

Capital Adequacy Ratio Quantitative Disclosure Data:

Former Chuo Mitsui Asset Trust and Banking Company, Limited ("CMAB")

Non-consolidated	
Capital Adequacy Ratio	438
Outline of Capital Funding Instruments	439
Credit Risk-Weighted Assets	439
Operational Risks	439
Capital Adequacy	439
Credit Risk (Except for Matters Regarding Securitization Exposures)	440
Credit Risk Mitigation Techniques	442
Counterparty Risk in Derivative and Long-term Settlement Transactions	442
Securitization Exposures	442
(Reference) Market Risk	443
Capital Subscriptions or Equity Exposures in the Banking Account	443
Gains/Losses and Changes in Economic Value Due to Interest Rate Shocks under Internal Control Management Used by CMAB Regarding Interest Rate Risk in the Banking Account	444

Former Chuo Mitsui Asset Trust and Banking Company, Limited

Capital Adequacy Ratio

Non-consolidated

We calculate the capital adequacy ratio 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 the domestic standard, we have adopted the Standardized Approach for the calculation of credit risk-weighted assets and the Standardized Approach for the calculation of operational risk.

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

As of March 31	Millions of Yen	
	2012	2011
Tier I		
Capital Stock	¥ 11,000	¥ 11,000
Noncumulative Perpetual Preferred Shares	—	—
Deposit for Subscriptions to Shares	—	—
Legal Capital Surplus	21,246	21,246
Other Capital Surplus	—	—
Legal Retained Earnings	—	—
Other Retained Earnings	7,552	9,650
Treasury Stock (Deduction)	—	—
Deposit for Subscriptions to Treasury Stock	—	—
Expected Distributed Amount (Deduction)	—	6,600
Net Unrealized Loss on Available-for-Sale Securities (Deduction)	—	—
Subscription Rights to Shares	—	—
Business Rights Equivalents (Deduction)	—	—
Equivalent to Intangible Fixed Assets Recorded through Business Combination (Deduction)	—	—
Equivalent to Capital Increase Due to Securitization Transactions (Deduction)	—	—
Total (A)	39,798	35,296
Noncumulative Preferred Securities Attached with Step-up Interest Rate Clause*1 (a)	—	—
Tier II		
45% of Revaluation Reserve for Land	—	—
General Allowance for Loan Losses	—	—
Debt Capital	—	—
Perpetual Subordinated Debt*2	—	—
Subordinated Term Debt and Fixed-term Preferred Shares*3	—	—
Total	—	—
Included in Capital (B)	—	—
Items for Deduction		
Items for Deduction*4 (C)	—	—
Total Qualifying Capital		
((A) + (B) - (C)) (D)	39,798	35,296
Risk-Weighted Assets		
Asset (On-balance Sheet) Items	29,091	30,380
Off-balance Sheet Transaction Items	—	—
Amount of Credit Risk-Weighted Assets (E)	29,091	30,380
Amount of Operational Risk Equivalents ((G)/8%) (F)	78,746	81,881
(Reference) Operational Risk Equivalents (G)	6,299	6,550
Credit Risk-Weighted Assets Adjustments (H)	—	—
Operational Risk Equivalents Adjustments (I)	—	—
Total ((E) + (F) + (H) + (I)) (J)	¥ 107,837	¥ 112,262
Non-consolidated Capital Adequacy Ratio (Domestic Standard) = D/J x 100 (%)	36.90	31.44
Tier I Capital Ratio = A/J x 100 (%)	36.90	31.44
Ratio of Noncumulative Preferred Securities with Step-up Interest Rate Clauses to Tier I Capital = a/A x 100 (%)	—	—

*1. 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).

*2. 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

*3. 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.

*4. Listed in the Notification, Article 43, Paragraph 1, Item 1 through 5, including the amount equivalent to intentional holdings for fundraising from other financial institutions.

Outline of Capital Funding Instruments

An outline of capital funding instruments for the non-consolidated 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 CMAB's standard stock with no limitations on holders' rights

Credit Risk-Weighted Assets

- Method to be used : the standardized approach
- Rating agency to be used : Rating and Investment Information, Inc.
However, for corporate exposures, etc., we apply 100% risk-weight to all.

Operational Risks

Method used in calculation of operational risk equivalents : the standardized approach

Capital Adequacy

Non-consolidated

Amounts of Required Capital

(1) Amounts of required capital against credit risk

As of March 31	Millions of Yen	
	2012	2011
Portfolios to which the Standardized Approach is Applied	¥ 1,163	¥ 1,215
For Financial Institutions and Securities Companies	72	73
For Corporations	379	399
Investments	8	8
Others	703	734
Securitization Exposures	—	—
Total	¥ 1,163	¥ 1,215

Note: The calculation method of the amounts of required capital against credit risk is as follows:
Amount of credit risk-weighted assets x 4% + capital deduction amount

(2) Amounts of required capital against operational risk

As of March 31	Millions of Yen	
	2012	2011
Standardized Approach	¥ 3,149	¥ 3,275

(3) Total required capital

As of March 31	Millions of Yen	
	2012	2011
Total Required Capital*	¥ 4,313	¥ 4,490

* (Amount of credit risk-weighted assets + operational risk equivalents/8%) x 4%

Credit Risk (Except for Matters Regarding Securitization Exposures)

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
Loans, Call Deposits, etc.	Loans, Deposits, etc.	Securities	Off-balance Sheet Transactions		
Japan	¥ 71,439	¥ 39,052	¥ 15,998	¥ 16,388	¥ —
Outside Japan	—	—	—	—	—
Total for Regions	71,439	39,052	15,998	16,388	¥ —
Central Government and Central Bank	52,519	20,522	15,998	15,998	—
Local Public Organizations	390	—	—	390	—
Financial Institutions	9,046	9,046	—	—	—
Business Corporations	9,482	9,482	—	—	—
Manufacturing	—	—	—	—	—
Agriculture	—	—	—	—	—
Forestry	—	—	—	—	—
Fisheries	—	—	—	—	—
Mining	—	—	—	—	—
Construction	—	—	—	—	—
Electricity, Gas, Heat Supply and Water	—	—	—	—	—
Information and Communication	—	—	—	—	—
Transport	69	69	—	—	—
Wholesale and Retail Trade	—	—	—	—	—
Finance and Insurance	262	262	—	—	—
Real Estate	925	925	—	—	—
Various Services	1	1	—	—	—
Others	8,224	8,224	—	—	—
Individuals	—	—	—	—	—
Others	—	—	—	—	—
Special International Financial Transaction Account Portion	—	—	—	—	—
Total for Industry Sectors	¥ 71,439	¥ 39,052	¥ 15,998	16,388	¥ —
One Year or Less	69,950	37,953	15,998	15,998	—
Over One Year to Three Years	40	40	—	—	—
Over Three Years to Five Years	—	—	—	—	—
Over Five Years to Seven Years	390	—	—	390	—
Over Seven Years	—	—	—	—	—
No Fixed Maturities	1,057	1,057	—	—	—
Total for All Durations	¥ 71,439	¥ 39,052	¥ 15,998	¥ 16,388	—
Average Balance during the Period	¥ 117,235	¥ 38,827	¥ 44,988	¥ 33,419	—

Notes: 1. The following values are used for the above balances:

(1) On-balance sheet transactions: amounts after deducting unrealized gains on available-for-sale securities from balance sheet carrying amounts.

(2) Off-balance sheet transactions: credit equivalents

2. Assets that fall under the Notification, Article 77 (prepaid pension expenses, fixed assets, deferred tax assets, etc.) of ¥17,799 million are not included in the above figures.

3. "Average Balance during the Period" is the average of each quarter-end balance.

As of March 31	Millions of Yen				
	2011				
	Credit Risk Exposures				Exposures Three Months or Longer Overdue
	Loans, Call Deposits, etc.	Loans, Deposits, etc.	Securities	Off-balance Sheet Transactions	
Japan	¥ 164,517	¥ 46,091	¥ 88,969	29,457	¥ —
Outside Japan	—	—	—	—	—
Total for Regions	¥ 164,517	¥ 46,091	¥ 88,969	29,457	¥ —
Central Government and Central Bank	144,941	26,976	88,969	28,995	—
Local Public Organizations	461	—	—	461	—
Financial Institutions	9,139	9,139	—	—	—
Business Corporations	9,975	9,975	—	—	—
Manufacturing	—	—	—	—	—
Agriculture	—	—	—	—	—
Forestry	—	—	—	—	—
Fisheries	—	—	—	—	—
Mining	—	—	—	—	—
Construction	—	—	—	—	—
Electricity, Gas, Heat Supply and Water	—	—	—	—	—
Information and Communication	—	—	—	—	—
Transport	69	69	—	—	—
Wholesale and Retail Trade	—	—	—	—	—
Finance and Insurance	309	309	—	—	—
Real Estate	924	924	—	—	—
Various Services	1	1	—	—	—
Others	8,670	8,670	—	—	—
Individuals	—	—	—	—	—
Others	—	—	—	—	—
Special International Financial Transaction Account Portion	—	—	—	—	—
Total for Industry Sectors	¥ 164,517	¥ 46,091	¥ 88,969	¥ 29,457	¥ —
One Year or Less	162,929	44,964	88,969	28,995	—
Over One Year to Three Years	68	68	—	—	—
Over Three Years to Five Years	—	—	—	—	—
Over Five Years to Seven Years	461	—	—	461	—
Over Seven Years	—	—	—	—	—
No Fixed Maturities	1,058	1,058	—	—	—
Total for All Durations	¥ 164,517	¥ 46,091	¥ 88,969	¥ 29,457	—
Average Balance during the Period	¥ 163,377	¥ 33,522	¥ 88,968	¥ 40,886	—

Notes: 1. The following values are used for the above balances:

- (1) On-balance sheet transactions: amounts after deducting unrealized gains on available-for-sale securities from balance sheet carrying amounts.
- (2) Off-balance sheet transactions: credit equivalents
2. Assets that fall under the Notification, Article 77 (prepaid pension expenses, fixed assets, deferred tax assets, etc.) of ¥18,576 million are not included in the above figures.
3. "Average Balance during the Period" is the average of each quarter-end balance.

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

Not applicable.

Balance of Specific Allowance for Loan Losses by Industry Sector

Not applicable.

Amounts of Written-off Loans by Industry Sector

Not applicable.

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	¥ 71,439	¥ —	¥ 164,517	¥ —
0%	52,909	—	145,402	—
10%	—	—	—	—
20%	9,046	—	9,139	—
35%	—	—	—	—
50%	—	—	—	—
75%	—	—	—	—
100%	9,482	—	9,975	—
150%	—	—	—	—
Capital Deduction	—	—	—	—

Credit Risk Mitigation Techniques

Non-consolidated

Not applicable.

Counterparty Risk in Derivative and Long-term Settlement Transactions

Non-consolidated

Not applicable.

Securitization Exposures

Non-consolidated

Not applicable.

(Reference) Market Risk

Non-consolidated

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	¥ 0.0 billion	¥ —
Maximum	0.3 billion	—
Minimum	0.0 billion	—
Mean	0.1 billion	—

(For the April 2011 - March 2012 period)

• Market risk in fiscal year 2010

	Banking Account	Trading Account
As of March 31, 2011	¥ 0.2 billion	¥ —
Maximum	0.3 billion	—
Minimum	0.2 billion	—
Mean	0.2 billion	—

(For the April 2010 - March 2011 period)

VaR Measurement Standards

Banking account	The Standardized Approach
Trading account	Not applicable

CMAB 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

Non-consolidated Book and Fair Values

As of March 31	Millions of Yen			
	2012		2011	
	Book Value	Fair Value	Book Value	Fair Value
Listed Shares Exposures	¥ —	¥ —	¥ —	¥ —
Capital Subscription or Equity Exposures Other than Above	216	—	216	—
Total	¥ 216	—	¥ 216	—

Amounts of Gains/Losses on Sales and Written-offs of Capital Subscriptions or Equity Exposures

Not applicable.

Amounts of Unrealized Gains/Losses Recognized in the Non-consolidated Balance Sheets and not Recognized in the Non-consolidated Statements of Income

Not applicable.

Amounts of Unrealized Gains/Losses not Recognized in the Non-consolidated Balance Sheets and Statements of Income

Not applicable.

Gains/Losses and Changes in Economic Value Due to Interest Rate Shocks under Internal Control Management Used by CMAB 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	¥ 1	¥ 100
Japanese Yen Interest Rates	1	100
U.S. Dollar Interest Rates	—	—
Other Interest Rates	—	—
Outlier Ratios	0.0%	0.3%

Note: Since the assets subject to management are very small, these are managed comprehensively as risk under our internal control management, and we do not manage interest risk separately. For reference, figures calculated in accordance with the outlier standard specified by the "Comprehensive Guidelines for Supervision of Major Banks, etc." are shown.

- 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 a one-year holding period and a minimum observation period of five years.