

Basel II Quantitative Disclosure Data:

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

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The 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 and the Standardized Approach for the calculation of operational risk, and also introduced market risk regulations.

Constituents of Capital (Consolidated BIS Capital Adequacy Ratio)

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
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	297,052
Retained Earnings	597,721	548,785
Treasury Stock (Deduction)	—	473
Deposit for Subscriptions to Treasury Stock	—	—
Expected Distributed Amount (Deduction)	14,010	12,352
Net Unrealized Loss on Available-for-Sale Securities (Deduction)	6,862	11,746
Foreign Currency Translation Adjustments	(14,614)	(11,260)
Share Warrants	—	—
Minority Interests	307,958	302,629
Noncumulative Preferred Securities Issued by Overseas Special Purpose Companies	280,000	280,000
Business Rights Equivalents (Deduction)	—	—
Goodwill Equivalents (Deduction)	115,436	123,794
Equivalent to Intangible Fixed Assets Recorded through Business Combination (Deduction)	5,066	—
Equivalent to Capital Increase Due to Securitization Transactions (Deduction)	6,988	4,397
Equivalent to 50% of the Excess of Expected Loss over Qualifying Allowance (Deduction)	16,141	18,695
Total Tier I before Deduction of Deferred Tax Assets (Aggregate Sum of Items Above)	1,365,165	1,307,783
Deducted Amounts of Deferred Tax Assets (Deduction)*2	—	—
Total (A)	1,365,165	1,307,783
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	—	—
45% of Revaluation Reserve for Land	(196)	447
General Allowance for Loan Losses	11,906	7,670
Excess of Qualifying Allowance over Expected Loss	—	—
Debt Capital	631,685	618,905
Perpetual Subordinated Debt*4	181,741	184,984
Subordinated Term Debt and Fixed-term Preferred Shares*5	449,943	433,921
Total	643,395	627,023
Included in Capital (B)	643,395	627,023
Tier III		
Subordinated Short-term Debt	—	—
Included in Capital (C)	—	—
Items for Deduction		
Items for Deduction*6 (D)	99,311	98,967
Total Qualifying Capital		
((A) + (B) + (C) - (D)) (E)	1,909,249	1,835,839
Risk-Weighted Assets		
Asset (On-balance Sheet) Items	9,337,251	10,242,823
Off-balance Sheet Transaction Items	1,183,029	1,341,624
Amount of Credit Risk-Weighted Assets (F)	10,520,280	11,584,447
Amount of Market Risk Equivalents ((H)/8%) (G)	104,480	141,986
(Reference) Market Risk Equivalents (H)	8,358	11,358
Amount of Operational Risk Equivalents ((J)/8%) (I)	730,189	747,325
(Reference) Operational Risk Equivalents (J)	58,415	59,786
Credit Risk-Weighted Assets Adjustments (K)	—	—
Operational Risk Equivalents Adjustments (L)	—	—
Total ((F) + (G) + (I) + (K) + (L)) (M)	¥ 11,354,950	¥ 12,473,759
Consolidated BIS Capital Adequacy Ratio = E/M x 100 (%)	16.81	14.71
Tier I Capital Ratio = A/M x 100 (%)	12.02	10.48
Ratio of Noncumulative Preferred Securities with Step-up Interest Rate Clauses to Tier I Capital = a/A x 100 (%)	11.42	11.92

*1. As of September 30, 2011, 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 September 30, 2011, deferred tax assets totaled ¥97,739 million in net terms. The upper limit on the inclusion of deferred tax assets in capital was ¥273,033 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 compensation 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 the amounts equivalent to intentional holdings of other financial institutions' capital funding means and the amounts equivalent to investments in those provided for under the Notification, Article 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. It thus does not represent an opinion by the external auditor regarding the consolidated BIS capital adequacy ratio itself or parts of the internal control which concern the ratio.

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 the following:

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 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 from the issuer subject to the prior approval of applicable regulatory requirements	Redeemable voluntarily in whole or in part on any dividend payment date in July 2017 and thereafter from the issuer subject to the prior approval of applicable regulatory requirements	Redeemable voluntarily in whole or in part on any dividend payment date in July 2018 and thereafter from the issuer subject to the prior approval of applicable regulatory requirements	Redeemable voluntarily in whole or in part on any dividend payment date in January 2014 and thereafter from the issuer subject to the prior approval of applicable regulatory requirements
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 in the presence of distributable amount of STB in conformity with the calculation of preferred shares of STB. If STB pays any dividends on any of its common shares with respect to any financial year of STB, in principle, dividends on these preferred securities will be made in the entire amount for the applicable 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 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 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

Financial Data/
Sumitomo Mitsui
Trust Holdings, Inc.

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

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

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

Basel II Quantitative Disclosure Data/
Sumitomo Mitsui
Trust Holdings, Inc.

Basel III Quantitative Disclosure Data/
The Chuo Mitsui Trust and
Banking Company, Limited

Basel III Quantitative Disclosure Data/
Chuo Mitsui Asset Trust and
Banking Company, Limited

Basel III Quantitative Disclosure Data/
The Sumitomo Trust and
Banking Co., Ltd.

Scope of Consolidation

Consolidated

Companies subject to items for deduction as indicated in the Notification, Article 8, Paragraph 1, Item 2 (a) through (c).

	Sep. 30, 2011	Sep. 30, 2010
Of Companies Subject to Items for Deduction as Indicated in the Notification, Article 8, Paragraph 1, Item 2 (a) through (c), Names of Companies that Have Less Capital than Regulatory Required Capital, and the Total Amounts that Fell Short of the Required Level:	Not Applicable	Not Applicable

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)

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Portfolios to which the Standardized Approach is Applied	¥ 109,733	¥ 120,728
Exposures to Business Units Set for Phased Roll-out Application	85,214	92,040
Exposures Excluded from Application	24,519	28,688
Portfolios to which the IRB Approach is Applied and the Breakdown by Portfolio	765,861	822,742
Corporate Exposures	612,119	653,252
Sovereign Exposures	11,159	9,405
Bank Exposures	23,635	24,094
Residential Mortgage Exposures	55,350	61,585
Qualifying Revolving Retail Exposures	395	508
Other Retail Exposures	12,602	13,482
Other Exposures*1	50,598	60,413
Securitization Exposures	25,944	26,469

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

*2. 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

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Equity Exposures	¥ 62,938	¥ 73,198
PD/LGD Approach	18,128	18,244
Simple Risk Weight Method of the Market-based Approach	13,688	19,485
Internal Models Method of the Market-based Approach	—	—
Transitional Measures*1	31,121	35,467

*1. Amount of credit risk-weighted assets is calculated by placing risk weight as being 100%, pursuant to the Notification, Supplementary Rules Article 13.

*2. Calculation method of the amounts of required capital against credit risk concerning equity exposures to which the IRB Approach is applied 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

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Exposures Held in Funds*	¥ 41,020	¥ 57,940

* (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

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Market Risk	¥ 8,358	¥ 11,358
Amounts of Required Capital by Category under the Standardized Approach	2,602	1,913
Interest Rate Risk	1,899	1,151
Equity Position Risk	143	141
Foreign Exchange Risk	560	619
Commodities Risk	—	—
Options Transactions	—	—
Internal Models Approach	5,755	9,445

(5) Amounts of required capital against operational risk

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Standardized Approach	¥ 58,415	¥ 59,786

(6) Consolidated total required capital

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Consolidated Total Required Capital*	¥ 908,396	¥ 997,900

* (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 Industry Sector

	Millions of Yen					
	Sep. 30, 2011					
	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	¥ 17,717,117	¥ 12,661,524	¥ 3,203,593	¥ 249,054	¥ 1,602,945	¥ 172,290
Outside Japan	2,466,563	1,459,105	375,664	554,754	77,039	8,698
Total for Regions	¥ 20,183,681	¥ 14,120,630	¥ 3,579,258	¥ 803,808	¥ 1,679,984	¥ 180,988
Manufacturing	2,674,626	1,793,139	323,310	24,626	533,551	34,897
Agriculture and Forestry	4,162	2,583	1,330	23	225	—
Fisheries	7,601	7,505	30	65	—	—
Mining and Quarrying of Stones and Gravel	15,444	13,734	—	91	1,618	—
Construction	164,936	99,581	33,971	1,188	30,195	4,090
Electricity, Gas, Heat Supply and Water	447,393	378,296	27,426	2,232	39,437	—
Information and Communication	293,132	254,689	4,578	1,873	31,991	5,238
Transport and Postal Activities	926,426	744,951	88,482	27,497	65,495	499
Wholesale and Retail Trade	1,460,814	999,771	126,577	6,124	328,341	6,244
Finance and Insurance	1,801,914	1,337,972	157,928	167,234	138,779	78,275
Real Estate	2,128,706	1,766,934	204,577	8,995	148,199	17,119
Goods Rental and Leasing	528,785	490,884	7,303	1,098	29,498	—
Local Public Bodies	127,219	96,696	14,051	—	16,471	—
Individuals	2,405,898	2,323,872	—	—	82,025	12,933
Others	7,196,619	3,810,015	2,589,691	562,756	234,154	21,689
Total for Industry Sectors	¥ 20,183,681	¥ 14,120,630	¥ 3,579,258	¥ 803,808	¥ 1,679,984	¥ 180,988
One Year or Shorter	5,187,319	3,629,039	927,973	55,205	575,100	—
Over One Year to Less than Three Years	4,026,662	2,771,659	612,102	151,285	491,614	—
Over Three Years to Less than Five Years	4,160,628	3,420,143	350,827	172,547	217,110	—
Over Five Years	6,809,070	4,299,788	1,688,354	424,769	396,159	—
Total for All Durations	¥ 20,183,681	¥ 14,120,630	¥ 3,579,258	¥ 803,808	¥ 1,679,984	—
Average Balance during the Period	¥ 20,248,314	¥ 13,828,393	¥ 3,852,281	¥ 873,852	¥ 1,693,786	—

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

	Millions of Yen					
	Sep. 30, 2010					
	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	¥ 17,019,769	¥ 12,490,915	¥ 2,474,113	¥ 279,184	¥ 1,775,555	¥ 184,827
Outside Japan	1,649,028	530,904	505,640	591,467	21,016	9,758
Total for Regions	¥ 18,668,797	¥ 13,021,819	¥ 2,979,754	¥ 870,651	¥ 1,796,571	¥ 194,586
Manufacturing	2,743,097	1,753,841	330,995	31,914	626,345	8,026
Agriculture and Forestry	4,182	2,071	1,176	43	890	—
Fisheries	7,778	7,652	23	102	—	446
Mining and Quarrying of Stones and Gravel	16,512	14,382	—	36	2,093	—
Construction	199,718	121,973	35,739	1,755	40,249	5,585
Electricity, Gas, Heat Supply and Water	256,291	193,350	38,835	2,451	21,653	—
Information and Communication	245,834	211,692	4,216	611	29,314	16,814
Transport and Postal Activities	926,477	754,883	87,984	23,658	59,950	14,764
Wholesale and Retail Trade	1,394,139	964,169	102,972	8,544	318,453	7,122
Finance and Insurance	1,900,606	1,469,820	110,726	197,661	122,398	89,819
Real Estate	2,183,186	1,835,629	170,190	12,071	165,295	21,671
Goods Rental and Leasing	627,810	535,477	5,688	1,902	84,742	—
Local Public Bodies	136,761	99,779	17,180	—	19,800	—
Individuals	2,201,362	2,106,031	—	—	95,331	12,246
Others	5,825,037	2,951,065	2,074,023	589,897	210,052	18,090
Total for Industry Sectors	¥ 18,668,797	¥ 13,021,819	¥ 2,979,754	¥ 870,651	¥ 1,796,571	¥ 194,586
One Year or Shorter	5,111,543	3,319,343	955,333	52,745	784,120	
Over One Year to Less than Three Years	3,909,764	2,784,360	467,696	160,639	497,068	
Over Three Years to Less than Five Years	3,758,264	3,172,611	252,801	158,748	174,103	
Over Five Years	5,889,226	3,745,504	1,303,923	498,518	341,279	
Total for All Durations	¥ 18,668,797	¥ 13,021,819	¥ 2,979,754	¥ 870,651	¥ 1,796,571	
Average Balance during the Period	¥ 19,228,001	¥ 13,371,770	¥ 3,192,007	¥ 873,646	¥ 1,790,576	

Notes: 1. Exposures subject to the calculation of credit risk-weighted assets excluding those subject to funds, securitization, other assets and those excluded from the application.
 2. "Others" in the industry sectors include non-residents and state public services. Exposures for the duration of over five years include those with no fixed maturities.
 3. "Average Balance during the Period" is the average figure of those as of March 31, 2010, and September 30, 2010.
 4. The above data represents amounts after credit risk mitigation effects of netting contracts allowed under the law and the 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 Borrowers in Specified Foreign Countries

(1) General allowance for loan losses

	Millions of Yen			
	Sep. 30, 2011	Sep. 30, 2010	Mar. 31, 2011	Change from Mar. 31, 2011
	Balance	Balance	Balance	
General Allowance for Loan Losses	¥ 56,735	¥ 62,168	¥ 71,584	¥ (14,849)

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

	Millions of Yen			
	Sep. 30, 2011	Sep. 30, 2010	Mar. 31, 2011	Change from Mar. 31, 2011
	Balance	Balance	Balance	
Japan	¥ 40,979	¥ 47,437	¥ 34,889	¥ 6,090
Outside Japan	6,574	6,344	6,299	274
Total for Regions	¥ 47,553	¥ 53,781	¥ 41,188	¥ 6,364
Manufacturing	6,040	4,483	6,587	(546)
Agriculture and Forestry	—	6	5	(5)
Fisheries	7	—	1	6
Mining and Quarrying of Stones and Gravel	185	10	6	179
Construction	802	306	208	594
Electricity, Gas, Heat Supply and Water	7	8	710	(702)
Information and Communication	1,134	1,479	1,254	(120)
Transport and Postal Activities	1,873	12,821	695	1,177
Wholesale and Retail Trade	151	202	143	8
Finance and Insurance	77	315	167	(90)
Real Estate	12,535	17,814	14,661	(2,125)
Goods Rental and Leasing	11	8	17	(6)
Local Public Bodies	—	—	—	—
Individuals	3,199	2,617	3,444	(245)
Others	21,526	13,706	13,284	8,242
Total for Industry Sectors	¥ 47,553	¥ 53,781	¥ 41,188	¥ 6,364

(3) Allowance for loan losses from borrowers in specified foreign countries

Not applicable as of the end of September 2011, the end of March 2011, and the end of September 2010.

Amounts of Written-off Loans by Industry Sector

	Millions of Yen	
	Six Months Ended Sep. 30, 2011	Six Months Ended Sep. 30, 2010
Manufacturing	¥ —	¥ 278
Agriculture and Forestry	—	4
Fisheries	—	0
Mining and Quarrying of Stones and Gravel	20	—
Construction	14	1,073
Electricity, Gas, Heat Supply and Water	—	2
Information and Communication	—	4
Transport and Postal Activities	0	19
Wholesale and Retail Trade	225	171
Finance and Insurance	—	1
Real Estate	—	(19)
Goods Rental and Leasing	—	—
Local Public Bodies	10	—
Individuals	7	256
Others	58	118
Total for Industry Sectors	¥ 338	¥ 1,912

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

	Millions of Yen			
	Sep. 30, 2011		Sep. 30, 2010	
	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	¥ 1,826,918	¥ 108,714	¥ 2,089,348	¥ 137,038
0%	263,111	—	272,125	—
10%	3,546	—	14,435	—
20%	165,690	6,724	299,085	21,363
35%	—	—	—	—
50%	81,987	60,990	81,889	59,112
75%	—	—	—	—
100%	1,307,860	40,998	1,411,733	56,465
150%	4,721	0	10,079	97
Capital Deduction	—	—	—	—

Exposures to which the IRB Approach is Applied by Risk-Weight Category

		Millions of Yen	
		Sep. 30, 2011	Sep. 30, 2010
Specialized Lending under the Slotting Criteria		¥ 1,291,909	¥ 1,235,179
High-Volatility Commercial Real Estate Exposures		153,716	214,794
Maturities of 2.5 Years or Longer		101,958	120,326
Strong	95%	16,482	31,953
Good	120%	13,888	35,120
Satisfactory	140%	71,525	53,253
Weak	250%	61	—
Default	0%	—	—
Maturities of Less than 2.5 Years		51,758	94,468
Strong	70%	4,043	11,109
Good	95%	10,512	33,423
Satisfactory	140%	14,002	36,735
Weak	250%	10,000	—
Default	0%	13,200	13,200
Other Exposures		¥ 1,138,193	¥ 1,020,384
Maturities of 2.5 Years or Longer		776,318	768,758
Strong	70%	277,304	302,943
Good	90%	283,843	227,782
Satisfactory	115%	157,820	185,673
Weak	250%	38,925	46,079
Default	0%	18,423	6,279
Maturities of Less than 2.5 Years		361,874	251,626
Strong	50%	117,484	52,920
Good	70%	141,121	80,060
Satisfactory	115%	83,966	114,185
Weak	250%	19,302	4,460
Default	0%	—	—
Equity Exposures to which the Simple Risk-Weight Method of the Market-based Approach is Applied		¥ 42,292	¥ 60,570
300%		7,754	12,495
400%		34,538	48,075

Portfolios to which the IRB Approach is Applied

(1) Corporate exposures

	Millions of Yen				
	Sep. 30, 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)	0.40%	44.89%	48.75%	¥ 7,014,972	¥ 1,374,990
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	12.75%	44.22%	193.94%	288,924	17,601
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	41.72%	—	159,394	1,789
Total	2.64%	44.81%	52.88%	¥ 7,463,290	¥ 1,394,380

	Millions of Yen				
	Sep. 30, 2010				
	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)	0.47%	45.06%	51.53%	¥ 6,751,905	¥ 1,456,422
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	13.28%	43.17%	190.87%	398,688	38,649
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	43.42%	—	170,428	3,082
Total	3.06%	44.93%	57.42%	¥ 7,321,023	¥ 1,498,154

(2) Sovereign exposures

	Millions of Yen				
	Sep. 30, 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%	44.97%	3.41%	¥ 3,939,700	¥ 20,804
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	9.68%	45.00%	183.78%	729	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—
Total	0.02%	44.97%	3.44%	¥ 3,940,429	¥ 20,804

	Millions of Yen				
	Sep. 30, 2010				
	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%	44.98%	4.68%	¥ 2,442,759	¥ 22,063
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	9.08%	42.04%	167.70%	100	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—
Total	0.01%	44.98%	4.69%	¥ 2,442,859	¥ 22,063

(3) Bank exposures

	Millions of Yen				
	Sep. 30, 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)	0.07%	45.68%	21.22%	¥ 578,126	¥ 784,014
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	7.64%	45.00%	170.11%	300	50
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—
Total	0.07%	45.68%	21.26%	¥ 578,426	¥ 784,064

	Millions of Yen				
	Sep. 30, 2010				
	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)	0.08%	46.43%	20.86%	¥ 672,110	¥ 729,479
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	7.64%	45.00%	200.77%	—	989
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—
Total	0.08%	46.43%	20.99%	¥ 672,110	¥ 730,469

(4) Equity exposures under the PD/LGD Approach

	Millions of Yen		
	Sep. 30, 2011		
	Weighted Average of PD Value	Risk Weight Weighted Average	Balance
Ordinary Assets (Seijo-Saki)	0.16%	122.47%	¥ 178,529
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	9.36%	460.54%	662
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	—	83
Total	0.24%	123.66%	¥ 179,275

	Millions of Yen		
	Sep. 30, 2010		
	Weighted Average of PD Value	Risk Weight Weighted Average	Balance
Ordinary Assets (Seijo-Saki)	0.17%	124.00%	¥ 174,699
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	8.55%	447.15%	199
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	—	624
Total	0.53%	123.93%	¥ 175,523

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

	Millions of Yen						
	Sep. 30, 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%	42.50%	23.59%	¥ 2,157,209	¥ 72,147	¥ 144	75.00%
Overdue	26.87%	54.60%	337.63%	11,436	74	—	—
Default	100.00%	46.43%	—	11,085	58	—	—
Qualifying Revolving Retail							
Current	1.52%	100.00%	55.57%	5,142	1,483	27,065	5.48%
Overdue	—	—	—	—	—	—	—
Default	—	—	—	—	—	—	—
Other Retail (consumer)							
Current	1.13%	50.74%	53.76%	87,303	7,218	97,758	6.62%
Overdue	37.62%	53.04%	148.65%	895	272	227	66.52%
Default	100.00%	49.08%	—	1,018	770	202	53.41%
Other Retail (commercial)							
Current	0.72%	46.96%	43.13%	133,340	5,012	155	75.00%
Overdue	9.12%	46.96%	81.26%	1,452	344	—	—
Default	100.00%	49.79%	—	2,233	365	—	—
Total	1.14%	43.31%	27.30%	¥ 2,411,116	¥ 87,748	¥ 125,552	71.40%

	Millions of Yen						
	Sep. 30, 2010						
	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	0.36%	53.09%	30.45%	¥ 1,910,974	¥ 84,781	¥ 406	75.00%
Overdue	37.46%	53.65%	323.23%	10,725	114	—	—
Default	100.00%	46.29%	—	9,234	38	—	—
Qualifying Revolving Retail							
Current	1.46%	100.00%	53.88%	5,729	3,081	61,146	5.04%
Overdue	—	—	—	—	—	—	—
Default	—	—	—	—	—	—	—
Other Retail (consumer)							
Current	1.23%	53.18%	58.72%	110,355	6,408	98,452	5.49%
Overdue	27.64%	54.61%	144.82%	1,182	199	252	22.53%
Default	100.00%	47.66%	—	2,264	707	204	26.13%
Other Retail (commercial)							
Current	0.37%	54.39%	34.91%	129,297	5,928	—	—
Overdue	15.54%	54.39%	115.27%	1,372	275	—	—
Default	100.00%	50.04%	—	1,817	366	—	—
Total	1.24%	53.32%	33.58%	¥ 2,182,954	¥ 101,901	¥ 160,462	65.86%

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

	Millions of Yen				
	Six Months Ended Sep. 30, 2011		Six Months Ended Sep. 30, 2010		Change in Actual Credit Losses
	Actual Credit Losses	Write-backs	Actual Credit Losses	Write-backs	
Corporate Exposures	¥ 4,628	¥ (8,516)	¥ (2,405)	¥ (9,523)	¥ 7,034
Sovereign Exposures	(7)	(7)	(24)	(24)	17
Bank Exposures	—	—	168	—	(168)
Retail Exposures	451	(509)	1,071	(347)	(619)

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 is not included in the above table.

Factor Analysis

Actual credit losses in the first half of fiscal year 2011 increased by ¥6.2 billion year on year.

This was mainly due to the posting of allowance for loan losses resulted from an increase in the loan balance of debtors that had been classified as special mention category or below.

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

	Millions of Yen	
	Six Months Ended Sep. 30, 2011	Six Months Ended Sep. 30, 2010
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ 18,013	¥ 145,600
Sovereign Exposures	(13)	156
Bank Exposures	(158)	547
Retail Exposures	907	14,197

Notes: 1. Estimated credit losses are the estimates as of September 30, 2010.

2. Actual credit losses 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

	Millions of Yen			
	Sep. 30, 2011			
	Eligible Financial Collateral	Other Eligible IRB Collateral	Guarantees	Credit Derivatives
Portfolios to which the Standardized Approach is Applied	¥ 107,936	¥ —	¥ —	¥ —
Portfolios to which the IRB Approach is Applied	534,457	265,451	294,226	—
Corporate Exposures	144,346	261,436	151,557	—
Sovereign Exposures	1,826	4,014	142,669	—
Bank Exposures	388,283	—	—	—
Retail Exposures	—	—	—	—

	Millions of Yen			
	Sep. 30, 2010			
	Eligible Financial Collateral	Other Eligible IRB Collateral	Guarantees	Credit Derivatives
Portfolios to which the Standardized Approach is Applied	¥ 8,378	¥ —	¥ —	¥ —
Portfolios to which the IRB Approach is Applied	581,409	269,826	232,830	15,400
Corporate Exposures	121,088	265,140	115,931	—
Sovereign Exposures	2,387	4,686	116,576	—
Bank Exposures	457,933	—	322	15,400
Retail Exposures	—	—	—	—

Counterparty Risk in Derivative and Long-term Settlement Transactions

Consolidated

Derivative Transactions

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Aggregate Sum of Amounts of Gross Reconstruction Costs (limited only to those not below zero)	¥ 3,297,428	¥ 3,960,495
Credit Equivalents Before Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	1,031,563	1,108,919
Foreign Exchange Related	791,389	953,604
Interest Rate Related	3,928,532	4,501,349
Credit Derivatives	—	—
Other	—	—
Effect of Mitigating Credit Equivalents Due to Close-out Netting Contracts (Deduction)	3,688,358	4,346,034
Amounts of Collateral	227,754	238,267
Deposits	147,830	186,136
Securities	79,923	52,131
Credit Equivalents After Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	803,809	870,652
Notional Principal Amounts of Credit Derivatives Subject to the Calculation of Credit Equivalents	—	93,800
Purchase of Protection by Credit Default Swaps	—	15,400
Providing Protection by Credit Default Swaps	—	78,400
Notional Principal Amounts of Credit Derivatives Used to Allow for the Effect of Credit Risk Mitigation Technique	¥ —	¥ 15,400

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

Long-term Settlement Transactions

Not applicable as of the end of September 2011 and the end of September 2010.

Securitization Exposures

Consolidated

Securitization Exposures Originated by the STB Group

First Half of Fiscal Year 2011

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

Date of Securitization:	September 2011
Type of Underlying Assets:	Residential Mortgage Loans
Aggregate Sum of Underlying Assets: at the time of securitization	¥ 60,135 million
as of September 30, 2011	¥ 59,825 million
Type of Transaction:	Asset transfer-type securitization transaction
Initial Issue Amount:	¥ 60,135 million
Preferred Beneficially Notes	¥ 55,200 million (Aaa(sf)/Moody's)
Mezzanine Notes	¥ 1,920 million (Aa2(sf)/Moody's) ¥ 540 million (A2(sf)/Moody's) ¥ 600 million (Ba2(sf)/Moody's)
Subordinated Beneficially Notes	¥ 1,875 million (no rating)
Date of Redemption:	March 2048

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

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

	Millions of Yen			
	Sep. 30, 2011			
	Exposure Amounts	Aggregate Sum of Underlying Assets		
Asset Transfer-Type Securitization Transaction		Synthetic Securitization Transaction		
Residential Mortgage Loans	¥ 31,902	¥ 184,293	¥ 184,293	¥ —
Other	—	—	—	—
Total	¥ 31,902	¥ 184,293	¥ 184,293	¥ —

(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 their breakdowns by type of principal underlying assets

	Millions of Yen	
	Six Months Ended Sep. 30, 2011	
	Cumulative Total of Underlying Assets Overdue for Three Months or Longer or in Default	Cumulative Total Losses
Residential Mortgage Loans	¥ 92	¥ (53)
Other	—	—
Total	¥ 92	¥ (53)

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

	Millions of Yen	
	Sep. 30, 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%	28,404	3,649
350% to Less than 1,250%	—	—
Capital Deduction	3,497	3,497
Total	¥ 31,902	¥ 7,147

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

	Millions of Yen
	Sep. 30, 2011
Residential Mortgage Loans	¥ 6,988
Other	—
Total	¥ 6,988

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

	Millions of Yen
	Sep. 30, 2011
Residential Mortgage Loans	¥ 3,497
Other	—
Total	¥ 3,497

(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 the first half of fiscal year 2011 and breakdown by type of principal underlying assets

	Millions of Yen
	Six Months Ended Sep. 30, 2011
Residential Mortgage Loans	¥ 2,905
Other	—
Total	¥ 2,905

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

Not applicable.

First Half of Fiscal Year 2010

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

Date of Securitization:	June 2010	September 2010
Type of Underlying Assets:	Residential Mortgage Loans	Residential Mortgage Loans
Aggregate Sum of Underlying Assets: at the time of securitization	¥ 32,620 million	¥ 11,163 million
as of September 30, 2010	¥ 31,443 million	¥ 11,036 million
Type of Transaction:	Asset transfer-type securitization transaction	Asset transfer-type securitization transaction
Initial Issue Amount:	¥ 32,620 million	¥ 11,163 million
Preferred Beneficially Notes	¥ 30,000 million (AAA/S&P, Aaa/Moody's)	¥ 10,000 million (AAA/S&P)
Subordinated Beneficially Notes	¥ 2,620 million (no rating)	¥ 1,163 million (no rating)
Date of Redemption:	April 2051	January 2046

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.

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

	Millions of Yen			
	Sep. 30, 2010			
	Exposure Amounts	Aggregate Sum of Underlying Assets		
Asset Transfer-Type Securitization Transaction		Synthetic Securitization Transaction		
Residential Mortgage Loans	¥ 23,651	¥ 164,024	¥ 164,024	¥ —
Other	—	—	—	—
Total	¥ 23,651	¥ 164,024	¥ 164,024	¥ —

(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 their breakdowns by type of principal underlying assets

	Millions of Yen	
	Six Months Ended Sep. 30, 2010	
	Cumulative Total of Underlying Assets Overdue for Three Months or Longer or in Default	Cumulative Total Losses
Residential Mortgage Loans	¥ 144	¥ 32
Other	—	—
Total	¥ 144	¥ 32

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

	Millions of Yen	
	Sep. 30, 2010	
	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%	23,340	3,689
350% to Less than 1,250%	—	—
Capital Deduction	311	311
Total	¥ 23,651	¥ 4,000

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

	Millions of Yen
	Sep. 30, 2010
Residential Mortgage Loans	¥ 4,397
Other	—
Total	¥ 4,397

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

	Millions of Yen
	Sep. 30, 2010
Residential Mortgage Loans	¥ 311
Other	—
Total	¥ 311

(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 the first half of fiscal year 2010 and breakdown by type of principal underlying assets**

	Millions of Yen
	Six Months Ended Sep. 30, 2010
Residential Mortgage Loans	¥ 2,575
Other	—
Total	¥ 2,575

(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

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

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
	Exposure Amounts	Exposure Amounts
Residential Mortgage Loans	¥ 213,962	¥ 300,587
Credit Card Loans	25,874	45,872
Claims on Lease Payments, Installment Receivables	35,779	60,888
Commercial Real Estate-Secured Loans	10,759	24,336
Other Claims on Corporates	149,775	179,692
Total	¥ 436,151	¥ 611,378

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

Risk-Weight Category (IRB Approach)	Millions of Yen			
	Sep. 30, 2011		Sep. 30, 2010	
	Balance	Required Capital	Balance	Required Capital
Less than 20%	¥ 350,064	¥ 2,393	¥ 484,582	¥ 3,322
20% to Less than 50%	30,552	708	56,528	1,234
50% to Less than 100%	33,991	2,083	45,022	2,666
100% to Less than 350%	3,534	445	3,469	437
350% to Less than 1,250%	8,288	3,448	12,467	5,499
Capital Deduction	9,719	9,719	9,308	9,308
Total	¥ 436,151	¥ 18,797	¥ 611,378	¥ 22,469

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

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Residential Mortgage Loans	¥ —	¥ —
Credit Card Loans	—	37
Claims on Lease Payments, Installment Receivables	—	127
Commercial Real Estate-Secured Loans	—	—
Other Claims on Corporates	9,719	9,144
Total	¥ 9,719	¥ 9,308

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

Not applicable as of the end of September 2011 and the end of September 2010.

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 the first half of fiscal year 2011

	Banking Account	Trading Account
As of September 30, 2011	¥ 160.4 billion	¥ 0.5 billion
Maximum	246.2 billion	1.4 billion
Minimum	150.6 billion	0.4 billion
Mean	198.2 billion	0.8 billion

(For the October 2010 - September 2011 period)

Note: Since September 30, 2011, cross-held stocks have been included in the banking account. Accordingly, Value at Risk as of September 30, 2011, increased by ¥113.8 billion. For the October 2010 to September 2011 period, the maximum, minimum, and mean VaR increased by ¥141.5 billion, ¥111.1 billion, and ¥129.2 billion, respectively.

• Market risk in the first half of fiscal year 2010

	Banking Account	Trading Account
As of September 30, 2010	¥ 57.3 billion	¥ 0.6 billion
Maximum	123.8 billion	1.4 billion
Minimum	52.7 billion	0.3 billion
Mean	82.0 billion	0.7 billion

(For the October 2009 - September 2010 period)

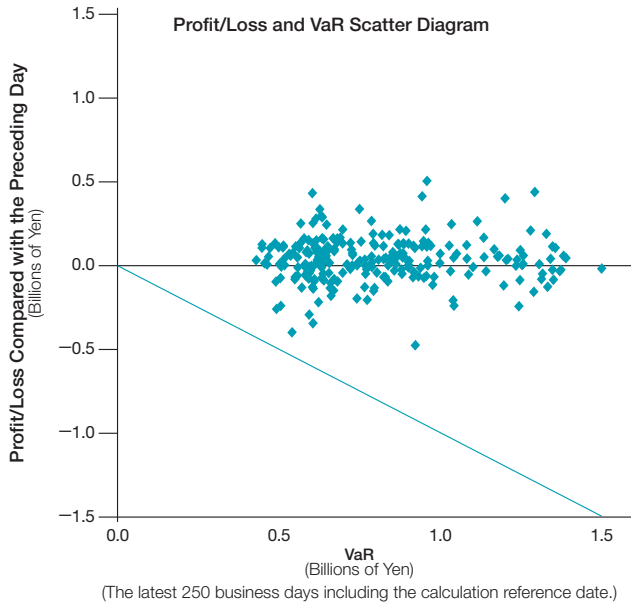
VaR Measurement Standards

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

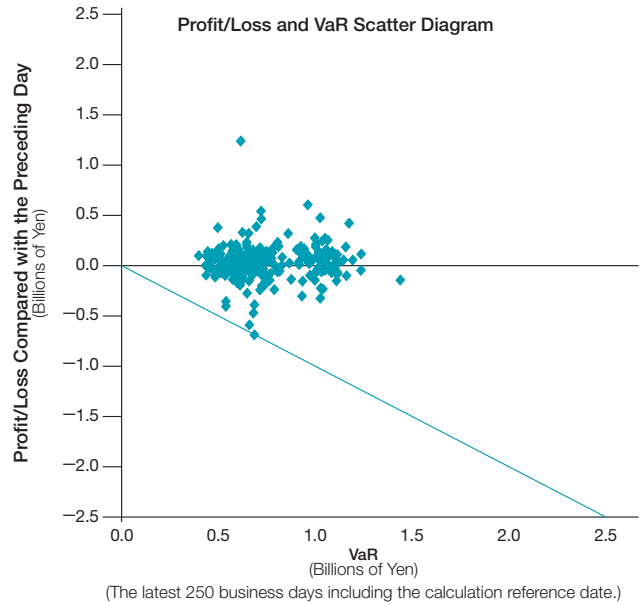
(2) Results of back testing and reasons for large deviations between actual losses and VaR

• Back testing of the trading account

First Half of Fiscal Year 2011



First Half of Fiscal Year 2010



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

Capital Subscriptions or Equity Exposures in the Banking Account

Consolidated

	Millions of Yen							
	Sep. 30, 2011				Sep. 30, 2010			
	Book Value		Fair Value		Book Value		Fair Value	
Consolidated Book and Fair Values*1								
Listed Equity Exposures	¥ 417,604		¥ 417,604		¥ 454,589		¥ 454,589	
Capital Subscriptions or Equity Exposures Other than Above	42,755		42,755		47,015		47,015	
Amounts of Gains/Losses on Sales and Written-offs of Capital Subscriptions or Equity Exposures*2	Gains/Losses	Gains	Losses	Written-offs	Gains/Losses	Gains	Losses	Written-offs
	(10,557)	848	1,499	9,906	(2,963)	1,429	737	3,655
Amounts of Unrealized Gains/Losses Recognized in the Consolidated Balance Sheets and not Recognized in the Consolidated Statements of Income			1,547				25,411	
Amounts of Unrealized Gains/Losses not Recognized in the Consolidated Balance Sheets and Statements of Income			Not applicable				Not applicable	

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

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

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Amounts by Portfolio Category	¥ 588,520	¥ 654,298
Transitional Measures	366,952	418,203
Portfolios Adopting the Market-based Approach	42,292	60,570
Portfolios Adopting the PD/LGD Approach	179,275	175,523

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

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Aggregate Sum of Exposures Held in Funds	¥ 202,720	¥ 277,176
Look-through Approach	153,624	222,306
Simple Majority Formula	31,556	32,550
Investment Criteria Formula	—	10,215
Internal Models Approach	—	—
Probability Approach	15,439	8,166
Others	2,099	3,938

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 the Internal Control Management Used by the STB Group Regarding Interest Rate Risk in the Banking Account

Consolidated

• Outlier ratio

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Overall Amounts of Interest Rate Risk	¥ 13,522	¥ 22,377
Japanese Yen Interest Rate	—	10,393
U.S. Dollar Interest Rate	10,151	7,817
Other Interest Rate	3,370	4,165
Outlier Ratio	0.7%	1.2%

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 the five-year maturity (an average 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)

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
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	54,496
Legal Retained Earnings	56,069	50,459
Other Retained Earnings	465,710	436,001
Others	279,999	279,999
Treasury Stock (Deduction)	—	473
Deposit for Subscriptions to Treasury Stock	—	—
Expected Distributed Amount (Deduction)	14,010	12,352
Net Unrealized Loss on Available-for-Sale Securities (Deduction)	7,365	14,136
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)	6,312	3,642
Equivalent to 50% of the Excess of Expected Loss over Qualifying Allowance (Deduction)	16,608	19,201
Total Tier I before Deduction of Deferred Tax Assets (Aggregate Sum of Items Above)	1,396,088	1,355,742
Deducted Amount of Deferred Tax Assets (Deduction)**	—	—
Total (A)	1,396,088	1,355,742
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	—	—
45% of Revaluation Reserve for Land	(196)	447
General Allowance for Loan Losses	—	—
Excess of Qualifying Allowance over Expected Loss	—	—
Debt Capital	631,685	618,905
Perpetual Subordinated Debt*4	181,741	184,984
Subordinated Term Debt and Fixed-term Preferred Shares*5	449,943	433,921
Total	631,489	619,353
Included in Capital (B)	631,489	619,353
Tier III		
Subordinated Short-term Debt	—	—
Included in Capital (C)	—	—
Items for Deduction		
Items for Deduction** (D)	91,103	90,214
Total Qualifying Capital		
((A) + (B) + (C) - (D)) (E)	1,936,474	1,884,880
Risk-Weighted Assets		
Asset (On-balance Sheet) Items	8,897,747	9,619,759
Off-balance Sheet Transaction Items	1,242,902	1,428,075
Amount of Credit Risk-Weighted Assets (F)	10,140,649	11,047,835
Amount of Market Risk Equivalents ((H)/8%) (G)	82,271	131,527
(Reference) Market Risk Equivalents (H)	6,581	10,522
Amount of Operational Risk Equivalents ((J)/8%) (I)	467,377	472,211
(Reference) Operational Risk Equivalents (J)	37,390	37,776
Credit Risk-Weighted Assets Adjustments (K)	—	—
Operational Risk Equivalents Adjustments (L)	—	—
Total ((F) + (G) + (I) + (K) + (L)) (M)	¥ 10,690,298	¥ 11,651,574
Non-consolidated BIS Capital Adequacy Ratio = E/M x 100 (%)	18.11	16.17
Tier I Capital Ratio = A/M x 100 (%)	13.05	11.63
Ratio of Noncumulative Preferred Securities with Step-up Interest Rate Clauses to Tier I Capital = a/A x 100 (%)	11.17	11.50

*1. As of September 30, 2011, 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 September 30, 2011, deferred tax assets totaled ¥80,652 million in net terms. The upper limit on the inclusion of deferred tax assets in capital was ¥279,217 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 compensation 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 the 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. It thus does not represent the opinion of the external auditor regarding the non-consolidated BIS capital adequacy ratio itself or parts of the internal control which concern the ratio.

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

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 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 from the issuer subject to the prior approval of applicable regulatory requirements	Redeemable voluntarily in whole or in part on any dividend payment date in July 2017 and thereafter from the issuer subject to the prior approval of applicable regulatory requirements	Redeemable voluntarily in whole or in part on any dividend payment date in July 2018 and thereafter from the issuer subject to the prior approval of applicable regulatory requirements	Redeemable voluntarily in whole or in part on any dividend payment date in January 2014 and thereafter from the issuer subject to the prior approval of applicable regulatory requirements
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 in the presence of distributable amount of STB in conformity with the calculation of preferred shares of STB. If STB pays any dividends on any of its common shares with respect to any financial year of STB, in principle, dividends on these preferred securities will be made in the entire amount for the applicable 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 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 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)

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Portfolios to which the Standardized Approach is Applied	¥ 17,629	¥ 19,289
Exposures to Business Units Set for Phased Roll-out Application	—	—
Exposures Excluded from Application	17,629	19,289
Portfolios to which the IRB Approach is Applied and the Breakdown by Portfolio	826,019	882,931
Corporate Exposures	611,242	652,333
Sovereign Exposures	11,159	9,405
Bank Exposures	23,619	24,083
Residential Mortgage Exposures	47,300	55,116
Qualifying Revolving Retail Exposures	395	508
Other Retail Exposures	9,921	11,334
Other Exposures*1	122,380	130,149
Securitization Exposures	23,010	24,155

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

*2. 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

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Equity Exposures	¥ 62,303	¥ 69,186
PD/LGD Approach	18,128	18,244
Simple Risk Weight Method of the Market-based Approach	13,197	15,682
Internal Models Method of the Market-based Approach	—	—
Transitional Measures*1	30,976	35,259

*1. Amount of credit risk-weighted assets is calculated by placing risk weight as being 100%, pursuant to the Notification, Supplementary Rules Article 13.

*2. Calculation method of the amounts of required capital against credit risk concerning equity exposures to which the IRB Approach is applied 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

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Exposures Held in Funds*	¥ 41,020	¥ 57,940

* (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

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Market Risk	¥ 6,581	¥ 10,522
Amounts of Required Capital by Category under the Standardized Approach	826	1,076
Interest Rate Risk	826	1,076
Equity Position Risk	—	—
Foreign Exchange Risk	—	—
Commodities Risk	—	—
Options Transactions	—	—
Internal Models Approach	5,755	9,445

(5) Amounts of required capital against operational risk

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Standardized Approach	¥ 37,390	¥ 37,776

(6) Total required capital

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Total Required Capital*	¥ 855,223	¥ 932,125

* (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 Industry Sector

	Millions of Yen					
	Sep. 30, 2011					
	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	¥ 16,304,275	¥ 11,270,438	¥ 3,202,405	¥ 248,522	¥ 1,582,908	¥ 164,722
Outside Japan	2,378,391	1,372,999	373,598	554,754	77,039	8,647
Total for Regions	¥ 18,682,667	¥ 12,643,437	¥ 3,576,004	¥ 803,277	¥ 1,659,947	¥ 173,369
Manufacturing	2,631,526	1,750,038	323,310	24,626	533,551	34,895
Agriculture and Forestry	4,138	2,559	1,330	23	225	—
Fisheries	7,601	7,505	30	65	—	—
Mining and Quarrying of Stones and Gravel	15,436	13,726	—	91	1,618	—
Construction	162,333	96,977	33,971	1,188	30,195	4,090
Electricity, Gas, Heat Supply and Water	447,328	378,231	27,426	2,232	39,437	—
Information and Communication	284,155	245,712	4,578	1,873	31,991	5,238
Transport and Postal Activities	895,647	714,171	88,482	27,497	65,495	499
Wholesale and Retail Trade	1,402,391	941,348	126,577	6,124	328,341	6,244
Finance and Insurance	1,773,329	1,309,963	157,883	166,702	138,779	78,275
Real Estate	2,038,281	1,676,509	204,577	8,995	148,199	16,613
Goods Rental and Leasing	527,071	489,170	7,303	1,098	29,498	—
Local Public Bodies	127,219	96,696	14,051	—	16,471	—
Individuals	2,222,439	2,148,648	—	—	73,790	10,010
Others	6,143,768	2,772,175	2,586,483	562,756	222,352	17,501
Total for Industry Sectors	¥ 18,682,667	¥ 12,643,437	¥ 3,576,004	¥ 803,277	¥ 1,659,947	¥ 173,369
One Year or Shorter	4,708,452	3,150,699	927,973	55,205	574,574	
Over One Year to Less than Three Years	3,841,734	2,587,054	612,102	150,963	491,614	
Over Three Years to Less than Five Years	3,884,036	3,154,245	350,827	172,339	206,623	
Over Five Years	6,248,443	3,751,438	1,685,100	424,769	387,135	
Total for All Durations	¥ 18,682,667	¥ 12,643,437	¥ 3,576,004	¥ 803,277	¥ 1,659,947	
Average Balance during the Period	¥ 18,692,513	¥ 12,299,149	¥ 3,845,518	¥ 873,242	¥ 1,674,603	

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

	Millions of Yen					
	Sep. 30, 2010					
	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	¥ 15,489,382	¥ 10,990,683	¥ 2,462,225	¥ 278,537	¥ 1,757,935	¥ 177,628
Outside Japan	1,590,644	476,914	502,135	591,467	20,127	9,758
Total for Regions	¥ 17,080,027	¥ 11,467,597	¥ 2,964,361	¥ 870,005	¥ 1,778,063	¥ 187,386
Manufacturing	2,687,754	1,698,497	330,995	31,914	626,345	8,023
Agriculture and Forestry	4,168	2,057	1,176	43	890	—
Fisheries	7,777	7,651	23	102	—	446
Mining and Quarrying of Stones and Gravel	16,501	14,371	—	36	2,093	—
Construction	184,608	106,863	35,739	1,755	40,249	5,583
Electricity, Gas, Heat Supply and Water	256,214	193,273	38,835	2,451	21,653	—
Information and Communication	234,801	200,658	4,216	611	29,314	16,814
Transport and Postal Activities	889,820	718,226	87,984	23,658	59,950	14,764
Wholesale and Retail Trade	1,336,477	906,506	102,972	8,544	318,453	7,122
Finance and Insurance	1,867,437	1,437,351	110,672	197,014	122,398	89,819
Real Estate	2,111,791	1,764,234	170,190	12,071	165,295	21,181
Goods Rental and Leasing	625,058	532,725	5,688	1,902	84,742	—
Local Public Bodies	136,761	99,779	17,180	—	19,800	—
Individuals	2,019,508	1,933,108	—	—	86,400	9,090
Others	4,701,346	1,852,291	2,058,683	589,897	200,473	14,541
Total for Industry Sectors	¥ 17,080,027	¥ 11,467,597	¥ 2,964,361	¥ 870,005	¥ 1,778,063	¥ 187,386
One Year or Shorter	4,675,959	2,883,842	955,333	52,745	784,037	
Over One Year to Less than Three Years	3,737,297	2,613,068	467,696	160,353	496,179	
Over Three Years to Less than Five Years	3,334,134	2,757,346	252,801	158,387	165,599	
Over Five Years	5,332,636	3,213,340	1,288,530	498,518	332,245	
Total for All Durations	¥ 17,080,027	¥ 11,467,597	¥ 2,964,361	¥ 870,005	¥ 1,778,063	
Average Balance during the Period	¥ 17,627,697	¥ 11,808,844	¥ 3,174,631	¥ 873,066	¥ 1,771,154	

Notes: 1. Exposures subject to the calculation of credit risk-weighted assets excluding those subject to funds, securitization, other assets and those excluded from the application.
2. "Others" in the industry sectors include non-residents and state public services. Exposures for the duration of over five years include those with no fixed maturities.
3. "Average Balance during the Period" is the average figure of those as of March 31, 2010, and September 30, 2010.
4. The above data represents amounts after credit risk mitigation effects of netting contracts allowed under the law and the 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 Borrowers in Specified Foreign Countries

(1) General allowance for loan losses

	Millions of Yen			
	Sep. 30, 2011	Sep. 30, 2010	Mar. 31, 2011	Change from Mar. 31, 2011
	Balance	Balance	Balance	
General Allowance for Loan Losses	¥ 41,573	¥ 51,731	¥ 54,000	¥ (12,426)

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

	Millions of Yen			
	Sep. 30, 2011	Sep. 30, 2010	Mar. 31, 2011	Change from Mar. 31, 2011
	Balance	Balance	Balance	
Japan	¥ 33,138	¥ 35,802	¥ 25,279	¥ 7,859
Outside Japan	6,574	6,327	6,279	294
Total for Regions	¥ 39,712	¥ 42,129	¥ 31,558	¥ 8,153
Manufacturing	6,020	3,506	5,768	252
Agriculture and Forestry	—	—	—	—
Fisheries	—	—	—	—
Mining and Quarrying of Stones and Gravel	—	—	—	—
Construction	—	73	10	(10)
Electricity, Gas, Heat Supply and Water	—	—	702	(702)
Information and Communication	1,087	1,395	1,199	(111)
Transport and Postal Activities	575	12,696	580	(4)
Wholesale and Retail Trade	24	—	—	24
Finance and Insurance	—	—	—	—
Real Estate	10,348	11,556	9,404	944
Goods Rental and Leasing	—	—	—	—
Local Public Bodies	—	—	—	—
Individuals	1,401	481	1,669	(267)
Others	20,252	12,418	12,223	8,028
Total for Industry Sectors	¥ 39,712	¥ 42,129	¥ 31,558	¥ 8,153

(3) Allowance for loan losses from borrowers in specified foreign countries

Not applicable as of the end of September 2011, the end of March 2011, and the end of September 2010.

Amounts of Written-off Loans by Industry Sector

	Millions of Yen	
	Six Months Ended Sep. 30, 2011	Six Months Ended Sep. 30, 2010
Manufacturing	¥ —	¥ 161
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	—	—
Wholesale and Retail Trade	219	100
Finance and Insurance	—	—
Real Estate	—	(32)
Goods Rental and Leasing	—	—
Local Public Bodies	—	—
Individuals	—	144
Others	33	4
Total for Industry Sectors	¥ 253	¥ 1,237

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

	Millions of Yen			
	Sep. 30, 2011		Sep. 30, 2010	
	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	¥ 231,653	¥ —	¥ 264,913	¥ —
0%	—	—	—	—
10%	—	—	—	—
20%	14,113	—	29,749	—
35%	—	—	—	—
50%	—	—	—	—
75%	—	—	—	—
100%	217,539	—	235,163	—
150%	—	—	—	—
Capital Deduction	—	—	—	—

Exposures to which the IRB Approach is Applied by Risk-Weight Category

		Millions of Yen	
		Sep. 30, 2011	Sep. 30, 2010
Specialized Lending under the Slotting Criteria		¥ 1,291,909	¥ 1,235,179
High-Volatility Commercial Real Estate Exposures		153,716	214,794
Maturities of 2.5 Years or Longer		101,958	120,326
Strong	95%	16,482	31,953
Good	120%	13,888	35,120
Satisfactory	140%	71,525	53,253
Weak	250%	61	—
Default	0%	—	—
Maturities of Less than 2.5 Years		51,758	94,468
Strong	70%	4,043	11,109
Good	95%	10,512	33,423
Satisfactory	140%	14,002	36,735
Weak	250%	10,000	—
Default	0%	13,200	13,200
Other Exposures		¥ 1,138,193	¥ 1,020,384
Maturities of 2.5 Years or Longer		776,318	768,758
Strong	70%	277,304	302,943
Good	90%	283,843	227,782
Satisfactory	115%	157,820	185,673
Weak	250%	38,925	46,079
Default	0%	18,423	6,279
Maturities of Less than 2.5 Years		361,874	251,626
Strong	50%	117,484	52,920
Good	70%	141,121	80,060
Satisfactory	115%	83,966	114,185
Weak	250%	19,302	4,460
Default	0%	—	—
Equity Exposures to which the Simple Risk-Weight Method of the Market-based Approach is Applied		¥ 40,750	¥ 47,638
300%		7,369	5,618
400%		33,380	42,019

Portfolios to which the IRB Approach is Applied

(1) Corporate exposures

	Millions of Yen				
	Sep. 30, 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)	0.40%	44.89%	48.67%	¥ 7,006,649	¥ 1,374,990
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	12.75%	44.22%	193.94%	288,924	17,601
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	41.72%	—	159,394	1,789
Total	2.64%	44.81%	52.82%	¥ 7,454,967	¥ 1,394,380

	Millions of Yen				
	Sep. 30, 2010				
	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)	0.47%	45.06%	51.46%	¥ 6,741,747	¥ 1,456,422
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	13.28%	43.17%	190.87%	398,688	38,649
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	43.42%	—	170,428	3,082
Total	3.06%	44.93%	57.37%	¥ 7,310,864	¥ 1,498,154

(2) Sovereign exposures

	Millions of Yen				
	Sep. 30, 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%	44.97%	3.41%	¥ 3,939,700	¥ 20,804
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	9.68%	45.00%	183.78%	729	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—
Total	0.02%	44.97%	3.44%	¥ 3,940,429	¥ 20,804

	Millions of Yen				
	Sep. 30, 2010				
	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%	44.98%	4.68%	¥ 2,442,759	¥ 22,063
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	9.08%	42.04%	167.70%	100	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—
Total	0.01%	44.98%	4.69%	¥ 2,442,859	¥ 22,063

(3) Bank exposures

	Millions of Yen				
	Sep. 30, 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)	0.07%	45.68%	21.25%	¥ 575,772	¥ 784,014
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	7.64%	45.00%	170.11%	300	50
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—
Total	0.07%	45.68%	21.29%	¥ 576,072	¥ 784,064

	Millions of Yen				
	Sep. 30, 2010				
	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)	0.08%	46.43%	20.87%	¥ 670,374	¥ 729,479
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	7.64%	45.00%	200.77%	—	989
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—
Total	0.08%	46.43%	21.00%	¥ 670,374	¥ 730,469

(4) Equity exposures under the PD/LGD Approach

	Millions of Yen		
	Sep. 30, 2011		
	Weighted Average of PD Value	Risk Weight Weighted Average	Balance
Ordinary Assets (Seijo-Saki)	0.16%	122.47%	¥ 178,529
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	9.36%	460.54%	662
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	—	83
Total	0.24%	123.66%	¥ 179,275

	Millions of Yen		
	Sep. 30, 2010		
	Weighted Average of PD Value	Risk Weight Weighted Average	Balance
Ordinary Assets (Seijo-Saki)	0.17%	124.00%	¥ 174,699
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	8.55%	447.15%	199
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	—	624
Total	0.53%	123.93%	¥ 175,523

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

	Millions of Yen						
	Sep. 30, 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	0.25%	42.26%	21.30%	¥ 2,041,393	¥ 68,477	¥ 144	75.00%
Overdue	26.87%	54.60%	337.63%	11,436	74	—	—
Default	100.00%	48.74%	—	8,389	58	—	—
Qualifying Revolving Retail							
Current	1.52%	100.00%	55.57%	5,142	1,483	27,065	5.48%
Overdue	—	—	—	—	—	—	—
Default	—	—	—	—	—	—	—
Other Retail (consumer)							
Current	1.25%	50.86%	57.91%	80,599	2,654	5,732	33.21%
Overdue	37.62%	53.04%	148.66%	895	272	225	66.79%
Default	100.00%	46.87%	—	791	770	202	53.41%
Other Retail (commercial)							
Current	0.71%	46.96%	43.16%	78,852	5,012	155	75.00%
Overdue	9.12%	46.96%	81.26%	1,452	344	—	—
Default	100.00%	49.85%	—	1,726	365	—	—
Total	0.99%	43.01%	25.09%	¥ 2,230,680	¥ 79,513	¥ 33,524	72.50%

	Millions of Yen						
	Sep. 30, 2010						
	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%	53.65%	29.16%	¥ 1,803,587	¥ 80,266	¥ 406	75.00%
Overdue	37.46%	53.65%	323.23%	10,725	114	—	—
Default	100.00%	48.74%	—	6,323	38	—	—
Qualifying Revolving Retail							
Current	1.46%	100.00%	53.88%	5,729	3,081	61,146	5.04%
Overdue	—	—	—	—	—	—	—
Default	—	—	—	—	—	—	—
Other Retail (consumer)							
Current	1.32%	53.23%	61.50%	103,539	1,992	9,613	10.34%
Overdue	27.64%	54.61%	144.82%	1,182	198	250	22.61%
Default	100.00%	46.36%	—	2,020	707	204	26.13%
Other Retail (commercial)							
Current	0.36%	54.39%	34.28%	83,118	5,928	—	—
Overdue	15.54%	54.39%	115.27%	1,372	275	—	—
Default	100.00%	49.85%	—	1,327	366	—	—
Total	1.09%	53.83%	32.60%	¥ 2,018,926	¥ 92,971	¥ 71,622	67.49%

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

	Millions of Yen				
	Six Months Ended Sep. 30, 2011		Six Months Ended Sep. 30, 2010		Change in Actual Credit Losses
	Actual Credit Losses	Write-backs	Actual Credit Losses	Write-backs	
Corporate Exposures	¥ 4,628	¥ (8,516)	¥ (2,405)	¥ (9,523)	¥ 7,034
Sovereign Exposures	(7)	(7)	(24)	(24)	17
Bank Exposures	—	—	168	—	(168)
Retail Exposures	149	(419)	313	(337)	(163)

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 is not included in the above table.

Factor Analysis

Actual credit losses in the first half of fiscal year 2011 increased by ¥6.7 billion year on year.

This was mainly due to the posting of allowance for loan losses resulted from an increase in the loan balance of debtors that had been classified as special mention category or below.

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

	Millions of Yen	
	Six Months Ended Sep. 30, 2011	Six Months Ended Sep. 30, 2010
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ 18,013	¥ 145,543
Sovereign Exposures	(13)	156
Bank Exposures	(158)	546
Retail Exposures	373	11,879

Notes: 1. Estimated credit losses are the estimates as of September 30, 2010.

2. Actual credit losses 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

	Millions of Yen			
	Sep. 30, 2011			
	Eligible Financial Collateral	Other Eligible IRB Collateral	Guarantees	Credit Derivatives
Portfolios to which the Standardized Approach is Applied	¥ —	¥ —	¥ —	¥ —
Portfolios to which the IRB Approach is Applied	534,457	265,451	294,226	—
Corporate Exposures	144,346	261,436	151,557	—
Sovereign Exposures	1,826	4,014	142,669	—
Bank Exposures	388,283	—	—	—
Retail Exposures	—	—	—	—

	Millions of Yen			
	Sep. 30, 2010			
	Eligible Financial Collateral	Other Eligible IRB Collateral	Guarantees	Credit Derivatives
Portfolios to which the Standardized Approach is Applied	¥ —	¥ —	¥ —	¥ —
Portfolios to which the IRB Approach is Applied	581,409	269,826	232,830	15,400
Corporate Exposures	121,088	265,140	115,931	—
Sovereign Exposures	2,387	4,686	116,576	—
Bank Exposures	457,933	—	322	15,400
Retail Exposures	—	—	—	—

Counterparty Risk in Derivative and Long-term Settlement Transactions

Non-consolidated

Derivative Transactions

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Aggregate Sum of Amounts of Gross Reconstruction Costs (limited only to those not below zero)	¥ 3,298,256	¥ 3,967,344
Credit Equivalents Before Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	1,034,837	1,118,321
Foreign Exchange Related	794,295	962,249
Interest Rate Related	3,928,900	4,502,106
Credit Derivatives	—	—
Other	—	—
Effect of Mitigating Credit Equivalents Due to Close-out Netting Contracts (Deduction)	3,688,358	4,346,034
Amounts of Collateral	227,754	238,267
Deposits	147,830	186,136
Securities	79,923	52,131
Credit Equivalents After Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	807,083	880,054
Notional Principal Amounts of Credit Derivatives Subject to the Calculation of Credit Equivalents	—	93,800
Purchase of Protection by Credit Default Swaps	—	15,400
Providing Protection by Credit Default Swaps	—	78,400
Notional Principal Amounts of Credit Derivatives Used to Allow for the Effect of Credit Risk Mitigation Technique	¥ —	¥ 15,400

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

Long-term Settlement Transactions

Not applicable as of the end of September 2011 and the end of September 2010.

Securitization Exposures

Non-consolidated

Securitization Exposures Originated by STB

First Half of Fiscal Year 2011

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

Date of Securitization:	September 2011
Type of Underlying Assets:	Residential Mortgage Loans
Aggregate Sum of Underlying Assets: at the time of securitization	¥ 60,135 million
as of September 30, 2011	¥ 59,825 million
Type of Transaction:	Asset transfer-type securitization transaction
Initial Issue Amount:	¥ 60,135 million
Preferred Beneficially Notes	¥ 55,200 million (Aaa(sf)/Moody's)
Mezzanine Notes	¥ 1,920 million (Aa2(sf)/Moody's) ¥ 540 million (A2(sf)/Moody's) ¥ 600 million (Ba2(sf)/Moody's)
Subordinated Beneficially Notes	¥ 1,875 million (no rating)
Date of Redemption:	March 2048

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

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

	Millions of Yen			
	Sep. 30, 2011			
	Exposure Amounts	Aggregate Sum of Underlying Assets		
Asset Transfer-Type Securitization Transaction		Synthetic Securitization Transaction		
Residential Mortgage Loans	¥ 26,828	¥ 158,048	¥ 158,048	¥ —
Other	—	—	—	—
Total	¥ 26,828	¥ 158,048	¥ 158,048	¥ —

(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 their breakdowns by type of principal underlying assets

	Millions of Yen	
	Six Months Ended Sep. 30, 2011	
	Cumulative Total of Underlying Assets Overdue for Three Months or Longer or in Default	Cumulative Total Losses
Residential Mortgage Loans	¥ 49	¥ (87)
Other	—	—
Total	¥ 49	¥ (87)

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

	Millions of Yen	
	Sep. 30, 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%	23,330	2,274
350% to Less than 1,250%	—	—
Capital Deduction	3,497	3,497
Total	¥ 26,828	¥ 5,772

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

	Millions of Yen
	Sep. 30, 2011
Residential Mortgage Loans	¥ 6,312
Other	—
Total	¥ 6,312

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

	Millions of Yen
	Sep. 30, 2011
Residential Mortgage Loans	¥ 3,497
Other	—
Total	¥ 3,497

(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 the first half of fiscal year 2011 and breakdown by type of principal underlying assets

	Millions of Yen
	Six Months Ended Sep. 30, 2011
Residential Mortgage Loans	¥ 2,905
Other	—
Total	¥ 2,905

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

Not applicable.

First Half of Fiscal Year 2010

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

Date of Securitization:	June 2010
Type of Underlying Assets:	Residential Mortgage Loans
Aggregate Sum of Underlying Assets: at the time of securitization	¥ 32,620 million
as of September 30, 2010	¥ 31,443 million
Type of Transaction:	Asset transfer-type securitization transaction
Initial Issue Amount:	¥ 32,620 million
Preferred Beneficially Notes	¥ 30,000 million (AAA/S&P, Aaa/Moody's)
Subordinated Beneficially Notes	¥ 2,620 million (no rating)
Date of Redemption:	April 2051

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

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

	Millions of Yen			
	Sep. 30, 2010			
	Exposure Amounts	Aggregate Sum of Underlying Assets		
Asset Transfer-Type Securitization Transaction		Synthetic Securitization Transaction		
Residential Mortgage Loans	¥ 18,311	¥ 134,861	¥ 134,861	¥ —
Other	—	—	—	—
Total	¥ 18,311	¥ 134,861	¥ 134,861	¥ —

(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 their breakdowns by type of principal underlying assets

	Millions of Yen	
	Six Months Ended Sep. 30, 2010	
	Cumulative Total of Underlying Assets Overdue for Three Months or Longer or in Default	Cumulative Total Losses
Residential Mortgage Loans	¥ 81	¥ 1
Other	—	—
Total	¥ 81	¥ 1

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

	Millions of Yen	
	Sep. 30, 2010	
	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%	18,000	2,473
350% to Less than 1,250%	—	—
Capital Deduction	311	311
Total	¥ 18,311	¥ 2,785

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

	Millions of Yen
	Sep. 30, 2010
Residential Mortgage Loans	¥ 3,642
Other	—
Total	¥ 3,642

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

	Millions of Yen
	Sep. 30, 2010
Residential Mortgage Loans	¥ 311
Other	—
Total	¥ 311

(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 the first half of fiscal year 2010 and breakdown by type of principal underlying assets

	Millions of Yen
	Six Months Ended Sep. 30, 2010
Residential Mortgage Loans	¥ 2,190
Other	—
Total	¥ 2,190

(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

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

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
	Exposure Amounts	Exposure Amounts
Residential Mortgage Loans	¥ 213,962	¥ 300,587
Credit Card Loans	25,874	45,872
Claims on Lease Payments, Installment Receivables	35,779	60,888
Commercial Real Estate-Secured Loans	10,759	24,336
Other Claims on Corporates	148,216	178,593
Total	¥ 434,591	¥ 610,279

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

Risk-Weight Category (IRB Approach)	Millions of Yen			
	Sep. 30, 2011		Sep. 30, 2010	
	Balance	Required Capital	Balance	Required Capital
Less than 20%	¥ 350,064	¥ 2,393	¥ 484,582	¥ 3,322
20% to Less than 50%	30,552	708	56,528	1,234
50% to Less than 100%	33,991	2,083	45,022	2,666
100% to Less than 350%	3,534	445	3,469	437
350% to Less than 1,250%	8,288	3,448	12,467	5,499
Capital Deduction	8,160	8,160	8,209	8,209
Total	¥ 434,591	¥ 17,238	¥ 610,279	¥ 21,370

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

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Residential Mortgage Loans	¥ —	¥ —
Credit Card Loans	—	37
Claims on Lease Payments, Installment Receivables	—	127
Commercial Real Estate-Secured Loans	—	—
Other Claims on Corporates	8,160	8,045
Total	¥ 8,160	¥ 8,209

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

Not applicable as of the end of September 2011 and the end of September 2010.

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 the first half of fiscal year 2011

	Banking Account	Trading Account
As of September 30, 2011	¥ 158.6 billion	¥ 0.5 billion
Maximum	243.4 billion	1.4 billion
Minimum	148.6 billion	0.4 billion
Mean	195.9 billion	0.8 billion

(For the October 2010 - September 2011 period)

Note: Since September 30, 2011, cross-held stocks have been included in the banking account. Accordingly, Value at Risk as of September 30, 2011, increased by ¥113.9 billion. For the October 2010 to September 2011 period, the maximum, minimum, and mean VaR increased by ¥141.7 billion, ¥111.1 billion, and ¥129.2 billion, respectively.

• Market risk in the first half of fiscal year 2010

	Banking Account	Trading Account
As of September 30, 2010	¥ 55.5 billion	¥ 0.6 billion
Maximum	122.0 billion	1.4 billion
Minimum	50.7 billion	0.3 billion
Mean	80.1 billion	0.7 billion

(For the October 2009 - September 2010 period)

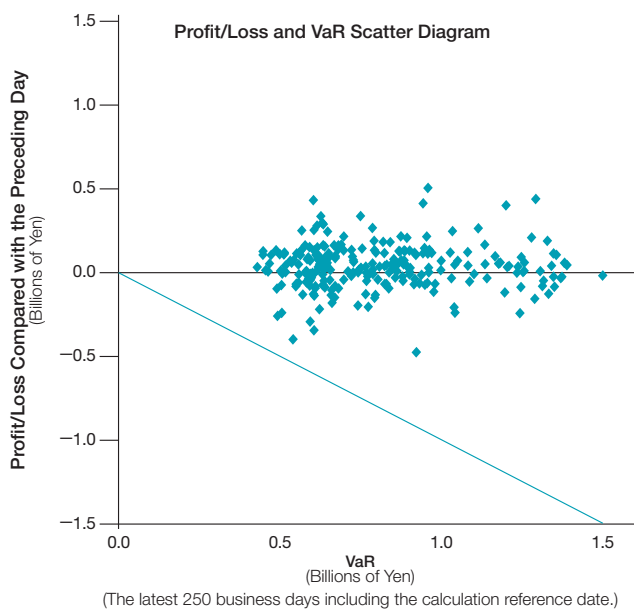
VaR Measurement Standards

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

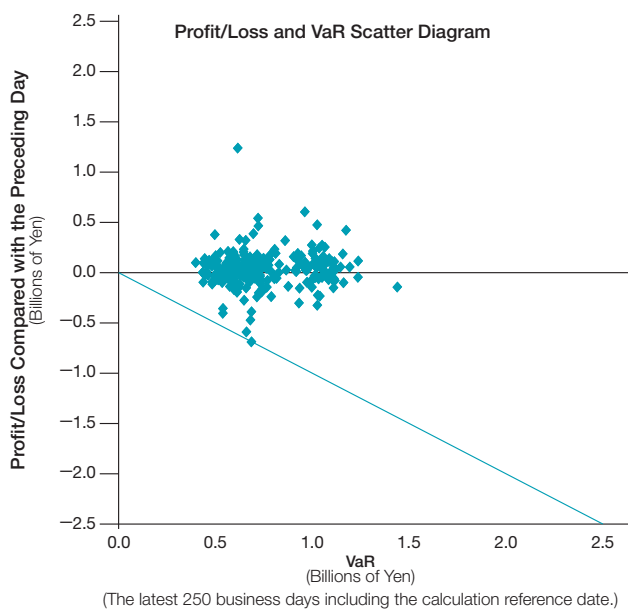
(2) Results of back testing and reasons for large deviations between actual losses and VaR

• Back testing of the trading account

First Half of Fiscal Year 2011



First Half of Fiscal Year 2010



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

Capital Subscriptions or Equity Exposures in the Banking Account

Non-consolidated

	Millions of Yen							
	Sep. 30, 2011				Sep. 30, 2010			
	Book Value		Fair Value		Book Value		Fair Value	
Non-consolidated Book and Fair Values*1								
Listed Equity Exposures	¥ 417,194		¥ 417,494		¥ 454,253		¥ 454,253	
Capital Subscription or Equity Exposures Other than Above	42,109		42,109		46,366		46,366	
Amounts of Gains/Losses on Sales and Written-offs of Capital Subscriptions or Equity Exposures*2	Gains/Losses	Gains	Losses	Written-offs	Gains/Losses	Gains	Losses	Written-offs
	(10,618)	776	1,498	9,896	(2,987)	1,405	737	3,655
Amounts of Unrealized Gains/Losses Recognized in the Non-consolidated Balance Sheets and not Recognized in the Non-consolidated Statements of Income			1,206				25,138	
Amounts of Unrealized Gains/Losses not Recognized in the Non-consolidated Balance Sheets and Statements of Income	Not applicable				Not applicable			

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

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

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Amounts by Portfolio Category	¥ 585,266	¥ 638,904
Transitional Measures	365,241	415,742
Portfolios Adopting the Market-based Approach	40,750	47,638
Portfolios Adopting the PD/LGD Approach	179,275	175,523

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

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Aggregate Sum of Exposures Held in Funds	¥ 202,720	¥ 277,176
Look-through Approach	153,624	222,306
Simple Majority Formula	31,556	32,550
Investment Criteria Formula	—	10,215
Internal Models Approach	—	—
Probability Approach	15,439	8,166
Others	2,099	3,938

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 the Internal Control Management Used by STB Regarding Interest Rate Risk in the Banking Account

Non-consolidated

• Outlier ratio

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Overall Amounts of Interest Rate Risk	¥ 21,052	¥ 12,083
Japanese Yen Interest Rate	7,589	162
U.S. Dollar Interest Rate	10,091	7,755
Other Interest Rate	3,371	4,165
Outlier Ratio	1.0%	0.6%

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 the five-year maturity (an average 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.