

Capital Adequacy Ratio Quantitative Disclosure Data:

The Former Sumitomo Trust and Banking Co., Ltd. ("STB")

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The Former Sumitomo Trust and Banking Co., Ltd.

Capital Adequacy Ratio

Consolidated

We calculate the BIS 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 uniform international standards, we have adopted the Foundation Internal Ratings-Based (IRB) Approach for the calculation of credit risk-weighted assets, the Standardized Approach for the calculation of operational risk, and market risk regulations.

Constituents of Capital (Consolidated BIS Capital Adequacy Ratio)

As of March 31	Millions of Yen			
	2012		2011	
Tier I				
Capital Stock	¥	342,037	¥	342,037
Noncumulative Perpetual Preferred Shares*1		54,500		54,500
Deposit for Subscriptions to Shares		—		—
Capital Surplus		296,568		297,051
Retained Earnings		596,136		565,906
Treasury Stock (Deduction)		—		482
Deposit for Subscriptions to Treasury Stock		—		—
Expected Distributed Amount (Deduction)		67,377		15,701
Net Unrealized Loss on Available-for-Sale Securities (Deduction)		—		—
Foreign Currency Translation Adjustments		(12,795)		(12,873)
Share Warrants		—		—
Minority Interests		306,064		303,582
Noncumulative Preferred Securities Issued by Overseas Special Purpose Companies		280,000		280,000
Business Rights Equivalents (Deduction)		—		—
Goodwill Equivalents (Deduction)		111,886		123,258
Equivalent to Intangible Fixed Assets Recorded through Business Combination (Deduction)		5,469		3,604
Equivalent to Capital Increase Due to Securitization Transactions (Deduction)		7,037		5,686
Equivalent to 50% of the Excess of Expected Loss over Qualifying Allowance (Deduction)		24,733		13,037
Total Tier I before Deduction of Deferred Tax Assets (Aggregate Sum of Items Above)		1,311,505		1,333,931
Deducted Amounts of Deferred Tax Assets (Deduction)*2		—		—
Total (A)		1,311,505		1,333,931
Noncumulative Preferred Securities Attached with Step-up Interest Rate Clause*3 (a)		156,000		156,000
Tier II				
45% of Net Unrealized Gain on Available-for-Sale Securities		12,333		3,319
45% of Revaluation Reserve for Land		(217)		448
General Allowance for Loan Losses		12,926		14,647
Excess of Qualifying Allowance over Expected Loss		—		—
Debt Capital		618,449		628,236
Perpetual Subordinated Debt*4		136,500		185,307
Subordinated Term Debt and Fixed-term Preferred Shares*5		481,949		442,928
Total		643,491		646,651
Included in Capital (B)		643,491		646,651
Tier III				
Subordinated Short-term Debt		—		—
Included in Capital (C)		—		—
Items for Deduction				
Items for Deduction*6 (D)		110,175		99,692
Total Qualifying Capital				
((A) + (B) + (C) - (D)) (E)		1,844,821		1,880,889
Risk-Weighted Assets				
Asset (On-balance Sheet) Items		9,572,774		9,855,997
Off-balance Sheet Transaction Items		1,330,382		1,290,402
Amount of Credit Risk-Weighted Assets (F)		10,903,157		11,146,399
Amount of Market Risk Equivalents ((H)/8%) (G)		212,941		139,326
(Reference) Market Risk Equivalents (H)		17,035		11,146
Amount of Operational Risk Equivalents ((J)/8%) (I)		737,326		742,313
(Reference) Operational Risk Equivalents (J)		58,986		59,385
Credit Risk-Weighted Assets Adjustments (K)		—		—
Operational Risk Equivalents Adjustments (L)		—		—
Total ((F) + (G) + (I) + (K) + (L)) (M)		¥ 11,853,425	¥	12,028,039
Consolidated BIS Capital Adequacy Ratio = E/M x 100 (%)		15.56		15.63
Tier I Capital Ratio = A/M x 100 (%)		11.06		11.09
Ratio of Noncumulative Preferred Securities with Step-up Interest Rate Clauses to Tier I Capital = a/A x 100 (%)		11.89		11.69

*1. As of March 31, 2012, the amount of noncumulative perpetual preferred shares which are included in Tier I was ¥109,000 million. The column for "Capital Stock—Noncumulative Perpetual Preferred Shares" indicates the amount which has been included in capital stock.

*2. As of March 31, 2012, deferred tax assets totaled ¥50,351 million in net terms. The upper limit on the inclusion of deferred tax assets in capital was ¥262,301 million.

*3. Listed in the Notification, Article 5, 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).

*4. Debt capital listed in the Notification, Article 6, Paragraph 1, Item 4 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

*5. Listed in the Notification, Article 6, Paragraph 1, Items 5 and 6. However, subordinated term debts are limited to those with an original maturity of over five years.

*6. Listed in the Notification, Article 8, Paragraph 1, Items 1 through 6, and include amounts equivalent to intentional holdings of other financial institutions' capital funding means and amounts equivalent to investments in those provided for under the Notification, Article 8, Paragraph 1, Item 2.

*7. STB received an external audit by KPMG AZSA LLC of the calculation of the consolidated BIS 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 BIS 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 BIS capital adequacy ratio itself or parts of internal control which concern the ratio.

Outline of Capital Funding Instruments

An outline of capital funding instruments for the BIS capital adequacy ratio is as follows:

Capital	Capital Funding Instruments	Outline
Tier I	Common Shares	Shareholders' equity listed in the Notification, Article 5, Paragraph 1, and STB's standard stock with no limitations on holders' rights
	Preferred Shares	Shareholders' equity listed in the Notification, Article 5, Paragraph 1, and is noncumulative perpetual preferred shares which are senior to common stock in the payment of dividends and the liquidation distribution of residual assets.
	Preferred Securities	Preferred securities listed in the Notification, Article 5, Paragraph 3, which meet all of the conditions below: <ul style="list-style-type: none"> •Noncumulative perpetual preferred capital •Paid-up securities that are unsecured and subordinate to other debts •Used for offsetting of loss within STB while business is continued
Tier II	Perpetual Subordinated Debt	Instrument included as debt capital listed in the Notification, Article 6, Paragraph 1, Item 4 that have all of the characteristics below: <ul style="list-style-type: none"> •Paid-up securities that are unsecured and subordinate to other debts •Not redeemable except for some cases •Used for offsetting of loss within STB while business is continued •Allowed to defer interest payment obligations
	Subordinated Term Debt	Instrument included as debt capital listed in the Notification, Article 6, Paragraph 1, Item 5 but debt is limited to that with an original maturity of over five years.

Details of preferred securities issued by overseas special purpose companies included in the Tier I of capital for consolidated BIS capital adequacy ratio calculation are as follows:

1. Issuer	STB Preferred Capital 2 (Cayman) Limited	STB Preferred Capital 3 (Cayman) Limited	STB Preferred Capital 4 (Cayman) Limited	STB Preferred Capital 5 (Cayman) Limited
2. Description of Securities	Noncumulative Perpetual Preferred Securities	Same as on the left	Same as on the left	Same as on the left
3. Redemption Date	No provisions	Same as on the left	Same as on the left	Same as on the left
4. Voluntary Redemption	Redeemable voluntarily in whole or in part on any dividend payment date in January 2013 and thereafter by the issuer subject to the prior approval of applicable regulatory authorities	Redeemable voluntarily in whole or in part on any dividend payment date in July 2017 and thereafter by the issuer subject to the prior approval of applicable regulatory authorities	Redeemable voluntarily in whole or in part on any dividend payment date in July 2018 and thereafter by the issuer subject to the prior approval of applicable regulatory authorities	Redeemable voluntarily in whole or in part on any dividend payment date in January 2014 and thereafter by the issuer subject to the prior approval of applicable regulatory authorities
5. Dividend Payment Date	January 25 and July 25 every year	Same as on the left	Same as on the left	Same as on the left
6. Dividend	<1st year - 10th year > Fixed Rate <Thereafter> Step-up Floating Rate	Same as on the left	Series A <1st year - 10th year > Fixed Rate <Thereafter> Step-up Floating Rate Series B <1st year - 10th year > Fixed Rate <Thereafter> Non Step-up Floating Rate	<1st year - 5th year > Fixed Rate <Thereafter> Non Step-up Floating Rate
7. Issue Amount	¥50 billion	¥50 billion	Series A ¥56 billion Series B ¥54 billion	¥70 billion
8. Issue Date	December 7, 2005	March 2, 2007	June 24, 2008	December 18, 2008
9. Outline of Dividend Payment	Dividends are payable by the issuer within the limits of profits at STB available for distribution in conformity with the calculation of preferred shares of STB. If STB pays dividends on its common stock for the prior fiscal year, then dividends for these preferred shares will, in principle, be paid in entirety for the applicable fiscal year.	Same as on the left	Same as on the left	Same as on the left
10. Dividend Limitation	Dividends on these preferred securities will not be paid if any of certain criteria have been met. The criteria include the following: When STB did not pay dividends in the prior fiscal year on any class of preferred shares. When STB's BIS capital adequacy ratio or Tier I capital ratio is to decline below the minimum percentages required by Japanese banking regulations.	Same as on the left	Same as on the left	Same as on the left
11. Rights to the Residual Assets	These preferred securities are intended to provide holders with rights to residual assets that are essentially the same as those to which holders would be entitled if they had purchased preferred shares issued by STB.	Same as on the left	Same as on the left	Same as on the left

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 3 (hereinafter referred to as the "STB 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 STB Group subject to the calculation of the capital adequacy ratio.

(2) The number of consolidated subsidiaries that belong to the STB Group is 52. The principal companies are the following.

Name	Principal Business Operations
Sumishin Panasonic Financial Services Co., Ltd.	Leasing, installment finance, credit card business
Nikko Asset Management Co., Ltd.	Investment management and advisory
Sumishin Real Estate Loan & Finance, Ltd.	Money lending business
Sumishin Realty Company, Limited	Real estate brokerage business
Sumitomo Trust and Banking Co. (U.S.A.)	Financial and trust businesses

(3) There is one affiliated company that undertakes financial services subject to the Notification, Article 9.

Name	Principal Business Operations
Japan Pension Operation Service, Ltd.	Pension benefit computing and clerical agent services

(4) There are a total of 42 companies that are subject to deduction items listed in the Notification, Article 8, Paragraph 1, Item 2 (a) through (c). The principal companies are the following.

Name	Principal Business Operations
Hummingbird Co., Ltd.	Rental business through an anonymous partnership

Companies that are subject to deduction items listed in the Notification, Article 8, Paragraph 1, Item 2 (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 STB Group.

(6) There are no particular restrictions on the transfer of funds and capital within the STB 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	¥ 97,351	¥ 120,973
Exposures to Business Units Set for Phased Roll-out Application	72,450	92,210
Exposures Excluded from Application	24,901	28,763
Portfolios to which the IRB Approach is Applied and Breakdown by Portfolio	802,910	800,013
Corporate Exposures	634,985	635,784
Sovereign Exposures	11,685	12,362
Financial Institution Exposures	29,749	27,707
Residential Mortgage Exposures	58,116	53,690
Qualifying Revolving Retail Exposures	367	498
Other Retail Exposures	12,748	13,308
Other Exposures*1	55,257	56,660
Securitization Exposures	24,801	28,559

*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

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	¥ 65,910	¥ 72,549
PD/LGD Approach	18,614	18,975
Simple Risk-Weight Method of the Market-based Approach	14,437	17,401
Internal Models Method of the Market-based Approach	—	—
Transitional Measures*1	32,858	36,171

*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

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*	¥ 52,191	¥ 37,459

* (Amount of credit risk-weighted assets x 1.06) x 8% + expected loss amount + capital deduction amount

(4) Amounts of required capital against market risk

As of March 31	Millions of Yen	
	2012	2011
Market Risk	¥ 17,035	¥ 11,146
Amounts of Required Capital by Category under the Standardized Approach	1,252	2,782
Interest Rate Risk	674	2,012
Equity Position Risk	—	149
Foreign Exchange Risk	578	620
Commodities Risk	—	—
Options Transactions	—	—
Internal Models Approach	15,783	8,364

(5) Amounts of required capital against operational risk

As of March 31	Millions of Yen	
	2012	2011
Standardized Approach	¥ 58,986	¥ 59,385

(6) Consolidated total required capital

As of March 31	Millions of Yen	
	2012	2011
Consolidated Total Required Capital*	¥ 948,274	¥ 962,243

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

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	¥ 18,547,696	¥ 13,537,610	¥ 3,090,198	¥ 219,208	¥ 1,700,678	¥ 179,982
Outside Japan	2,395,628	1,433,426	422,189	461,660	78,352	8,642
Total for Regions	¥ 20,943,325	¥ 14,971,037	¥ 3,512,387	¥ 680,868	¥ 1,779,031	¥ 188,625
Manufacturing	2,811,877	1,826,244	339,540	25,009	621,083	34,177
Agriculture and Forestry	3,700	2,212	1,095	17	375	34
Fisheries	6,645	6,508	72	65	—	—
Mining and Quarrying of Stones and Gravel	13,809	12,628	—	97	1,083	—
Construction	158,774	94,793	34,608	981	28,389	3,378
Electricity, Gas, Heat Supply and Water	487,907	432,391	29,540	1,474	24,501	—
Information and Communication	305,838	262,437	6,166	1,055	36,179	4,954
Transport and Postal Activities	911,623	734,846	96,561	17,578	62,635	950
Wholesale and Retail Trade	1,509,388	1,009,016	141,489	4,260	354,621	3,549
Finance and Insurance	2,099,516	1,688,027	171,676	162,934	76,878	77,045
Real Estate	2,057,249	1,756,301	138,216	7,821	154,910	18,307
Goods Rental and Leasing	547,713	492,475	8,275	928	46,032	—
Local Public Bodies	113,745	90,596	16,872	—	6,276	—
Individuals	2,549,486	2,471,622	—	—	77,863	13,889
Others	7,366,049	4,090,934	2,528,271	458,642	288,199	32,338
Total for Industry Sectors	¥ 20,943,325	¥ 14,971,037	¥ 3,512,387	¥ 680,868	¥ 1,779,031	¥ 188,625
One Year or Less	5,812,486	3,918,282	1,206,275	59,908	628,020	
Over One Year to Three Years	4,122,529	2,957,416	560,097	118,652	486,362	
Over Three Years to Five Years	4,147,251	3,362,444	438,510	137,970	208,325	
Over Five Years	6,861,057	4,732,893	1,307,504	364,336	456,322	
Total for All Durations	¥ 20,943,325	¥ 14,971,037	¥ 3,512,387	¥ 680,868	¥ 1,779,031	
Average Balance during the Period	¥ 20,618,701	¥ 14,601,679	¥ 3,545,822	¥ 742,398	¥ 1,728,800	

- 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 STB.

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	¥ 18,081,152	¥ 12,966,120	¥ 3,208,919	¥ 263,109	¥ 1,643,002	¥ 189,117
Outside Japan	2,231,794	570,036	916,385	680,786	64,586	9,511
Total for Regions	¥ 20,312,946	¥ 13,536,156	¥ 4,125,305	¥ 943,895	¥ 1,707,589	¥ 198,629
Manufacturing	2,770,409	1,847,316	346,681	28,215	548,196	36,370
Agriculture and Forestry	3,824	1,855	1,564	28	375	—
Fisheries	7,340	7,219	32	75	13	68
Mining and Quarrying of Stones and Gravel	15,317	12,525	—	53	2,738	—
Construction	169,703	101,538	35,151	1,315	31,698	4,865
Electricity, Gas, Heat Supply and Water	415,542	364,421	34,683	1,685	14,752	—
Information and Communication	242,940	215,960	4,424	1,460	21,094	15,599
Transport and Postal Activities	901,473	738,151	86,324	21,622	55,375	256
Wholesale and Retail Trade	1,456,606	1,040,121	119,476	6,731	290,276	6,481
Finance and Insurance	1,910,339	1,378,167	182,569	189,704	159,897	86,020
Real Estate	2,181,879	1,802,219	208,927	9,183	161,548	18,244
Goods Rental and Leasing	587,691	519,114	6,791	1,267	60,517	—
Local Public Bodies	136,849	98,652	20,519	—	17,678	—
Individuals	2,336,528	2,248,531	—	—	87,996	12,154
Others	7,176,500	3,160,360	3,078,159	682,550	255,430	18,568
Total for Industry Sectors	¥ 20,312,946	¥ 13,536,156	¥ 4,125,305	¥ 943,895	¥ 1,707,589	¥ 198,629
One Year or Less	5,092,950	3,690,622	696,623	51,216	654,488	—
Over One Year to Three Years	4,041,382	2,814,297	608,325	206,236	412,523	—
Over Three Years to Five Years	3,792,550	2,857,842	459,783	208,710	266,213	—
Over Five Years	7,386,062	4,173,393	2,360,572	477,732	374,363	—
Total for All Durations	¥ 20,312,946	¥ 13,536,156	¥ 4,125,305	¥ 943,895	¥ 1,707,589	—
Average Balance during the Period	¥ 19,589,649	¥ 13,426,565	¥ 3,503,106	¥ 897,062	¥ 1,762,914	—

- 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 STB.

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 Balance	2011 Balance	Change from Mar. 31, 2011
General Allowance for Loan Losses	¥ 61,051	¥ 71,584	¥ (10,533)

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

As of March 31	Millions of Yen		
	2012 Balance	2011 Balance	Changes
Japan	¥ 44,531	¥ 34,889	¥ 9,642
Outside Japan	6,204	6,299	(95)
Total for Regions	¥ 50,736	¥ 41,188	¥ 9,547
Manufacturing	11,008	6,587	4,421
Agriculture and Forestry	4	5	(1)
Fisheries	0	1	(0)
Mining and Quarrying of Stones and Gravel	5	6	(0)
Construction	244	208	36
Electricity, Gas, Heat Supply and Water	8	710	(702)
Information and Communication	1,047	1,254	(207)
Transport and Postal Activities	2,810	695	2,114
Wholesale and Retail Trade	278	143	135
Finance and Insurance	32	167	(135)
Real Estate	3,286	14,661	(11,374)
Goods Rental and Leasing	33	17	15
Local Public Bodies	—	—	—
Individuals	3,218	3,444	(226)
Others	28,756	13,284	15,471
Total for Industry Sectors	¥ 50,736	¥ 41,188	¥ 9,547

(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	¥ 202	¥ 14,917
Agriculture and Forestry	2	11
Fisheries	2	0
Mining and Quarrying of Stones and Gravel	—	0
Construction	142	1,127
Electricity, Gas, Heat Supply and Water	5	3
Information and Communication	5	0
Transport and Postal Activities	32	589
Wholesale and Retail Trade	354	223
Finance and Insurance	71	7
Real Estate	62	(1)
Goods Rental and Leasing	—	0
Local Public Bodies	9	—
Individuals	216	(699)
Others	284	425
Total for Industry Sectors	¥ 1,393	¥ 16,604

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	¥ 1,404,460	¥ 83,425	¥ 2,104,069	¥ 121,102
0%	38,839	—	321,149	—
10%	15,814	—	3,329	—
20%	119,497	5,998	260,252	7,653
35%	—	—	—	—
50%	54,876	46,891	88,509	63,199
75%	—	—	—	—
100%	1,170,575	30,438	1,426,662	50,248
150%	4,855	96	4,166	0
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	¥ 1,276,477	¥ 1,275,372
High-Volatility Commercial Real Estate Exposures	144,774	181,130
Maturities of 2.5 Years or Longer	120,335	117,240
Strong 95%	16,926	30,688
Good 120%	36,260	28,695
Satisfactory 140%	60,790	57,855
Weak 250%	—	—
Default 0%	6,358	—
Maturities of Less than 2.5 Years	24,439	63,889
Strong 70%	—	5,004
Good 95%	10,437	1,208
Satisfactory 140%	14,002	44,477
Weak 250%	—	—
Default 0%	—	13,200
Other Exposures	¥ 1,131,702	¥ 1,094,242
Maturities of 2.5 Years or Longer	887,368	793,987
Strong 70%	297,490	319,240
Good 90%	383,215	233,069
Satisfactory 115%	150,235	192,369
Weak 250%	42,629	45,054
Default 0%	13,797	4,252
Maturities of Less than 2.5 Years	244,333	300,255
Strong 50%	40,955	65,888
Good 70%	101,914	124,952
Satisfactory 115%	89,121	103,435
Weak 250%	7,043	4,756
Default 0%	5,298	1,223
Equity Exposures to which the Simple Risk-Weight Method of the Market-based Approach is Applied	¥ 44,672	¥ 56,559
300%	8,436	21,030
400%	36,235	35,528

Portfolios to which the IRB Approach is Applied

(1) Corporate 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)	0.37%	44.82%	48.15%	¥ 7,129,941	¥ 1,443,453
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	11.13%	45.09%	194.46%	364,748	46,032
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	43.66%	—	163,000	2,832
Total	2.66%	44.81%	53.85%	¥ 7,657,689	¥ 1,492,318

	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)	0.45%	44.98%	50.91%	¥ 7,184,463	¥ 1,336,132
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	13.14%	44.15%	194.89%	277,364	24,495
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	41.77%	—	176,428	1,742
Total	2.85%	44.89%	54.73%	¥ 7,638,257	¥ 1,362,370

(2) Sovereign 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)	0.02%	44.95%	3.68%	¥ 3,828,074	¥ 10,075
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	9.68%	45.00%	184.46%	502	156
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—
Total	0.02%	44.95%	3.71%	¥ 3,828,576	¥ 10,231

	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)	0.01%	44.99%	4.29%	¥ 3,511,530	¥ 21,133
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	9.68%	45.00%	183.78%	310	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—
Total	0.01%	44.99%	4.31%	¥ 3,511,840	¥ 21,133

(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)	0.08%	45.46%	20.23%	¥1,201,682	¥ 591,906
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	7.64%	45.00%	169.36%	301	50
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—
Total	0.08%	45.46%	20.26%	¥1,201,983	¥ 591,956

	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)	0.08%	45.93%	21.40%	¥ 650,335	¥ 925,652
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	7.64%	45.00%	255.78%	314	312
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—
Total	0.08%	45.92%	21.50%	¥ 650,650	¥ 925,964

(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)	0.17%	123.24%	¥ 182,192
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	9.30%	459.60%	685
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	—	74
Total	0.24%	124.45%	¥ 182,952

	Millions of Yen		
	2011		
	Weighted Average of PD Value	Risk-Weight Weighted Average	Balance
As of March 31			
Ordinary Assets (Seijo-Saki)	0.17%	125.11%	¥ 179,489
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	12.65%	473.69%	352
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	—	624
Total	0.54%	125.36%	¥ 180,466

(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	0.31%	42.35%	23.02%	¥ 2,332,153	¥ 68,375	¥ 199	75.00%
Overdue	26.87%	54.60%	337.63%	11,800	74	—	—
Default	100.00%	46.21%	—	11,906	53	—	—
Qualifying Revolving Retail							
Current	1.52%	100.00%	55.57%	4,845	1,322	23,820	5.55%
Overdue	—	—	—	—	—	—	—
Default	—	—	—	—	—	—	—
Other Retail (consumer)							
Current	1.07%	50.73%	52.48%	81,768	7,035	97,339	6.53%
Overdue	37.48%	54.03%	151.28%	788	190	264	61.04%
Default	100.00%	48.18%	—	1,117	812	188	56.94%
Other Retail (commercial)							
Current	0.71%	46.96%	43.12%	136,598	4,332	108	75.00%
Overdue	9.12%	46.96%	81.26%	1,362	203	—	—
Default	100.00%	49.82%	—	3,082	473	—	—
Total	1.15%	43.09%	26.47%	¥ 2,585,423	¥ 82,873	¥ 121,920	71.73%

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	0.32%	42.62%	23.84%	¥ 2,067,309	¥ 75,611	¥ 211	75.00%
Overdue	26.87%	54.60%	337.63%	11,577	87	—	—
Default	100.00%	46.44%	—	10,237	52	—	—
Qualifying Revolving Retail							
Current	1.52%	100.00%	55.57%	5,403	2,963	58,909	5.03%
Overdue	—	—	—	—	—	—	—
Default	—	—	—	—	—	—	—
Other Retail (consumer)							
Current	1.21%	51.05%	55.67%	99,606	8,221	99,775	7.35%
Overdue	37.58%	53.30%	149.34%	1,026	311	254	69.23%
Default	100.00%	48.60%	—	1,115	748	201	53.92%
Other Retail (commercial)							
Current	0.71%	46.96%	43.11%	130,747	5,450	49	75.00%
Overdue	9.12%	46.96%	81.26%	1,700	160	—	—
Default	100.00%	49.80%	—	1,880	382	—	—
Total	1.14%	43.53%	27.93%	¥ 2,330,606	¥ 93,990	¥ 159,402	70.92%

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				Change in Actual Credit Losses
	2012		2011		
	Actual Credit Losses	Reversals	Actual Credit Losses	Reversals	
Corporate Exposures	¥11,810	¥ (25,590)	¥10,978	¥ (11,440)	¥ 831
Sovereign Exposures	(16)	(16)	(30)	(30)	13
Financial Institution Exposures	2	—	9	—	(7)
Retail Exposures	903	(976)	1,527	(456)	(623)

Note: Of total credit costs, only those that can be identified as stemming from specified asset classes are shown in the table. Accordingly, the reversals resulting from the unification of calculating method of reserves based on the management integration are not included in the above table.

Factor Analysis

Actual credit losses in fiscal year 2011 increased by ¥0.2 billion year on year.

This was mainly due to additional posting of allowance for loan losses for some large borrowers in combination with net reversals of allowances for loan losses etc with regard to the improved credit status of obligors, and so on.

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	¥ 11,810	¥ 137,381
Sovereign Exposures	(16)	188
Financial Institution Exposures	2	594
Retail Exposures	903	13,322

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	
	2011	2010
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ 18,013	¥ 145,600
Sovereign Exposures	(13)	156
Financial Institution Exposures	(158)	547
Retail Exposures	907	14,197

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	¥ 26,602	¥ —	¥ —	¥ —
Portfolios to which the IRB Approach is Applied	575,909	245,944	261,947	—
Corporate Exposures	138,532	242,541	169,105	—
Sovereign Exposures	3,221	3,402	92,841	—
Financial Institution Exposures	434,154	—	—	—
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	¥ 24,546	¥ —	¥ —	¥ —
Portfolios to which the IRB Approach is Applied	1,122,989	269,803	302,933	—
Corporate Exposures	193,189	265,429	163,416	—
Sovereign Exposures	90	4,374	138,316	—
Financial Institution Exposures	929,710	—	1,200	—
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)	¥ 2,765,402	¥ 2,508,545
Credit Equivalents Before Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	859,831	1,159,422
Foreign Exchange Related	535,885	774,273
Interest Rate Related	3,456,066	3,475,094
Credit Derivatives	—	500
Others	—	—
Effect of Mitigating Credit Equivalents Due to Close-out Netting Contracts (Deduction)	3,132,120	3,090,446
Amounts of Collateral	178,962	215,526
Deposits	50,007	142,536
Securities	128,954	72,990
Credit Equivalents After Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	680,869	943,896
Notional Principal Amounts of Credit Derivatives Subject to the Calculation of Credit Equivalents	—	4,701
Purchase of Protection by Credit Default Swaps	—	4,701
Providing Protection by Credit Default Swaps	—	—
Notional Principal Amounts of Credit Derivatives Used to Allow for the 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)	¥ —	¥ —
Credit Equivalents Before Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	—	47
Amounts of Collateral	—	—
Credit Equivalents After Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	—	47

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

Securitization Exposures

Consolidated

Securitization Exposures Originated by the STB Group

Fiscal Year 2011

Subject to the Calculation of Credit Risk-Weighted Assets

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

Date of Securitization:	September 2011	March 2012
Type of Underlying Assets:	Residential Mortgage Loans	Residential Mortgage Loans
Type of Transaction:	Asset transfer-type securitization transaction	Asset transfer-type securitization transaction
Aggregate Sum of Underlying Assets:	¥ 60,135 million	¥ 29,679 million
as of March 31, 2012	¥ 56,831 million	¥ 29,387 million
Initial Issue Amount:	¥ 60,135 million	¥ 29,679 million
Preferred Beneficiary Notes	¥ 55,200 million (Aaa(sf)/Moody's)	¥ 27,380 million (Aaa(sf)/Moody's)
Mezzanine Notes	¥ 1,920 million (Aa2(sf)/Moody's)	¥ 920 million (Aa2(sf)/Moody's)
	¥ 540 million (A2(sf)/Moody's)	¥ 260 million (A2(sf)/Moody's)
	¥ 600 million (Ba2(sf)/Moody's)	¥ 260 million (Ba2(sf)/Moody's)
Subordinated Beneficiary Notes	¥ 1,875 million (no rating)	¥ 859 million (no rating)
Date of Redemption:	March 2048	October 2048

The STB Group holds part of the exposures related to these securitization transactions, and quantitative data in (2)–(11) below include data related to these securitization transactions.

(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	¥ 34,433	¥ —	¥ 255,997	¥ 255,997	¥ —
Residential Mortgage Loans	34,433	—	255,997	255,997	—
Others	—	—	—	—	—
Resecuritization Exposures	—	—	—	—	—
Total	¥ 34,433	¥ —	¥ 255,997	¥ 255,997	¥ —

(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	¥ 171	¥ 21
Others	—	—
Total	¥ 171	¥ 21

(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 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)	¥ 34,433	¥ —	¥ 10,462	¥ —
Less than 20%	—	—	—	—
20% to Less than 50%	—	—	—	—
50% to Less than 100%	—	—	—	—
100% to Less than 350%	27,535	—	3,564	—
350% to Less than 1,250%	—	—	—	—
Capital Deduction	6,897	—	6,897	—
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	¥ 34,433	¥ —	¥ 10,462	¥ —

(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	¥ 7,037
Others	—
Total	¥ 7,037

(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	¥ 6,897
Others	—
Total	¥ 6,897

(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

Year Ended March 31	Millions of Yen
	2012
Residential Mortgage Loans	¥ 3,706
Others	—
Total	¥ 3,706

(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.

Financial Data/
Sumitomo Mitsui
Trust Holdings, Inc.

Financial Data/
The Former Chuo Mitsui Trust
and Banking Company, Limited

Fiscal Year 2010

Financial Data/
Former Chuo Mitsui Asset Trust
and Banking Company, Limited

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

Date of Securitization:	June 2010	September 2010	March 2011
Type of Underlying Assets:	Residential Mortgage Loans	Residential Mortgage Loans	Residential Mortgage Loans
Aggregate Sum of Underlying Assets: at the time of securitization as of March 31, 2011	¥ 32,620 million	¥ 11,163 million	¥ 46,059 million
	¥ 29,547 million	¥ 10,693 million	¥ 44,571 million
Type of Transaction:	Asset transfer-type securitization transaction	Asset transfer-type securitization transaction	Asset transfer-type securitization transaction
Initial Issue Amount:	¥ 32,620 million	¥ 11,163 million	¥ 46,059 million
Preferred Beneficiary Notes	¥ 30,000 million (AAA/S&P, Aaa/Moody's)	¥ 10,000 million (AAA/S&P)	¥ 42,600 million (AAA/S&P, Aaa/Moody's)
Subordinated Beneficiary Notes	¥ 2,620 million (no rating)	¥ 1,163 million (no rating)	¥ 3,459 million (no rating)
Date of Redemption:	April 2051	January 2046	December 2051

The STB Group holds part of the exposures related to this securitization transaction, and quantitative data in (2)–(9) below include data related to this securitization transaction.

Financial Data/
The Former Sumitomo Trust
and Banking Co., Ltd.

(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	¥ 29,508	¥ 197,293	¥ 197,293	¥ —
Others	—	—	—	—
Total	¥ 29,508	¥ 197,293	¥ 197,293	¥ —

Capital Adequacy Ratio Disclosure Data/
Sumitomo Mitsui
Trust Holdings, Inc.

(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	¥ 233	¥ 158
Others	—	—
Total	¥ 233	¥ 158

(4) 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%	¥ —	¥ —
20% to Less than 50%	—	—
50% to Less than 100%	—	—
100% to Less than 350%	29,220	3,680
350% to Less than 1,250%	—	—
Capital Deduction	288	288
Total	¥ 29,508	¥ 3,968

(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	¥ 5,686
Others	—
Total	¥ 5,686

(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	¥ 288
Others	—
Total	¥ 288

(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

Year Ended March 31	Millions of Yen
	2011
Residential Mortgage Loans	¥ 5,177
Others	—
Total	¥ 5,177

(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 STB 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	¥ 296,706	¥ 13,227
Residential Mortgage Loans	165,274	749
Credit Card Loans	24,924	—
Claims on Lease Payments, Installment Receivables	16,552	10,394
Commercial Real Estate-Secured Loans	6,983	—
Other Claims on Corporates	82,970	2,083
Resecuritization Exposures	79,514	—
Securitization Exposures to Residential Mortgage Loans and Residential Mortgage Loans as Underlying Assets	19,970	—
Securitization Exposures to Commercial Real Estate Secured Loans and Commercial Real Estate Secured Loans as Underlying Assets	1,061	—
Securitization Exposures for Other Claims on Corporates and Other Claims on Corporates as Underlying Assets	58,482	—
Total	¥ 376,220	¥ 13,227

(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)	¥ 296,706	¥ 13,227	¥ 12,409	¥ 96
Less than 20%	230,860	12,477	1,554	74
20% to Less than 50%	20,041	749	451	22
50% to Less than 100%	32,693	—	2,026	—
100% to Less than 350%	4,695	—	505	—
350% to Less than 1,250%	852	—	307	—
Capital Deduction	7,563	—	7,563	—
Resecuritization Exposures (IRB Approach)	79,514	—	4,035	—
Less than 20%	—	—	—	—
20% to Less than 50%	76,093	—	1,513	—
50% to Less than 100%	—	—	—	—
100% to Less than 350%	999	—	102	—
350% to Less than 1,250%	—	—	—	—
Capital Deduction	2,420	—	2,420	—
Total	¥ 376,220	¥ 13,227	¥ 16,444	¥ 96

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

As of March 31	Millions of Yen	
	2012	
Residential Mortgage Loans	¥	—
Credit Card Loans		—
Claims on Lease Payments, Installment Receivables		—
Commercial Real Estate-Secured Loans		—
Other Claims on Corporates		9,983
Total	¥	9,983

(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	¥	258,361
Credit Card Loans		35,132
Claims on Lease Payments, Installment Receivables		45,414
Commercial Real Estate-Secured Loans		12,206
Other Claims on Corporates		176,606
Total	¥	527,721

(2) Balance and amounts of required capital of 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%	¥ 417,133	¥ 2,842
20% to Less than 50%	41,869	930
50% to Less than 100%	40,828	2,512
100% to Less than 350%	3,237	418
350% to Less than 1,250%	12,186	5,422
Capital Deduction	12,464	12,464
Total	¥ 527,721	¥ 24,591

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

As of March 31	Millions of Yen
	2011
Residential Mortgage Loans	¥ —
Credit Card Loans	—
Claims on Lease Payments, Installment Receivables	53
Commercial Real Estate-Secured Loans	—
Other Claims on Corporates	12,411
Total	¥ 12,464

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

Not applicable.

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	¥ 152.7 billion	¥ 0.7 billion
Maximum	215.5 billion	1.4 billion
Minimum	150.6 billion	0.4 billion
Mean	169.0 billion	0.7 billion

(For the April 2011 - March 2012 period)

- Market risk in fiscal year 2010

	Banking Account	Trading Account
As of March 31, 2011	¥ 223.9 billion	¥ 1.0 billion
Maximum	248.3 billion	1.4 billion
Minimum	186.3 billion	0.4 billion
Mean	215.3 billion	0.8 billion

(For the April 2010 - March 2011 period)

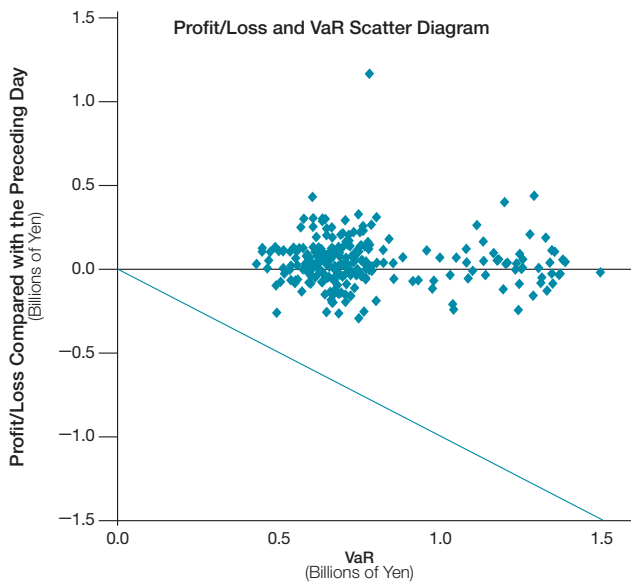
VaR Measurement Standards

Banking account Confidence interval: one-tailed 99% Holding period: 21 business days Observation period: 1 year
 Trading account Confidence interval: one-tailed 99% Holding period: 1 business day Observation period: 1 year

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

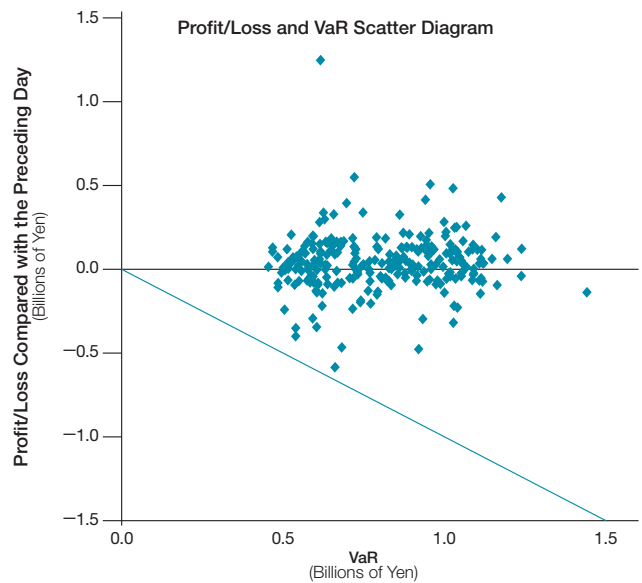
- Back testing of the trading account

Fiscal Year 2011



(The latest 250 business days including the calculation reference date.)

Fiscal Year 2010



(The latest 250 business days including the calculation reference date.)

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

(3) End of period Stressed Value at Risk and maximum, minimum and mean of Stressed Value at Risk for the period

- Market risk in fiscal year 2011

	Banking Account
As of March 31, 2012	¥ 1.3 billion
Maximum	1.3 billion
Minimum	0.7 billion
Mean	0.9 billion

(For the October 2011 - March 2012 period)

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	¥ 441,718		¥ 441,718		¥ 470,802		¥ 470,802	
Capital Subscriptions or Equity Exposures Other than Above	34,989		34,989		46,074		46,074	
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
	(21,316)	4,072	9,549	15,840	(6,051)	3,204	2,314	6,941
Amounts of Unrealized Gains/Losses Recognized in the Consolidated Balance Sheets and not Recognized in the Consolidated Statements of Income	47,685				45,343			
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 show gains/losses on stock holdings and related write-offs.

As of March 31	Millions of Yen	
	2012	2011
Amounts by Portfolio Category	¥ 615,059	¥ 663,532
Stockholdings	387,434	426,506
Portfolios Adopting the Market-based Approach	44,672	56,559
Portfolios Adopting the PD/LGD Approach	182,952	180,466

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	¥ 217,140	¥ 170,739
Look-through Approach	162,307	118,329
Simple Majority Formula	38,136	36,638
Investment Criteria Formula	—	—
Internal Model Approach	—	—
Probability Approach	14,950	13,086
Others	1,746	2,685

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 STB 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	¥ 7,321	¥ 65,591
Japanese Yen Interest Rates	52	—
U.S. Dollar Interest Rates	4,995	63,187
Other Interest Rates	2,273	2,403
Outlier Ratios	0.4%	3.3%

Notes: 1. STB's interest rate fluctuation scenario assumes an interest rate shock consisting of the 1st and 99th percentile of the fluctuation range measured for a one year holding period and a minimum observation period of five years.

2. Our risk measurement method uses the interest rate sensitivity approach. Core deposits are defined as the lowest of the following three items, as an upper limit, for a five-year maturity (an average remaining term of 2.5 years): 1) the lowest balance of deposits in the past five years, 2) the balance 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 BIS Capital Adequacy Ratio)

As of March 31	Millions of Yen	
	2012	2011
Tier I		
Capital Stock	¥ 342,037	¥ 342,037
Noncumulative Perpetual Preferred Shares*1	54,500	54,500
Deposit for Subscriptions to Shares	—	—
Legal Capital Surplus	242,555	242,555
Other Capital Surplus	54,013	54,495
Legal Retained Earnings	58,872	52,929
Other Retained Earnings	465,244	446,186
Others	279,999	279,999
Treasury Stock (Deduction)	—	482
Deposit for Subscriptions to Treasury Stock	—	—
Expected Distributed Amount (Deduction)	67,377	15,701
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)	6,406	4,966
Equivalent to 50% of the Excess of Expected Loss over Qualifying Allowance (Deduction)	25,093	13,439
Total Tier I before Deduction of Deferred Tax Assets (Aggregate Sum of Items Above)	1,343,843	1,383,614
Deducted Amount of Deferred Tax Assets (Deduction)**	—	—
Total (A)	1,343,843	1,383,614
Noncumulative Preferred Securities Attached with Step-up Interest Rate Clause*3 (a)	156,000	156,000
Noncumulative Preferred Securities Issued by Overseas Special Purpose Companies	280,000	280,000
Tier II		
45% of Net Unrealized Gain on Available-for-Sale Securities	11,454	2,016
45% of Revaluation Reserve for Land	(217)	448
General Allowance for Loan Losses	—	—
Excess of Qualifying Allowance over Expected Loss	—	—
Debt Capital	618,449	628,236
Perpetual Subordinated Debt**4	136,500	185,307
Subordinated Term Debt and Fixed-term Preferred Shares*5	481,949	442,928
Total	629,686	630,700
Included in Capital (B)	629,686	630,700
Tier III		
Subordinated Short-term Debt	—	—
Included in Capital (C)	—	—
Items for Deduction		
Items for Deduction**6 (D)	92,836	89,143
Total Qualifying Capital		
((A) + (B) + (C) - (D)) (E)	1,880,693	1,925,171
Risk-Weighted Assets		
Asset (On-balance Sheet) Items	9,104,014	9,326,073
Off-balance Sheet Transaction Items	1,385,874	1,365,075
Amount of Credit Risk-Weighted Assets (F)	10,489,889	10,691,148
Amount of Market Risk Equivalents ((H)/8%) (G)	205,715	116,449
(Reference) Market Risk Equivalents (H)	16,457	9,315
Amount of Operational Risk Equivalents ((J)/8%) (I)	484,370	470,446
(Reference) Operational Risk Equivalents (J)	38,749	37,635
Credit Risk-Weighted Assets Adjustments (K)	—	—
Operational Risk Equivalents Adjustments (L)	—	—
Total ((F) + (G) + (I) + (K) + (L)) (M)	¥ 11,179,975	¥ 11,278,044
Non-consolidated BIS Capital Adequacy Ratio = E/M x 100 (%)	16.82	17.07
Tier I Capital Ratio = A/M x 100 (%)	12.02	12.26
Ratio of Noncumulative Preferred Securities with Step-up Interest Rate Clauses to Tier I Capital = a/A x 100 (%)	11.6	11.27

*1. As of March 31, 2012, the amount of noncumulative perpetual preferred shares which are included in Tier I was ¥109,000 million. The column for "Capital Stock—Noncumulative Perpetual Preferred Shares" indicates the amount which has been included in capital stock.

*2. As of March 31, 2012, deferred tax assets totaled ¥32,583 million in net terms. The upper limit on the inclusion of deferred tax assets in capital was ¥268,768 million.

*3. Listed in the Notification, Article 17, 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).

*4. Debt capital listed in the Notification, Article 18, Paragraph 1, Item 4 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

*5. Listed in the Notification, Article 18, Paragraph 1, Items 5 and 6. However, subordinated term debts are limited to those with an original maturity of over five years.

*6. Listed in the Notification, Article 20, Paragraph 1, Items 1 through 5, and include amounts equivalent to intentional holdings of other financial institutions' capital funding means.

*7. STB received an external audit by KPMG AZSA LLC of the calculation of the non-consolidated BIS 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 BIS capital adequacy ratio under agreed-upon examination procedures and is a report of the results to STB. It thus does not represent the opinion of the external auditor regarding the non-consolidated BIS capital adequacy ratio itself or parts of internal control which concern the ratio.

Outline of Capital Funding Instruments

An outline of capital funding instruments for the BIS capital adequacy ratio (non-consolidated) is as follows:

Capital	Capital Funding Instruments	Outline
Tier I	Common Shares	Shareholders' equity listed in the Notification, Article 17, Paragraph 1, and STB's standard stock with no limitations on holders' rights
	Preferred Shares	Shareholders' equity listed in the Notification, Article 17, Paragraph 1, and is noncumulative perpetual preferred shares which are senior to common stock in the payment of dividends and the liquidation distribution of residual assets.
	Preferred Securities	Preferred securities listed in the Notification, Article 17, Paragraph 4, which meet all of the conditions below: <ul style="list-style-type: none"> •Noncumulative perpetual preferred capital •Paid-up securities that are unsecured and subordinate to other debts •Issuance proceeds are made available to STB immediately with no limitations and can be used for offsetting of loss within STB while business is continued
Tier II	Perpetual Subordinated Debt	Instrument included as the debt capital listed in the Notification, Article 18, Paragraph 1, Item 4 that have all of the characteristics below: <ul style="list-style-type: none"> •Paid-up securities that are unsecured and subordinate to other debts •Not redeemable except for some cases •Used for offsetting of loss within STB while business is continued •Allowed to defer interest payment obligations
	Subordinated Term Debt	Instrument included as debt capital listed in the Notification, Article 18, Paragraph 1, Item 5, but debt is limited to that with an original maturity of over five years.

Details of preferred securities issued by overseas special purpose companies included in "Others" of the Tier I of capital for non-consolidated BIS capital adequacy ratio calculation are as follows:

1. Issuer	STB Preferred Capital 2 (Cayman) Limited	STB Preferred Capital 3 (Cayman) Limited	STB Preferred Capital 4 (Cayman) Limited	STB Preferred Capital 5 (Cayman) Limited
2. Description of Securities	Noncumulative Perpetual Preferred Securities	Same as on the left	Same as on the left	Same as on the left
3. Redemption Date	No provisions	Same as on the left	Same as on the left	Same as on the left
4. Voluntary Redemption	Redeemable voluntarily in whole or in part on any dividend payment date in January 2013 and thereafter by the issuer subject to the prior approval of applicable regulatory authorities	Redeemable voluntarily in whole or in part on any dividend payment date in July 2017 and thereafter by the issuer subject to the prior approval of applicable regulatory authorities	Redeemable voluntarily in whole or in part on any dividend payment date in July 2018 and thereafter by the issuer subject to the prior approval of applicable regulatory authorities	Redeemable voluntarily in whole or in part on any dividend payment date in January 2014 and thereafter by the issuer subject to the prior approval of applicable regulatory authorities
5. Dividend Payment Date	January 25 and July 25 every year	Same as on the left	Same as on the left	Same as on the left
6. Dividend	<1st year - 10th year > Fixed Rate <Thereafter> Step-up Floating Rate	Same as on the left	Series A <1st year - 10th year > Fixed Rate <Thereafter> Step-up Floating Rate Series B <1st year - 10th year > Fixed Rate <Thereafter> Non Step-up Floating Rate	<1st year - 5th year > Fixed Rate <Thereafter> Non Step-up Floating Rate
7. Issue Amount	¥50 billion	¥50 billion	Series A ¥56 billion Series B ¥54 billion	¥70 billion
8. Issue Date	December 7, 2005	March 2, 2007	June 24, 2008	December 18, 2008
9. Outline of Dividend Payment	Dividends are payable by the issuer within the limits of profits at STB available for distribution in conformity with the calculation of preferred shares of STB. If STB pays dividends on its common stock for the prior fiscal year, then dividends for these preferred shares will, in principle, be paid in entirety for the applicable fiscal year.	Same as on the left	Same as on the left	Same as on the left
10. Dividend Limitation	Dividends on these preferred securities will not be paid if any of certain criteria have been met. The criteria include the following: When STB did not pay dividends in the prior fiscal year on any class of preferred shares. When STB's BIS capital adequacy ratio or Tier I capital ratio is to decline below the minimum percentages required by Japanese banking regulations.	Same as on the left	Same as on the left	Same as on the left
11. Rights to the Residual Assets	These preferred securities are intended to provide holders with rights to residual assets that are essentially the same as those to which holders would be entitled if they had purchased noncumulative nonvoting perpetual preferred shares issued directly by STB.	Same as on the left	Same as on the left	Same as on the left

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	¥ 19,931	¥ 20,544
Exposures to Business Units Set for Phased Roll-out Application	—	—
Exposures Excluded from Application	19,931	20,544
Portfolios to which the IRB Approach is Applied and Breakdown by Portfolio	845,479	864,191
Corporate Exposures	634,131	634,910
Sovereign Exposures	11,685	12,362
Financial Institution Exposures	29,734	27,693
Residential Mortgage Exposures	49,645	46,063
Qualifying Revolving Retail Exposures	367	498
Other Retail Exposures	9,916	10,818
Other Exposures*1	109,998	131,844
Securitization Exposures	21,795	25,861

*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

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	¥ 64,662	¥ 70,241
PD/LGD Approach	18,614	18,975
Simple Risk-Weight Method of the Market-based Approach	13,325	15,298
Internal Models Method of the Market-based Approach	—	—
Transitional Measures*1	32,722	35,967

*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

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*	¥ 52,191	¥ 37,459

* (Amount of credit risk-weighted assets x 1.06) x 8% + expected loss amount + capital deduction amount

(4) Amounts of required capital against market risk

As of March 31	Millions of Yen	
	2012	2011
Market Risk	¥ 16,457	¥ 9,315
Amounts of Required Capital by Category under the Standardized Approach	674	951
Interest Rate Risk	674	951
Equity Position Risk	—	—
Foreign Exchange Risk	—	—
Commodities Risk	—	—
Options Transactions	—	—
Internal Models Approach	15,783	8,364

(5) Amounts of required capital against operational risk

As of March 31	Millions of Yen	
	2012	2011
Standardized Approach	¥ 38,749	¥ 37,635

(6) Total required capital

As of March 31	Millions of Yen	
	2012	2011
Total Required Capital*	¥ 894,398	¥ 902,243

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

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	¥ 17,219,856	¥ 12,233,875	¥ 3,086,696	¥ 218,718	¥ 1,680,565	¥ 172,374
Outside Japan	2,313,025	1,352,320	420,692	461,660	78,352	7,050
Total for Regions	¥ 19,532,881	¥ 13,586,196	¥ 3,507,389	¥ 680,378	¥ 1,758,917	¥ 179,425
Manufacturing	2,775,023	1,789,394	339,536	25,009	621,083	34,175
Agriculture and Forestry	3,682	2,195	1,095	17	375	34
Fisheries	6,645	6,508	72	65	—	—
Mining and Quarrying of Stones and Gravel	13,802	12,620	—	97	1,083	—
Construction	154,817	90,837	34,608	981	28,389	3,372
Electricity, Gas, Heat Supply and Water	487,839	432,323	29,540	1,474	24,501	—
Information and Communication	271,885	228,483	6,166	1,055	36,179	4,954
Transport and Postal Activities	881,061	704,285	96,561	17,578	62,635	950
Wholesale and Retail Trade	1,431,132	930,775	141,475	4,260	354,621	3,052
Finance and Insurance	2,061,951	1,651,069	171,559	162,444	76,878	77,045
Real Estate	1,963,455	1,662,506	138,216	7,821	154,910	17,769
Goods Rental and Leasing	546,781	491,544	8,275	928	46,032	—
Local Public Bodies	113,745	90,596	16,872	—	6,276	—
Individuals	2,383,412	2,313,486	—	—	69,926	10,500
Others	6,437,645	3,179,568	2,523,410	458,642	276,023	27,570
Total for Industry Sectors	¥ 19,532,881	¥ 13,586,196	¥ 3,507,389	¥ 680,378	¥ 1,758,917	¥ 179,425
One Year or Less	5,493,080	3,599,183	1,206,275	59,908	627,713	
Over One Year to Three Years	3,938,136	2,773,372	560,097	118,311	486,355	
Over Three Years to Five Years	3,804,872	3,030,552	438,510	137,822	197,986	
Over Five Years	6,296,793	4,183,088	1,302,506	364,336	446,862	
Total for All Durations	¥ 19,532,881	¥ 13,586,196	¥ 3,507,389	¥ 680,378	¥ 1,758,917	
Average Balance during the Period	¥ 19,107,774	¥ 13,114,816	¥ 3,541,696	¥ 741,828	¥ 1,709,432	

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 STB.

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	¥ 16,523,803	¥ 11,434,291	¥ 3,202,108	¥ 262,420	¥ 1,624,983	¥ 182,841
Outside Japan	2,178,555	520,570	912,923	680,786	64,275	9,511
Total for Regions	¥ 18,702,359	¥ 11,954,861	¥ 4,115,032	¥ 943,206	¥ 1,689,258	¥ 192,353
Manufacturing	2,716,450	1,793,358	346,681	28,215	548,196	36,369
Agriculture and Forestry	3,810	1,841	1,564	28	375	—
Fisheries	7,306	7,185	32	75	13	68
Mining and Quarrying of Stones and Gravel	15,307	12,514	—	53	2,738	—
Construction	166,815	98,650	35,151	1,315	31,698	4,859
Electricity, Gas, Heat Supply and Water	415,484	364,362	34,683	1,685	14,752	—
Information and Communication	233,359	206,379	4,424	1,460	21,094	15,599
Transport and Postal Activities	868,363	705,041	86,324	21,622	55,375	256
Wholesale and Retail Trade	1,394,040	977,555	119,476	6,731	290,276	6,481
Finance and Insurance	1,878,332	1,346,908	182,510	189,015	159,897	86,020
Real Estate	2,090,326	1,710,667	208,927	9,183	161,548	17,748
Goods Rental and Leasing	585,228	516,651	6,791	1,267	60,517	—
Local Public Bodies	136,849	98,652	20,519	—	17,678	—
Individuals	2,155,211	2,075,679	—	—	79,532	9,411
Others	6,035,474	2,039,414	3,067,944	682,550	245,563	15,539
Total for Industry Sectors	¥ 18,702,359	¥ 11,954,861	¥ 4,115,032	¥ 943,206	¥ 1,689,258	¥ 192,353
One Year or Less	4,566,957	3,165,254	696,623	51,216	653,863	
Over One Year to Three Years	3,820,982	2,594,167	608,325	205,965	412,523	
Over Three Years to Five Years	3,499,876	2,574,730	459,783	208,292	257,069	
Over Five Years	6,814,543	3,620,709	2,350,299	477,732	365,802	
Total for All Durations	¥ 18,702,359	¥ 11,954,861	¥ 4,115,032	¥ 943,206	¥ 1,689,258	
Average Balance during the Period	¥ 17,985,918	¥ 11,857,516	¥ 3,488,098	¥ 896,446	¥ 1,743,855	

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 STB.

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 Balance	2011 Balance	Change
General Allowance for Loan Losses	¥ 44,202	¥ 54,000	¥ (9,797)

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

As of March 31	Millions of Yen		
	2012 Balance	2011 Balance	Changes
Japan	¥ 36,377	¥ 25,279	¥ 11,098
Outside Japan	6,204	6,279	(75)
Total for Regions	42,581	31,558	11,022
Manufacturing	10,235	5,768	4,466
Agriculture and Forestry	—	—	—
Fisheries	—	—	—
Mining and Quarrying of Stones and Gravel	—	—	—
Construction	—	10	(10)
Electricity, Gas, Heat Supply and Water	—	702	(702)
Information and Communication	1,021	1,199	(178)
Transport and Postal Activities	575	580	(4)
Wholesale and Retail Trade	135	—	135
Finance and Insurance	26	—	26
Real Estate	2,691	9,404	(6,712)
Goods Rental and Leasing	—	—	—
Local Public Bodies	—	—	—
Individuals	1,641	1,669	(27)
Others	26,254	12,223	14,030
Total for Industry Sectors	¥ 42,581	¥ 31,558	¥ 11,022

(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	¥ —	¥ 14,818
Agriculture and Forestry	—	—
Fisheries	—	—
Mining and Quarrying of Stones and Gravel	—	—
Construction	—	858
Electricity, Gas, Heat Supply and Water	—	—
Information and Communication	—	—
Transport and Postal Activities	—	557
Wholesale and Retail Trade	219	100
Finance and Insurance	—	—
Real Estate	—	(32)
Goods Rental and Leasing	—	—
Local Public Bodies	—	—
Individuals	—	(974)
Others	67	295
Total for Industry Sectors	¥ 286	¥ 15,624

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	¥ 267,736	¥ —	¥ 284,288	¥ —
0%	—	—	—	—
10%	—	—	—	—
20%	23,243	—	34,472	—
35%	—	—	—	—
50%	—	—	—	—
75%	—	—	—	—
100%	244,492	—	249,816	—
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	¥ 1,276,477	¥ 1,275,372
High-Volatility Commercial Real Estate Exposures	144,774	181,130
Maturities of 2.5 Years or Longer	120,335	117,240
Strong 95%	16,926	30,688
Good 120%	36,260	28,695
Satisfactory 140%	60,790	57,855
Weak 250%	—	—
Default 0%	6,358	—
Maturities of Less than 2.5 Years	24,439	63,889
Strong 70%	—	5,004
Good 95%	10,437	1,208
Satisfactory 140%	14,002	44,477
Weak 250%	—	—
Default 0%	—	13,200
Other Exposures	¥ 1,131,702	¥ 1,094,242
Maturities of 2.5 Years or Longer	887,368	793,987
Strong 70%	297,490	319,240
Good 90%	383,215	233,069
Satisfactory 115%	150,235	192,369
Weak 250%	42,629	45,054
Default 0%	13,797	4,252
Maturities of Less than 2.5 Years	244,333	300,255
Strong 50%	40,955	65,888
Good 70%	101,914	124,952
Satisfactory 115%	89,121	103,435
Weak 250%	7,043	4,756
Default 0%	5,298	1,223
Equity Exposures to which the Simple Risk-Weight Method of the Market-based Approach is Applied	41,273	48,700
300%	7,960	14,394
400%	¥ 33,313	¥ 34,306

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)	0.37%	44.82%	48.08%	¥ 7,122,506	¥ 1,443,453
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	11.13%	45.09%	194.46%	364,748	46,032
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	43.66%	—	163,000	2,832
Total	2.66%	44.81%	53.78%	¥ 7,650,255	¥ 1,492,318

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)	0.45%	44.98%	50.85%	¥ 7,175,462	¥ 1,336,132
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	13.14%	44.15%	194.89%	277,364	24,495
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	41.77%	—	176,428	1,742
Total	2.85%	44.89%	54.67%	¥ 7,629,255	¥ 1,362,370

(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)	0.02%	44.95%	3.68%	¥ 3,828,074	¥ 10,075
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	9.68%	45.00%	184.46%	502	156
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—
Total	0.02%	44.95%	3.71%	¥ 3,828,576	¥ 10,231

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)	0.01%	44.99%	4.29%	¥ 3,511,530	¥ 21,133
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	9.68%	45.00%	183.78%	310	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—
Total	0.01%	44.99%	4.31%	¥ 3,511,840	¥ 21,133

(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)	0.08%	45.46%	20.25%	¥ 1,199,423	¥ 591,906
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	7.64%	45.00%	169.36%	301	50
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—
Total	0.08%	45.46%	20.28%	¥ 1,199,725	¥ 591,956

	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)	0.08%	45.93%	21.42%	¥ 648,168	¥ 925,652
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	7.64%	45.00%	255.78%	314	312
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—
Total	0.08%	45.93%	21.51%	¥ 648,482	¥ 925,964

(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)	0.17%	123.24%	¥ 182,192
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	9.30%	459.60%	685
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	—	74
Total	0.24%	124.45%	¥ 182,952

	Millions of Yen		
	2011		
	Weighted Average of PD Value	Risk-Weight Weighted Average	Balance
As of March 31			
Ordinary Assets (Seijo-Saki)	0.17%	125.11%	¥ 179,489
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	12.65%	473.69%	352
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	—	624
Total	0.54%	125.36%	¥ 180,466

(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	0.25%	42.11%	20.80%	¥ 2,211,591	¥ 65,022	¥ 199	75.00%
Overdue	26.87%	54.60%	337.63%	11,800	74	—	—
Default	100.00%	48.74%	—	8,724	53	—	—
Qualifying Revolving Retail							
Current	1.52%	100.00%	55.57%	4,845	1,322	23,820	5.55%
Overdue	—	—	—	—	—	—	—
Default	—	—	—	—	—	—	—
Other Retail (consumer)							
Current	1.20%	50.86%	56.87%	74,826	2,451	5,297	33.40%
Overdue	37.48%	54.04%	151.29%	787	189	259	61.73%
Default	100.00%	46.73%	—	910	812	188	56.94%
Other Retail (commercial)							
Current	0.71%	46.96%	43.16%	78,064	4,332	108	75.00%
Overdue	9.12%	46.96%	81.26%	1,362	203	—	—
Default	100.00%	49.85%	—	2,543	473	—	—
Total	0.99%	42.79%	24.26%	¥ 2,395,456	¥ 74,936	¥ 29,872	72.74%

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	0.26%	42.38%	21.59%	¥ 1,955,742	¥ 71,663	¥ 211	75.00%
Overdue	26.87%	54.60%	337.63%	11,577	87	—	—
Default	100.00%	48.74%	—	7,730	52	—	—
Qualifying Revolving Retail							
Current	1.52%	100.00%	55.57%	5,403	2,963	58,909	5.03%
Overdue	—	—	—	—	—	—	—
Default	—	—	—	—	—	—	—
Other Retail (consumer)							
Current	1.32%	51.19%	59.30%	93,319	3,705	9,282	30.35%
Overdue	37.58%	53.30%	149.35%	1,026	311	253	69.48%
Default	100.00%	46.71%	—	879	748	201	53.92%
Other Retail (commercial)							
Current	0.71%	46.96%	43.16%	80,770	5,450	49	75.00%
Overdue	9.12%	46.96%	81.26%	1,700	160	—	—
Default	100.00%	49.85%	—	1,384	382	—	—
Total	0.99%	43.26%	25.84%	¥ 2,159,533	¥ 85,526	¥ 68,908	72.02%

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				Change in Actual Credit Losses
	2012		2011		
	Actual Credit Losses	Reversals	Actual Credit Losses	Reversals	
Corporate Exposures	¥11,810	¥ (25,590)	¥10,978	¥ (11,440)	¥ 831
Sovereign Exposures	(16)	(16)	(30)	(30)	13
Financial Institution Exposures	2	—	9	—	(7)
Retail Exposures	543	(855)	536	(433)	6

Note: Of total credit costs, only those that can be identified as stemming from specified asset classes are shown in the table. Accordingly, the reversal resulting from the unification of calculating method of reserves based on the management integration are not included in the above table.

Factor Analysis

Actual credit losses in fiscal year 2011 increased by ¥0.8 billion year on year.

This was mainly due to additional posting of allowance for loan losses for some large borrowers in combination with net reversals of allowances for loan losses etc with regard to the improved credit status of obligors, and so on.

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	¥ 11,810	¥ 137,326
Sovereign Exposures	(16)	188
Financial Institution Exposures	2	594
Retail Exposures	543	10,973

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	¥ 18,013	¥ 145,543
Sovereign Exposures	(13)	156
Financial Institution Exposures	(158)	546
Retail Exposures	373	11,879

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	575,909	245,944	261,947	—
Corporate Exposures	138,532	242,541	169,105	—
Sovereign Exposures	3,221	3,402	92,841	—
Financial Institution Exposures	434,154	—	—	—
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	1,122,989	269,803	302,933	—
Corporate Exposures	193,189	265,429	163,416	—
Sovereign Exposures	90	4,374	138,316	—
Financial Institution Exposures	929,710	—	1,200	—
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)	¥ 2,778,552	¥ 2,515,104
Credit Equivalents Before Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	876,486	1,168,486
Foreign Exchange Related	552,219	783,021
Interest Rate Related	3,456,386	3,475,411
Credit Derivatives	—	500
Others	—	—
Effect of Mitigating Credit Equivalents Due to Close-out Netting Contracts (Deduction)	3,132,120	3,090,446
Amounts of Collateral	178,962	215,526
Deposits	50,007	142,536
Securities	128,954	72,990
Credit Equivalents After Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	697,524	952,960
Notional Principal Amounts of Credit Derivatives Subject to the Calculation of Credit Equivalents	—	4,701
Purchase of Protection by Credit Default Swaps	—	4,701
Providing Protection by Credit Default Swaps	—	—
Notional Principal Amounts of Credit Derivatives Used to Allow for the 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)	¥ —	¥ —
Credit Equivalents Before Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	—	47
Amounts of Collateral	—	—
Credit Equivalents After Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	—	47

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

Securitization Exposures

Non-consolidated

Securitization Exposures Originated by STB

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

Date of Securitization:	September 2011	March 2012
Type of Underlying Assets:	Residential Mortgage Loans	Residential Mortgage Loans
Type of Transaction:	Asset transfer-type securitization transaction	Asset transfer-type securitization transaction
Aggregate Sum of Underlying Assets:	¥ 60,135 million	¥ 29,679 million
as of March 31, 2012	¥ 56,831 million	¥ 29,387 million
Initial Issue Amount:	¥ 60,135 million	¥ 29,679 million
Preferred Beneficiary Notes	¥ 55,200 million (Aaa(sf)/Moody's)	¥ 27,380 million (Aaa(sf)/Moody's)
Mezzanine Notes	¥ 1,920 million (Aa2(sf)/Moody's)	¥ 920 million (Aa2(sf)/Moody's)
	¥ 540 million (A2(sf)/Moody's)	¥ 260 million (A2(sf)/Moody's)
	¥ 600 million (Ba2(sf)/Moody's)	¥ 260 million (Ba2(sf)/Moody's)
Subordinated Beneficiary Notes	¥ 1,875 million (no rating)	¥ 859 million (no rating)
Date of Redemption:	March 2048	October 2048

STB holds part of the exposures related to these securitization transactions, and quantitative data in (2)–(11) below include data related to these securitization transactions.

(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	¥ 29,557	¥ —	¥ 231,441	¥ 231,441	¥ —
Others	29,557	—	231,441	231,441	—
Residential Mortgage Loans	—	—	—	—	—
Resecuritization Exposures	—	—	—	—	—
Total	¥ 29,557	¥ —	231,441	231,441	¥ —

(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	¥ 171	¥ 12
Others	—	—
Total	¥ 171	¥ 12

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

Not applicable.

(5) 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)	¥ 29,557	¥ —	¥ 9,158	¥ —
Less than 20%	—	—	—	—
20% to Less than 50%	—	—	—	—
50% to Less than 100%	—	—	—	—
100% to Less than 350%	22,659	—	2,260	—
350% to Less than 1,250%	—	—	—	—
Capital Deduction	6,897	—	6,897	—
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	¥ 29,557	¥ —	¥ 9,158	¥ —

(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	¥ 6,406
Others	—
Total	¥ 6,406

(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	¥ 6,897
Others	—
Total	¥ 6,897

(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 exposure 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

Year Ended March 31	Millions of Yen
	2012
Residential Mortgage Loans	¥ 3,706
Others	—
Total	¥ 3,706

(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 principal underlying assets**

Date of Securitization:	June 2010	March 2011
Type of Underlying Assets:	Residential Mortgage Loans	Residential Mortgage Loans
Aggregate Sum of Underlying Assets: at the time of securitization	¥ 32,620 million	¥ 46,059 million
as of March 31, 2011	¥ 29,547 million	¥ 44,571 million
Type of Transaction:	Asset transfer-type securitization transaction	Asset transfer-type securitization transaction
Initial Issue Amount:	¥ 32,620 million	¥ 46,059 million
Preferred Beneficiary Notes	¥ 30,000 million (AAA/S&P, Aaa/Moody's)	¥ 42,600 million (AAA/S&P, Aaa/Moody's)
Subordinated Beneficiary Notes	¥ 2,620 million (no rating)	¥ 3,459 million (no rating)
Date of Redemption:	April 2051	December 2051

STB holds part of the exposures related to these securitization transactions, and quantitative data in (2)–(9) below include data related to these securitization transactions.

(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	¥ 24,285	¥ 169,399	¥ 169,399	¥ —
Others	—	—	—	—
Total	¥ 24,285	¥ 169,399	¥ 169,399	¥ —

(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	¥ 183	¥ 55
Others	—	—
Total	¥ 183	¥ 55

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

	Millions of Yen	
	2011	
	Balance	Required Capital
As of March 31		
Risk-Weight Category (IRB Approach)		
Less than 20%	¥ —	¥ —
20% to Less than 50%	—	—
50% to Less than 100%	—	—
100% to Less than 350%	23,997	2,273
350% to Less than 1,250%	—	—
Capital Deduction	288	288
Total	¥ 24,285	¥ 2,561

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

	Millions of Yen
	2011
As of March 31	
Residential Mortgage Loans	¥ 4,966
Others	—
Total	¥ 4,966

(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	¥	288
Others		—
Total	¥	288

(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

Year Ended March 31	Millions of Yen	
	2011	
Residential Mortgage Loans	¥	4,805
Others		—
Total	¥	4,805

(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 STB

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	¥ 295,004	¥ 13,227
Residential Mortgage Loans	165,274	749
Credit Card Loans	24,924	—
Claims on Lease Payments, Installment Receivables	16,552	10,394
Commercial Real Estate-Secured Loans	6,983	—
Other Claims on Corporates	81,268	2,083
Resecuritization Exposures	79,514	—
Securitization Exposures to Residential Mortgage Loans and Residential Mortgage Loans as Underlying Assets	19,970	—
Securitization Exposures to Commercial Real Estate Secured Loans and Commercial Real Estate Secured Loans as Underlying Assets	1,061	—
Securitization Exposures for Other Claims on Corporates and Other Claims on Corporates as Underlying Assets	58,482	—
Total	¥ 374,518	¥ 13,227

(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)	¥ 295,004	¥ 13,227	¥ 10,706	¥ 96
Less than 20%	230,860	12,477	1,554	74
20% to Less than 50%	20,041	749	451	22
50% to Less than 100%	32,693	—	2,026	—
100% to Less than 350%	4,695	—	505	—
350% to Less than 1,250%	852	—	307	—
Capital Deduction	5,860	—	5,860	—
Resecuritization Exposures (IRB Approach)	79,514	—	4,035	—
Less than 20%	—	—	—	—
20% to Less than 50%	76,093	—	1,513	—
50% to Less than 100%	—	—	—	—
100% to Less than 350%	999	—	102	—
350% to Less than 1,250%	—	—	—	—
Capital Deduction	2,420	—	2,420	—
Total	¥ 374,518	¥ 13,227	¥ 14,742	¥ 96

(3) 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	¥ —
Credit Card Loans	—
Claims on Lease Payments, Installment Receivables	—
Commercial Real Estate-Secured Loans	—
Other Claims on Corporates	8,280
Total	¥ 8,280

(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	¥ 258,361	
Credit Card Loans	35,132	
Claims on Lease Payments, Installment Receivables	45,414	
Commercial Real Estate-Secured Loans	12,206	
Other Claims on Corporates	175,315	
Total	¥ 526,429	

(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%	¥ 417,133	¥ 2,842
20% to Less than 50%	41,869	930
50% to Less than 100%	40,828	2,512
100% to Less than 350%	3,237	418
350% to Less than 1,250%	12,186	5,422
Capital Deduction	11,173	11,173
Total	¥ 526,429	¥ 23,299

(3) 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	¥ —	
Credit Card Loans	—	
Claims on Lease Payments, Installment Receivables	53	
Commercial Real Estate-Secured Loans	—	
Other Claims on Corporates	11,119	
Total	¥ 11,172	

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

Not applicable.

Market Risk

Non-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	¥ 151.2 billion	¥ 0.7 billion
Maximum	212.8 billion	1.4 billion
Minimum	148.6 billion	0.4 billion
Mean	167.0 billion	0.7 billion

(For the April 2011 - March 2012 period)

• Market risk in fiscal year 2010

	Banking Account	Trading Account
As of March 31, 2011	¥ 221.2 billion	¥ 1.0 billion
Maximum	246.2 billion	1.4 billion
Minimum	184.6 billion	0.4 billion
Mean	213.2 billion	0.8 billion

(For the April 2010 - March 2011 period)

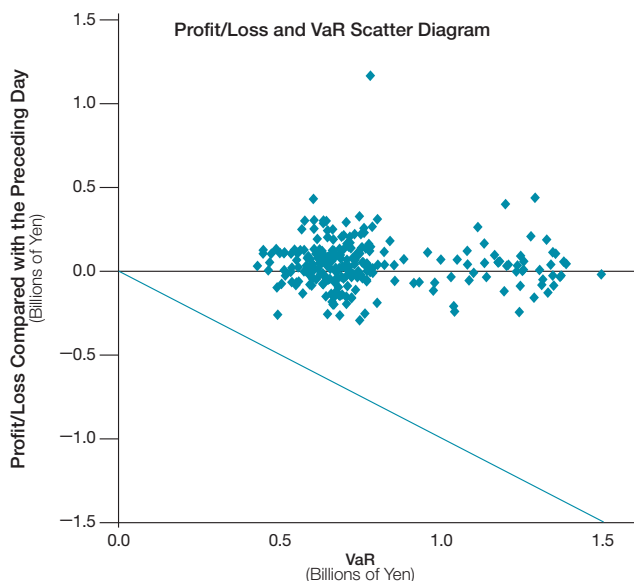
VaR Measurement Standards

Banking account	Confidence interval: one-tailed 99%	Holding period: 21 business days	Observation period: 1 year
Trading account	Confidence interval: one-tailed 99%	Holding period: 1 business day	Observation period: 1 year

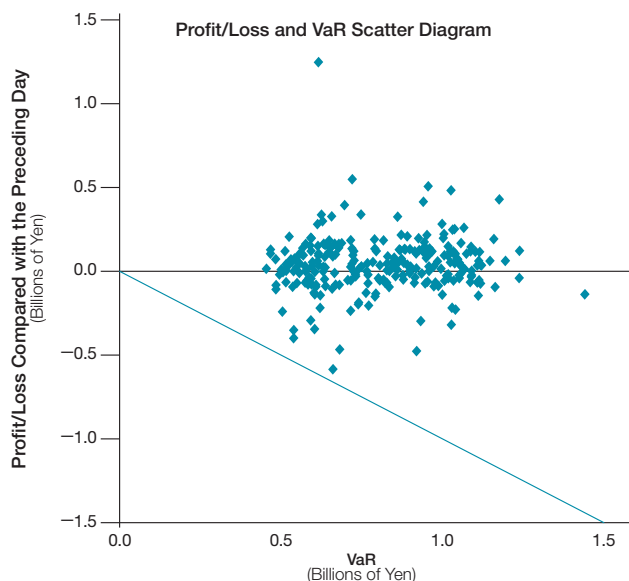
(2) Results of back testing and reasons for large downward deviations between actual losses and VaR

• 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.

(3) End of period Stressed Value at Risk and maximum, minimum and mean of Stressed Value at Risk for the period

• Market risk in fiscal year 2011

	Banking Account
As of March 31, 2012	¥ 1.3 billion
Maximum	1.3 billion
Minimum	0.7 billion
Mean	0.9 billion

(For the October 2011 - March 2012 period)

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	¥ 441,201		¥ 441,201		¥ 470,469		¥ 470,469	
Capital Subscription or Equity Exposures Other than Above	34,458		34,458		45,427		45,427	
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
	(14,947)	6,019	5,021	15,945	(6,226)	3,022	2,314	6,934
Amounts of Unrealized Gains/Losses Recognized in the Non-consolidated Balance Sheets and not Recognized in the Non-consolidated Statements of Income				47,237				45,072
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 show gains/losses on stockholdings and related write-offs.

As of March 31	Millions of Yen	
	2012	2011
Amounts by Portfolio Category	¥ 610,061	¥ 653,259
Stockholdings	385,835	424,091
Portfolios Adopting the Market-based Approach	41,273	48,700
Portfolios Adopting the PD/LGD Approach	182,952	180,466

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	¥ 217,140	¥ 170,739
Look-through Approach	162,307	118,329
Simple Majority Formula	38,136	36,638
Investment Criteria Formula	—	—
Internal Model Approach	—	—
Probability Approach	14,950	13,086
Others	1,746	2,685

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 STB 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	¥ 15,675	¥ 65,508
Japanese Yen Interest Rates	8,569	—
U.S. Dollar Interest Rates	4,832	63,104
Other Interest Rates	2,273	2,403
Outlier Ratios	0.8%	3.3%

Notes: 1. STB's interest rate fluctuation scenario assumes an interest rate shock consisting of the 1st and 99th percentile of the fluctuation range measured for a one year holding period and a minimum observation period of five years.

2. Our risk measurement method uses the interest rate sensitivity approach. Core deposits are defined as the lowest of the following three items, as an upper limit, for a five-year maturity (an average remaining term of 2.5 years): 1) the lowest balance of deposits in the past five years, 2) the balance 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.