

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/>.

Remarks on Computation of the Consolidated Capital Adequacy Ratio

Scope of Consolidation

- Reason for discrepancies between companies belonging to the Bank’s group that are required to compute a consolidated capital adequacy ratio, as specified in the Notification Regarding Capital Adequacy Ratio, Article 3 (hereinafter, “the Consolidated Group”) and the companies included in the scope of consolidation, based on “Ordinance on Terminology, Forms and Preparation Methods of Consolidated Financial Statement” under Ministerial Ordinance No. 28, issued by the Ministry of Finance in 1976:

Not applicable

- As of September 30, 2015, the Bank had ten consolidated subsidiaries. The names and principal lines of business of the primary subsidiaries are as follows:

1. Norinchukin Trust & Banking Co., Ltd.: Trust and banking business
2. Kyodo Housing Loan Co., Ltd.: Loans and guarantees for housing

- Companies belonging to the Consolidated Group but not included in the scope of consolidation:

Not applicable

- Companies not belonging to the Consolidated Group but included in the scope of consolidation:

Not applicable

- Affiliated companies engaged in financial service business that were subject to the provisions of Article 9 of the Notification Regarding Capital Adequacy Ratio:

Not applicable

- Restrictions on the transfer of funds and capital between the members of the Consolidated Group:

Not applicable

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

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

Not applicable

Capital Ratio Information (Consolidated)

Composition of Capital (Consolidated)

(Millions of Yen, %)

Basel III Template No.	Items	As of September 30, 2015	Amounts excluded under transitional arrangements	As of September 30, 2014	Amounts excluded under transitional arrangements	Ref. No.
Common Equity Tier 1 capital: instruments and reserves						
1a+2-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	5,161,311		4,778,922		
1a	of which: capital and capital surplus	3,446,481		3,400,930		E1.1-E1.2+E1.3
2	of which: retained earnings	1,714,830		1,377,991		E2
26	of which: cash dividends to be paid	—		—		
	of which: other than the above	—		—		E3
3	Accumulated other comprehensive income and other disclosed reserves	712,681	1,069,022	318,632	1,274,530	E4
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	—		—		E8.1
	Total of items included in Common Equity Tier 1 capital: instruments and reserves under phase-out arrangements	2,666		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)	2,666		3,268		
6	Common Equity Tier 1 capital: instruments and reserves (A)	5,876,660		5,100,822		
Common Equity Tier 1 capital: regulatory adjustments						
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	12,037	18,056	6,534	26,136	
8	of which: goodwill (net of related tax liability, including those equivalent)	6,080	9,120	3,216	12,864	A1.1+A1.2
9	of which: other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)	5,957	8,935	3,317	13,271	A2.1-A2.2
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	—	—	—	—	A3
11	Deferred gains or losses on derivatives under hedge accounting	(18,900)	(28,350)	(1,753)	(7,015)	E7
12	Shortfall of eligible provisions to expected losses	12,676	19,015	4,322	17,290	
13	Securitisation gain on sale	—	—	—	—	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	—	—	—	—	
15	Net defined-benefit asset	9,471	14,207	2,213	8,853	A4-D3
16	Investments in own shares (excluding those reported in the Net Assets section)	—	—	—	—	A5
17	Reciprocal cross-holdings in common equity	—	—	—	—	A6
18	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	—	—	—	—	A7

(Millions of Yen, %)

Basel III Template No.	Items	As of September 30, 2015	Amounts excluded under transitional arrangements	As of September 30, 2014	Amounts excluded under transitional arrangements	Ref. No.
19+20+21	Amount exceeding the 10% threshold on specified items	—	—	—	—	
19	of which: significant investments in the common stock of financials	—	—	—	—	A8
20	of which: mortgage servicing rights	—	—	—	—	A9
21	of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—	—	—	A10
22	Amount exceeding the 15% threshold on specified items	—	—	—	—	
23	of which: significant investments in the common stock of financials	—	—	—	—	A11
24	of which: mortgage servicing rights	—	—	—	—	A12
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—	—	—	A13
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	—		—		
28	Common Equity Tier 1 capital: regulatory adjustments (B)	15,286		11,316		
Common Equity Tier 1 capital (CET1)						
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	5,861,374		5,089,506		
Additional Tier 1 capital: instruments						
31a	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		49,000		E5.1+E5.2
31b	Subscription rights to Additional Tier 1 instruments	—		—		
32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	—		—		D1.1+D1.2
	Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—		—		
34-35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	2,867		2,787		E8.2
33+35	Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments	594		679		
33	of which: instruments issued by banks and their special purpose vehicles	594		679		
35	of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)	—		—		
	Total of items included in Additional Tier 1 capital: instruments under phase-out arrangements	14		4		
	of which: Amounts of counted in to base instruments of Additional Tier 1 under phase-out arrangements that related other comprehensive income	14		4		
36	Additional Tier 1 capital: instruments (D)	52,476		52,471		

(Millions of Yen, %)

Basel III Template No.	Items	As of September 30, 2015	Amounts excluded under transitional arrangements	As of September 30, 2014	Amounts excluded under transitional arrangements	Ref. No.
Additional Tier 1 capital: regulatory adjustments						
37	Investments in own Additional Tier 1 instruments	—	—	—	—	A14
38	Reciprocal cross-holdings in Additional Tier 1 instruments	—	—	—	—	A15
39	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)	—	—	—	—	A16
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	18,813	28,220	8,364	33,459	A17
	Total of items included in Additional Tier 1 capital: regulatory adjustments under phase-out arrangements	9,507		8,645		
	of which: 50% of balance due to pay of eligible provisions	9,507		8,645		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—		—		
43	Additional Tier 1 capital: regulatory adjustments (E)	28,321		17,010		
Additional Tier 1 capital (AT1)						
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	24,155		35,461		
Tier 1 capital (T1=CET1+AT1)						
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	5,885,529		5,124,968		
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	—		—		E6
46	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	1,410,566		1,387,791		D2.1+D2.2
	Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—		—		
48-49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	164		165		E8.3
47+49	Eligible Tier 2 capital instruments under phase-out arrangements included in Tier 2: instruments and provisions	148,216		148,216		
47	of which: instruments issued by banks and their special purpose vehicles	148,216		148,216		
49	of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)	—		—		
50	Total of general allowance for loan losses and eligible provisions included in Tier 2	6		7		
50a	of which: general reserve for possible loan losses	6		7		A18
50b	of which: eligible provisions	—		—		A19
	Total of items included in Tier 2 capital: instruments and provisions under phase-out arrangements	682,046		792,137		
	of which: amounts of counted in to base instruments of Tier 2 under phase-out arrangements that related other comprehensive income	682,046		792,137		
51	Tier 2 capital: instruments and provisions (H)	2,240,999		2,328,318		

(Millions of Yen, %)

Basel III Template No.	Items	As of September 30, 2015	Amounts excluded under transitional arrangements	As of September 30, 2014	Amounts excluded under transitional arrangements	Ref. No.
Tier 2 capital: regulatory adjustments						
52	Investments in own Tier 2 instruments	—	—	—	—	A20
53	Reciprocal cross-holdings in Tier 2 instruments	—	—	—	—	A21
54	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)	—	—	—	—	A22
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	—	—	—	—	A23
	Total of items included in Tier 2 capital: regulatory adjustments under phase-out arrangements	46,675		54,738		
	of which: intangibles assets other than mortgage servicing rights	9,120		12,864		
	of which: 50% of balance due to pay of eligible provisions	9,507		8,645		
	of which: significant investments in the additional Tier 1 capital of other financial institutions	28,046		33,228		
57	Tier 2 capital: regulatory adjustments (I)	46,675		54,738		
Tier 2 capital (T2)						
58	Tier 2 capital (T2) ((H)-(I)) (J)	2,194,324		2,273,579		
Total capital (TC=T1+T2)						
59	Total capital (TC=T1+T2) ((G) + (J)) (K)	8,079,853		7,398,548		
Risk weighted assets						
	Total of items included in risk weighted assets under phase-out arrangements	24,027		23,303		
	of which: intangibles assets other than mortgage servicing rights	8,935		13,271		
	of which: net defined-benefit asset	14,207		8,853		
	of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)	883		1,178		
60	Risk weighted assets (L)	31,776,362		30,174,174		
Capital Ratio (consolidated)						
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	18.44%		16.86%		
62	Tier 1 capital ratio (consolidated) ((G)/(L))	18.52%		16.98%		
63	Total capital ratio (consolidated) ((K)/(L))	25.42%		24.51%		
Regulatory Adjustments						
72	Non-significant investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	455,326		552,296		A24
73	Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	56,583		52,566		A25
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	—		—		A26
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	—		—		A27

(Millions of Yen, %)

Basel III Template No.	Items	As of September 30, 2015	Amounts excluded under transitional arrangements	As of September 30, 2014	Amounts excluded under transitional arrangements	Ref. No.
Provisions included in Tier 2 capital: instruments and provisions						
76	Provisions (general reserve for possible loan losses)	6		7		
77	Cap on inclusion of provisions (general reserve for possible loan losses)	109		75		
78	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")	—		—		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	170,419		163,757		
Capital instruments under phase-out arrangements						
82	Current cap on Additional Tier 1 instruments under phase-out arrangements	594		679		
83	Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	254		169		
84	Current cap on Tier 2 instruments under phase-out arrangements	1,075,204		1,228,805		
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	—		—		

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

As of September 30, 2015

(Millions of Yen)

Items	Consolidated balance sheet amount	Balance sheet amount based on regulatory scope of consolidation	Ref. No.
(Assets)			
Loans and Bills Discounted	19,116,471		
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	175,656		
Securities	60,051,746	60,051,746	
Money Held in Trust	4,032,974	4,032,974	
Securities and Money Held in Trust of which: Goodwill and those equivalents (excluding those reported in the Intangible Fixed Assets)		15,200	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		350,326	
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)		350,326	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		103,616	
Amount exceeding the 10% threshold on specified items		—	A8
Amount exceeding the 15% threshold on specified items		—	A11
Additional Tier 1 capital		47,033	A17
Tier 2 capital		—	A23
Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)		56,583	A25
Trading Assets	8,111		
Monetary Claims Bought	240,170		
Call Loans and Bills Bought	531,542		
Receivables under Resale Agreements	—		
Receivables under Securities Borrowing Transactions	3,997		
Cash and Due from Banks	13,419,037		
Other Assets	907,551		
Tangible Fixed Assets	108,755		
Intangible Fixed Assets	19,970	19,970	
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		19,970	A2.1
of which: Amount that corresponds to effective tax rate to other intangible assets other than goodwill and mortgage servicing rights		5,077	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	32,774	32,774	A4
Deferred Tax Assets	2,055	2,055	
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	1,009,824		
Reserve for Possible Loan Losses	(112,747)	(112,747)	
of which: general reserve for possible loan losses includes Tier 2		(6)	A18
of which: eligible provisions includes Tier 2		—	A19
Reserve for Possible Investment Losses	(1,426)		
Total Assets	99,546,465		
(Liabilities)			
Deposits	54,813,370		
Negotiable Certificates of Deposit	4,042,252		
Debentures	3,363,431		

(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	6,879		
Borrowed money	2,534,790	2,534,790	
of which: Qualifying Additional Tier 1 instruments		—	D1.2
of which: Qualifying Tier 2 instruments		1,410,566	D2.2
Call Money and Bills Sold	448,598		
Payables under Repurchase Agreements	20,723,250		
Payables under Securities Lending Transactions	4,069		
Foreign Exchanges Liabilities	2		
Trust Money	3,440,017		
Other Liabilities	1,422,900		
Reserve for Bonus Payments	7,371		
Liabilities Related to Retirement Benefits	16,099		
Reserve for Directors' Retirement Benefits	1,023		
Deferred Tax Liabilities	652,967	652,967	
of which: prepaid pension cost		9,094	D3
Deferred Tax Liabilities for Land Revaluation	9,263	9,263	
Acceptances and Guarantees	1,009,824		
Total Liabilities	92,546,113		
(Net Assets)			
Paid-in Capital	3,471,460	3,471,460	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	1,714,830	1,714,830	E2
Treasury Preferred Stock	(150)	(150)	
Total Owners' Equity	5,211,161	5,211,161	
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	1,869,383	1,869,383	
Net Deferred Losses on Hedging Instruments	(123,741)	(123,741)	
of which: Net Deferred Losses on Hedge		(47,250)	E7
Revaluation Reserve for Land	16,020	16,020	
Foreign Currency Translation Adjustment	24	24	
Remeasurements of Defined Benefit Plans	20,015	20,015	
Total Accumulated Other Comprehensive Income	1,781,703	1,781,703	E4
Minority Interests	7,486	7,486	
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)		2,867	E8.2
of which: Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		164	E8.3
Total Net Assets	7,000,351		
Total Liabilities and Net Assets	99,546,465		

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, 2014

(Millions of Yen)

Items	Consolidated balance sheet amount	Balance sheet amount based on regulatory scope of consolidation	Ref. No.
(Assets)			
Loans and Bills Discounted	19,030,735		
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	151,472		
Securities	54,327,745	54,327,745	
Money Held in Trust	4,524,635	4,524,635	
Securities and Money Held in Trust of which: Goodwill and those equivalents (excluding those reported in the Intangible Fixed Assets)		16,080	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		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		
of which: Defined-benefit pension fund net assets (prepaid pension costs)	109,261		
Tangible Fixed Assets	22,372	22,372	
Intangible Fixed Assets		—	A1.2
of which: Goodwill and those equivalents (excluding those reported in the Net Assets section)		22,372	A2.1
of which: Other intangible assets other than goodwill and mortgage servicing rights		5,782	A2.2
of which: Amount that corresponds to effective tax rate to other intangible assets other than goodwill and mortgage servicing rights		—	

(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)		—	A9
Amount exceeding the 10% threshold on specified items		—	A12
Amount exceeding the 15% threshold on specified items		—	A26
Amount below the thresholds for deduction (before risk weighting)	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		
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		
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

(Millions of Yen)

Items	Consolidated balance sheet amount	Balance sheet amount based on regulatory scope of consolidation	Ref. No.
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."

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, 2015		As of September 30, 2014	
	EAD	Regulatory Required Capital	EAD	Regulatory Required Capital
Amount of regulatory required capital for credit risk	131,798	2,398	114,870	2,313
Exposure subject to Internal Ratings-Based Approach	113,477	2,372	101,161	2,298
Corporate exposure (excluding Specialized Lending)	7,136	256	6,004	246
Corporate exposure (Specialized Lending)	244	19	194	22
Sovereign exposure	63,767	0	56,371	0
Bank exposure	18,917	173	15,482	145
Retail exposure	1,064	36	934	35
Retail exposure secured by residential properties	1,021	32	890	30
Qualifying revolving retail exposure	—	—	—	—
Other retail exposure	43	3	43	4
Securitization and re-securitization exposure	4,890	38	5,290	71
Equity portfolios	1,193	194	1,017	174
Equity portfolios subject to PD/LGD approaches	787	84	654	72
Equity portfolios subject to simple risk-weighted method	68	23	49	16
Equities under the internal models approach	337	87	313	85
Exposure subject to risk-weighted asset calculation for investment fund	15,660	1,627	15,457	1,581
Other debt purchased	394	17	228	13
Other exposures	208	8	179	8
Exposure subject to Standardized Approach	44	0	37	0
Assets subject to Standardized Approach on a non-consolidated basis	4	0	1	0
Assets subject to Standardized Approach in consolidated companies (excluding securitization exposure)	39	0	35	0
Assets subject to Standardized Approach in consolidated companies (securitization exposure)	0	0	0	0
Amount corresponding to CVA risk	658	8	291	6
CCP-related exposures	17,567	14	13,357	5
Items that included by transitional arrangements	51	1	22	1
Amount of regulatory required capital for market risk		185		176
Standardized Approach		184		175
Interest rate risk category		—		—
Equity risk category		—		—
Foreign exchange risk category		184		175
Commodity risk category		—		—
Option transactions		—		—
Internal models Approach		0		0
Amount of regulatory required capital for operational risk		61		41
Offsets on consolidation		2,644		2,531

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. Risk-weighted asset calculation for investment fund does not include ¥6.8 billion EAD and ¥0 billion of Required Capital of CPP-related exposures.

4. Under "The Standardized Approach (TSA)," which is a method for computing the amount corresponding to operational risk, the gross profit for one year is allocated among the business activities as specified in Appendix Table 1 of the Notification Regarding Capital Adequacy 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, 2015	As of September 30, 2014
Consolidated total required capital	2,542	2,413

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, 2015

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	19,278	15,331	36	14,409	49,055	94
Asia except Japan	283	146	24	154	608	—
Europe	269	10,681	77	7,844	18,872	—
The Americas	779	19,507	48	19,620	39,956	—
Other areas	59	406	28	204	699	—
Amounts held by consolidated subsidiaries	1,065	33	—	39	1,138	6
Total	21,736	46,107	214	42,273	110,332	100

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	2,489	392	1	0	2,883	21	—
Agriculture	29	0	0	0	30	5	0
Forestry	5	—	—	—	5	0	—
Fishing	25	—	—	0	25	17	1
Mining	5	—	—	0	5	—	—
Construction	83	10	—	0	93	0	—
Utility	254	7	0	0	262	—	—
Information/telecommunications	69	6	—	0	75	—	—
Transportation	523	119	3	0	646	12	0
Wholesaling, retailing	1,656	118	0	0	1,774	8	0
Finance and insurance	2,247	12,455	210	42,022	56,935	1	—
Real estate	535	79	—	2	617	20	—
Services	1,438	135	0	4	1,577	8	—
Municipalities	71	0	—	0	71	—	—
Other	11,235	32,748	—	204	44,188	0	—
Amounts held by consolidated subsidiaries	1,065	33	—	39	1,138	6	0
Total	21,736	46,107	214	42,273	110,332	100	3

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

Residual Contractual Maturity Breakdown of Credit Risk Exposure

(Billions of Yen)

Term to maturity	Loans, commitments, off-balance sheet exposure	Securities	Derivatives	Others	Total credit risk exposure
In 1 year	15,751	1,925	54	41,322	59,053
Over 1 year to 3 years	2,027	12,274	154	142	14,599
Over 3 years to 5 years	1,496	18,175	1	0	19,672
Over 5 years to 7 years	735	8,558	1	0	9,295
Over 7 years	654	3,812	3	2	4,473
No term to maturity	4	1,326	—	767	2,098
Amounts held by consolidated subsidiaries	1,065	33	—	39	1,138
Total	21,736	46,107	214	42,273	110,332

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, 2015.

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 ¥44.7 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, 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 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."

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, 2015	As of September 30, 2014	Increase/(decrease)
General reserve for possible loan losses	17	30	(13)
Specific reserve for possible loan losses	48	56	(7)
Japan	48	56	(7)
Asia except Japan	—	—	—
Europe	—	—	—
The Americas	—	—	—
Other areas	—	—	—
Amounts held by consolidated subsidiaries	4	4	(0)
Offsets on consolidation	(1)	(1)	0
Specified reserve for loans to countries with financial problems	—	—	—
Total	69	90	(21)

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, 2015	As of September 30, 2014	Increase/(decrease)
General reserve for possible loan losses	17	30	(13)
Specific reserve for possible loan losses	48	56	(7)
Manufacturing	6	4	1
Agriculture	3	4	(0)
Forestry	0	0	0
Fishing	6	8	(1)
Mining	—	—	—
Construction	0	0	(0)
Utility	—	—	—
Information/telecommunications	—	—	—
Transportation	4	4	0
Wholesaling, retailing	2	3	(1)
Finance and insurance	0	0	(0)
Real estate	18	23	(4)
Services	5	7	(1)
Municipalities	—	—	—
Other	—	—	—
Others	—	—	—
Amount held by consolidated subsidiaries	4	4	(0)
Offsets on consolidation	(1)	(1)	0
Specified reserve for loans to countries with financial problems	—	—	—
Total	69	90	(21)

3. Exposure Subject to the Internal Ratings-Based Approach

a. Corporate, Sovereign and Bank Exposure

For the Six Months Ended September 30, 2015

(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	1.32%	44.83%	45%	7,136	5,621	1,514
1-1 to 4	0.11%	44.86%	32%	6,612	5,136	1,475
5 to 7	1.66%	44.54%	117%	366	340	25
8-1 to 8-2	15.81%	44.72%	321%	90	78	12
Subtotal	0.39%	44.84%	40%	7,069	5,556	1,513
8-3 to 10-2	100.00%	43.93%	553%	66	65	1
Sovereign Exposure	0.00%	45.00%	0%	63,767	61,378	2,389
1-1 to 4	0.00%	45.00%	0%	63,766	61,377	2,389
5 to 7	0.86%	45.00%	131%	0	0	—
8-1 to 8-2	9.88%	4.68%	77%	0	0	—
Subtotal	0.00%	45.00%	0%	63,767	61,378	2,389
8-3 to 10-2	—	—	—	—	—	—
Bank Exposure	0.05%	24.74%	11%	18,917	9,233	9,683
1-1 to 4	0.04%	24.74%	11%	18,858	9,178	9,679
5 to 7	2.00%	27.51%	84%	48	45	3
8-1 to 8-2	8.94%	7.05%	46%	10	9	0
Subtotal	0.05%	24.74%	11%	18,916	9,233	9,683
8-3 to 10-2	100.00%	45.00%	563%	0	0	—
Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach	0.15%	90.00%	134%	787	787	—
1-1 to 4	0.09%	90.00%	131%	776	776	—
5 to 7	2.04%	90.00%	302%	8	8	—
8-1 to 8-2	15.84%	90.00%	561%	2	2	—
Subtotal	0.15%	90.00%	134%	787	787	—
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.

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	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.

▼ 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			II	
9	Doubtful	III	Debtors who are highly likely to fall into bankruptcy	Doubtful
10-1 10-2	Debtors in default Debtors in bankruptcy	IV	Debtors 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, 2015

(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	1.15%	48.68%	92.42%	81.44%	44%	1,153	252	900
Not default Not delinquent	0.39%	48.69%			35%	1,136	238	897
Not default Delinquent	26.02%	47.65%			430%	11	8	2
Not default Subtotal	0.64%	48.68%			39%	1,147	247	900
Default	100.00%		92.42%	81.44%	1,155%	5	4	0
Qualifying revolving retail exposure	—	—	—	—	—	—	—	—
Not default Not delinquent	—	—			—	—	—	—
Not default Delinquent	—	—			—	—	—	—
Not default Subtotal	—	—			—	—	—	—
Default	—	—	—	—	—	—	—	—
Other retail exposure	4.20%	60.05%	111.86%	96.53%	108%	43	40	3
Not default Not delinquent	0.85%	60.07%			63%	42	38	3
Not default Delinquent	24.18%	56.52%			307%	0	0	0
Not default Subtotal	0.98%	60.05%			64%	42	38	3
Default	100.00%		111.86%	96.53%	1,398%	1	1	0
Total	1.26%	49.09%	96.19%	84.37%	47%	1,197	292	904
Not default Not delinquent	0.41%	49.09%			36%	1,178	277	900
Not default Delinquent	25.98%	47.83%			428%	11	8	2
Not default Subtotal	0.66%	49.08%			39%	1,189	286	903
Default	100.00%		96.19%	84.37%	1,202%	7	6	0

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

2. "Not default Delinquent" does not fall under the default definition in the Notification Regarding Capital Adequacy 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, 2015, the Bank held no Qualifying revolving retail exposure for which net withdrawals of commitments had occurred.

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-	EAD (off-
							balance sheet)	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.

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, 2015	As of September 30, 2014	Increase/(decrease)
Corporate exposure	1	0	0
Sovereign exposure	—	—	—
Bank exposure	—	—	—
Equity exposure subject to PD/LGD approach	0	—	0
Retail exposure secured by residential properties	0	0	0
Qualifying revolving retail exposure	—	—	—
Other retail exposure	0	0	(0)
Total	1	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

Credit conditions have tended to be largely favorable, and the total amount of actual losses in the first half of fiscal 2015 continued to be at a low level from the previous fiscal year.

Comparison of Estimated Losses and Actual Losses

(Billions of Yen)

Type of exposure	As of September 30, 2015		As of September 30, 2014		As of March 31, 2014	
	Estimated losses	Actual losses	Estimated losses	Actual losses	Estimated losses	Actual losses
Corporate exposure	7	1	8	0	20	0
Sovereign exposure	0	—	0	—	0	—
Bank exposure	0	—	0	—	1	—
Equity exposure subject to PD/LGD approach	0	0	0	—	0	—
Retail exposure secured by residential properties	1	0	1	0	2	0
Qualifying revolving retail exposure	—	—	—	—	—	—
Other retail exposure	0	0	0	0	0	0

(Billions of Yen)

Type of exposure	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
Corporate exposure	24	1	42	9	73	7
Sovereign exposure	0	—	0	—	0	—
Bank exposure	0	—	0	—	0	—
Equity exposure subject to PD/LGD approach	0	—	2	0	3	0
Retail exposure secured by residential properties	1	0	1	1	1	0
Qualifying revolving retail exposure	—	—	—	—	—	—
Other retail exposure	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	
	Estimated losses	Actual losses	Estimated losses	Actual losses	Estimated losses	Actual losses
Corporate exposure	55	43	46	25	29	7
Sovereign exposure	0	—	1	—	1	—
Bank exposure	0	—	0	—	0	—
Equity exposure subject to PD/LGD approach	1	0	0	0	1	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

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, 2015	As of September 30, 2014
Specialized Lending exposure subject to supervisory slotting criteria	290	220
Specialized Lending, excluding High-Volatility Commercial Real Estate (HVCRE)	290	220
Risk weight of 50%	39	11
Risk weight of 70%	161	129
Risk weight of 90%	42	36
Risk weight of 115%	22	1
Risk weight of 250%	5	23
Risk weight of 0% (default)	19	18
High-Volatility Commercial Real Estate (HVCRE)	—	—
Risk weight of 70%	—	—
Risk weight of 95%	—	—
Risk weight of 120%	—	—
Risk weight of 140%	—	—
Risk weight of 250%	—	—
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, 2015	As of September 30, 2014
Equity exposure subject to the simple risk-weighted method of the market-based approach by risk weight	68	49
Risk weight of 300%	—	—
Risk weight of 400%	68	49

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, 2015		As of September 30, 2014	
	Exposure	Refer to ECAI	Exposure	Refer to ECAI
Exposure subject to Standardized Approach	44	—	38	—
Risk weight of 0%	32	—	27	—
Risk weight of 10%	—	—	—	—
Risk weight of 20%	2	—	4	—
Risk weight of 35%	—	—	—	—
Risk weight of 50%	—	—	—	—
Risk weight of 75%	—	—	—	—
Risk weight of 100%	8	—	5	—
Risk weight of 150%	—	—	—	—
Risk weight of 1,250%	—	—	—	—
Others	1	—	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, 2015	As of September 30, 2014
Foundation Internal Ratings-Based Approach	8,655	7,754
Eligible financial collateral	8,027	7,002
Corporate exposure	53	26
Sovereign exposure	0	0
Bank exposure	7,973	6,976
Other eligible IRB collateral	—	—
Corporate exposure	—	—
Sovereign exposure	—	—
Bank exposure	—	—
Guarantees, Credit Derivatives	628	752
Corporate exposure	395	319
Sovereign exposure	231	231
Bank exposure	1	202
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, 2015	As of September 30, 2014
Total gross replacement costs (limited to items with a value of greater than zero)	(A)	386	63
Total gross add-ons	(B)	609	464
Gross credit exposure	(C) = (A)+(B)	995	528
Foreign exchange related		860	416
Interest rate related		134	109
Equity related		0	2
Credit derivatives		—	—
Transactions with a long settlement period		—	—
Reduction in credit exposure due to netting contracts (including collateral pledged for CSA)	(D)	327	242
Amount of credit exposure before taking into account credit risk mitigation techniques due to collateral	(E) = (C)–(D)	667	285
Amount of collateral	(F)	164	1
Eligible financial collateral		164	1
Amount of credit exposure after taking into account credit risk mitigation techniques due to collateral	(G) = (E)–(F)	503	284

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, 2015	As of September 30, 2014
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 10-2, 3 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, 2015	As of September 30, 2014
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, 2015

(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	4,890 (1)	— (—)	164	0	164	—
Individuals						
Asset-Backed Securities (ABS)	917 (0)	— (—)	—	—	—	—
Residential Mortgage-Backed Securities (RMBS)	2,101 (—)	— (—)	3	—	3	—
Real estate						
Commercial Mortgage-Backed Securities (CMBS)	69 (—)	— (—)	—	—	—	—
Corporates						
Subtotal of CDOs (CLO, ABS-CDO, CBO)	1,801 (—)	— (—)	160	0	160	—
Collateralized Loan Obligations (CLO)	1,801 (—)	— (—)	160	—	160	—
Asset-Backed Securities CDOs (ABS-CDO)	0 (—)	— (—)	0	0	—	—
Collateralized Bond Obligations (CBO)	— (—)	— (—)	—	—	—	—
Others	1 (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, 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.

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

For the Six Months Ended September 30, 2015

(Billions of Yen)

Classification	Amount of exposure			Regulatory required capital		
	On-balance	Off-balance		On-balance	Off-balance	
Amount of securitization exposure	4,726	4,725	1	33	33	0
Risk weight: 20% or less	4,709	4,708	0	29	29	0
Risk weight: exceeding 20% to 50% or less	6	6	—	0	0	—
Risk weight: exceeding 50% to 100% or less	3	3	—	0	0	—
Risk weight: exceeding 100% to 250% or less	—	—	—	—	—	—
Risk weight: exceeding 250% to less than 1,250%	5	4	0	2	1	0
Risk weight: 1,250%	1	1	0	1	1	0
Amount of re-securitization exposure	164	164	—	4	4	—
Risk weight: 20% or less	3	3	—	0	0	—
Risk weight: exceeding 20% to 50% or less	160	160	—	4	4	—
Risk weight: exceeding 50% to 100% or less	—	—	—	—	—	—
Risk weight: exceeding 100% to 250% or less	—	—	—	—	—	—
Risk weight: exceeding 250% to less than 1,250%	—	—	—	—	—	—
Risk weight: 1,250%	0	0	—	0	0	—

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	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	—

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

(Billions of Yen)

Classification	As of September 30, 2015		As of September 30, 2014	
	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, 2015	For the six months ended September 30, 2014
Base date of computation	2015. 9. 30	2014. 9. 30
VaR (For the most recent 60 business days)		
Base date of computation	36	31
Maximum	55	108
Minimum	20	24
Average	38	62

■ Stress VaR

(Millions of Yen)

	For the six months ended September 30, 2015	For the six months ended September 30, 2014
Base date of computation	2015. 9. 30	2014. 9. 30
Stress VaR (For the most recent 60 business days)		
Base date of computation	114	181
Maximum	152	326
Minimum	81	121
Average	120	216

■ Amount of Market Risk

(Millions of Yen)

		For the six months ended September 30, 2015	For the six months ended September 30, 2014
For the portion computed with the internal models approach (B)+(G)+(J)	(A)	478	837
Value at Risk (MAX (C, D))	(B)	115	188
Amount on base date of computation	(C)	36	31
Amount determined by multiplying (E) by the average for the most recent 60 business days	(D)	115	188
(Multiplier)	(E)	3	3
(Times exceeding VaR in back testing)	(F)	4	1
Stress Value at Risk (MAX (H, I))	(G)	362	649
Amount on base date of computation	(H)	114	181
Amount determined by multiplying (E) by the average for the most recent 60 business days	(I)	362	649
Additional amount at the time of measuring individual risk	(J)	0	0

- Notes: 1. As a result of back testing conducted in first half of the fiscal 2015, 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, 2015		As of September 30, 2014	
	Amounts on the balance sheet	Market value	Amounts on the balance sheet	Market value
Equity exposure	1,193		1,017	
Exposure to publicly traded equity	1,029	1,029	862	862
Exposure to privately held equity	163		154	

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, 2015			For the six months ended September 30, 2014		
	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	3	1	0	9	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, 2015	As of September 30, 2014
Amount of valuation gains (losses) recognized on the balance sheet and not recognized in the statements of operations	400	270

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

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

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

Not applicable

Equity Exposure for Each Portfolio Classification

(Billions of Yen)

Classification	As of September 30, 2015	As of September 30, 2014
	EAD	EAD
Equity portfolios	1,193	1,017
Equity portfolios subject to PD/LGD approaches	787	654
Equity portfolios subject to simple risk-weighted method	68	49
Equities under the internal models approach	337	313

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, 2015		As of September 30, 2014	
	Exposure	(For reference) Weighted-average risk weight	Exposure	(For reference) Weighted-average risk weight
Look-through approach	12,112	79%	12,120	74%
Majority approach	636	378%	543	386%
Mandate approach	—	—	—	—
Market-based approach	2,042	339%	2,152	351%
Others (simple approach)	252	430%	194	445%
Total	15,044	130%	15,011	128%

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, 2015	As of September 30, 2014
Interest-rate risk	1,925	2,113
Yen interest rate risk	162	140
U.S. dollar interest rate risk	1,390	1,552
Euro interest rate risk	352	411
Interest rate risk in other currencies	19	8

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.

Composition of Leverage Ratio Disclosure (Consolidated)

(Millions of Yen, %)

Corresponding line # on Basel III disclosure template (Table 2) (*)	Corresponding line # on Basel III disclosure template (Table 1) (*)	Items	As of September 30, 2015	As of September 30, 2014
On-balance sheet exposures (1)				
1		On-balance sheet exposures before deducting adjustment items	97,805,454	
1a	1	Total assets reported in the consolidated balance sheet	99,546,465	
1b	2	The amount of assets of subsidiaries that are not included in the scope of the leverage ratio on a consolidated basis (-)		
1c	7	The amount of assets of subsidiaries that are included in the scope of the leverage ratio on a consolidated basis (except those included in the total assets reported in the consolidated balance sheet)	—	
1d	3	The amount of assets that are deducted from the total assets reported in the consolidated balance sheet (except adjustment items) (-)	1,741,010	
2	7	The amount of adjustment items pertaining to Tier1 capital (-)	62,507	
3		Total on-balance sheet exposures (a)	97,742,947	
Exposures related to derivative transactions (2)				
4		Replacement cost associated with derivatives transactions, etc.	215,595	
5		Add-on amount associated with derivatives transactions, etc.	417,574	
		The amount of receivables arising from providing cash margin relation to derivatives transactions, etc.	272,518	
6		The amount of receivables arising from providing cash margin, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework	—	
7		The amount of deductions of receivables (out of those arising from providing cash variation margin) (-)	—	
8		The amount of client-cleared trade exposures for which a bank or bank holding company acting as clearing member is not obliged to make any indemnification (-)		
9		Adjusted effective notional amount of written credit derivatives	—	
10		The amount of deductions from effective notional amount of written credit derivatives (-)	—	
11	4	Total exposures related to derivative transactions (b)	905,688	
Exposures related to repo transactions (3)				
12		The amount of assets related to repo transactions, etc.	71,275	
13		The amount of deductions from the assets above (line 12) (-)	—	
14		The exposures for counterparty credit risk for repo transactions, etc.	384,808	
15		The exposures for agent repo transaction		
16	5	The Total exposures related to repo transactions, etc. (c)	456,084	
Exposures related to off-balance sheet transactions (4)				
17		Notional amount of off-balance sheet transactions	3,282,807	
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	1,541,518	
19	6	Total exposures related to off-balance sheet transactions (d)	1,741,288	
Leverage ratio on a consolidated basis (5)				
20		The amount of capital (Tier1 capital) (e)	5,885,529	
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)	100,846,009	
22		Leverage ratio on a consolidated basis ((e)/(f))	5.83%	

Quantitative Disclosure Items Concerning a Liquidity Coverage Ratio on a Consolidated Basis

(Unit: Millions of Yen, %, the Number of Items)

Items		The current quarter (July 1 to September 30, 2015)		The previous quarter (April 1 to June 30, 2015)	
		Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio	Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio
High-quality liquid assets (1)					
1	Total high-quality liquid assets	28,164,618		26,177,675	
Cash outflows (2)					
2	Cash outflows relating to unsecured retail funding	63,036	6,322	63,046	6,336
3	of which: stable deposits	184	6	165	5
4	of which: quasi-stable deposits	62,853	6,316	62,882	6,331
5	Cash outflows relating to unsecured wholesale funding	11,198,673	8,540,133	11,277,928	8,303,615
6	of which: qualifying operational deposits	0	0	0	0
7	of which: capital relating to unsecured wholesale funding, excluding qualifying operational deposits and debt securities	9,510,767	6,852,226	9,766,971	6,792,658
8	of which: debt securities	1,687,907	1,687,907	1,510,957	1,510,957
9	Cash outflows relating to secured funding, etc.		435,310		310,088
10	Cash outflows relating to funding programs and credit/liquidity facilities such as derivative transactions, etc.	2,486,990	1,561,473	2,951,339	2,011,593
11	of which: cash outflows relating to derivative transactions	1,334,864	1,334,864	1,795,857	1,795,857
12	of which: cash outflows relating to funding programs	0	0	0	0
13	of which: cash outflows relating to credit/liquidity facilities	1,152,126	226,609	1,155,482	215,736
14	Cash outflows based on an obligation to provide capital	525,793	432,133	832,836	661,916
15	Cash outflows relating to contingencies	3,634,919	120,576	3,348,555	99,231
16	Total cash outflows		11,095,946		11,392,778
Cash inflows (3)					
17	Cash inflows relating to secured fund management, etc.	4,032	0	27,536	0
18	Cash inflows relating to collections of advances, etc.	3,310,465	2,263,454	4,129,034	2,723,743
19	Other cash inflows	1,332,076	268,175	875,411	305,138
20	Total cash inflows	4,646,573	2,531,629	5,031,982	3,028,881
Liquidity coverage ratio on a consolidated basis (4)					
21	Sum of high-quality liquid assets that can be included		28,164,618		26,177,675
22	Net cash outflows		8,564,317		8,363,898
23	Liquidity coverage ratio on a consolidated basis		328.8		313.5
24	The number of data for calculating the average value		3		3

Qualitative Disclosure Items Concerning a Liquidity Coverage Ratio on a Consolidated Basis

- **Items concerning a change in the consolidated liquidity coverage ratio on a time-series basis**

The consolidated liquidity coverage ratio for the current quarter rose on a quarter-on-quarter basis, mainly due to an increase in high-quality liquid assets.

- **Items concerning evaluation of the level of the consolidated liquidity coverage ratio**

The consolidated liquidity coverage ratio for the current quarter has tended to be well above the minimum level.

- **Items concerning the details of the sum of high-quality liquid assets that can be included**

In light of the Bank's liquidity coverage ratio, there is no material item.

- **Other items concerning the consolidated liquidity coverage ratio**

In light of the Bank's liquidity coverage ratio, there is no material item.

Capital Adequacy (Non-Consolidated)

Capital Ratio Information (Non-Consolidated)

Composition of Capital (Non-Consolidated)

(Millions of Yen, %)

Basel III Template No.	Items	As of September 30, 2015	Amounts excluded under transitional arrangements	As of September 30, 2014	Amounts excluded under transitional arrangements	Ref. No.
Common Equity Tier 1 capital: instruments and reserves						
1a+2-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	5,114,641		4,742,159		
1a	of which: capital and capital surplus	3,446,481		3,400,930		E1.1+E1.2
2	of which: retained earnings	1,668,160		1,341,229		E2
26	of which: cash dividends to be paid	—		—		
	of which: other than the above	—		—		E3
3	Valuation and translation adjustments and other disclosed reserves	704,113	1,056,170	316,942	1,267,770	E4
	Total of items included in Common Equity Tier 1 capital: instruments and reserves under phase-out arrangements	—		—		
6	Common Equity Tier 1 capital: instruments and reserves (A)	5,818,755		5,059,101		
Common Equity Tier 1 capital: regulatory adjustments						
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	5,287	7,931	3,012	12,051	
8	of which: goodwill (net of related tax liability, including those equivalent)	—	—	—	—	A1.1+A1.2
9	of which: other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)	5,287	7,931	3,012	12,051	A2.1-A2.2
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	—	—	—	—	
11	Deferred gains or losses on derivatives under hedge accounting	(18,922)	(28,384)	(1,751)	(7,006)	E7
12	Shortfall of eligible provisions to expected losses	11,101	16,651	3,581	14,325	
13	Securitisation gain on sale	—	—	—	—	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	—	—	—	—	
15	Defined-benefit pension fund net assets (prepaid pension costs)	1,469	2,203	13	54	A3-D3
16	Investments in own shares (excluding those reported in the Net Assets section)	—	—	—	—	A4
17	Reciprocal cross-holdings in common equity	—	—	—	—	A5
18	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	—	—	—	—	A6
19+20+21	Amount exceeding the 10% threshold on specified items	—	—	—	—	
19	of which: significant investments in the common stock of financials	—	—	—	—	A7
20	of which: mortgage servicing rights	—	—	—	—	A8
21	of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—	—	—	

(Millions of Yen, %)

Basel III Template No.	Items	As of September 30, 2015	Amounts excluded under transitional arrangements	As of September 30, 2014	Amounts excluded under transitional arrangements	Ref. No.
22	Amount exceeding the 15% threshold on specified items	—	—	—	—	
23	of which: significant investments in the common stock of financials	—	—	—	—	A9
24	of which: mortgage servicing rights	—	—	—	—	A10
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—	—	—	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	—		—		
28	Common Equity Tier 1 capital: regulatory adjustments (B)	(1,064)		4,856		
Common Equity Tier 1 capital (CET1)						
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	5,819,820		5,054,245		
Additional Tier 1 capital: instruments						
30	31a	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	49,000		E5.1+E5.2
	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	—	—		D1.1+D1.2
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—		
33+35	Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments	699		799		
	Total of items included in Additional Tier 1 capital: instruments under phase-out arrangements	13		4		
	of which: amounts of counted in to base instruments of Additional Tier 1 under phase-out arrangements that related valuation and translation adjustments	13		4		
36	Additional Tier 1 capital: instruments (D)	49,713		49,804		
Additional Tier 1 capital: regulatory adjustments						
37	Investments in own Additional Tier 1 instruments	—	—	—	—	A11
38	Reciprocal cross-holdings in Additional Tier 1 instruments	—	—	—	—	A12
39	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)	—	—	—	—	A13
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	15,464	23,196	7,588	30,354	A14
	Total of items included in Additional Tier 1 capital: regulatory adjustments under phase-out arrangements	8,325		7,162		
	of which: 50% of balance due to pay of eligible provisions	8,325		7,162		

(Millions of Yen, %)

Basel III Template No.	Items	As of September 30, 2015	Amounts excluded under transitional arrangements	As of September 30, 2014	Amounts excluded under transitional arrangements	Ref. No.
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—		—		
43	Additional Tier 1 capital: regulatory adjustments (E)	23,790		14,751		
Additional Tier 1 capital (AT1)						
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	25,923		35,052		
Tier 1 capital (T1=CET1+AT1)						
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	5,845,744		5,089,298		
Tier 2 capital: instruments and provisions						
46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown	—		—		E6
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,410,566		1,387,791		D2.1+D2.2
	Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—		—		
47+49	Eligible Tier 2 capital instruments under phase-out arrangements included in Tier 2: instruments and provisions	148,216		148,216		
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	2		2		
50a	of which: general reserve for possible loan losses	2		2		A15
50b	of which: eligible provisions	—		—		A16
	Total of items included in Tier 2 capital: instruments and provisions under phase-out arrangements	681,594		791,928		
	of which: amounts of counted in to base instruments of Tier 2 under phase-out arrangements that related valuation and translation adjustments	681,594		791,928		
51	Tier 2 capital: instruments and provisions (H)	2,240,379		2,327,937		
Tier 2 capital: regulatory adjustments						
52	Investments in own Tier 2 instruments	—	—	—	—	A17
53	Reciprocal cross-holdings in Tier 2 instruments	—	—	—	—	A18
54	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)	—	—	—	—	A19
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	—	—	—	—	A20
	Total of items included in Tier 2 capital: regulatory adjustments under phase-out arrangements	8,325		7,162		
	of which: 50% of balance due to pay of eligible provisions	8,325		7,162		
57	Tier 2 capital: regulatory adjustments (I)	8,325		7,162		

(Millions of Yen, %)

Basel III Template No.	Items	As of September 30, 2015	Amounts excluded under transitional arrangements	As of September 30, 2014	Amounts excluded under transitional arrangements	Ref. No.
Tier 2 capital (T2)						
58	Tier 2 capital (T2) ((H)-(I)) (J)	2,232,053		2,320,774		
Total capital (TC=T1+T2)						
59	Total capital (TC=T1+T2) ((G) + (J)) (K)	8,077,797		7,410,072		
Risk weighted assets						
	Total of items included in risk weighted assets under phase-out arrangements	45,998		59,868		
	of which: intangibles assets other than mortgage servicing rights	7,931		12,051		
	of which: Significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)	35,863		47,817		
60	Risk weighted assets (L)	31,512,971		29,954,399		
Capital ratio (non-consolidated)						
61	Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))	18.46%		16.87%		
62	Tier 1 capital ratio (non-consolidated) ((G)/(L))	18.55%		16.99%		
63	Total capital ratio (non-consolidated) ((K)/(L))	25.63%		24.73%		
Regulatory adjustments						
72	Non-significant investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	454,084		551,060		A21
73	Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	67,401		67,460		A22
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	—		—		A23
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	—		—		
Provisions included in Tier 2 capital: instruments and provisions						
76	Provisions (general reserve for possible loan losses)	2		2		
77	Cap on inclusion of provisions (general reserve for possible loan losses)	52		21		
78	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”)	—		—		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	169,009		162,607		
Capital instruments subject to phase-out arrangements						
82	Current cap on Additional Tier 1 instruments under phase-out arrangements	699		799		
83	Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as“nil”)	299		199		
84	Current cap on Tier 2 instruments under phase-out arrangements	1,075,204		1,228,805		
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as“nil”)	—		—		

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

As of September 30, 2015

(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	19,012,412		
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	175,656		
Securities	60,066,221	60,066,215	
Money Held in Trust	4,032,110	4,032,110	
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		349,084	—
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)		349,084	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		106,061	—
Amount exceeding the 10% threshold on specified items		—	A7
Amount exceeding the 15% threshold on specified items		—	A9
Additional Tier 1 capital		38,660	A14
Tier 2 capital		—	A20
Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)		67,401	A22
Trading Assets	8,111		
Monetary Claims Bought	240,170		
Call Loans	531,542		
Receivables under Resale Agreements	—		
Receivables under Securities Borrowing Transactions	3,997		
Cash and Due from Banks	13,400,649		
Other Assets	903,169	903,169	
of which: Defined-benefit pension fund net assets (prepaid pension costs)	5,083	5,083	A3
Tangible Fixed Assets	106,855		

(Millions of Yen)

Items	Non-Consolidated balance sheet amount	Balance sheet amount based on regulatory scope of consolidation	Ref. No.
Intangible Fixed Assets	18,296	18,296	
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		18,296	A2.1
of which: Amount that corresponds to effective tax rate to other intangible assets other than goodwill and mortgage servicing rights		5,077	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	157,539		
Reserve for Possible Loan Losses	(109,718)	(109,618)	
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	(1,937)		
Total Assets	98,550,141		
(Liabilities)			
Deposits	54,824,399		
Negotiable Certificates of Deposit	4,042,252		
Debentures	3,374,433		
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	6,879		
Borrowed Money	2,529,790	2,479,790	
of which: Qualifying Additional Tier 1 instruments		—	D1.2
of which: Qualifying Tier 2 instruments		1,410,566	D2.2
Call Money	448,598		
Payables under Repurchase Agreements	20,723,250		
Payables under Securities Lending Transactions	4,069		
Foreign Exchanges Liabilities	2		
Other Liabilities	1,398,438		
Reserve for Bonus Payments	5,902		
Reserve for Employees' Retirement Benefits	14,631		
Reserve for Directors' Retirement Benefits	737		
Deferred Tax Liabilities	645,283	645,311	
of which: prepaid pension cost		1,410	D3
Deferred Tax Liabilities for Land Revaluation	9,263	9,263	
Acceptances and Guarantees	157,539		
Total Liabilities	91,625,489		

(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	3,471,460	3,471,460	
Common equity	3,446,460	3,446,460	E1.1
of which: lower dividend rate stock	3,020,743	3,020,743	
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
Reserve for revaluation	20	20	
Retained Earnings	1,667,909	1,668,160	E2
Legal reserves	613,866	613,866	
Voluntary reserves	1,054,043	1,054,294	
Special reserves	181,800	181,800	
General reserves	559,403	559,403	
Reserves for tax basis adjustments of fixed assets	7,139	7,139	
Others	7	7	
Unappropriated retained earnings	305,692	305,944	
Total Owners' Equity	5,164,390	5,164,647	
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	1,868,038	1,868,038	
Net Deferred Losses on Hedging Instruments	(123,797)	(123,797)	
of which: Net Deferred Losses on Hedging Instruments		(47,306)	E7
Revaluation Reserve for Land, net of taxes	16,020	16,020	
Foreign Currency Translation Adjustment		23	
Total Valuation and Translation Adjustment	1,760,261	1,760,284	E4
Total Net Assets	6,924,652		
Total Liabilities and Net Assets	98,550,141		

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, 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."

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, 2015		As of September 30, 2014	
	EAD	Regulatory Required Capital	EAD	Regulatory Required Capital
Amount of regulatory required capital for credit risk	130,790	2,372	114,036	2,289
Exposure subject to Internal Ratings-Based Approach	112,536	2,345	100,341	2,273
Corporate exposure (excluding Specialized Lending)	7,190	256	6,059	245
Corporate exposure (Specialized Lending)	244	19	194	22
Sovereign exposure	63,767	0	56,371	0
Bank exposure	18,929	173	15,481	145
Retail exposure	3	1	4	1
Retail exposure secured by residential properties	0	0	—	—
Qualifying revolving retail exposure	—	—	—	—
Other retail exposure	3	1	4	1
Securitization and re-securitization exposure	4,890	38	5,290	71
Equity portfolios	1,249	202	1,076	183
Equity portfolios subject to PD/LGD approaches	843	91	713	80
Equity portfolios subject to simple risk-weighted method	68	23	49	16
Equities under the internal models approach	337	87	313	85
Exposure subject to risk-weighted asset calculation for investment fund	15,659	1,627	15,455	1,581
Other debt purchased	394	17	228	13
Other exposures	207	8	178	8
Exposure subject to Standardized Approach	4	0	1	0
Overdrafts	—	—	—	—
Prepaid expenses	1	0	0	0
Suspense payments	2	0	1	0
Other	0	0	0	0
Amount corresponding to CVA risk	658	8	291	6
CCP-related exposures	17,567	14	13,357	5
Items that included by transitional arrangements	24	3	43	4
Amount of regulatory required capital for market risk		185		176
Standardized Approach		184		175
Interest rate risk category		—		—
Equity risk category		—		—
Foreign exchange risk category		184		175
Commodity risk category		—		—
Option transactions		—		—
Internal models Approach		0		0
Amount of regulatory required capital for operational risk		59		39
Offsets on consolidation		2,616		2,506

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. Risk-weighted asset calculation for investment fund does not include ¥6.8 billion EAD and ¥0 billion of Required Capital of CPP-related exposures.

4. Under "The Standardized Approach (TSA)," which is a method for computing the amount corresponding to operational risk, the gross profit for one year is allocated among the business activities as specified in Appendix Table 1 of the Notification Regarding Capital Adequacy 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, 2015	As of September 30, 2014
Non-consolidated total required capital	2,521	2,396

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, 2015

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	19,278	15,331	36	14,409	49,055	94
Asia except Japan	283	146	24	154	608	—
Europe	269	10,681	77	7,844	18,872	—
The Americas	779	19,507	48	19,620	39,956	—
Other areas	59	406	28	204	699	—
Total	20,670	46,073	214	42,234	109,193	94

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	2,489	392	1	0	2,883	21	—
Agriculture	29	0	0	0	30	5	0
Forestry	5	—	—	—	5	0	—
Fishing	25	—	—	0	25	17	1
Mining	5	—	—	0	5	—	—
Construction	83	10	—	0	93	0	—
Utility	254	7	0	0	262	—	—
Information/telecommunications	69	6	—	0	75	—	—
Transportation	523	119	3	0	646	12	0
Wholesaling, retailing	1,656	118	0	0	1,774	8	0
Finance and insurance	2,247	12,455	210	42,022	56,935	1	—
Real estate	535	79	—	2	617	20	—
Services	1,438	135	0	4	1,577	8	—
Municipalities	71	0	—	0	71	—	—
Other	11,235	32,748	—	204	44,188	0	—
Total	20,670	46,073	214	42,234	109,193	94	2

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

Residual Contractual Maturity Breakdown of Credit Risk Exposure

(Billions of Yen)

Term to maturity	Loans, commitments, off-balance sheet exposure	Securities	Derivatives	Others	Total credit risk exposure
In 1 year	15,751	1,925	54	41,322	59,053
Over 1 year to 3 years	2,027	12,274	154	142	14,599
Over 3 years to 5 years	1,496	18,175	1	0	19,672
Over 5 years to 7 years	735	8,558	1	0	9,295
Over 7 years	654	3,812	3	2	4,473
No term to maturity	4	1,326	—	767	2,098
Total	20,670	46,073	214	42,234	109,193

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, 2015.

2. Of the credit risk exposure, the risk exposure to which the standard method is applicable is ¥4.2 billion.

3. The default exposure is the exposure to the borrowers classified as "need special attention" or below based on the Bank's self-assessment.

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 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. Of the credit risk exposure, the risk exposure to which the standard method is applicable is ¥1.7 billion.

3. The default exposure is the exposure to the borrowers classified as "need special attention" or below based on the Bank's self-assessment.

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, 2015	As of September 30, 2014	Increase/(decrease)
General reserve for possible loan losses	17	30	(13)
Specific reserve for possible loan losses	48	56	(7)
Japan	48	56	(7)
Asia except Japan	—	—	—
Europe	—	—	—
The Americas	—	—	—
Other areas	—	—	—
Specified reserve for loans to countries with financial problems	—	—	—
Total	66	87	(21)

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, 2015	As of September 30, 2014	Increase/(decrease)
General reserve for possible loan losses	17	30	(13)
Specific reserve for possible loan losses	48	56	(7)
Manufacturing	6	4	1
Agriculture	3	4	(0)
Forestry	0	0	0
Fishing	6	8	(1)
Mining	—	—	—
Construction	0	0	(0)
Utility	—	—	—
Information/telecommunications	—	—	—
Transportation	4	4	0
Wholesaling, retailing	2	3	(1)
Finance and insurance	0	0	(0)
Real estate	18	23	(4)
Services	5	7	(1)
Municipalities	—	—	—
Other	—	—	—
Others	—	—	—
Specified reserve for loans to countries with financial problems	—	—	—
Total	66	87	(21)

3. Exposure Subject to the Internal Ratings-Based Approach

a. Corporate, Sovereign and Bank Exposure

For the Six Months Ended September 30, 2015

(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	1.26%	44.83%	45%	7,190	5,675	1,514
1-1 to 4	0.11%	44.86%	32%	6,670	5,194	1,475
5 to 7	1.66%	44.54%	117%	366	340	25
8-1 to 8-2	15.81%	44.72%	321%	90	78	12
Subtotal	0.39%	44.84%	40%	7,127	5,614	1,513
8-3 to 10-2	100.00%	43.86%	552%	62	61	1
Sovereign Exposure	0.00%	45.00%	0%	63,767	61,377	2,389
1-1 to 4	0.00%	45.00%	0%	63,766	61,377	2,389
5 to 7	0.86%	45.00%	131%	0	0	—
8-1 to 8-2	9.88%	4.68%	77%	0	0	—
Subtotal	0.00%	45.00%	0%	63,767	61,377	2,389
8-3 to 10-2	—	—	—	—	—	—
Bank Exposure	0.05%	24.75%	11%	18,929	9,233	9,695
1-1 to 4	0.04%	24.75%	11%	18,870	9,178	9,691
5 to 7	2.00%	27.51%	84%	48	45	3
8-1 to 8-2	8.94%	7.05%	46%	10	9	0
Subtotal	0.05%	24.75%	11%	18,929	9,233	9,695
8-3 to 10-2	100.00%	45.00%	563%	0	0	—
Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach	0.16%	90.00%	136%	843	843	—
1-1 to 4	0.09%	90.00%	133%	831	831	—
5 to 7	2.26%	90.00%	304%	9	9	—
8-1 to 8-2	15.84%	90.00%	551%	2	2	—
Subtotal	0.15%	90.00%	136%	843	843	—
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.

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	1.89%	44.79%	51%	6,059	5,210	848
1-1 to 4	0.12%	44.82%	33%	5,506	4,690	816
5 to 7	1.65%	44.56%	116%	364	341	23
8-1 to 8-2	15.80%	44.56%	322%	102	95	7
Subtotal	0.48%	44.80%	43%	5,973	5,126	847
8-3 to 10-2	100.00%	44.08%	554%	85	84	1
Sovereign Exposure	0.00%	45.00%	0%	56,371	54,458	1,913
1-1 to 4	0.00%	45.00%	0%	56,370	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%	15,481	7,441	8,040
1-1 to 4	0.03%	23.59%	11%	15,421	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	0.30%	90.00%	142%	713	713	—
1-1 to 4	0.09%	90.00%	131%	687	687	—
5 to 7	2.78%	90.00%	381%	22	22	—
8-1 to 8-2	15.84%	90.00%	605%	3	3	—
Subtotal	0.25%	90.00%	141%	713	713	—
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.

b. Retail Exposure

Details on PD, LGD, Risk Weight and EAD Assets For the Six Months Ended September 30, 2015

(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	4.88%	43.87%	83.79%	70.14%	92%	132	132	—
Not default Not delinquent	0.66%	43.87%			44%	121	121	—
Not default Delinquent	28.10%	43.87%			410%	7	7	—
Not default Subtotal	2.20%	43.87%			65%	128	128	—
Default	100.00%		83.79%	70.14%	1,047%	3	3	—
Qualifying revolving retail exposure	—	—	—	—	—	—	—	—
Not default Not delinquent	—	—			—	—	—	—
Not default Delinquent	—	—			—	—	—	—
Not default Subtotal	—	—			—	—	—	—
Default	—	—	—	—	—	—	—	—
Other retail exposure	25.95%	83.88%	114.72%	99.21%	449%	4	1	2
Not default Not delinquent	2.10%	84.31%			134%	3	0	2
Not default Delinquent	24.85%	48.64%			274%	0	0	0
Not default Subtotal	2.38%	83.88%			136%	3	0	2
Default	100.00%		114.72%	99.21%	1,434%	0	0	0
Total	5.50%	45.06%	90.35%	76.30%	102%	136	133	2
Not default Not delinquent	0.69%	44.85%			46%	124	121	2
Not default Delinquent	28.08%	43.89%			410%	7	7	0
Not default Subtotal	2.20%	44.80%			67%	131	129	2
Default	100.00%		90.35%	76.30%	1,129%	4	4	0

Notes: 1. As of September 30, 2015, 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, 2015, the Bank held no Qualifying revolving retail exposure for which net withdrawals of commitments had occurred.

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 (on-balance sheet)	EAD (off-balance sheet)
Retail exposure secured by residential properties	4.61%	43.98%	84.23%	71.07%	90%	153	153	0
Not default Not delinquent	0.69%	43.98%			46%	141	141	0
Not default Delinquent	28.43%	43.98%			413%	7	7	0
Not default Subtotal	2.14%	43.98%			65%	149	149	0
Default	100.00%		84.23%	71.07%	1,053%	3	3	0
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.

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, 2015	As of September 30, 2014	Increase/(decrease)
Corporate exposure	1	0	0
Sovereign exposure	—	—	—
Bank exposure	—	—	—
Equity exposure subject to PD/LGD approach	0	—	0
Retail exposure secured by residential properties	0	—	0
Qualifying revolving retail exposure	—	—	—
Other retail exposure	0	0	0
Total	1	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

Credit conditions have tended to be largely favorable, and the total amount of actual losses in the first half of fiscal 2015 continued to be at a low level from the previous fiscal year.

Comparison of Estimated Losses and Actual Losses

(Billions of Yen)

Type of exposure	As of September 30, 2015		As of September 30, 2014		As of March 31, 2014	
	Estimated losses	Actual losses	Estimated losses	Actual losses	Estimated losses	Actual losses
Corporate exposure	7	1	8	0	20	0
Sovereign exposure	0	—	0	—	0	—
Bank exposure	0	—	0	—	1	—
Equity exposure subject to PD/LGD approach	0	0	0	—	0	—
Retail exposure secured by residential properties	0	0	—	—	—	—
Qualifying revolving retail exposure	—	—	—	—	—	—
Other retail exposure	0	0	0	0	0	0

(Billions of Yen)

Type of exposure	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
Corporate exposure	24	1	42	9	73	7
Sovereign exposure	0	—	0	—	0	—
Bank exposure	0	—	0	—	0	—
Equity exposure subject to PD/LGD approach	0	—	2	0	3	0
Retail exposure secured by residential properties	—	—	—	—	—	—
Qualifying revolving retail exposure	—	—	—	—	—	—
Other retail exposure	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	
	Estimated losses	Actual losses	Estimated losses	Actual losses	Estimated losses	Actual losses
Corporate exposure	55	42	45	23	28	6
Sovereign exposure	0	—	1	—	1	—
Bank exposure	0	—	0	—	0	—
Equity exposure subject to PD/LGD approach	1	0	0	0	1	0
Retail exposure secured by residential properties	—	—	—	—	—	—
Qualifying revolving retail exposure	—	—	—	—	—	—
Other retail exposure	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, 2015	As of September 30, 2014
Specialized Lending exposure subject to supervisory slotting criteria	290	220
Specialized Lending, excluding High-Volatility Commercial Real Estate (HVCRE)	290	220
Risk weight of 50%	39	11
Risk weight of 70%	161	129
Risk weight of 90%	42	36
Risk weight of 115%	22	1
Risk weight of 250%	5	23
Risk weight of 0% (default)	19	18
High-Volatility Commercial Real Estate (HVCRE)	—	—
Risk weight of 70%	—	—
Risk weight of 95%	—	—
Risk weight of 120%	—	—
Risk weight of 140%	—	—
Risk weight of 250%	—	—
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, 2015	As of September 30, 2014
Equity exposure subject to the simple risk-weighted method of the market-based approach by risk weight	68	49
Risk weight of 300%	—	—
Risk weight of 400%	68	49

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, 2015		As of September 30, 2014	
	Exposure	Refer to ECAI	Exposure	Refer to ECAI
Exposure subject to Standardized Approach	4	—	1	—
Risk weight of 0%	—	—	—	—
Risk weight of 10%	—	—	—	—
Risk weight of 20%	—	—	—	—
Risk weight of 35%	—	—	—	—
Risk weight of 50%	—	—	—	—
Risk weight of 75%	—	—	—	—
Risk weight of 100%	4	—	1	—
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, 2015	As of September 30, 2014
Foundation Internal Ratings-Based Approach	8,655	7,754
Eligible financial collateral	8,027	7,002
Corporate exposure	53	26
Sovereign exposure	0	0
Bank exposure	7,973	6,976
Other eligible IRB collateral	—	—
Corporate exposure	—	—
Sovereign exposure	—	—
Bank exposure	—	—
Guarantees, Credit Derivatives	628	752
Corporate exposure	395	319
Sovereign exposure	231	231
Bank exposure	1	202
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, 2015	As of September 30, 2014
Total gross replacement costs (limited to items with a value of greater than zero) (A)	386	63
Total gross add-ons (B)	609	464
Gross credit exposure (C) = (A)+(B)	995	528
Foreign exchange related	860	416
Interest rate related	134	109
Equity related	0	2
Credit derivatives	—	—
Transactions with a long settlement period	—	—
Reduction in credit exposure due to netting contracts (D)	327	242
Amount of credit exposure before taking into account credit risk mitigation techniques due to collateral (including collateral pledged for CSA) (E) = (C)-(D)	667	285
Amount of collateral (F)	164	1
Eligible financial collateral	164	1
Amount of credit exposure after taking into account credit risk mitigation techniques due to collateral (G) = (E)-(F)	503	284

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, 2015	As of September 30, 2014
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 21-2, 3 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, 2015	As of September 30, 2014
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, 2015

(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	4,890 (1)	— (—)	164	0	164	—
Individuals						
Asset-Backed Securities (ABS)	917 (0)	— (—)	—	—	—	—
Residential Mortgage-Backed Securities (RMBS)	2,101 (—)	— (—)	3	—	3	—
Real estate						
Commercial Mortgage-Backed Securities (CMBS)	69 (—)	— (—)	—	—	—	—
Corporates						
Subtotal of CDOs (CLO, ABS-CDO, CBO)	1,801 (—)	— (—)	160	0	160	—
Collateralized Loan Obligations (CLO)	1,801 (—)	— (—)	160	—	160	—
Asset-Backed Securities CDOs (ABS-CDO)	0 (—)	— (—)	0	0	—	—
Collateralized Bond Obligations (CBO)	— (—)	— (—)	—	—	—	—
Others	0 (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, 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.

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

For the Six Months Ended September 30, 2015

(Billions of Yen)

Classification	Amount of exposure			Regulatory required capital		
	On-balance	Off-balance		On-balance	Off-balance	
Amount of securitization exposure	4,726	4,725	1	33	33	0
Risk weight: 20% or less	4,709	4,708	0	29	29	0
Risk weight: exceeding 20% to 50% or less	6	6	—	0	0	—
Risk weight: exceeding 50% to 100% or less	3	3	—	0	0	—
Risk weight: exceeding 100% to 250% or less	—	—	—	—	—	—
Risk weight: exceeding 250% to less than 1,250%	5	4	0	2	1	0
Risk weight: 1,250%	1	1	0	1	1	0
Amount of re-securitization exposure	164	164	—	4	4	—
Risk weight: 20% or less	3	3	—	0	0	—
Risk weight: exceeding 20% to 50% or less	160	160	—	4	4	—
Risk weight: exceeding 50% to 100% or less	—	—	—	—	—	—
Risk weight: exceeding 100% to 250% or less	—	—	—	—	—	—
Risk weight: exceeding 250% to less than 1,250%	—	—	—	—	—	—
Risk weight: 1,250%	0	0	—	0	0	—

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	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
Deductions from capital	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	—

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

(Billions of Yen)

Classification	As of September 30, 2015		As of September 30, 2014	
	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, 2015	For the six months ended September 30, 2014
Base date of computation	2015. 9. 30	2014. 9. 30
VaR (For the most recent 60 business days)		
Base date of computation	36	31
Maximum	55	108
Minimum	20	24
Average	38	62

■ Stress VaR

(Millions of Yen)

	For the six months ended September 30, 2015	For the six months ended September 30, 2014
Base date of computation	2015. 9. 30	2014. 9. 30
Stress VaR (For the most recent 60 business days)		
Base date of computation	114	181
Maximum	152	326
Minimum	81	121
Average	120	216

■ Amount of Market Risk

(Millions of Yen)

		For the six months ended September 30, 2015	For the six months ended September 30, 2014
For the portion computed with the internal models approach (B)+(G)+(J)	(A)	478	837
Value at Risk (MAX (C, D))	(B)	115	188
Amount on base date of computation	(C)	36	31
Amount determined by multiplying (E) by the average for the most recent 60 business days	(D)	115	188
(Multiplier)	(E)	3	3
(Times exceeding VaR in back testing)	(F)	4	1
Stress Value at Risk (MAX (H, I))	(G)	362	649
Amount on base date of computation	(H)	114	181
Amount determined by multiplying (E) by the average for the most recent 60 business days	(I)	362	649
Additional amount at the time of measuring individual risk	(J)	0	0

- Notes: 1. As a result of back testing conducted in first half of the fiscal 2015, actual gains and losses did not diverge substantially downward from the VaR value.
2. When discrepancies between the model's estimates and actual results due to the designs of the model go beyond a certain times, the Bank scrutinizes the relevant model factors and revises the model if necessary.
3. Since the bank adopts a standardized approach, neither an additional risk nor a comprehensive risk of specific risks of trading account are the measurement objects.

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, 2015		As of September 30, 2014	
	Amounts on the balance sheet	Market value	Amounts on the balance sheet	Market value
Equity exposure	1,249		1,076	
Exposure to publicly traded equity	1,029	1,029	862	862
Exposure to privately held equity	219		213	

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, 2015			For the six months ended September 30, 2014		
	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	3	1	0	9	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, 2015	As of September 30, 2014
Amount of valuation gains (losses) recognized on the balance sheet and not recognized in the statements of operations	400	270

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

Equity Exposure for Each Portfolio Classification

(Billions of Yen)

Classification	As of September 30, 2015	As of September 30, 2014
	EAD	EAD
Equity portfolios	1,249	1,076
Equity portfolios subject to PD/LGD approaches	843	713
Equity portfolios subject to simple risk-weighted method	68	49
Equities under the internal models approach	337	313

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, 2015		As of September 30, 2014	
	Exposure	(For reference) Weighted-average risk weight	Exposure	(For reference) Weighted-average risk weight
Look-through approach	12,111	79%	12,119	74%
Majority approach	636	378%	543	386%
Mandate approach	—	—	—	—
Market-based approach	2,042	339%	2,152	351%
Others (simple approach)	252	430%	194	445%
Total	15,043	130%	15,010	128%

- 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, 2015	As of September 30, 2014
Interest-rate risk	1,925	2,113
Yen interest rate risk	162	140
U.S. dollar interest rate risk	1,390	1,552
Euro interest rate risk	352	411
Interest rate risk in other currencies	19	8

- 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.

Quantitative Disclosure Items Concerning a Liquidity Coverage Ratio on a Non-Consolidated Basis

(Unit: Millions of Yen, %, the Number of Items)

Items		The current quarter (July 1 to September 30, 2015)		The previous quarter (April 1 to June 30, 2015)	
		Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio	Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio
High-quality liquid assets (1)					
1	Total high-quality liquid assets	28,164,618		26,177,675	
Cash outflows (2)					
2	Cash outflows relating to unsecured retail funding	63,036	6,322	63,046	6,336
3	of which: stable deposits	184	6	165	5
4	of which: quasi-stable deposits	62,853	6,316	62,882	6,331
5	Cash outflows relating to unsecured wholesale funding	11,145,422	8,482,700	11,238,220	8,259,808
6	of which: qualifying operational deposits	0	0	0	0
7	of which: capital relating to unsecured wholesale funding, excluding qualifying operational deposits and debt securities	9,457,432	6,794,710	9,727,013	6,748,601
8	of which: debt securities	1,687,990	1,687,990	1,511,207	1,511,207
9	Cash outflows relating to secured funding, etc.		435,310		310,088
10	Cash outflows relating to funding programs and credit/liquidity facilities such as derivative transactions, etc.	2,486,990	1,561,473	2,951,339	2,011,593
11	of which: cash outflows relating to derivative transactions	1,334,864	1,334,864	1,795,857	1,795,857
12	of which: cash outflows relating to funding programs	0	0	0	0
13	of which: cash outflows relating to credit/liquidity facilities	1,152,126	226,609	1,155,482	215,736
14	Cash outflows based on an obligation to provide capital	525,763	432,103	832,806	661,885
15	Cash outflows relating to contingencies	3,129,076	105,621	2,885,353	84,989
16	Total cash outflows		11,023,528		11,334,699
Cash inflows (3)					
17	Cash inflows relating to secured fund management, etc.	4,032	0	27,536	0
18	Cash inflows relating to collections of advances, etc.	3,374,607	2,327,894	4,186,068	2,781,101
19	Other cash inflows	1,331,787	267,886	875,107	304,835
20	Total cash inflows	4,710,426	2,595,781	5,088,711	3,085,936
Liquidity coverage ratio on a non-consolidated basis (4)					
21	Sum of high-quality liquid assets that can be included		28,164,618		26,177,675
22	Net cash outflows		8,427,748		8,248,763
23	Liquidity coverage ratio on a non-consolidated basis		334.1		317.9
24	The number of data for calculating the average value		3		3

Qualitative Disclosure Items Concerning a Liquidity Coverage Ratio on a Non-Consolidated Basis

● Items concerning a change in the non-consolidated liquidity coverage ratio on a time-series basis

The non-consolidated liquidity coverage ratio for the current quarter rose on a quarter-on-quarter basis, mainly due to an increase in high-quality liquid assets.

● Items concerning evaluation of the level of the non-consolidated liquidity coverage ratio

The non-consolidated liquidity coverage ratio for the current quarter has tended to be well above the minimum level.

● Items concerning the details of the sum of high-quality liquid assets that can be included

In light of the Bank's liquidity coverage ratio, there is no material item.

● Other items concerning the non-consolidated liquidity coverage ratio

In light of the Bank's liquidity coverage ratio, there is no material item.