<b>3</b>	3
(Times exceeding VaR in back testing)	(F)	<b>1</b>	2
Stress Value at Risk (MAX (H, I))	(G)	<b>649</b>	104
Amount on base date of computation	(H)	<b>181</b>	68
Amount determined by multiplying (E) by the average for the most recent 60 business days	(I)	<b>649</b>	104
Additional amount at the time of measuring individual risk	(J)	<b>0</b>	0

Notes: 1. As a result of back testing conducted in first half of the fiscal 2014, actual gains and losses did not diverge substantially downward from the VaR value.

2. When discrepancies between the model's estimates and actual results go beyond a certain number of times due to the designs of the model, 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.

**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, 2014		As of September 30, 2013	
	Amounts on the balance sheet	Market value	Amounts on the balance sheet	Market value
Equity exposure	<b>1,017</b>		938	
Exposure to publicly traded equity	<b>862</b>	<b>862</b>	789	789
Exposure to privately held equity	<b>154</b>		148	

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, 2014			For the six months ended September 30, 2013		
	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	<b>9</b>	<b>0</b>	<b>0</b>	0	0	0

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, 2014	As of September 30, 2013
Amount of valuation gains (losses) recognized on the balance sheet and not recognized in the statements of operations	<b>270</b>	211

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

## 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, 2014		As of September 30, 2013	
	Exposure	(For reference) Weighted-average risk weight	Exposure	(For reference) Weighted-average risk weight
Look-through approach	12,120	74%	14,516	63%
Majority approach	543	386%	424	421%
Mandate approach	—	—	—	—
Market-based approach	2,152	351%	1,872	258%
Others (simple approach)	194	445%	181	440%
Total	15,011	128%	16,995	96%

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.

## 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, 2014	As of September 30, 2013
Interest-rate risk	2,113	2,211
Yen interest rate risk	140	240
U.S. dollar interest rate risk	1,552	1,501
Euro interest rate risk	411	464
Interest rate risk in other currencies	8	5

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)

## Capital Ratio Information (Non-Consolidated)

## Composition of Capital (Non-Consolidated)

As of September 30, 2014

(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	4,742,159		1a+2-26	
of which: capital and capital surplus	3,400,930		1a	E1.1+E1.2
of which: retained earnings	1,341,229		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	316,942	1,267,770	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)	5,059,101		6	
Common Equity Tier 1 capital: regulatory adjustments				
Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	3,012	12,051	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)	3,012	12,051	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	(1,751)	(7,006)	11	E7
Shortfall of eligible provisions to expected losses	3,581	14,325	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)	13	54	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)	4,856		28	
Common Equity Tier 1 capital (CET1)				
Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	5,054,245		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 vehicles and other equivalent entities	—				
Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 capital: instruments	799		33+35		
Total of items included in Additional Tier 1 capital: instruments under phase-out arrangements	4				
of which: Amounts of counted in to base instruments of Additional Tier 1 by transitional arrangements that related valuation and translation adjustments	4				
Additional Tier 1 capital: instruments (D)	49,804		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)	7,588	30,354	40		A14
Total of items included in Additional Tier 1 capital: regulatory adjustments under phase-out arrangements	7,162				
of which: 50% of balance due to pay of eligible provisions	7,162				
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—		42		
Additional Tier 1 capital: regulatory adjustments (E)	14,751		43		
Additional Tier 1 capital (AT1)					
Additional Tier 1 capital (AT1) ((D)-(E)) (F)	35,052		44		
Tier 1 capital (T1=CET1+AT1)					
Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	5,089,298		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	1,387,791			D2.1+D2.2	
Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—				
Eligible Tier 2 capital instruments under phase-out arrangements included in Tier 2: instruments and provisions	148,216		47+49		
Total of general allowance for credit losses and eligible provisions included in Tier 2	2		50		
of which: general allowance for possible loan losses	2		50a		A15
of which: eligible provisions	—		50b		A16
Total of items included in Tier 2 capital: instruments and provisions under phase-out arrangements	791,928				
of which: Amounts of counted in to base item of Additional Tier 1 under phase-out arrangements that related valuation and translation adjustments	791,928				
Tier 2 capital: instruments and provisions (H)	2,327,937		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 are outside 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		<b>7,162</b>		
of which: 50% of balance due to pay of eligible provisions		<b>7,162</b>		
Tier 2 capital: regulatory adjustments	(I)	<b>7,162</b>	57	
Tier 2 capital (T2)				
Tier 2 capital (T2) ((H)-(I))	(J)	<b>2,320,774</b>	58	
Total capital (TC=T1+T2)				
Total capital (TC=T1+T2) ((G) + (J))	(K)	<b>7,410,072</b>	59	
Risk weighted assets				
Total of items included in risk weighted assets under phase-out arrangements		<b>59,868</b>		
of which: intangibles assets other than mortgage servicing rights		<b>12,051</b>		
of which: Significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)		<b>47,817</b>		
Risk weighted assets	(L)	<b>29,954,399</b>	60	
Capital ratio (non-consolidated)				
Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))		<b>16.87%</b>	61	
Tier 1 capital ratio (non-consolidated) ((G)/(L))		<b>16.99%</b>	62	
Total capital ratio (non-consolidated) ((K)/(L))		<b>24.73%</b>	63	
Regulatory adjustments				
Non-significant investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)		<b>551,060</b>	72	A21
Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)		<b>67,460</b>	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)		<b>2</b>	76	
Cap on inclusion of provisions (general reserve for possible loan losses)		<b>21</b>	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		<b>162,607</b>	79	
Capital instruments subject to phase-out arrangements				
Current cap on Additional Tier 1 instruments subject to phase-out arrangements		<b>799</b>	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”)		<b>199</b>	83	
Current cap on Tier 2 instruments subject to phase-out arrangements		<b>1,228,805</b>	84	
Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as“nil”)		—	85	

## 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 vehicles 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 vehicles 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 are outside 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, 2014

(Millions of yen)

Items	Non-Consolidated balance sheet amount	Balance sheet amount based on regulatory scope of consolidation	Ref. No.
(Assets)			
Loans and Bills Discounted	18,930,012		
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		105,000	
Tier 2 capital		—	
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)		105,000	A21
Foreign Exchanges Assets	151,472		
Securities	54,346,332	54,346,326	
Money Held in Trust	4,523,696	4,523,696	
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		446,060	—
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)		446,060	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		105,403	—
Amount exceeding the 10% threshold on specified items		—	A7
Amount exceeding the 15% threshold on specified items		—	A9
Additional Tier 1 capital		37,942	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	8,164		
Monetary Claims Bought	165,077		
Call Loans	646,647		
Receivables under Resale Agreements	97,739		
Receivables under Securities Borrowing Transactions	221,513		
Cash and Due from Banks	9,561,785		
Other Assets	1,196,135	1,196,154	
of which: Defined-benefit pension fund net assets (prepaid pension costs)		94	A3
Tangible Fixed Assets	107,195		

(Millions of yen)

Items	Non-Consolidated balance sheet amount	Balance sheet amount based on regulatory scope of consolidation	Ref. No.
Intangible Fixed Assets	20,846	20,846	
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		20,846	A2.1
of which: Amount that corresponds to effective tax rate to other intangible assets other than goodwill and mortgage servicing rights		5,782	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	136,806		
Reserve for Possible Loan Losses	(149,667)	(149,492)	
of which: general reserve for possible loan losses includes Tier 2		(2)	A15
of which: eligible provisions includes Tier 2		—	A16
Reserve for Possible Investment Losses	(2,855)		
Total Assets	89,960,995		
(Liabilities)			
Deposits	51,496,869		
Negotiable Certificates of Deposit	3,397,641		
Debentures	3,811,636		
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	7,205		
Borrowed Money	2,292,384	2,242,384	
of which: Qualifying Additional Tier 1 instruments		—	D1.2
of which: Qualifying Tier 2 instruments		1,387,791	D2.2
Call Money	676,000		
Payables under Repurchase Agreements	15,635,888		
Payables under Securities Lending Transactions	216,396		
Foreign Exchanges Liabilities	40		
Trust Money	3,598,003		
Other Liabilities	1,688,235		
Reserve for Bonus Payments	5,536		
Reserve for Employees' Retirement Benefits	14,682		
Reserve for Directors' Retirement Benefits	662		
Deferred Tax Liabilities	596,766	596,815	
of which: prepaid pension cost		26	D3
Deferred Tax Liabilities for Land Revaluation	9,676	9,676	
Acceptances and Guarantees	136,806		
Total Liabilities	83,584,433		



(Millions of yen)

Items	Non-Consolidated balance sheet amount	Balance sheet amount based on regulatory scope of consolidation	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	1,340,924	1,341,229	E2
Legal reserves	532,966	532,966	
Voluntary reserves	807,958	808,263	
Special reserves	100,900	100,900	
General reserves	424,403	424,403	
Reserves for tax basis adjustments of fixed assets	7,523	7,523	
Others	7	7	
Unappropriated retained earnings	275,123	275,428	
Total Owners' Equity	4,791,854	4,792,165	
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	1,637,220	1,637,220	
Net Deferred Losses on Hedging Instruments	(68,918)	(68,918)	
of which: Net Deferred Losses on Hedging Instruments		(8,757)	E7
Revaluation Reserve for Land, net of taxes	16,405	16,405	
Foreign Currency Translation Adjustment		5	
Total Valuation and Translation Adjustment	1,584,707	1,584,712	E4
Total Net Assets	6,376,561		
Total Liabilities and Net Assets	89,960,995		

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

2. "Balance sheet amount based on regulatory scope of consolidation" does not reflect transitional arrangements so that the amount of the column consists of the amount included in capital adequacy and the amount excluded under transitional arrangements in "Composition of Capital."

## As of September 30, 2013

(Millions of yen)

Items	Non-Consolidated balance sheet amount	Balance sheet amount based on regulatory scope of consolidation	Ref. No.
(Assets)			
Loans and Bills Discounted	16,983,794		
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		105,000	
Tier 2 capital		—	
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)		105,000	A21
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		410,747	—
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)		410,747	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	Balance sheet amount based on regulatory scope of consolidation	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	Balance sheet amount based on regulatory scope of consolidation	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 amount based on regulatory scope of consolidation" refers only to the items used in calculating capital adequacy.

2. "Balance sheet amount based on regulatory scope of consolidation" does not reflect transitional arrangements so that the amount of the column consists of the amount included in capital adequacy and the amount excluded under transitional arrangements in "Composition of Capital."

## 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, 2014		As of September 30, 2013	
	EAD	Regulatory Required Capital	EAD	Regulatory Required Capital
Amount of regulatory required capital for credit risk	114,036	2,289	104,533	2,098
Exposure subject to Internal Ratings-Based Approach	100,341	2,273	95,570	2,075
Corporate exposure (excluding Specialized Lending)	6,059	245	5,756	255
Corporate exposure (Specialized Lending)	194	22	220	26
Sovereign exposure	56,371	0	48,478	0
Bank exposure	15,481	145	16,959	148
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	5,290	71	5,242	102
Equity portfolios	1,076	183	1,001	172
Equity portfolios subject to PD/LGD approaches	713	80	212	33
Equity portfolios subject to simple risk-weighted method	49	16	29	9
Equities under the internal models approach	313	85	311	90
Grandfathered equity exposure	—	—	448	38
Exposure subject to risk-weighted asset calculation for investment fund	15,455	1,581	17,557	1,346
Other debt purchased	228	13	147	11
Other exposures	178	8	202	9
Exposure subject to Standardized Approach	1	0	3	0
Overdrafts	—	—	—	—
Prepaid expenses	0	0	0	0
Suspense payments	1	0	2	0
Other	0	0	—	—
Amount corresponding to CVA risk	291	6	571	10
CCP-related exposures	13,357	5	8,328	4
Items that included by transitional arrangements	43	4	59	6
Amount of regulatory required capital for market risk		176		130
Standardized Approach		175		130
Interest rate risk category		—		—
Equity risk category		—		—
Foreign exchange risk category		175		130
Commodity risk category		—		—
Option transactions		—		—
Internal models Approach		0		0
Amount of regulatory required capital for operational risk		39		37
Offsets on consolidation		2,506		2,266

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 ¥5.0 billion EAD and ¥0 billion of Required Capital of CCP-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, 2014	As of September 30, 2013
Non-consolidated total required capital	2,396	2,139

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.

**Credit Risk (Non-Consolidated)**

(Funds and securitization exposures are excluded.)

**1. Credit Risk Exposure**

For the Six Months Ended September 30, 2014

**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	21,120	14,489	16	11,105	46,731	126
Asia except Japan	255	157	—	463	877	—
Europe	161	10,023	—	7,011	17,196	—
The Americas	541	14,805	2	14,702	30,052	—
Other areas	13	542	—	194	750	—
Total	22,092	40,018	19	33,478	95,608	126

**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	2,738	342	1	0	3,082	18	0
Agriculture	41	0	0	0	41	6	—
Forestry	8	—	—	—	8	1	—
Fishing	28	—	—	0	28	19	0
Mining	5	—	—	0	5	—	—
Construction	106	8	—	0	114	1	—
Utility	190	7	0	0	197	—	—
Information/telecommunications	76	5	0	0	82	—	—
Transportation	559	98	3	0	661	20	—
Wholesaling, retailing	1,955	56	0	0	2,012	15	0
Finance and insurance	2,392	10,955	15	33,292	46,654	7	—
Real estate	521	66	—	3	591	26	—
Services	1,428	100	0	1	1,530	9	—
Municipalities	103	11	—	0	114	—	—
Other	11,936	28,367	0	179	40,482	0	—
Total	22,092	40,018	19	33,478	95,608	126	0

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	17,916	1,743	11	32,258	51,929
Over 1 year to 3 years	1,842	6,635	0	5	8,483
Over 3 years to 5 years	1,230	14,502	2	—	15,736
Over 5 years to 7 years	659	12,122	1	—	12,783
Over 7 years	438	3,753	3	—	4,195
No term to maturity	4	1,261	—	1,214	2,480
Total	22,092	40,018	19	33,478	95,608

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, 2014.

2. Within credit risk exposure, credit risk exposure subject to the Standardized Approach was ¥1.7 billion.

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

For the Six Months Ended September 30, 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

**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

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. Within credit risk exposure, credit risk exposure subject to the Standardized Approach was ¥3.2 billion.

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

## 2. Reserves for Possible Loan Losses

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

(Billions of yen)

Region	As of September 30, 2014	As of September 30, 2013	Increase/(decrease)
General reserve for possible loan losses	30	41	(11)
Specific reserve for possible loan losses	56	61	(4)
Japan	56	61	(4)
Asia except Japan	—	—	—
Europe	—	—	—
The Americas	—	—	—
Other areas	—	—	—
Specified reserve for loans to countries with financial problems	—	—	—
Total	87	103	(16)

### 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, 2014	As of September 30, 2013	Increase/(decrease)
General reserve for possible loan losses	30	41	(11)
Specific reserve for possible loan losses	56	61	(4)
Manufacturing	4	6	(1)
Agriculture	4	4	(0)
Forestry	0	0	0
Fishing	8	9	(0)
Mining	—	—	—
Construction	0	0	(0)
Utility	—	0	(0)
Information/telecommunications	—	—	—
Transportation	4	6	(2)
Wholesaling, retailing	3	3	0
Finance and insurance	0	5	(4)
Real estate	23	17	5
Services	7	8	(0)
Municipalities	—	—	—
Other	—	—	—
Others	—	—	—
Specified reserve for loans to countries with financial problems	—	—	—
Total	87	103	(16)



### 3. Exposure Subject to the Internal Ratings-Based Approach

#### a. Corporate, Sovereign and Bank Exposure

For the Six Months Ended September 30, 2014

(Billions of yen)

Ratings	Weighted-average PD	Weighted-average LGD	Weighted-average risk weight	EAD	EAD	
					EAD (on-balance sheet)	EAD (off-balance sheet)
Corporate Exposure	<b>1.89%</b>	<b>44.79%</b>	<b>51%</b>	<b>6,059</b>	<b>5,210</b>	<b>848</b>
1-1 to 4	<b>0.12%</b>	<b>44.82%</b>	<b>33%</b>	<b>5,506</b>	<b>4,690</b>	<b>816</b>
5 to 7	<b>1.65%</b>	<b>44.56%</b>	<b>116%</b>	<b>364</b>	<b>341</b>	<b>23</b>
8-1 to 8-2	<b>15.80%</b>	<b>44.56%</b>	<b>322%</b>	<b>102</b>	<b>95</b>	<b>7</b>
Subtotal	<b>0.48%</b>	<b>44.80%</b>	<b>43%</b>	<b>5,973</b>	<b>5,126</b>	<b>847</b>
8-3 to 10-2	<b>100.00%</b>	<b>44.08%</b>	<b>554%</b>	<b>85</b>	<b>84</b>	<b>1</b>
Sovereign Exposure	<b>0.00%</b>	<b>45.00%</b>	<b>0%</b>	<b>56,371</b>	<b>54,458</b>	<b>1,913</b>
1-1 to 4	<b>0.00%</b>	<b>45.00%</b>	<b>0%</b>	<b>56,370</b>	<b>54,457</b>	<b>1,913</b>
5 to 7	<b>0.86%</b>	<b>45.00%</b>	<b>131%</b>	<b>0</b>	<b>0</b>	<b>—</b>
8-1 to 8-2	<b>9.88%</b>	<b>0.00%</b>	<b>0%</b>	<b>0</b>	<b>0</b>	<b>—</b>
Subtotal	<b>0.00%</b>	<b>45.00%</b>	<b>0%</b>	<b>56,371</b>	<b>54,458</b>	<b>1,913</b>
8-3 to 10-2	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
Bank Exposure	<b>0.05%</b>	<b>23.58%</b>	<b>12%</b>	<b>15,481</b>	<b>7,441</b>	<b>8,040</b>
1-1 to 4	<b>0.03%</b>	<b>23.59%</b>	<b>11%</b>	<b>15,421</b>	<b>7,386</b>	<b>8,035</b>
5 to 7	<b>1.89%</b>	<b>24.22%</b>	<b>77%</b>	<b>49</b>	<b>45</b>	<b>4</b>
8-1 to 8-2	<b>8.94%</b>	<b>3.41%</b>	<b>25%</b>	<b>9</b>	<b>9</b>	<b>0</b>
Subtotal	<b>0.04%</b>	<b>23.58%</b>	<b>12%</b>	<b>15,481</b>	<b>7,441</b>	<b>8,040</b>
8-3 to 10-2	<b>100.00%</b>	<b>45.00%</b>	<b>562%</b>	<b>0</b>	<b>0</b>	<b>—</b>
Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach	<b>0.30%</b>	<b>90.00%</b>	<b>142%</b>	<b>713</b>	<b>713</b>	<b>—</b>
1-1 to 4	<b>0.09%</b>	<b>90.00%</b>	<b>131%</b>	<b>687</b>	<b>687</b>	<b>—</b>
5 to 7	<b>2.78%</b>	<b>90.00%</b>	<b>381%</b>	<b>22</b>	<b>22</b>	<b>—</b>
8-1 to 8-2	<b>15.84%</b>	<b>90.00%</b>	<b>605%</b>	<b>3</b>	<b>3</b>	<b>—</b>
Subtotal	<b>0.25%</b>	<b>90.00%</b>	<b>141%</b>	<b>713</b>	<b>713</b>	<b>—</b>
8-3 to 10-2	<b>100.00%</b>	<b>90.00%</b>	<b>1,192%</b>	<b>0</b>	<b>0</b>	<b>—</b>

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.

## 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 (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).

## b. Retail Exposure

### Details on PD, LGD, Risk Weight and EAD Assets

For the Six Months Ended September 30, 2014

(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	4.61%	43.98%	84.23%	71.07%	90%	153	153	—
Not default Not delinquent	0.69%	43.98%			46%	141	141	—
Not default Delinquent	28.43%	43.98%			413%	7	7	—
Not default Subtotal	2.14%	43.98%			65%	149	149	—
Default	100.00%		84.23%	71.07%	1,053%	3	3	—
Qualifying revolving retail exposure	—	—	—	—	—	—	—	—
Not default Not delinquent	—	—			—	—	—	—
Not default Delinquent	—	—			—	—	—	—
Not default Subtotal	—	—			—	—	—	—
Default	—	—	—	—	—	—	—	—
Other retail exposure	32.69%	79.57%	115.21%	99.88%	536%	4	2	2
Not default Not delinquent	1.98%	79.64%			124%	3	0	2
Not default Delinquent	48.31%	71.54%			647%	0	0	0
Not default Subtotal	2.39%	79.57%			128%	3	0	2
Default	100.00%		115.21%	99.88%	1,440%	1	1	0
Total	5.43%	45.01%	92.57%	78.82%	103%	158	155	2
Not default Not delinquent	0.71%	44.75%			47%	144	142	2
Not default Delinquent	28.50%	44.08%			414%	7	7	0
Not default Subtotal	2.15%	44.72%			66%	152	150	2
Default	100.00%		92.57%	78.82%	1,157%	5	5	0

Notes: 1. As of September 30, 2014, 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, 2014, the Bank held no Qualifying revolving retail exposure for which net withdrawals of commitments had occurred.

## For the Six Months Ended September 30, 2013

(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 (on-balance sheet)	EAD (off-balance sheet)
Retail exposure secured by residential properties	5.47%	46.07%	93.18%	75.43%	105%	177	177	—
Not default Not delinquent	0.69%	46.07%			48%	162	162	—
Not default Delinquent	28.84%	46.07%			435%	8	8	—
Not default Subtotal	2.15%	46.07%			68%	171	171	—
Default	100.00%		93.18%	75.43%	1,165%	6	6	—
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.

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

#### Actual Losses by Exposure Types

(Billions of yen)

Type of exposure	As of September 30, 2014	As of September 30, 2013	Increase/(decrease)
Corporate exposure	0	0	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	0	0

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

#### Comparison between Actual Losses in the Previous Fiscal Year and Past Financial Results and Analysis of Causes

For the six months ended September 30, 2014, the total actual loss remained at the same level as the same period in 2013 because the credit standing of the borrowers and investment destinations improved in the exposure to corporates.

#### Comparison of Estimated Losses and Actual Losses

(Billions of yen)

Type of exposure	As of September 30, 2014		As of September 30, 2013		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	8	0	10	0	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, 2014	As of September 30, 2013
Specialized Lending exposure subject to supervisory slotting criteria	<b>220</b>	220
Specialized Lending, excluding High-Volatility Commercial Real Estate (HVCRE)	<b>220</b>	179
Risk weight of 50%	<b>11</b>	76
Risk weight of 70%	<b>129</b>	51
Risk weight of 90%	<b>36</b>	22
Risk weight of 115%	<b>1</b>	—
Risk weight of 250%	<b>23</b>	24
Risk weight of 0% (default)	<b>18</b>	5
High-Volatility Commercial Real Estate (HVCRE)	—	40
Risk weight of 70%	—	—
Risk weight of 95%	—	5
Risk weight of 120%	—	12
Risk weight of 140%	—	—
Risk weight of 250%	—	23
Risk weight of 0% (default)	—	—

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, 2014	As of September 30, 2013
Equity exposure subject to the simple risk-weighted method of the market-based approach by risk weight	<b>49</b>	29
Risk weight of 300%	—	—
Risk weight of 400%	<b>49</b>	29

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

### Amount of Exposure Subject to Standardized Approach

(Billions of yen)

Classification	As of September 30, 2014		As of September 30, 2013	
	Exposure	Refer to ECAI	Exposure	Refer to ECAI
Exposure subject to Standardized Approach	<b>1</b>	—	3	—
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%	<b>1</b>	—	3	—
Risk weight of 150%	—	—	—	—
Risk weight of 1,250%	—	—	—	—
Others	—	—	—	—

Note: 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.

### 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, 2014	As of September 30, 2013
Foundation Internal Ratings-Based Approach	<b>7,754</b>	9,921
Eligible financial collateral	<b>7,002</b>	8,744
Corporate exposure	<b>26</b>	8
Sovereign exposure	<b>0</b>	—
Bank exposure	<b>6,976</b>	8,735
Other eligible IRB collateral	—	—
Corporate exposure	—	—
Sovereign exposure	—	—
Bank exposure	—	—
Guarantees, Credit Derivatives	<b>752</b>	1,176
Corporate exposure	<b>319</b>	273
Sovereign exposure	<b>231</b>	200
Bank exposure	<b>202</b>	702
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.

## Counterparty Credit Risk in Derivative Transactions (Non-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, 2014	As of September 30, 2013
Total gross replacement costs (limited to items with a value of greater than zero) (A)	63	237
Total gross add-ons (B)	464	494
Gross credit exposure (C) = (A)+(B)	528	731
Foreign exchange related	416	630
Interest rate related	109	99
Equity related	2	2
Credit derivatives	—	—
Transactions with a long settlement period	—	—
Reduction in credit exposure due to netting contracts (including collateral pledged for CSA) (D)	242	170
Amount of credit exposure before taking into account credit risk mitigation techniques due to collateral (including collateral pledged for CSA) (E) = (C)–(D)	285	561
Amount of collateral (F)	1	6
Eligible financial collateral	1	6
Amount of credit exposure after taking into account credit risk mitigation techniques due to collateral (G) = (E)–(F)	284	554

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, 2014	As of September 30, 2013
To buy protection	—	—
Credit default swaps	—	—
Total return swaps	—	—
To sell protection	—	—
Credit default swaps	—	—
Total return 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.



## Securitization Exposure (Non-Consolidated)

### 1. Items to Calculate Risk-Weighted Asset for Credit Risk

#### Detail of Securitization Exposure Held as Originator

(Billions of yen)

Classification	As of September 30, 2014	As of September 30, 2013
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	—	—

#### Details of Securitization Exposure Held as Investor by Exposure Type

#### For the Six Months Ended September 30, 2014

(Billions of yen)

Classification	Total amount of securitization exposure					
	Amount of exposure	Risk weight 1,250%	Re-securitization exposure			Risk weight 1,250%
			Amount of exposure	Re-securitization products (Secondary, tertiary)	Re-securitization products peculiar to regulation	
Amounts of exposures	<b>5,290 (54)</b>	<b>15 ( 0)</b>	<b>371</b>	<b>100</b>	<b>270</b>	<b>12</b>
Individuals						
Asset-Backed Securities (ABS)	<b>1,467 ( 0)</b>	<b>— (—)</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
Residential Mortgage-Backed Securities (RMBS)	<b>2,436 (—)</b>	<b>— (—)</b>	<b>7</b>	<b>—</b>	<b>7</b>	<b>—</b>
Real estate						
Commercial Mortgage-Backed Securities (CMBS)	<b>62 (—)</b>	<b>— (—)</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
Corporates						
Subtotal of CDOs (CLO, ABS-CDO, CBO)	<b>1,320 (52)</b>	<b>12 (—)</b>	<b>363</b>	<b>100</b>	<b>262</b>	<b>12</b>
Collateralized Loan Obligations (CLO)	<b>1,219 (52)</b>	<b>— (—)</b>	<b>262</b>	<b>—</b>	<b>262</b>	<b>—</b>
Asset-Backed Securities CDOs (ABS-CDO)	<b>100 (—)</b>	<b>12 (—)</b>	<b>100</b>	<b>100</b>	<b>—</b>	<b>12</b>
Collateralized Bond Obligations (CBO)	<b>— (—)</b>	<b>— (—)</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
Others	<b>3 ( 1)</b>	<b>2 ( 0)</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>

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, 2013

(Billions of yen)

Classification	Total amount of securitization exposure					
	Amount of exposure	Risk weight 1,250%	Re-securitization exposure			Risk weight 1,250%
			Amount of exposure	Re-securitization products (Secondary, tertiary)	Re-securitization products peculiar to regulation	
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.

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

## For the Six Months Ended September 30, 2014

(Billions of yen)

Classification	Amount of exposure			Regulatory required capital		
	On-balance	Off-balance		On-balance	Off-balance	
Amount of securitization exposure	4,919	4,865	54	38	36	1
Risk weight: 20% or less	4,866	4,813	52	30	29	0
Risk weight: exceeding 20% to 50% or less	6	6	—	0	0	—
Risk weight: exceeding 50% to 100% or less	37	37	—	2	2	—
Risk weight: exceeding 100% to 250% or less	—	—	—	—	—	—
Risk weight: exceeding 250% to less than 1,250%	6	5	1	2	1	0
Risk weight: 1,250%	2	2	0	3	2	0
Amount of re-securitization exposure	371	371	—	33	33	—
Risk weight: 20% or less	7	7	—	0	0	—
Risk weight: exceeding 20% to 50% or less	332	332	—	10	10	—
Risk weight: exceeding 50% to 100% or less	1	1	—	0	0	—
Risk weight: exceeding 100% to 250% or less	—	—	—	—	—	—
Risk weight: exceeding 250% to less than 1,250%	17	17	—	9	9	—
Risk weight: 1,250%	12	12	—	13	13	—

## 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	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	—

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

(Billions of yen)

Classification	As of September 30, 2014		As of September 30, 2013	
	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%	—	—	—	—

## 2. Securitization Exposure Subject to Market Risk

Not applicable

**Market Risk** (Non-Consolidated)**Computation of Market Risk Amount by the Internal Models Approach**

## ■ VaR

(Millions of yen)

	For the six months ended September 30, 2014	For the six months ended September 30, 2013
Base date of computation	<b>2014. 9. 30</b>	2013. 9. 30
VaR (For the most recent 60 business days)		
Base date of computation	<b>31</b>	27
Maximum	<b>108</b>	41
Minimum	<b>24</b>	5
Average	<b>62</b>	11

## ■ Stress VaR

(Millions of yen)

	For the six months ended September 30, 2014	For the six months ended September 30, 2013
Base date of computation	<b>2014. 9. 30</b>	2013. 9. 30
Stress VaR (For the most recent 60 business days)		
Base date of computation	<b>181</b>	68
Maximum	<b>326</b>	75
Minimum	<b>121</b>	23
Average	<b>216</b>	34

## ■ Amount of Market Risk

(Millions of yen)

		For the six months ended September 30, 2014	For the six months ended September 30, 2013
For the portion computed with the internal models approach (B)+(G)+(J)	(A)	<b>837</b>	139
Value at Risk (MAX (C, D))	(B)	<b>188</b>	34
Amount on base date of computation	(C)	<b>31</b>	27
Amount determined by multiplying (E) by the average for the most recent 60 business days	(D)	<b>188</b>	34
(Multiplier)	(E)	<b>3</b>	3
(Times exceeding VaR in back testing)	(F)	<b>1</b>	2
Stress Value at Risk (MAX (H, I))	(G)	<b>649</b>	104
Amount on base date of computation	(H)	<b>181</b>	68
Amount determined by multiplying (E) by the average for the most recent 60 business days	(I)	<b>649</b>	104
Additional amount at the time of measuring individual risk	(J)	<b>0</b>	0

Notes: 1. As a result of back testing conducted in first half of the fiscal 2014, actual gains and losses did not diverge substantially downward from the VaR value.

2. When discrepancies between the model's estimates and actual results go beyond a certain number of times due to the designs of the model, 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.

## 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, 2014		As of September 30, 2013	
	Amounts on the balance sheet	Market value	Amounts on the balance sheet	Market value
Equity exposure	1,076		1,001	
Exposure to publicly traded equity	862	862	789	789
Exposure to privately held equity	213		211	

Note: Regulatory adjustments in numerator provided for by Notification Regarding Capital Adequacy Ratio, Article 14 were not included.

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

(Billions of yen)

Item	For the six months ended September 30, 2014			For the six months ended September 30, 2013		
	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	9	0	0	0	0	0

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, 2014	As of September 30, 2013
Amount of valuation gains (losses) recognized on the balance sheet and not recognized in the statements of operations	270	211

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 14 were not included.

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

Not applicable

## 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, 2014		As of September 30, 2013	
	Exposure	(For reference) Weighted-average risk weight	Exposure	(For reference) Weighted-average risk weight
Look-through approach	12,119	74%	14,516	63%
Majority approach	543	386%	424	421%
Mandate approach	—	—	—	—
Market-based approach	2,152	351%	1,872	258%
Others (simple approach)	194	445%	180	442%
<b>Total</b>	<b>15,010</b>	<b>128%</b>	<b>16,994</b>	<b>96%</b>

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.

## 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, 2014	As of September 30, 2013
Interest-rate risk	2,113	2,211
Yen interest rate risk	140	240
U.S. dollar interest rate risk	1,552	1,501
Euro interest rate risk	411	464
Interest rate risk in other currencies	8	5

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.