

Capital Adequacy Ratio Quantitative Disclosure Data:

The Former Chuo Mitsui Trust and Banking Company, Limited ("CMTB")

Consolidated	
Capital Adequacy Ratio	390
Scope of Consolidation	391
Capital Adequacy	392
Credit Risk	394
Credit Risk Mitigation Techniques	402
Counterparty Risk in Derivative and Long-term Settlement Transactions	402
Securitization Exposures	403
(Reference) Market Risk	408
Capital Subscriptions or Equity Exposures in the Banking Account	409
Exposures Held in Funds as Credit Risk-Weighted Assets	410
Gains/Losses and Changes in Economic Value Due to Interest Rate Shocks under Internal Control Management Used by the CMTB Group Regarding Interest Rate Risk in the Banking Account	410
Non-consolidated	
Capital Adequacy Ratio	411
Capital Adequacy	412
Credit Risk	414
Credit Risk Mitigation Techniques	422
Counterparty Risk in Derivative and Long-term Settlement Transactions	422
Securitization Exposures	423
(Reference) Market Risk	428
Capital Subscriptions or Equity Exposures in the Banking Account	429
Exposures Held in Funds as Credit Risk-Weighted Assets	430
Gains/Losses and Changes in Economic Value Due to Interest Rate Shocks under Internal Control Management Used by CMTB Regarding Interest Rate Risk in the Banking Account	430

The Former Chuo Mitsui Trust and Banking Company, Limited

Capital Adequacy Ratio

Consolidated

We calculate the capital adequacy ratio on both a consolidated and non-consolidated basis in line with provisions of Article 14-2 of the Banking Act and on the basis of calculation formula prescribed under the criteria for judging whether a bank's capital adequacy ratio is appropriate in light of assets held (the Financial Services Agency 2006 Notification No. 19, hereinafter referred to as the "Notification").

Applying domestic standard, we have adopted the Foundation Internal Ratings-Based (IRB) Approach for the calculation of credit risk-weighted assets and the Standardized Approach for the calculation of operational risk.

Constituents of Capital (Consolidated Capital Adequacy Ratio (Domestic Standard))

As of March 31	Millions of Yen	
	2012	2011
Tier I		
Capital Stock	¥ 399,697	¥ 399,697
Noncumulative Perpetual Preferred Shares	—	—
Deposit for Subscriptions to Shares	—	—
Capital Surplus	149,011	149,011
Retained Earnings	189,906	183,724
Treasury Stock (Deduction)	—	—
Deposit for Subscriptions to Treasury Stock	—	—
Expected Distributed Amount (Deduction)	—	8,021
Net Unrealized Loss on Available-for-Sale Securities (Deduction)	—	—
Foreign Currency Translation Adjustments	(2,240)	(2,129)
Share Warrants	—	—
Minority Interests	1,399	3,463
Noncumulative Preferred Securities Issued by Overseas Special Purpose Companies	—	—
Business Rights Equivalents (Deduction)	—	—
Goodwill Equivalents (Deduction)	6,497	6,997
Equivalent to Intangible Fixed Assets Recorded through Business Combination (Deduction)	—	—
Equivalent to Capital Increase Due to Securitization Transactions (Deduction)	11,156	15,298
Equivalent to 50% of the Excess of Expected Loss over Qualifying Allowance (Deduction)	7,902	6,979
Total Tier I before Deduction of Deferred Tax Assets (Aggregate Sum of Items Above)	712,217	696,472
Deducted Amounts of Deferred Tax Assets (Deduction)*1	—	—
Total (A)	712,217	696,472
Noncumulative Preferred Securities Attached with Step-up Interest Rate Clause*2 (a)	—	—
Tier II		
45% of Revaluation Reserve for Land	(6,618)	—
General Allowance for Loan Losses	3	0
Excess of Qualifying Allowance over Expected Loss	—	—
Debt Capital	337,487	343,747
Perpetual Subordinated Debt*3	108,487	109,247
Subordinated Term Debt and Fixed-term Preferred Shares*4	229,000	234,500
Total	330,873	343,748
Included in Capital (B)	330,873	343,748
Items for Deduction		
Items for Deduction*5 (C)	14,624	15,430
Total Qualifying Capital		
((A) + (B) - (C)) (D)	1,028,466	1,024,789
Risk-Weighted Assets		
Asset (On-balance Sheet) Items	5,162,282	5,716,420
Off-balance Sheet Transaction Items	488,246	549,796
Amount of Credit Risk-Weighted Assets (E)	5,650,529	6,266,217
Amount of Operational Risk Equivalents ((G)/8%) (F)	338,811	356,336
(Reference) Operational Risk Equivalents (G)	27,104	28,506
Credit Risk-Weighted Assets Adjustments (H)	—	—
Operational Risk Equivalents Adjustments (I)	—	—
Total ((E) + (F) + (H) + (I)) (J)	¥ 5,989,341	¥ 6,622,553
Consolidated Capital Adequacy Ratio (Domestic Standard) = D/J x 100 (%)	17.17	15.47
Tier I Capital Ratio = A/J x 100 (%)	11.89	10.51
Ratio of Noncumulative Preferred Securities with Step-up Interest Rate Clauses to Tier I Capital = a/A x 100 (%)	—	—

*1. As of March 31, 2012, deferred tax assets totaled ¥116,212 million in net terms. The upper limit on the inclusion of deferred tax assets in capital was ¥142,443 million.

*2. Listed in the Notification, Article 28, Paragraph 2, i.e. stocks and other securities with high probability of redemptions through such measures as attachment of step-up interest rate clauses (including noncumulative preferred securities issued by overseas special purpose companies).

*3. Debt capital listed in the Notification, Article 29, Paragraph 1, Item 3 that have all of the characteristics listed below:

- (1) Paid-up debts unsecured and subordinate to other debts
- (2) Not redeemable, except for certain cases
- (3) Used for offsetting of loss while continuing business
- (4) Allowed to defer interest payment obligations

*4. Listed in the Notification, Article 29, Paragraph 1, Items 4 and 5. However, subordinated term debts are limited to those with an original maturity of over five years.

*5. Listed in the Notification, Article 31, Paragraph 1, Items 1 through 6, and include the amounts equivalent to intentional holdings of other financial institutions' capital funding means and the amounts equivalent to investments in those provided for under the Notification, Article 31, Paragraph 1, Item 2.

*6. CMTB received an external audit by Deloitte Touche Tohmatsu LLC of the calculation of the consolidated capital adequacy ratio in line with "Agreed Upon Methods for the Implementation of Capital Adequacy Ratio Audits" (Pronouncement 30 of the Japanese Institute of Certified Public Accountants, Bank Auditing Committee, March 29, 2011). The external audit is not part of the accounting audit of the consolidated financial statements but was conducted as part of the internal risk management framework concerning the calculation of the consolidated capital adequacy ratio under agreed-upon examination procedures and is a report of the results presented to us. It thus does not represent an opinion by the external auditor regarding the consolidated capital adequacy ratio itself or parts of internal control which concern the ratio.

*7. Consolidated BIS capital adequacy ratio (uniform international standards) as of March 31, 2012, which constitutes a condition for adoption and continuous use of the internal ratings-based approach as prescribed in the Notification, Article 238, is 16.60% (Tier I ratio: 11.32%).

Outline of Capital Funding Instruments

An outline of capital funding instruments for the capital adequacy ratio (domestic standard) is as follows:

Capital	Capital Funding Instruments	Outline
Tier I	Common Shares	Shareholders' equity listed in the Notification, Article 28, Paragraph 1, and CMTB's standard stock with no limitations on holders' rights
Tier II	Perpetual Subordinated Debt	Instrument included as debt capital listed in the Notification, Article 29, Paragraph 1, Item 3 that have all of the characteristics below: <ul style="list-style-type: none"> •Paid-up securities that are unsecured and subordinate to other debt •Not redeemable except for some cases •Used for offsetting of loss while business is continued •Allowed to defer interest payment obligations
	Subordinated Term Debt	Instruments included as debt capital listed in the Notification, Article 29, Paragraph 1, Item 4, but debt is limited to that with an original maturity of over five years.

Scope of Consolidation

Consolidated

(1) The difference between companies belonging to the group of companies subject to the consolidated capital adequacy ratio as prescribed by the Notification, Article 25 (hereinafter referred to as the "CMTB Group") and companies included in the scope of consolidation in line with the Consolidated Financial Statements Rule is as follows:

Subsidiaries under the Banking Act that are not included in the scope of consolidation by applying provisions of the Consolidated Financial Statements Rule, Article 5, Paragraph 2, are included in the CMTB Group subject to the calculation of the capital adequacy ratio.

(2) The number of consolidated subsidiaries that belong to the CMTB Group is 11. The principal companies are the following.

Name	Principal Business Operations
Chuo Mitsui Guarantee Co., Ltd.	Housing loan guaranty business
Chuo Mitsui Card Co., Ltd.	Credit card business
Chuo Mitsui Realty Company, Limited	Residential brokerage business
CMTB Facilities Company, Limited	Property management business

(3) There are no affiliated companies that undertake financial services subject to the Notification, Article 32.

(4) There are no companies that are subject to deduction items listed in the Notification, Article 31, Paragraph 1, 2 Item (a) through (c).

	2012	2011
Of companies that are subject to deduction items, companies that failed to meet the regulatory required capital and shortfall amounts	Not Applicable	Not Applicable

(5) Of companies listed in the Banking Act, Article 16-2, Paragraph 1, Item 11, those dedicated to auxiliary businesses, and companies listed in the Banking Act, Article 16-2, Paragraph 1, Item 12, all belong to the CMTB Group.

(6) There are no particular restrictions on the transfer of funds and capital within the CMTB Group.

Capital Adequacy

Consolidated

Amounts of Required Capital

(1) Amounts of required capital against credit risk (excluding equity exposures to which the IRB Approach is applied and exposures held in funds)

As of March 31	Millions of Yen	
	2012	2011
Portfolios to which the Standardized Approach is Applied	¥ 3,208	¥ 3,130
Exposures to Business Units Set for Phased Roll-out Application	—	—
Exposures Excluded from Application	3,208	3,130
Portfolios to which the IRB Approach is Applied and Breakdown by Portfolio	409,729	451,972
Corporate Exposures	302,908	325,415
Sovereign Exposures	1,001	1,209
Financial Institution Exposures	12,072	21,917
Residential Mortgage Exposures	51,424	53,004
Qualifying Revolving Retail Exposures	1,320	1,845
Other Retail Exposures	10,140	14,537
Other Exposures*1	30,860	34,041
Securitization Exposures	11,602	15,554

*1. Other exposures include purchased receivables, unsettled transactions, lease transactions and other assets.

*2. The calculation method of the amounts of required capital against credit risk is as follows (although the CMTB Group uses domestic standard, as we have adopted the foundation internal ratings-based approach, we use 8% for calculation of the required capital amount)

Portfolios to which the Standardized Approach is applied: amount of credit risk-weighted assets x 8% + capital deduction amount

Portfolios to which the IRB Approach is applied: (amount of credit risk-weighted assets x 1.06) x 8% + expected loss amount

Securitization exposures: (amount of credit risk-weighted assets x 1.06) x 8% + expected loss amount + capital deduction amount

(2) Amounts of required capital against credit risk concerning equity exposures to which the IRB Approach is applied

As of March 31	Millions of Yen	
	2012	2011
Equity Exposures	¥ 59,019	¥ 58,382
PD/LGD Approach	24,247	23,628
Simple Risk-Weight Method of the Market-based Approach	3,628	2,666
Internal Model Method of the Market-based Approach	—	—
Transitional Measures*1	31,143	32,087

*1. The amount of credit risk-weighted assets is calculated with a risk -weight of 100%, pursuant to the Notification, Supplementary Rules Article 13.

*2. The calculation method of the amounts of required capital against credit risk concerning equity exposures to which the IRB Approach is applied is as follows (although the CMTB Group uses domestic standards, as we have adopted the foundation internal ratings-based approach, we use 8% for calculation of the required capital amount).

Those applicable to the PD/LGD approach: (amount of credit risk-weighted assets x 1.06) x 8% + expected loss amount

Those applicable to the simple risk-weight method of the market-based approach: (amount of credit risk-weighted assets x 1.06) x 8%

Those applicable to the transitional measures: (amount of credit risk-weighted assets x 1.06) x 8%

(3) Amounts of required capital against credit risk concerning exposures held in funds

As of March 31	Millions of Yen	
	2012	2011
Exposures Held in Funds*	¥ 49,118	¥ 68,024

Note: Calculation method of required capital amount for the credit risk relating to exposures held in funds is as follows (although the CMTB Group uses domestic standards, as we have adopted the foundation internal ratings-based approach, we use 8% for calculation of the required capital amount)
 Look-through formula: (amount of credit risk-weighted asset x 1.06) x 8% + expected loss amount + capital deduction amount
 Other than look-through formula: (amount of credit risk-weighted asset x 1.06) x 8% + capital deduction amount

(4) Amounts of required capital against operational risk

As of March 31	Millions of Yen	
	2012	2011
Standardized Approach	¥ 27,104	¥ 28,506

(5) Consolidated total required capital

As of March 31	Millions of Yen	
	2012	2011
Consolidated Total Required Capital*	¥ 479,147	¥ 529,804

*1. (Total amount of credit risk-weighted assets + market risk equivalents/8% + operational risk equivalents/8%) x 8%

*2. Although the CMTB Group uses domestic standards, as we have adopted the foundation internal ratings-based approach, we use 8% for calculation of the total amount of consolidated required capital.

Credit Risk

Consolidated

Balance of Exposures Related to Credit Risk and Breakdown by Primary Types

As of March 31	Millions of Yen					
	2012					
	Credit Risk Exposures					Exposures Three Months or Longer Overdue or Exposures in Default
Loans, Call Loans, Deposits, etc.	Securities	Derivative Transactions	Other Off-balance Sheet Transactions			
Japan	¥ 11,568,425	¥ 8,844,819	¥ 1,486,886	¥ 32,341	¥ 1,204,379	¥ 116,917
Outside Japan	836,333	196,937	525,428	111,762	2,204	7
Total for Regions	¥ 12,404,759	¥ 9,041,756	¥ 2,012,314	¥ 144,103	¥ 1,206,583	¥ 116,924
Manufacturing	1,395,112	913,621	249,318	3,122	229,050	2,413
Agriculture and Forestry	215	215	—	—	—	—
Fisheries	—	—	—	—	—	—
Mining and Quarrying of Stones and Gravel	5,382	4,735	632	—	15	—
Construction	136,151	76,127	30,630	0	29,392	1,376
Electricity, Gas, Heat Supply and Water	324,117	304,636	7,046	0	12,434	467
Information and Communication	38,548	29,606	5,960	74	2,906	663
Transport and Postal Activities	693,799	555,205	87,919	2,879	47,794	989
Wholesale and Retail Trade	516,598	393,120	60,540	775	62,162	3,719
Finance and Insurance	2,374,104	1,666,006	106,051	65,752	536,293	6,006
Real Estate	1,329,634	1,002,700	229,838	2,329	94,766	36,587
Goods Rental and Leasing	153,109	125,719	8,131	15	19,243	203
Local Public Bodies	667,063	4,613	638,199	—	24,251	—
Individuals	3,776,901	3,667,940	—	—	108,960	56,843
Others	994,020	297,506	588,046	69,154	39,313	7,654
Total for Industry Sectors	¥ 12,404,759	¥ 9,041,756	¥ 2,012,314	¥ 144,103	¥ 1,206,583	¥ 116,924
One Year or Less	3,719,217	2,618,785	325,079	28,312	747,039	
Over One Year to Three Years	1,820,144	1,099,881	458,909	8,208	253,146	
Over Three Years to Five Years	1,377,495	1,014,769	300,246	8,095	54,383	
Over Five Years	5,487,901	4,308,320	928,079	99,487	152,013	
Total for All Durations	¥ 12,404,759	¥ 9,041,756	¥ 2,012,314	¥ 144,103	¥ 1,206,583	
Average Balance during the Period	¥ 13,603,926	¥ 9,180,998	¥ 2,652,762	¥ 141,545	¥ 1,628,620	

- Notes: 1. Exposures subject to the calculation of credit risk-weighted assets exclude funds, securitization, other assets and exposures excluded from application.
2. "Others" in the industry sectors include non-residents and state public services. Exposures for durations of over five years include those with no fixed maturities.
3. "Average Balance during the Period" is the average of the balance as of March 31, 2011, September 30, 2011, and March 31, 2012.
4. The above data represents amounts after credit risk mitigation effects of netting contracts allowed under the law and netting against the obligor's cash on deposit with CMTB.

As of March 31	Millions of Yen					
	2011					
	Credit Risk Exposures					Exposures Three Months or Longer Overdue or Exposures in Default
	Loans, Call Deposits, etc.	Loans, Deposits, etc.	Securities	Derivative Transactions	Other Off-balance Sheet Transactions	
Japan	¥ 13,007,023	¥ 9,000,802	¥ 2,090,533	¥ 27,641	¥ 1,888,045	¥ 126,356
Outside Japan	1,531,712	227,246	1,172,000	100,479	31,986	5,597
Total for Regions	¥ 14,538,735	¥ 9,228,049	¥ 3,262,533	¥ 128,120	¥ 1,920,032	¥ 131,953
Manufacturing	1,385,562	918,210	266,020	2,286	199,045	5,124
Agriculture and Forestry	315	315	—	—	—	—
Fisheries	2	2	—	—	—	—
Mining and Quarrying of Stones and Gravel	1,450	746	688	—	15	—
Construction	137,760	74,652	33,863	4	29,240	2,144
Electricity, Gas, Heat Supply and Water	287,168	268,352	14,332	1	4,482	507
Information and Communication	40,873	29,139	7,439	28	4,266	762
Transport and Postal Activities	705,993	564,431	89,452	2,403	49,705	1,096
Wholesale and Retail Trade	556,630	451,101	60,928	581	44,018	6,923
Finance and Insurance	3,413,133	2,072,297	112,775	50,790	1,177,270	5,903
Real Estate	1,338,630	1,066,677	168,388	2,348	101,216	44,949
Goods Rental and Leasing	185,044	153,730	12,068	23	19,222	211
Local Public Bodies	1,300,207	6,218	1,268,351	—	25,636	—
Individuals	3,505,703	3,290,362	—	—	215,341	50,378
Others	1,680,257	331,811	1,228,223	69,651	50,570	13,950
Total for Industry Sectors	¥ 14,538,735	¥ 9,228,049	¥ 3,262,533	¥ 128,120	¥ 1,920,032	¥ 131,953
One Year or Less	4,663,670	3,216,300	60,338	25,378	1,361,652	
Over One Year to Three Years	2,386,467	1,228,307	933,861	11,147	213,150	
Over Three Years to Five Years	1,560,452	1,014,117	479,953	6,557	59,824	
Over Five Years	5,928,144	3,769,323	1,788,380	85,035	285,404	
Total for All Durations	¥ 14,538,735	¥ 9,228,049	¥ 3,262,533	¥ 128,120	¥ 1,920,032	
Average Balance during the Period	¥ 14,802,625	¥ 9,115,863	¥ 3,597,526	¥ 117,749	¥ 1,971,486	

Notes: 1. Exposures subject to the calculation of credit risk-weighted assets exclude funds, securitization, other assets and exposures excluded from application.

2. "Others" in the industry sectors include non-residents and state public services. Exposures for durations of over five years include those with no fixed maturities.

3. "Average Balance during the Period" is the average of the balance as of March 31, 2010, September 30, 2010, and March 31, 2011.

4. The above data represents amounts after credit risk mitigation effects of netting contracts allowed under the law and netting against the obligor's cash on deposit with CMTB.

Balance and Changes of General Allowance for Loan Losses, Specific Allowance for Loan Losses, and Allowance for Loan Losses from Specified Foreign Country Borrowers

(1) General allowance for loan losses

As of March 31	Millions of Yen		
	2012	2011	Change
	Balance	Balance	
General Allowance for Loan Losses	¥21,648	¥ 32,001	¥(10,352)

(2) Specific allowance for loan losses (breakdown by region, industry sector)

As of March 31	Millions of Yen		
	2012 Balance	2011 Balance	Changes
Japan	¥ 19,188	¥ 11,450	¥ 7,737
Outside Japan	145	4,200	(4,054)
Total for Regions	¥ 19,334	¥ 15,650	¥ 3,683
Manufacturing	23	107	(84)
Agriculture and Forestry	—	—	—
Fisheries	—	—	—
Mining and Quarrying of Stones and Gravel	—	—	—
Construction	210	381	(171)
Electricity, Gas, Heat Supply and Water	—	—	—
Information and Communication	20	3	16
Transport and Postal Activities	224	94	130
Wholesale and Retail Trade	1,278	779	499
Finance and Insurance	11,071	1	11,069
Real Estate	1,569	4,334	(2,765)
Goods Rental and Leasing	—	—	—
Local Public Bodies	—	—	—
Individuals	3,623	4,257	(634)
Others	1,311	5,689	(4,378)
Total for Industry Sectors	¥ 19,334	¥ 15,650	¥ 3,683

(3) Allowance for loan losses from specified foreign country borrowers

Not applicable as of the end of March 2012, and the end of March 2011.

Amounts of Written-off Loans by Industry Sector

Years Ended March 31	Millions of Yen	
	2012	2011
Manufacturing	¥ 41	¥ 83
Agriculture and Forestry	—	—
Fisheries	—	—
Mining and Quarrying of Stones and Gravel	—	2
Construction	95	199
Electricity, Gas, Heat Supply and Water	—	—
Information and Communication	12	136
Transport and Postal Activities	8	1
Wholesale and Retail Trade	542	279
Finance and Insurance	71	53
Real Estate	199	732
Goods Rental and Leasing	5	—
Local Public Bodies	—	—
Individuals	1,621	1,647
Others	139	37
Total for Industry Sectors	¥ 2,738	¥ 3,173

Balance of Exposures to which the Standardized Approach is Applied by Risk-Weight Category

As of March 31	Millions of Yen			
	2012		2011	
	Subject to Rating		Subject to Rating	
Balance of Exposures to which the Standardized Approach is Applied after Allowing for the Credit Risk Mitigation Effect by Risk-Weight Category	¥ 43,940	¥ 2,317	¥ 43,131	¥ 2,330
0%	986	2	1,419	1
10%	0	—	35	—
20%	3,491	2,314	3,108	2,328
35%	—	—	—	—
50%	—	—	—	—
75%	233	—	258	—
100%	39,219	—	38,297	—
150%	10	—	12	—
Capital Deduction	—	—	—	—

Exposures to which the IRB Approach is Applied

As of March 31	Millions of Yen	
	2012	2011
Specialized Lending under the Slotting Criteria	¥ 516,646	¥ 491,222
High-Volatility Commercial Real Estate Exposures	—	—
Maturities of 2.5 Years or Longer	—	—
Strong 95%	—	—
Good 120%	—	—
Satisfactory 140%	—	—
Weak 250%	—	—
Default 0%	—	—
Maturities of Less than 2.5 Years	—	—
Strong 70%	—	—
Good 95%	—	—
Satisfactory 140%	—	—
Weak 250%	—	—
Default 0%	—	—
Other Exposures	¥ 516,646	¥ 491,222
Maturities of 2.5 Years or Longer	259,147	267,409
Strong 70%	204,133	240,877
Good 90%	25,485	2,897
Satisfactory 115%	12,894	13,945
Weak 250%	6,804	9,195
Default 0%	9,829	491
Maturities of Less than 2.5 Years	257,498	223,812
Strong 50%	223,938	189,055
Good 70%	—	22,820
Satisfactory 115%	240	48
Weak 250%	33,319	4,172
Default 0%	—	7,715
Equity Exposures to which the Simple Risk-Weight Method of the Market-based Approach is Applied	¥ 10,697	¥ 7,860
300%	—	—
400%	10,697	7,860

Portfolios to which the IRB Approach is Applied

(1) Corporate exposures

As of March 31	Millions of Yen				
	2012				
	Weighted Average of PD Value	Weighted Average of LGD Value	Risk-Weight Weighted Average	EAD Value	
On-balance Sheet Asset Items				Off-balance Sheet Asset Items	
Ordinary Assets (Seijo-Saki)	0.44%	44.16%	52.66%	¥ 4,067,051	¥ 529,705
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	8.06%	40.48%	158.68%	180,564	13,729
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	41.38%	/	44,793	19,606
Total	2.07%	43.98%	56.20%	¥ 4,292,409	¥ 563,041

As of March 31	Millions of Yen				
	2011				
	Weighted Average of PD Value	Weighted Average of LGD Value	Risk-Weight Weighted Average	EAD Value	
On-balance Sheet Asset Items				Off-balance Sheet Asset Items	
Ordinary Assets (Seijo-Saki)	0.43%	44.13%	48.61%	¥ 4,765,490	¥ 459,044
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	8.06%	41.04%	160.09%	257,830	19,747
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	41.43%	/	59,066	20,827
Total	2.24%	43.94%	53.46%	¥ 5,082,386	¥ 499,620

(2) Sovereign exposures

As of March 31	Millions of Yen				
	2012				
	Weighted Average of PD Value	Weighted Average of LGD Value	Risk-Weight Weighted Average	EAD Value	
On-balance Sheet Asset Items				Off-balance Sheet Asset Items	
Ordinary Assets (Seijo-Saki)	0.00%	44.96%	0.53%	¥ 1,764,288	¥ 526,944
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	—	—	—	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	45.00%	/	—	6
Total	0.00%	44.96%	0.53%	¥ 1,764,288	¥ 526,950

As of March 31	Millions of Yen				
	2011				
	Weighted Average of PD Value	Weighted Average of LGD Value	Risk-Weight Weighted Average	EAD Value	
On-balance Sheet Asset Items				Off-balance Sheet Asset Items	
Ordinary Assets (Seijo-Saki)	0.00%	44.97%	0.40%	¥ 2,569,833	¥ 1,121,587
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	—	—	—	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	45.00%	/	—	6
Total	0.00%	44.97%	0.40%	¥ 2,569,833	¥ 1,121,594

(3) Financial Institution exposures

	Millions of Yen				
	2012				
	Weighted Average of PD Value	Weighted Average of LGD Value	Risk-Weight Weighted Average	EAD Value	
On-balance Sheet Asset Items				Off-balance Sheet Asset Items	
As of March 31					
Ordinary Assets (Seijo-Saki)	0.14%	43.85%	30.99%	¥ 332,913	¥ 129,381
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	9.28%	45.00%	183.34%	700	975
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—
Total	0.18%	43.85%	31.54%	¥ 333,613	¥ 130,357

	Millions of Yen				
	2011				
	Weighted Average of PD Value	Weighted Average of LGD Value	Risk-Weight Weighted Average	EAD Value	
On-balance Sheet Asset Items				Off-balance Sheet Asset Items	
As of March 31					
Ordinary Assets (Seijo-Saki)	0.16%	44.69%	32.31%	¥ 562,483	¥ 177,039
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	—	—	—	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	45.00%	—	5,000	—
Total	0.83%	44.69%	32.10%	¥ 567,483	¥ 177,039

(4) Equity exposures under the PD/LGD Approach

	Millions of Yen		
	2012		
	Weighted Average of PD Value	Risk-Weight Weighted Average	Balance
As of March 31			
Ordinary Assets (Seijo-Saki)	0.86%	194.68%	¥ 147,149
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	7.00%	420.37%	530
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	—	0
Total	0.88%	195.49%	¥ 147,680

	Millions of Yen		
	2011		
	Weighted Average of PD Value	Risk-Weight Weighted Average	Balance
As of March 31			
Ordinary Assets (Seijo-Saki)	0.64%	171.76%	¥ 165,183
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	7.95%	565.08%	23
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	—	0
Total	0.64%	171.81%	¥ 165,207

(5) Residential mortgage exposures, qualifying revolving retail exposures, and other retail exposures

As of March 31	Millions of Yen						
	2012						
	Weighted Average of PD Value	Weighted Average of LGD Value	Risk-Weight Weighted Average	EAD Value		Undrawn Commitment	CCF
On-balance Sheet Asset Items				Off-balance Sheet Asset Items			
Residential Mortgage							
Current	0.23%	28.83%	12.84%	¥ 3,357,312	¥ 60,740	¥ 6,375	100.00%
Overdue	26.34%	29.23%	178.10%	22,712	73	—	—
Default	100.00%	27.87%	34.48%	29,556	75	0	100.00%
Qualifying Revolving Retail							
Current	0.65%	82.92%	21.74%	9,139	19,621	96,638	20.30%
Overdue	28.16%	77.57%	240.22%	186	48	194	25.09%
Default	100.00%	87.12%	3.69%	625	27	109	25.11%
Other Retail (consumer)							
Current	1.06%	33.04%	31.54%	33,888	19,728	47,153	41.33%
Overdue	25.04%	40.23%	103.26%	732	23	55	42.47%
Default	100.00%	44.99%	22.70%	3,009	45	76	58.85%
Other Retail (commercial)							
Current	0.76%	28.74%	23.40%	104,044	2,235	123	100.00%
Overdue	27.53%	28.34%	73.27%	569	—	—	—
Default	100.00%	51.65%	0.28%	8,897	1	1	100.00%
Total	1.58%	29.39%	14.71%	¥ 3,570,676	¥ 102,619	¥ 150,727	30.35%

As of March 31	Millions of Yen						
	2011						
	Weighted Average of PD Value	Weighted Average of LGD Value	Risk-Weight Weighted Average	EAD Value		Undrawn Commitment	CCF
On-balance Sheet Asset Items				Off-balance Sheet Asset Items			
Residential Mortgage							
Current	0.20%	34.48%	13.69%	¥ 2,942,491	¥ 162,766	¥ 5,226	100.00%
Overdue	26.95%	34.45%	211.46%	31,506	61	—	—
Default	100.00%	31.12%	57.53%	24,067	110	—	—
Qualifying Revolving Retail							
Current	0.59%	83.15%	19.91%	10,459	21,160	101,414	20.87%
Overdue	29.46%	79.58%	248.90%	439	103	393	26.20%
Default	100.00%	82.37%	8.98%	1,106	41	157	26.21%
Other Retail (consumer)							
Current	1.11%	63.02%	60.74%	36,205	21,234	46,832	44.20%
Overdue	24.92%	62.92%	157.89%	1,076	50	110	45.61%
Default	100.00%	52.67%	2.00%	3,035	37	54	68.62%
Other Retail (commercial)							
Current	0.91%	32.91%	27.81%	120,097	2,490	138	100.00%
Overdue	36.74%	36.73%	77.08%	2,160	1	1	100.00%
Default	100.00%	57.28%	—	9,659	3	3	100.00%
Total	1.65%	35.46%	17.28%	¥ 3,182,305	¥ 208,060	¥ 154,332	30.75%

Actual Credit Losses in the Current Period and Year-on-Year Change for Portfolios to which the IRB Approach is Applied

Years Ended March 31	Millions of Yen				Changes in Actual Credit Losses
	2012		2011		
	Actual Credit Losses	Reversals	Actual Credit Losses	Reversals	
Corporate Exposures	¥ 5,022	¥ (6,655)	(8,877)	¥ (16,710)	¥13,899
Sovereign Exposures	4,766	—	—	—	4,766
Financial Institution Exposures	(138)	(138)	(106)	(4,306)	(32)
Retail Exposures	1,672	(6,091)	2,596	(5,884)	(924)

Note: Of total credit costs, only those that can be identified as stemming from specified asset classes are shown in the table.

Factor Analysis

Actual credit losses in fiscal year 2011 increased by ¥17.7 billion year on year.

This was mainly due to the posting of allowances for loan losses against housing loan companies (*Jusen*) and a decrease in reversals of allowances for loan losses in fiscal year 2011 resulting from changes to the allowance ratio posted in fiscal year 2010.

Estimated Credit Losses for Portfolios to which the IRB Approach is Applied

Years Ended March 31	Millions of Yen	
	2012	2011
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ 5,022	¥ 58,598
Sovereign Exposures	4,766	41
Financial Institution Exposures	(138)	2,800
Retail Exposures	1,672	22,518

Notes: 1. Estimated credit losses for fiscal 2010 are the expected loss amount as of March 31, 2011.
2. Actual credit losses for fiscal 2011 are the sum of losses for one year ended March 31, 2012.

Six Months Ended September 30	Millions of Yen	
	2012	2011
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ (5,459)	¥ 67,711
Sovereign Exposures	4,766	70
Financial Institution Exposures	(188)	2,979
Retail Exposures	1,307	22,296

Notes: 1. Estimated credit losses for the first half of fiscal 2010 are the expected loss amount as of September 30, 2010.
2. Actual credit losses for the first half of fiscal 2011 are the sum of losses for one year ended September 30, 2011.

Credit Risk Mitigation Techniques

Consolidated

Amounts of Exposures to which Credit Risk Mitigation Techniques are Applied

As of March 31	Millions of Yen			
	2012			
	Eligible Financial Collateral	Other Eligible Collateral	Guarantees	Credit Derivatives
Portfolios to which the Standardized Approach is Applied	¥ —	¥ —	¥ —	¥ —
Portfolios to which the IRB Approach is Applied	256,531	505,312	36,782	—
Corporate Exposures	12,346	495,281	26,753	—
Sovereign Exposures	—	10,030	10,028	—
Financial Institution Exposures	244,184	—	—	—
Retail Exposures	—	—	—	—

As of March 31	Millions of Yen			
	2011			
	Eligible Financial Collateral	Other Eligible Collateral	Guarantees	Credit Derivatives
Portfolios to which the Standardized Approach is Applied	¥ —	¥ —	¥ —	¥ —
Portfolios to which the IRB Approach is Applied	1,181,427	612,451	129,620	—
Corporate Exposures	10,714	600,487	43,841	—
Sovereign Exposures	—	11,964	84,779	—
Financial Institution Exposures	1,170,713	—	1,000	—
Retail Exposures	—	—	—	—

Counterparty Risk in Derivative and Long-term Settlement Transactions

Consolidated

Derivative Transactions

As of March 31	Millions of Yen	
	2012	2011
Aggregate Sum of Amounts of Gross Reconstruction Costs (limited only to those not below zero)	¥ 250,096	¥ 185,869
Credit Equivalents Before Effect of Mitigation by Collateral under Credit Risk Mitigation Technique	143,984	128,041
Foreign Exchange Related	52,838	50,640
Interest Rate Related	328,867	260,825
Credit Derivatives	—	—
Others	—	—
Effect of Mitigating Credit Equivalents Due to Close-out Netting Contracts (Deduction)	237,721	183,424
Amounts of Collateral	4,432	5,357
Deposits	2,238	146
Securities	2,194	5,211
Credit Equivalents After Effect of Mitigation by Collateral under Credit Risk Mitigation Technique	139,551	122,683
Notional Principal Amounts of Credit Derivatives Subject to Calculation of Credit Equivalents	5,000	5,000
Purchasing Protection by Credit Default Swaps	—	—
Providing Protection by Credit Default Swaps	5,000	5,000
Notional Principal Amounts of Credit Derivatives Used to Allow for Effect of Credit Risk Mitigation Technique	—	—

Note: Credit equivalents are calculated with the current exposure approach.

Long-term Settlement Transactions

As of March 31	Millions of Yen	
	2012	2011
Aggregate Sum of Amounts of Gross Reconstruction Costs (limited only to those not below zero)	¥ 16	¥ 67
Credit Equivalents Before Effect of Mitigation by Collateral under Credit Risk Mitigation Technique	119	78
Amounts of Collateral	—	—
Credit Equivalents After Effect of Mitigation by Collateral under Credit Risk Mitigation Technique	119	78

Note: Credit equivalents are calculated with the current exposure approach.

Securitization Exposures

Consolidated

Securitization Exposures Originated by the CMTB Group

Fiscal Year 2011

Subject to the Calculation of Credit Risk-Weighted Assets

(1) Outline of securitizations during fiscal year 2011, type and status of principal underlying assets

Not applicable.

(2) Amounts of securitization exposures held and breakdown of principal underlying assets by type

As of March 31	Millions of Yen				
	2012				
	Exposure Amounts		Aggregate Sum of Underlying Assets		
	On-balance Sheet Transactions	Off-balance Sheet Transactions	Asset Transfer-Type Securitization Transactions	Synthetic Securitization Transactions	
Securitization Exposures except					
Resecuritization Exposures	¥ 182,964	¥ —	¥ 382,404	¥ 382,404	¥ —
Residential Mortgage Loans	182,964	—	382,404	382,404	—
Others	—	—	—	—	—
Resecuritization Exposures	—	—	—	—	—
Total	¥ 182,964	¥ —	¥ 382,404	¥ 382,404	¥ —

(3) Cumulative total of underlying assets overdue for three months or longer or in default related to securitization exposures held, cumulative total of losses, and breakdown by type of principal underlying assets

Year Ended March 31	Millions of Yen	
	2012	
	Cumulative Total of Underlying Assets Overdue for Three Months or Longer or in Default	Cumulative Total Losses
Residential Mortgage Loans	¥ 1,824	¥ 179
Others	—	—
Total	¥ 1,824	¥ 179

(4) Amounts of assets held for the purpose of securitization transactions and breakdown of principal assets by type

Not applicable.

(5) Balance and amounts of required capital for securitization exposures held by risk-weight category

As of March 31	Millions of Yen			
	2012			
	Balance		Required Capital	
	On-balance Sheet Transactions	Off-balance Sheet Transactions	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except				
Resecuritization Exposures (IRB Approach)	¥ 185,647	¥ —	¥ 9,909	¥ —
Less than 20%	—	—	—	—
20% to Less than 50%	182,964	—	7,227	—
50% to Less than 100%	—	—	—	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
Capital Deduction	2,682	—	2,682	—
Resecuritization Exposures (IRB Approach)	—	—	—	—
Less than 20%	—	—	—	—
20% to Less than 50%	—	—	—	—
50% to Less than 100%	—	—	—	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
Capital Deduction	—	—	—	—
Total	¥ 185,647	¥ —	¥ 9,909	¥ —

(6) Amounts equivalent to the increase in capital following securitization and breakdown by type of principal underlying assets

As of March 31	Millions of Yen
	2012
Residential Mortgage Loans	¥ 11,156
Others	—
Total	¥ 11,156

(7) Amounts of securitization exposures by type of principal underlying assets deducted from capital under provisions of the Notification, Article 247

As of March 31	Millions of Yen
	2012
Residential Mortgage Loans	¥ —
Others	2,682
Total	¥ 2,682

(8) Items by type of principal underlying assets of securitization exposures with early redemption clauses

Not applicable.

(9) Application of credit risk mitigation techniques to resecuritization exposures held

Not applicable.

(10) Amounts of gains/losses on sale following securitization transactions recognized during fiscal year 2011 and breakdown by type of principal underlying assets

Not applicable.

(11) Amounts of credit risk-weighted assets calculated with the application of transitional measures with respect to securitization exposures

Not applicable.

Subject to the Calculation of Market Risk Assets

Not applicable.

Fiscal Year 2010

(1) Outline of securitizations during fiscal year 2010, type and status of underlying assets

Not applicable.

(2) Amounts of securitization exposures held and breakdown of principal underlying assets by type

	Millions of Yen			
	2011			
	Exposure Amounts	Aggregate Sum of Underlying Assets		
Asset Transfer-Type Securitization Transactions		Synthetic Securitization Transactions		
As of March 31				
Residential Mortgage Loans	¥ 186,299	¥ 438,775	¥ 438,775	¥ —
Others	—	—	—	—
Total	¥ 186,299	¥ 438,775	¥ 438,775	¥ —

(3) Cumulative total of underlying assets overdue for three months or longer or in default related to securitization exposures held, cumulative total of losses, and breakdown by type of principal underlying assets

	Millions of Yen	
	2011	
	Cumulative Total of Underlying Assets Overdue for Three Months or Longer or in Default	Cumulative Total Losses
Year Ended March 31		
Residential Mortgage Loans	¥ 2,629	¥ 362
Others	—	—
Total	¥ 2,629	¥ 362

(4) Balance and amounts of required capital for securitization exposures held by risk-weight category

As of March 31	Millions of Yen	
	Balance	Required Capital
Risk-Weight Category (IRB Approach)		
Less than 20%	¥ —	¥ —
20% to Less than 50%	—	—
50% to Less than 100%	186,299	9,913
100% to Less than 350%	—	—
350% to Less than 1,250%	—	—
Capital Deduction	2,682	2,682
Total	¥ 188,982	12,596

(5) Amounts equivalent to the increase in capital following securitization and breakdown by type of principal underlying assets

As of March 31	Millions of Yen
	2011
Residential Mortgage Loans	¥ 15,298
Others	—
Total	¥ 15,298

(6) Amounts of securitization exposures by type of principal underlying assets deducted from capital under provisions of the Notification, Article 247

As of March 31	Millions of Yen
	2011
Residential Mortgage Loans	¥ —
Others	2,682
Total	¥ 2,682

(7) Items by type of principal underlying assets of securitization exposures with early redemption clauses

Not applicable.

(8) Amounts of gains/losses on sale following securitization transactions recognized during fiscal year 2010 and breakdown by type of principal underlying assets

Not applicable.

(9) Amounts of credit risk-weighted assets calculated with the application of transitional measures with respect to securitization exposures

Not applicable.

Securitization Exposures Purchased by the CMTB Group

Fiscal Year 2011

Subject to the Calculation of Credit Risk-Weighted Assets

(1) Amounts of securitization exposures held and breakdown of principal underlying assets by type

	Millions of Yen	
	2012	
	Exposure Amounts	
As of March 31	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except Resecuritization Exposures	¥ 115,748	¥ 2,950
Residential Mortgage Loans	63,289	—
Credit Card Loans	2,025	—
Claims on Lease Payments, Installment Receivables	7,760	—
Commercial Real Estate-Secured Loans	—	2,950
Other Claims on Corporates	42,673	—
Resecuritization Exposures	—	—
Securitization Exposures to Residential Mortgage Loans and Residential Mortgage Loans as Underlying Assets	—	—
Securitization Exposures to Commercial Real Estate Secured Loans and Commercial Real Estate Secured Loans as Underlying Assets	—	—
Securitization Exposures to Other Claims on Corporates and Other Claims on Corporates as Underlying Assets	—	—
Total	¥ 115,748	¥ 2,950

(2) Balance and amounts of required capital of securitization exposures held by risk-weight category

	Millions of Yen			
	2012			
	Balance		Required Capital	
As of March 31	On-balance Sheet Transactions	Off-balance Sheet Transactions	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except				
Resecuritization Exposures (IRB Approach)	¥ 115,748	¥ 2,950	¥ 1,675	¥ 17
Less than 20%	73,074	2,950	433	17
20% to Less than 50%	42,673	—	1,241	—
50% to Less than 100%	—	—	—	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
Capital Deduction	—	—	—	—
Resecuritization Exposures (IRB Approach)	—	—	—	—
Less than 20%	—	—	—	—
20% to Less than 50%	—	—	—	—
50% to Less than 100%	—	—	—	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
Capital Deduction	—	—	—	—
Total	¥ 115,748	¥ 2,950	¥ 1,675	¥ 17

(3) Amounts of securitization exposures by type of underlying assets deducted from capital under provisions of the Notification, Article 247

Not applicable.

(4) Application of credit risk mitigation techniques to resecuritization exposures held

Not applicable.

(5) Amounts of credit risk-weighted assets calculated with the application of transitional measures with respect to securitization exposures

Not applicable.

Subject to the Calculation of Market Risk Assets

Not applicable.

Fiscal Year 2010**(1) Amounts of securitization exposures held and breakdown of principal underlying assets by type**

As of March 31	Millions of Yen	
	2011	
	Exposure Amounts	
Residential Mortgage Loans	¥	78,058
Credit Card Loans		2,044
Claims on Lease Payments, Installment Receivables		7,591
Commercial Real Estate-Secured Loans		2,950
Other Claims on Corporates		66,831
Total	¥	157,475

(2) Balance and amounts of required capital of securitization exposures held by risk-weight category

As of March 31	Millions of Yen	
	2011	
	Balance	Required Capital
Risk-Weight Category (IRB Approach)		
Less than 20%	¥ 87,250	¥ 518
20% to Less than 50%	35,718	975
50% to Less than 100%	34,506	1,463
100% to Less than 350%	—	—
350% to Less than 1,250%	—	—
Capital Deduction	—	—
Total	¥ 157,475	¥ 2,957

(3) Amounts of securitization exposures by type of underlying assets deducted from capital under provisions of the Notification, Article 247

Not applicable.

(4) Amounts of credit risk-weighted assets calculated with the application of transitional measures with respect to securitization exposures

Not applicable.

(Reference) Market Risk

Consolidated

(1) Value at Risk (VaR) as of the end of period and maximum, minimum, and mean VaR for the period

• Market risk in fiscal year 2011

	Banking Account	Trading Account
As of March 31, 2012	¥ 257.0 billion	¥ 0.1 billion
Maximum	349.1 billion	1.5 billion
Minimum	253.1 billion	0.0 billion
Mean	294.7 billion	0.3 billion

(For the April 2011 - March 2012 period)

• Market risk in fiscal year 2010

	Banking Account	Trading Account
As of March 31, 2011	¥ 212.0 billion	¥ 0.1 billion
Maximum	231.6 billion	2.3 billion
Minimum	174.4 billion	0.0 billion
Mean	199.6 billion	0.6 billion

(For the April 2010 - March 2011 period)

Note: As for the banking account, we revised the measurement standards in April 2011.

VaR Measurement Standards

Banking account

Confidence interval: one-tailed 99%

Holding period: maximum 1 year, in accordance with the components of instruments

Observation period: 3 years

Trading account

Confidence interval: one-tailed 99%

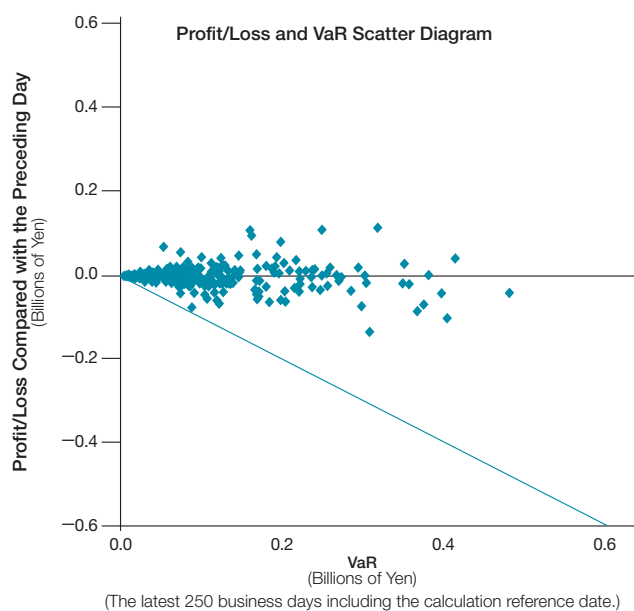
Holding period: 10 business days

Observation period: 3 years

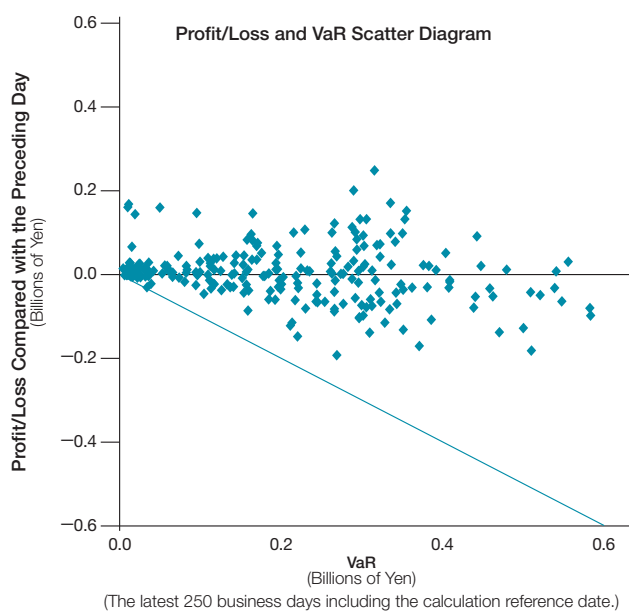
(2) Results of back testing and reasons for large downward deviations between actual losses and VaR

- Back testing of the trading account

Fiscal Year 2011



Fiscal Year 2010



Note: As shown above, for fiscal year 2011 back testing of the trading accounts shows zero instances of losses in excess of VaR.

CMTB does not apply market risk regulations when calculating the capital adequacy ratio.

The above items are shown as reference.

Capital Subscriptions or Equity Exposures in the Banking Account

Consolidated

As of March 31	Millions of Yen							
	2012				2011			
	Book Value		Fair Value		Book Value		Fair Value	
Consolidated Book and Fair Values*1								
Listed Shares Exposures	¥ 454,137		¥ 454,137		¥ 486,051		¥ 486,051	
Capital Subscriptions or Equity Exposures Other than Above	85,881		85,881		88,210		88,210	
Amounts of Gains/Losses on Sales and Write-offs of Capital Subscriptions or Equity Exposures*2	Gains/Losses	Gains	Losses	Write-offs	Gains/Losses	Gains	Losses	Write-offs
	(26,944)	6,949	14,590	19,302	2,865	15,778	6,219	6,692
Amounts of Unrealized Gains/Losses Recognized in the Consolidated Balance Sheets and not Recognized in the Consolidated Statements of Income	40,038				38,217			
Amounts of Unrealized Gains/Losses not Recognized in the Consolidated Balance Sheets and Statements of Income	Not applicable				Not applicable			

*1. Figures for available-for-sale securities include only Japanese and foreign stocks.

*2. Consolidated statements of income figures for gains/losses on stock holdings and related write-offs.

As of March 31	Millions of Yen	
	2012	2011
Amounts by Portfolio Category	¥ 525,636	¥ 551,454
Stockholdings	367,258	378,386
Portfolios Adopting the Market-based Approach	10,697	7,860
Portfolios Adopting the PD/LGD Approach	147,680	165,207

Note: Amounts by portfolio category show exposures subject to the calculation of credit risk-weighted assets.

Exposures Held in Funds as Credit Risk-Weighted Assets Consolidated

As of March 31	Millions of Yen	
	2012	2011
Aggregate Sum of Exposures Held in Funds	¥ 279,429	¥ 372,278
Look-through Approach	265,111	359,761
Simple Majority Formula	5,575	10,007
Investment Criteria Formula	8,742	2,509
Internal Model Approach	—	—
Probability Approach	—	—
Others	—	—

Note: Exposures subject to the calculation of credit risk-weighted assets are shown.

Gains/Losses and Changes in Economic Value Due to Interest Rate Shocks under Internal Control Management Used by the CMTB Group Regarding Interest Rate Risk in the Banking Account Consolidated

• Outlier ratios

As of March 31	Millions of Yen	
	2012	2011
Overall Amounts of Interest Rate Risk	¥ 3,841	¥ 53,990
Japanese Yen Interest Rates	3,244	—
U.S. Dollar Interest Rates	573	41,993
Other Interest Rates	24	11,997
Outlier Ratios	0.4%	5.0%

Note: The above table indicates figures calculated in accordance with the outlier standard specified by the "Comprehensive Guidelines for Supervision of Major Banks, etc." and based on the following assumptions:

There are very few subject assets in companies subject to consolidation other than CMTB, and internal control management is only exercised on a non-consolidated basis, so non-consolidated figures are shown for CMTB.

• Risk measurement method: Interest rate sensitivity approach

• Interest rate fluctuation scenario: An interest rate shock consisting of the 1st and 99th percentile of the fluctuation of interest rates measured for the one-year holding period and a minimum observation period of five years.

• Definition of the core deposits: The lowest of the following three is the upper limit on the core deposit amount and the maturity is five years or less (an average remaining term of 2.5 years): 1) The lowest balance of deposits in the past five years, 2) the balance left after deducting the maximum annual outflow of deposits in the past five years from the current balance of deposits, or 3) the amount equivalent to 50% of the current balance of deposits.

Capital Adequacy Ratio

Non-consolidated

Constituents of Capital (Non-consolidated Capital Adequacy Ratio (Domestic Standard))

As of March 31	Millions of Yen	
	2012	2011
Tier I		
Capital Stock	¥ 399,697	¥ 399,697
Noncumulative Perpetual Preferred Shares	—	—
Deposit for Subscriptions to Shares	—	—
Legal Capital Surplus	149,011	149,011
Other Capital Surplus	—	—
Legal Retained Earnings	50,343	49,512
Other Retained Earnings	144,385	162,044
Others	—	—
Treasury Stock (Deduction)	—	—
Deposit for Subscriptions to Treasury Stock	—	—
Expected Distributed Amount (Deduction)	—	8,021
Net Unrealized Loss on Available-for-Sale Securities (Deduction)	—	—
Subscription Rights to Shares	—	—
Business Rights Equivalents (Deduction)	—	—
Goodwill Equivalents (Deduction)	—	—
Equivalent to Intangible Fixed Assets Recorded through Business Combination (Deduction)	—	—
Equivalent to Capital Increase Due to Securitization Transactions (Deduction)	11,156	15,298
Equivalent to 50% of the Excess of Expected Loss over Qualifying Allowance (Deduction)	12,826	10,851
Total Tier I before Deduction of Deferred Tax Assets (Aggregate Sum of Items Above)	719,454	726,095
Deducted Amount of Deferred Tax Assets (Deduction)*1	—	—
Total (A)	719,454	726,095
Noncumulative Preferred Securities Attached with Step-up Interest Rate Clause*2 (a)	—	—
Tier II		
45% of Revaluation Reserve for Land	(6,618)	—
General Allowance for Loan Losses	—	—
Excess of Qualifying Allowance over Expected Loss	—	—
Debt Capital	337,487	343,747
Perpetual Subordinated Debt*3	108,487	109,247
Subordinated Term Debt and Fixed-term Preferred Shares*4	229,000	234,500
Total	330,869	343,747
Included in Capital (B)	330,869	343,747
Items for Deduction		
Items for Deduction*5 (C)	19,448	19,053
Total Qualifying Capital		
((A) + (B) - (C)) (D)	1,030,875	1,050,789
Risk-Weighted Assets		
Asset (On-balance Sheet) Items	5,193,400	5,820,254
Off-balance Sheet Transaction Items	486,130	548,036
Amount of Credit Risk-Weighted Assets (E)	5,679,531	6,368,291
Amount of Operational Risk Equivalents ((G)/8%) (F)	317,978	333,674
(Reference) Operational Risk Equivalents (G)	25,438	26,693
Credit Risk-Weighted Assets Adjustments (H)	—	—
Operational Risk Equivalents Adjustments (I)	—	—
Total ((E) + (F) + (H) + (I)) (J)	¥ 5,997,509	¥ 6,701,965
Non-consolidated Capital Adequacy Ratio (Domestic Standard) = D/J x 100 (%)	17.18	15.67
Tier I Capital Ratio = A/J x 100 (%)	11.99	10.83
Ratio of Noncumulative Preferred Securities with Step-up Interest Rate Clauses to Tier I Capital = a/A x 100 (%)	—	—

*1. As of March 31, 2012, deferred tax assets totaled ¥110,543 million in net terms. The upper limit on the inclusion of deferred tax assets in capital was ¥143,890 million.

*2. Listed in the Notification, Article 40, Paragraph 2, i.e. stocks and other securities with high probability of redemptions through such measures as attachment of step-up interest rate clauses (including noncumulative preferred securities issued by overseas special purpose companies).

*3. Debt capital listed in the Notification, Article 41, Paragraph 1, Item 3 that have all of the characteristics listed below:

- (1) Paid-up debts unsecured and subordinate to other debts
- (2) Not redeemable except for certain cases
- (3) Used for offsetting of loss while continuing business
- (4) Allowed to defer interest payment obligations

*4. Listed in the Notification, Article 41, Paragraph 1, Items 4 and 5. However, subordinated term debts are limited to those with an original maturity of over five years.

*5. Listed in the Notification, Article 43, Paragraph 1, Items 1 through 5, and include the amounts equivalent to intentional holdings of other financial institutions' capital funding means.

*6. CMTB received an external audit by Deloitte Touche Tohmatsu LLC of the calculation of the non-consolidated capital adequacy ratio in line with "Agreed Upon Methods for the Implementation of Capital Adequacy Ratio Audits" (Pronouncement 30 of the Japanese Institute of Certified Public Accountants, Bank Auditing Committee, March 29, 2011). The external audit is not part of the accounting audit of the non-consolidated financial statements but was conducted as part of the internal risk management framework concerning the calculation of the non-consolidated capital adequacy ratio under agreed-upon examination procedures and is a report of the results to CMTB. It thus does not represent the opinion of the external auditor regarding the non-consolidated capital adequacy ratio itself or parts of internal control which concern the ratio.

*7. Non-consolidated BIS capital adequacy ratio (uniform international standards) as of March 31, 2012, which constitutes a condition for adoption and continuous use of the internal ratings-based approach as prescribed in the Notification, Article 238, is 16.74% (Tier I ratio: 11.51%).

Outline of Capital Funding Instruments

An outline of capital funding instruments for the capital adequacy ratio (domestic standard) is as follows:

Capital	Capital Funding Instruments	Outline
Tier I	Common Shares	Shareholders' equity listed in the Notification, Article 40, Paragraph 1, and CMTB's standard stock with no limitations on holders' rights
Tier II	Perpetual Subordinated Debt	Instrument included as debt capital listed in the Notification, Article 41, Paragraph 1, Item 3 that have all of the characteristics below: <ul style="list-style-type: none"> •Paid-up securities that are unsecured and subordinate to other debt •Not redeemable except for some cases •Used for offsetting of loss within CMTB while business is continued •Allowed to defer interest payment obligations
	Subordinated Term Debt	Instruments included as debt capital listed in the Notification, Article 41, Paragraph 1, Item 4, but debt is limited to that with an original maturity of over five years.

Capital Adequacy

Non-consolidated

Amounts of Required Capital

(1) Amounts of required capital against credit risk (excluding equity exposures to which the IRB Approach is applied and exposures held in funds)

As of March 31	Millions of Yen	
	2012	2011
Portfolios to which the Standardized Approach is Applied	¥ 568	¥ 599
Exposures to Business Units Set for Phased Roll-out Application	—	—
Exposures Excluded from Application	568	599
Portfolios to which the IRB Approach is Applied and Breakdown by Portfolio	407,975	448,739
Corporate Exposures	303,143	325,144
Sovereign Exposures	1,001	1,209
Financial Institution Exposures	12,071	21,912
Residential Mortgage Exposures	50,207	51,937
Qualifying Revolving Retail Exposures	593	850
Other Retail Exposures	10,030	13,859
Other Exposures*1	30,926	33,825
Securitization Exposures	11,602	15,554

*1. Other exposures include purchased receivables, unsettled transactions, lease transactions and other assets.

*2. The calculation method of the amounts of required capital against credit risk is as follows (although CMTB uses domestic standard, as we have adopted the foundation internal ratings-based approach, we use 8% for calculation of the required capital amount)

Portfolios to which the Standardized Approach is applied: amount of credit risk-weighted assets x 8% + capital deduction amount

Portfolios to which the IRB Approach is applied: (amount of credit risk-weighted assets x 1.06) x 8% + expected loss amount

Securitization exposures: (amount of credit risk-weighted assets x 1.06) x 8% + expected loss amount + capital deduction amount

(2) Amounts of required capital against credit risk concerning equity exposures to which the IRB Approach is Applied

As of March 31	Millions of Yen	
	2012	2011
Equity Exposures	¥ 64,128	¥ 68,896
PD/LGD Approach	26,419	26,105
Simple Risk-Weight Method of the Market-based Approach	3,628	2,666
Internal Model Method of the Market-based Approach	—	—
Transitional Measures*1	34,081	40,124

*1. The amount of credit risk-weighted assets is calculated with a risk-weight of 100%, pursuant to the Notification, Supplementary Rules Article 13.

*2. The calculation method of the amounts of required capital against credit risk concerning equity exposures to which the IRB Approach is applied is as follows (although CMTB uses domestic standards, as we have adopted the foundation internal ratings-based approach, we use 8% for calculation of the required capital amount).

Those applicable to the PD/LGD approach: (amount of credit risk-weighted assets x 1.06) x 8% + expected loss amount

Those applicable to the simple risk-weight method of the market-based approach: (amount of credit risk-weighted assets x 1.06) x 8%

Those applicable to the transitional measures: (amount of credit risk-weighted assets x 1.06) x 8%

(3) Amounts of required capital against credit risk concerning exposures held in funds

As of March 31	Millions of Yen	
	2012	2011
Exposures Held in Funds*	¥ 49,116	¥ 68,016

Note: Calculation method of required capital amount for the credit risk relating to exposures held in funds is as follows (although CMTB uses domestic standards, as we have adopted the foundation internal ratings-based approach, we use 8% for calculation of the required capital amount)

Look-through formula: (amount of credit risk-weighted asset x 1.06) x 8% + expected loss amount + capital deduction amount

Other than look-through formula: (amount of credit risk-weighted asset x 1.06) x 8% + capital deduction amount

(4) Amounts of required capital against operational risk

As of March 31	Millions of Yen	
	2012	2011
Standardized Approach	¥ 25,438	¥ 26,693

(5) Total required capital

As of March 31	Millions of Yen	
	2012	2011
Total Required Capital*	¥ 479,800	¥ 536,157

*1. (Total amount of credit risk-weighted assets + market risk equivalents/8% + operational risk equivalents/8%) x 8%

*2. Although CMTB uses domestic standards, as we have adopted the foundation internal ratings-based approach, we use 8% for calculation of the total amount of consolidated required capital.

Credit Risk

Non-consolidated

Balance of Exposures Related to Credit Risk and Breakdown by Primary Types

As of March 31	Millions of Yen					
	2012					
	Credit Risk Exposures					Exposures Three Months or Longer Overdue or Exposures in Default
Loans, Call Loans, Deposits, etc.	Securities	Derivative Transactions	Other Off-balance Sheet Transactions			
Japan	¥ 11,603,012	¥ 8,841,926	¥ 1,533,877	¥ 32,341	¥ 1,194,867	¥ 113,159
Outside Japan	841,095	196,937	530,145	111,762	2,249	61
Total for Regions	¥ 12,444,108	¥ 9,038,864	2,064,022	¥ 144,103	¥ 1,197,116	¥ 113,221
Manufacturing	1,395,049	913,562	249,313	3,122	229,050	2,354
Agriculture and Forestry	215	215	—	—	—	—
Fisheries	—	—	—	—	—	—
Mining and Quarrying of Stones and Gravel	5,382	4,735	632	—	15	—
Construction	133,905	76,066	28,446	0	29,392	1,376
Electricity, Gas, Heat Supply and Water	324,117	304,636	7,046	0	12,434	467
Information and Communication	38,718	29,606	6,130	74	2,906	663
Transport and Postal Activities	693,798	555,205	87,919	2,879	47,794	989
Wholesale and Retail Trade	516,598	393,120	60,540	775	62,162	3,719
Finance and Insurance	2,378,072	1,667,481	108,545	65,752	536,293	6,006
Real Estate	1,361,889	1,005,283	259,509	2,329	94,766	36,587
Goods Rental and Leasing	151,298	125,719	6,319	15	19,243	203
Local Public Bodies	667,027	4,577	638,199	—	24,251	—
Individuals	3,760,988	3,661,365	—	—	99,623	53,144
Others	1,017,045	297,287	611,420	69,154	39,183	7,708
Total for Industry Sectors	¥ 12,444,108	¥ 9,038,864	¥ 2,064,022	¥ 144,103	¥ 1,197,116	¥ 113,221
One Year or Less	3,721,231	2,620,754	325,079	28,312	747,084	
Over One Year to Three Years	1,820,079	1,099,816	458,909	8,208	253,146	
Over Three Years to Five Years	1,377,452	1,014,725	300,246	8,095	54,383	
Over Five Years	5,525,344	4,303,568	979,786	99,487	142,501	
Total for All Durations	¥ 12,444,108	¥ 9,038,864	¥ 2,064,022	¥ 144,103	¥ 1,197,116	
Average Balance during the Period	¥ 13,676,219	¥ 9,172,797	¥ 2,742,969	¥ 141,545	¥ 1,618,907	

Notes: 1. Exposures subject to the calculation of credit risk-weighted assets exclude funds, securitization, other assets and exposures excluded from application.

2. "Others" in the industry sectors include non-residents and state public services. Exposures for durations of over five years include those with no fixed maturities.

3. "Average Balance during the Period" is the average of the balance as of March 31, 2011, September 30, 2011, and March 31, 2012.

4. The above data represents amounts after credit risk mitigation effects of netting contracts allowed under the law and netting against the obligor's cash on deposit with CMTB.

As of March 31	Millions of Yen					
	2011					
	Credit Risk Exposures					Exposures Three Months or Longer Overdue or Exposures in Default
	Loans, Call Deposits, etc.	Loans, Deposits, etc.	Securities	Derivative Transactions	Other Off-balance Sheet Transactions	
Japan	¥ 13,087,709	¥ 8,988,665	¥ 2,193,540	¥ 27,641	¥ 1,877,862	¥ 117,812
Outside Japan	1,536,559	227,246	1,176,802	100,479	32,031	5,609
Total for Regions	¥ 14,624,269	¥ 9,215,912	¥ 3,370,343	¥ 128,120	¥ 1,909,893	¥ 123,422
Manufacturing	1,358,299	917,992	238,974	2,286	199,045	5,027
Agriculture and Forestry	315	315	—	—	—	—
Fisheries	—	—	—	—	—	—
Mining and Quarrying of Stones and Gravel	1,323	746	562	—	15	—
Construction	129,285	74,277	25,763	4	29,240	2,095
Electricity, Gas, Heat Supply and Water	285,246	268,352	12,410	1	4,482	507
Information and Communication	39,653	29,091	6,266	28	4,266	754
Transport and Postal Activities	701,340	564,396	84,834	2,403	49,705	1,094
Wholesale and Retail Trade	547,248	449,601	53,047	581	44,018	6,373
Finance and Insurance	3,532,925	2,078,249	226,614	50,790	1,177,270	5,903
Real Estate	1,356,091	1,058,621	193,905	2,348	101,216	41,056
Goods Rental and Leasing	182,714	153,730	9,738	23	19,222	211
Local Public Bodies	1,300,169	6,181	1,268,351	—	25,636	—
Individuals	3,488,265	3,282,907	—	—	205,358	46,526
Others	1,701,388	331,448	1,249,873	69,651	50,415	13,870
Total for Industry Sectors	¥ 14,624,269	¥ 9,215,912	¥ 3,370,343	¥ 128,120	¥ 1,909,893	¥ 123,422
One Year or Less	4,660,307	3,212,892	60,338	25,378	1,361,697	
Over One Year to Three Years	2,382,927	1,224,767	933,861	11,147	213,150	
Over Three Years to Five Years	1,560,405	1,014,070	479,953	6,557	59,824	
Over Five Years	6,020,629	3,764,182	1,896,189	85,035	275,221	
Total for All Durations	¥ 14,624,269	¥ 9,215,912	¥ 3,370,343	¥ 128,120	¥ 1,909,893	
Average Balance during the Period	¥ 14,890,984	¥ 9,105,241	¥ 3,708,372	¥ 117,749	¥ 1,959,621	

Notes: 1. Exposures subject to the calculation of credit risk-weighted assets exclude funds, securitization, other assets and exposures excluded from application.

2. "Others" in the industry sectors include non-residents and state public services. Exposures for durations of over five years include those with no fixed maturities.

3. "Average Balance during the Period" is the average of the balance as of March 31, 2010, September 30, 2010, and March 31, 2011.

4. The above data represents amounts after credit risk mitigation effects of netting contracts allowed under the law and netting against the obligor's cash on deposit with CMTB.

Balance and Changes of General Allowance for Loan Losses, Specific Allowance for Loan Losses, and Allowance for Loan Losses from Specified Foreign Country Borrowers

(1) General allowance for loan losses

As of March 31	Millions of Yen		
	2012	2011	Change
	Balance	Balance	
General Allowance for Loan Losses	¥ 15,868	¥ 28,299	¥ (12,430)

(2) Specific allowance for loan losses (breakdown by region, industry sector)

As of March 31	Millions of Yen		
	2012 Balance	2011 Balance	Changes
Japan	¥ 15,974	¥ 7,353	¥ 8,620
Outside Japan	145	4,200	(4,054)
Total for Regions	¥ 16,119	¥ 11,553	¥ 4,566
Manufacturing	23	105	(81)
Agriculture and Forestry	—	—	—
Fisheries	—	—	—
Mining and Quarrying of Stones and Gravel	—	—	—
Construction	210	372	(162)
Electricity, Gas, Heat Supply and Water	—	—	—
Information and Communication	20	3	16
Transport and Postal Activities	224	94	130
Wholesale and Retail Trade	1,278	773	505
Finance and Insurance	11,071	1	11,069
Real Estate	1,569	4,143	(2,573)
Goods Rental and Leasing	—	—	—
Local Public Bodies	—	—	—
Individuals	409	378	30
Others	1,311	5,679	(4,368)
Total for Industry Sectors	¥ 16,119	¥ 11,553	¥ 4,566

(3) Allowance for loan losses from specified foreign country borrowers

Not applicable as of, the end of March 2012 and the end of March 2011.

Amounts of Written-off Loans by Industry Sector

Years Ended March 31	Millions of Yen	
	2012	2011
Manufacturing	¥ 35	¥ 66
Agriculture and Forestry	—	—
Fisheries	—	—
Mining and Quarrying of Stones and Gravel	—	—
Construction	80	164
Electricity, Gas, Heat Supply and Water	—	—
Information and Communication	11	125
Transport and Postal Activities	8	0
Wholesale and Retail Trade	526	221
Finance and Insurance	71	53
Real Estate	142	603
Goods Rental and Leasing	—	—
Local Public Bodies	—	—
Individuals	56	19
Others	127	10
Total for Industry Sectors	¥ 1,061	¥ 1,264

Balance of Exposures to which the Standardized Approach is Applied by Risk-Weight Category

As of March 31	Millions of Yen			
	2012		2011	
	Subject to Rating		Subject to Rating	
Balance of Exposures to which the Standardized Approach is Applied after Allowing for the Credit Risk Mitigation Effect by Risk-Weight Category	¥ 7,905	¥ —	¥ 8,377	¥ —
0%	798	—	876	—
10%	0	—	0	—
20%	—	—	—	—
35%	—	—	—	—
50%	—	—	—	—
75%	10	—	10	—
100%	7,095	—	7,489	—
150%	—	—	—	—
Capital Deduction	—	—	—	—

Exposures to which the IRB Approach is Applied

As of March 31	Millions of Yen	
	2012	2011
Specialized Lending under the Slotting Criteria	¥ 516,646	¥ 491,222
High-Volatility Commercial Real Estate Exposures	—	—
Maturities of 2.5 Years or Longer	—	—
Strong 95%	—	—
Good 120%	—	—
Satisfactory 140%	—	—
Weak 250%	—	—
Default 0%	—	—
Maturities of Less than 2.5 Years	—	—
Strong 70%	—	—
Good 95%	—	—
Satisfactory 140%	—	—
Weak 250%	—	—
Default 0%	—	—
Other Exposures	¥ 516,646	¥ 491,222
Maturities of 2.5 Years or Longer	259,147	267,409
Strong 70%	204,133	240,877
Good 90%	25,485	2,897
Satisfactory 115%	12,894	13,945
Weak 250%	6,804	9,195
Default 0%	9,829	491
Maturities of Less than 2.5 Years	257,498	223,812
Strong 50%	223,938	189,055
Good 70%	—	22,820
Satisfactory 115%	240	48
Weak 250%	33,319	4,172
Default 0%	—	7,715
Equity Exposures to which the Simple Risk-Weight Method of the Market-based Approach is Applied	¥ 10,696	¥ 7,860
300%	—	—
400%	10,696	7,860

Portfolios to which the IRB Approach is Applied

(1) Corporate exposures

As of March 31	Millions of Yen				
	2012				
	Weighted Average of PD Value	Weighted Average of LGD Value	Risk-Weight Weighted Average	EAD Value	
On-balance Sheet Asset Items				Off-balance Sheet Asset Items	
Ordinary Assets (Seijo-Saki)	0.44%	44.16%	52.65%	¥ 4,068,411	¥ 529,750
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	8.06%	40.30%	157.79%	183,223	13,729
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	41.38%	/	44,734	19,606
Total	2.07%	43.97%	56.21%	¥ 4,296,369	¥ 563,086

As of March 31	Millions of Yen				
	2011				
	Weighted Average of PD Value	Weighted Average of LGD Value	Risk-Weight Weighted Average	EAD Value	
On-balance Sheet Asset Items				Off-balance Sheet Asset Items	
Ordinary Assets (Seijo-Saki)	0.43%	44.14%	48.63%	¥ 4,758,090	¥ 459,089
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	8.11%	41.15%	160.71%	266,797	19,747
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	41.59%	/	54,635	20,827
Total	2.17%	43.95%	53.73%	¥ 5,079,522	¥ 499,665

(2) Sovereign exposures

As of March 31	Millions of Yen				
	2012				
	Weighted Average of PD Value	Weighted Average of LGD Value	Risk-Weight Weighted Average	EAD Value	
On-balance Sheet Asset Items				Off-balance Sheet Asset Items	
Ordinary Assets (Seijo-Saki)	0.00%	44.96%	0.53%	¥ 1,762,533	¥ 526,944
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	—	—	—	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	45.00%	/	—	6
Total	0.00%	44.96%	0.53%	¥ 1,762,533	¥ 526,950

As of March 31	Millions of Yen				
	2011				
	Weighted Average of PD Value	Weighted Average of LGD Value	Risk-Weight Weighted Average	EAD Value	
On-balance Sheet Asset Items				Off-balance Sheet Asset Items	
Ordinary Assets (Seijo-Saki)	0.00%	44.97%	0.40%	¥ 2,568,082	¥ 1,121,587
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	—	—	—	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	45.00%	/	—	6
Total	0.00%	44.97%	0.40%	¥ 2,568,082	¥ 1,121,594

(3) Financial Institution exposures

	Millions of Yen				
	2012				
	Weighted Average of PD Value	Weighted Average of LGD Value	Risk-Weight Weighted Average	EAD Value	
On-balance Sheet Asset Items				Off-balance Sheet Asset Items	
As of March 31					
Ordinary Assets (Seijo-Saki)	0.14%	43.85%	30.99%	¥ 332,887	¥ 129,381
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	9.28%	45.00%	183.34%	700	975
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—
Total	0.18%	43.85%	31.54%	¥ 333,587	¥ 130,357

	Millions of Yen				
	2011				
	Weighted Average of PD Value	Weighted Average of LGD Value	Risk-Weight Weighted Average	EAD Value	
On-balance Sheet Asset Items				Off-balance Sheet Asset Items	
As of March 31					
Ordinary Assets (Seijo-Saki)	0.16%	44.68%	32.32%	¥ 562,147	¥ 177,039
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	—	—	—	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	45.00%	—	5,000	—
Total	0.84%	44.69%	32.10%	¥ 567,147	¥ 177,039

(4) Equity exposures under the PD/LGD Approach

	Millions of Yen		
	2012		
	Weighted Average of PD Value	Risk-Weight Weighted Average	Balance
As of March 31			
Ordinary Assets (Seijo-Saki)	0.78%	187.57%	¥ 165,379
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	6.98%	420.09%	1,030
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	—	53
Total	0.85%	188.95%	¥ 166,463

	Millions of Yen		
	2011		
	Weighted Average of PD Value	Risk-Weight Weighted Average	Balance
As of March 31			
Ordinary Assets (Seijo-Saki)	0.61%	170.93%	¥ 178,188
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	9.35%	462.37%	1,759
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	—	0
Total	0.69%	173.78%	¥ 179,947

(5) Residential mortgage exposures, qualifying revolving retail exposures, and other retail exposures

As of March 31	Millions of Yen						
	2012						
	Weighted Average of PD Value	Weighted Average of LGD Value	Risk-Weight Weighted Average	EAD Value		Undrawn Commitment	CCF
On-balance Sheet Asset Items				Off-balance Sheet Asset Items			
Residential Mortgage							
Current	0.23%	28.83%	12.84%	¥ 3,357,312	¥ 60,740	¥ 6,375	100.00%
Overdue	26.34%	29.23%	178.10%	22,712	73	—	—
Default	100.00%	26.69%	34.34%	26,627	74	0	100.00%
Qualifying Revolving Retail							
Current	0.73%	77.63%	21.34%	6,262	10,284	40,694	25.27%
Overdue	28.16%	77.57%	240.22%	186	48	194	25.09%
Default	100.00%	76.69%	11.79%	127	27	109	25.11%
Other Retail (consumer)							
Current	1.06%	32.63%	31.51%	33,672	19,553	46,104	41.89%
Overdue	25.04%	40.23%	103.26%	732	23	55	42.47%
Default	100.00%	45.77%	19.83%	2,822	45	76	58.85%
Other Retail (commercial)							
Current	0.76%	28.74%	23.40%	104,044	2,235	123	100.00%
Overdue	27.53%	28.34%	73.27%	569	—	—	—
Default	100.00%	51.86%	—	8,813	1	1	100.00%
Total	1.48%	29.17%	14.66%	¥ 3,563,885	¥ 93,107	¥ 93,735	38.66%

As of March 31	Millions of Yen						
	2011						
	Weighted Average of PD Value	Weighted Average of LGD Value	Risk-Weight Weighted Average	EAD Value		Undrawn Commitment	CCF
On-balance Sheet Asset Items				Off-balance Sheet Asset Items			
Residential Mortgage							
Current	0.20%	34.48%	13.69%	¥ 2,942,491	¥ 162,765	¥ 5,226	100.00%
Overdue	26.95%	34.45%	211.46%	31,506	61	—	—
Default	100.00%	30.69%	57.53%	21,335	109	—	—
Qualifying Revolving Retail							
Current	0.73%	79.58%	21.81%	7,101	11,179	42,250	26.46%
Overdue	29.46%	79.58%	248.90%	439	103	393	26.20%
Default	100.00%	78.44%	15.22%	197	41	157	26.21%
Other Retail (consumer)							
Current	1.12%	62.87%	60.88%	36,078	21,033	45,644	44.91%
Overdue	24.92%	62.92%	157.89%	1,076	50	110	45.61%
Default	100.00%	52.35%	1.61%	2,872	37	54	68.62%
Other Retail (commercial)							
Current	0.83%	32.16%	26.22%	118,774	2,490	138	100.00%
Overdue	35.86%	35.63%	76.80%	2,125	1	1	100.00%
Default	100.00%	56.24%	—	9,406	3	3	100.00%
Total	1.53%	35.20%	17.19%	¥ 3,173,405	¥ 197,876	¥ 93,981	39.67%

Actual Credit Losses in the Current Period and Year-on-Year Change for Portfolios to which the IRB Approach is Applied

Years Ended March 31	Millions of Yen				Changes in Actual Credit Losses
	2012		2011		
	Actual Credit Losses	Reversals	Actual Credit Losses	Reversals	
Corporate Exposures	¥ 4,851	¥ (6,462)	¥ (8,999)	¥ (16,536)	¥ 13,851
Sovereign Exposures	4,766	—	—	—	4,766
Financial Institution Exposures	(138)	(138)	(106)	(4,306)	(32)
Retail Exposures	811	(1,058)	688	(1,335)	122

Note: Of total credit costs, only those that can be identified as stemming from specified asset classes are shown in the table.

Factor Analysis

Actual credit losses in fiscal year 2011 increased by ¥18.7 billion year on year.

This was mainly due to the posting of allowances for loan losses against housing loan companies (*Jusen*) and a decrease in reversals of allowances for loan losses resulting from changes to the allowance ratio posted in fiscal year 2010.

Estimated Credit Losses for Portfolios to which the IRB Approach is Applied

Years Ended March 31	Millions of Yen	
	2012	2011
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ 4,851	¥ 57,235
Sovereign Exposures	4,766	41
Financial Institution Exposures	(138)	2,800
Retail Exposures	811	20,291

Notes: 1. Estimated credit losses for fiscal 2010 are the expected loss amount as of March 31, 2011.
2. Actual credit losses for fiscal 2011 are the sum of losses for one year ended March 31, 2012.

Six Months Ended September 30	Millions of Yen	
	2012	2011
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ (5,639)	¥ 66,246
Sovereign Exposures	4,766	70
Financial Institution Exposures	(188)	2,979
Retail Exposures	739	20,058

Notes: 1. Estimated credit losses for the first half of fiscal 2010 are the expected loss amount as of September 30, 2010.
2. Actual credit losses for the first half of fiscal 2011 are the sum of losses for one year ended September 30, 2011.

Credit Risk Mitigation Techniques

Non-consolidated

Amounts of Exposures to which Credit Risk Mitigation Techniques are Applied

As of March 31	Millions of Yen			
	2012			
	Eligible Financial Collateral	Other Eligible Collateral	Guarantees	Credit Derivatives
Portfolios to which the Standardized Approach is Applied	¥ —	¥ —	¥ —	¥ —
Portfolios to which the IRB Approach is Applied	257,618	505,276	36,782	—
Corporate Exposures	13,434	495,281	26,753	—
Sovereign Exposures	—	9,994	10,028	—
Financial Institution Exposures	244,184	—	—	—
Retail Exposures	—	—	—	—

As of March 31	Millions of Yen			
	2011			
	Eligible Financial Collateral	Other Eligible Collateral	Guarantees	Credit Derivatives
Portfolios to which the Standardized Approach is Applied	¥ —	¥ —	¥ —	¥ —
Portfolios to which the IRB Approach is Applied	1,182,524	603,065	129,620	—
Corporate Exposures	11,811	591,138	43,841	—
Sovereign Exposures	—	11,926	84,779	—
Financial Institution Exposures	1,170,713	—	1,000	—
Retail Exposures	—	—	—	—

Counterparty Risk in Derivative and Long-term Settlement Transactions

Non-consolidated

Derivative Transactions

As of March 31	Millions of Yen	
	2012	2011
Aggregate Sum of Amounts of Gross Reconstruction Costs (limited only to those not below zero)	¥ 250,096	¥ 185,869
Credit Equivalents Before Effect of Mitigation by Collateral under Credit Risk Mitigation Technique	143,984	128,041
Foreign Exchange Related	52,838	50,640
Interest Rate Related	328,867	260,825
Credit Derivatives	—	—
Others	—	—
Effect of Mitigating Credit Equivalents Due to Close-out Netting Contracts (Deduction)	237,721	183,424
Amounts of Collateral	4,432	5,357
Deposits	2,238	146
Securities	2,194	5,211
Credit Equivalents After Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	139,551	122,683
Notional Principal Amounts of Credit Derivatives Subject to Calculation of Credit Equivalents	5,000	5,000
Purchasing Protection by Credit Default Swaps	—	—
Providing Protection by Credit Default Swaps	5,000	5,000
Notional Principal Amounts of Credit Derivatives Used to Allow for Effect of Credit Risk Mitigation Technique	¥ —	¥ —

Note: Credit equivalents are calculated with the current exposure approach.

Long-term Settlement Transactions

As of March 31	Millions of Yen	
	2012	2011
Aggregate Sum of Amounts of Gross Reconstruction Costs (limited only to those not below zero)	¥ 16	¥ 67
Credit Equivalents Before Effect of Mitigation by Collateral under Credit Risk Mitigation Technique	119	78
Amounts of Collateral	—	—
Credit Equivalents After Effect of Mitigation by Collateral under Credit Risk Mitigation Technique	119	78

Note: Credit equivalents are calculated with the current exposure approach.

Securitization Exposures

Non-consolidated

Securitization Exposures Originated by CMTB

Fiscal Year 2011

Subject to the Calculation of Credit Risk-Weighted Assets

(1) Outline of securitizations during fiscal year 2011, type and status of principal underlying assets

Not applicable.

(2) Amounts of securitization exposures held and breakdown of principal underlying assets by type

As of March 31	Millions of Yen				
	2012				
	Exposure Amounts		Aggregate Sum of Underlying Assets		
	On-balance Sheet Transactions	Off-balance Sheet Transactions	Asset Transfer-Type Securitization Transactions	Synthetic Securitization Transactions	
Securitization Exposures except					
Resecuritization Exposures	¥ 182,964	¥ —	¥ 382,404	¥ 382,404	¥ —
Residential Mortgage Loans	182,964	—	382,404	382,404	—
Others	—	—	—	—	—
Resecuritization Exposures	—	—	—	—	—
Total	¥ 182,964	¥ —	¥ 382,404	¥ 382,404	¥ —

(3) Cumulative total of underlying assets overdue for three months or longer or in default related to securitization exposures held, cumulative total of losses, and breakdown by type of principal underlying assets

Year Ended March 31	Millions of Yen	
	2012	
	Cumulative Total of Underlying Assets Overdue for Three Months or Longer or in Default	Cumulative Total Losses
Residential Mortgage Loans	¥ 1,824	¥ —
Others	—	—
Total	¥ 1,824	¥ —

(4) Amounts of assets held for the purpose of securitization transactions and breakdown of principal assets by type

Not applicable.

(5) Balance and amounts of required capital for securitization exposures held by risk-weight category

As of March 31	Millions of Yen			
	2012			
	Balance		Required Capital	
	On-balance Sheet Transactions	Off-balance Sheet Transactions	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except	¥ 185,647	¥ —	¥ 9,909	¥ —
Resecuritization Exposures (IRB Approach)	—	—	—	—
Less than 20%	182,964	—	7,227	—
20% to Less than 50%	—	—	—	—
50% to Less than 100%	—	—	—	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	2,682	—	2,682	—
Capital Deduction	—	—	—	—
Resecuritization Exposures (IRB Approach)	—	—	—	—
Less than 20%	—	—	—	—
20% to Less than 50%	—	—	—	—
50% to Less than 100%	—	—	—	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
Capital Deduction	—	—	—	—
Total	¥ 185,647	¥ —	¥ 9,909	¥ —

(6) Amounts equivalent to the increase in capital following securitization and breakdown by type of principal underlying assets

As of March 31	Millions of Yen
	2012
Residential Mortgage Loans	¥ 11,156
Others	—
Total	¥ 11,156

(7) Amounts of securitization exposures by type of principal underlying assets deducted from capital under provisions of the Notification, Article 247

As of March 31	Millions of Yen
	2012
Residential Mortgage Loans	¥ —
Others	2,682
Total	¥ 2,682

(8) Items by type of principal underlying assets of securitization exposures with early redemption clauses

Not applicable.

(9) Application of credit risk mitigation techniques to resecuritization exposures held

Not applicable.

(10) Amounts of gains/losses on sale following securitization transactions recognized during fiscal year 2011 and breakdown by type of principal underlying assets

Not applicable.

(11) Amounts of credit risk-weighted assets calculated with the application of transitional measures with respect to securitization exposures

Not applicable.

Subject to the Calculation of Market Risk Assets

Not applicable.

Fiscal Year 2010

(1) Outline of securitizations during fiscal year 2010, type and status of underlying assets

Not applicable.

(2) Amounts of securitization exposures held and breakdown of principal underlying assets by type

	Millions of Yen			
	2011			
	Exposure Amounts	Aggregate Sum of Underlying Assets		
Asset Transfer-Type Securitization Transactions		Synthetic Securitization Transactions		
As of March 31				
Residential Mortgage Loans	¥ 186,299	¥ 438,775	¥ 438,775	¥ —
Others	—	—	—	—
Total	¥ 186,299	¥ 438,775	¥ 438,775	¥ —

(3) Cumulative total of underlying assets overdue for three months or longer or in default related to securitization exposures held, cumulative total of losses, and breakdown by type of principal underlying assets

	Millions of Yen	
	2011	
Year Ended March 31	Cumulative Total of Underlying Assets Overdue for Three Months or Longer or in Default	Cumulative Total Losses
Residential Mortgage Loans	¥ 2,629	¥ —
Others	—	—
Total	¥ 2,629	¥ —

(4) Balance and amounts of required capital for securitization exposures held by risk-weight category

As of March 31	Millions of Yen	
	Balance	Required Capital
Risk-Weight Category (IRB Approach)		
Less than 20%	¥ —	¥ —
20% to Less than 50%	—	—
50% to Less than 100%	186,299	9,913
100% to Less than 350%	—	—
350% to Less than 1,250%	—	—
Capital Deduction	2,682	2,682
Total	¥ 188,982	¥ 12,596

(5) Amounts equivalent to the increase in capital following securitization and breakdown by type of principal underlying assets

As of March 31	Millions of Yen
	2011
Residential Mortgage Loans	¥ 15,298
Others	—
Total	¥ 15,298

(6) Amounts of securitization exposures by type of principal underlying assets deducted from capital under provisions of the Notification, Article 247

As of March 31	Millions of Yen
	2011
Residential Mortgage Loans	¥ —
Others	2,682
Total	¥ 2,682

(7) Items by type of principal underlying assets of securitization exposures with early redemption clauses

Not applicable.

(8) Amounts of gains/losses on sale following securitization transactions recognized during fiscal year 2010 and breakdown by type of principal underlying assets

Not applicable.

(9) Amounts of credit risk-weighted assets calculated with the application of transitional measures with respect to securitization exposures

Not applicable.

Securitization Exposures Purchased by the CMTB Group

Fiscal Year 2011

Subject to the Calculation of Credit Risk-Weighted Assets

(1) Amounts of securitization exposures held and breakdown of principal underlying assets by type

As of March 31	Millions of Yen	
	2012	
	Exposure Amounts	
	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except Resecuritization Exposures	¥ 115,748	¥ 2,950
Residential Mortgage Loans	63,289	—
Credit Card Loans	2,025	—
Claims on Lease Payments, Installment Receivables	7,760	—
Commercial Real Estate-Secured Loans	—	2,950
Other Claims on Corporates	42,673	—
Resecuritization Exposures	—	—
Securitization Exposures to Residential Mortgage Loans and Residential Mortgage Loans as Underlying Assets	—	—
Securitization Exposures to Commercial Real Estate Secured Loans and Commercial Real Estate Secured Loans as Underlying Assets	—	—
Securitization Exposures to Other Claims on Corporates and Other Claims on Corporates as Underlying Assets	—	—
Total	¥ 115,748	¥ 2,950

(2) Balance and amounts of required capital of securitization exposures held by risk-weight category

As of March 31	Millions of Yen			
	2012			
	Balance		Required Capital	
	On-balance Sheet Transactions	Off-balance Sheet Transactions	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except Resecuritization Exposures (IRB Approach)	¥ 115,748	¥ 2,950	¥ 1,675	¥ 17
Less than 20%	73,074	2,950	433	17
20% to Less than 50%	42,673	—	1,241	—
50% to Less than 100%	—	—	—	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
Capital Deduction	—	—	—	—
Resecuritization Exposures (IRB Approach)	—	—	—	—
Less than 20%	—	—	—	—
20% to Less than 50%	—	—	—	—
50% to Less than 100%	—	—	—	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
Capital Deduction	—	—	—	—
Total	¥ 115,748	¥ 2,950	¥ 1,675	¥ 17

(3) Amounts of securitization exposures by type of principal underlying assets deducted from capital under provisions of the Notification, Article 247

Not applicable.

(4) Application of credit risk mitigation techniques to resecuritization exposures held

Not applicable.

(5) Amounts of credit risk-weighted assets calculated with the application of transitional measures with respect to securitization exposures

Not applicable.

Subject to the Calculation of Market Risk Assets

Not applicable.

Fiscal Year 2010**(1) Amounts of securitization exposures held and breakdown of principal underlying assets by type**

As of March 31	Millions of Yen	
	2011	
	Exposure Amounts	
Residential Mortgage Loans	¥	78,058
Credit Card Loans		2,044
Claims on Lease Payments, Installment Receivables		7,591
Commercial Real Estate-Secured Loans		2,950
Other Claims on Corporates		66,831
Total	¥	157,475

(2) Balance and amounts of required capital of securitization exposures held by risk-weight category

As of March 31	Millions of Yen	
	2011	
	Balance	Required Capital
Risk-Weight Category (IRB Approach)		
Less than 20%	¥ 87,250	¥ 518
20% to Less than 50%	35,718	975
50% to Less than 100%	34,506	1,463
100% to Less than 350%	—	—
350% to Less than 1,250%	—	—
Capital Deduction	—	—
Total	¥ 157,475	¥ 2,957

(3) Amounts of securitization exposures by type of underlying assets deducted from capital under provisions of the Notification, Article 247

Not applicable.

(4) Amounts of credit risk-weighted assets calculated with the application of transitional measures with respect to securitization exposures

Not applicable.

(Reference) Market Risk

Consolidated

(1) Value at Risk (VaR) as of the end of period and maximum, minimum, and mean VaR for the period

• Market risk in fiscal year 2011

	Banking Account	Trading Account
As of March 31, 2012	¥ 255.8 billion	¥ 0.1 billion
Maximum	341.4 billion	1.5 billion
Minimum	248.4 billion	0.0 billion
Mean	289.1 billion	0.3 billion

(For the April 2011 - March 2012 period)

• Market risk in fiscal year 2010

	Banking Account	Trading Account
As of March 31, 2011	¥ 208.5 billion	¥ 0.1 billion
Maximum	226.4 billion	2.3 billion
Minimum	169.5 billion	0.0 billion
Mean	194.8 billion	0.6 billion

(For the April 2010 - March 2011 period)

Note: As for the banking account, we revised the measurement standards in April 2011.

VaR Measurement Standards

Banking account

Confidence interval: one-tailed 99%

Holding period: maximum 1 year, in accordance with the components of instruments

Observation period: 3 years

Trading account

Confidence interval: one-tailed 99%

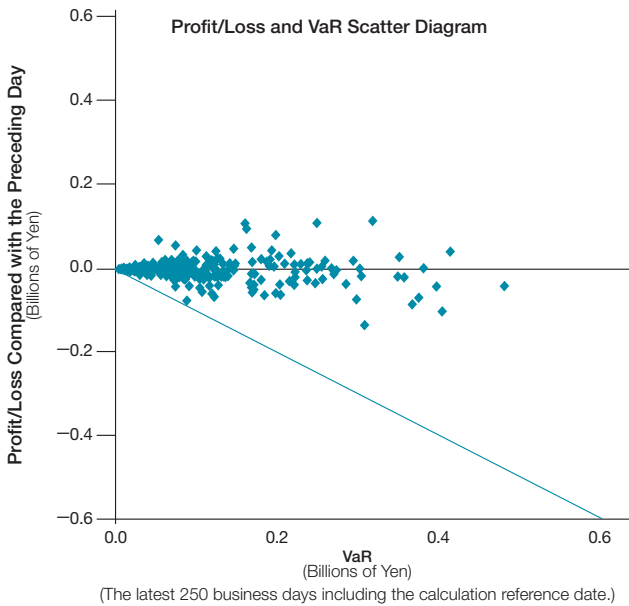
Holding period: 10 business days

Observation period: 3 years

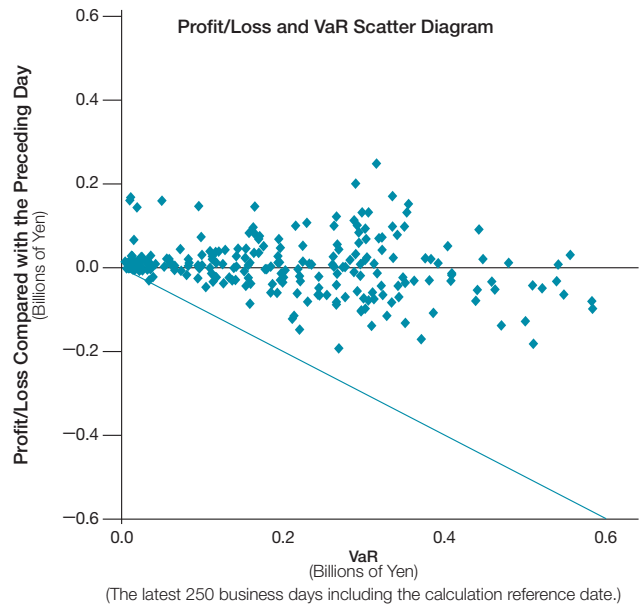
(2) Results of back testing and reasons for large downward deviations between actual losses and VaR

- Back testing of the trading account

Fiscal Year 2011



Fiscal Year 2010



Note: As shown above, for fiscal year 2011 back testing of the trading accounts shows zero instances of losses in excess of VaR.

CMTB does not apply market risk regulations when calculating the Capital adequacy ratio.

The above items are shown as reference.

Capital Subscriptions or Equity Exposures in the Banking Account

Non-consolidated

As of March 31	Millions of Yen							
	2012				2011			
	Book Value		Fair Value		Book Value		Fair Value	
Non-consolidated Book and Fair Values*1								
Listed Shares Exposures	¥ 453,709		¥ 453,709		¥ 408,571		¥ 408,571	
Capital Subscription or Equity Exposures Other than Above	83,444		83,444		85,039		85,039	
Amounts of Gains/Losses on Sales and Write-offs of Capital Subscriptions or Equity Exposures*2	Gains/Losses	Gains	Losses	Write-offs	Gains/Losses	Gains	Losses	Write-offs
	(28,194)	5,172	14,081	19,285	(1,126)	13,335	4,076	10,385
Amounts of Unrealized Gains/Losses Recognized in the Non-consolidated Balance Sheets and not Recognized in the Non-consolidated Statements of Income	40,077				20,019			
Amounts of Unrealized Gains/Losses not Recognized in the Non-consolidated Balance Sheets and Statements of Income	Not applicable				Not applicable			

*1. Figures for available-for-sale securities include only Japanese and foreign stocks.

*2. Non-consolidated statements of income figures for gains/losses on stock holdings and related write-offs.

As of March 31	Millions of Yen	
	2012	2011
Amounts by Portfolio Category	¥ 579,063	¥ 660,977
Stockholdings	401,902	473,169
Portfolios Adopting the Market-based Approach	10,696	7,859
Portfolios Adopting the PD/LGD Approach	166,463	179,947

Note: Amounts by portfolio category show exposures subject to the calculation of credit risk-weighted assets.

Exposures Held in Funds as Credit Risk-Weighted Assets

Non-consolidated

As of March 31	Millions of Yen	
	2012	2011
Aggregate Sum of Exposures Held in Funds	¥ 279,425	¥ 366,219
Look-through Approach	265,111	353,702
Simple Majority Formula	5,571	10,007
Investment Criteria Formula	8,742	2,509
Internal Model Approach	—	—
Probability Approach	—	—
Others	—	—

Note: Exposures subject to the calculation of credit risk-weighted assets are shown.

Gains/Losses and Changes in Economic Value Due to Interest Rate Shocks under Internal Control Management Used by CMTB Regarding Interest Rate Risk in the Banking Account

Non-consolidated

• Outlier ratios

As of March 31	Millions of Yen	
	2012	2011
Overall Amounts of Interest Rate Risk	¥ 3,841	¥ 53,990
Japanese Yen Interest Rates	3,244	—
U.S. Dollar Interest Rates	573	41,993
Other Interest Rates	24	11,997
Outlier Ratios	0.4%	5.0%

Note: The above table indicates figures calculated in accordance with the outlier standard specified by the "Comprehensive Guidelines for Supervision of Major Banks, etc." and based on the following assumptions:

- Risk measurement method: Interest rate sensitivity approach
- Interest rate fluctuation scenario: An interest rate shock consisting of the 1st and 99th percentile of the fluctuation of interest rates measured for the one-year holding period and a minimum observation period of five years.
- Definition of the core deposits: The lowest of the following three is the upper limit on the core deposit amount and the maturity is five years or less (an average remaining term of 2.5 years): 1) The lowest balance of deposits in the past five years, 2) the balance left after deducting the maximum annual outflow of deposits in the past five years from the current balance of deposits, or 3) the amount equivalent to 50% of the current balance of deposits.