

Capital Adequacy Ratio Quantitative Disclosure Data:

Sumitomo Mitsui Trust Holdings, Inc. ("SuMi TRUST Holdings")

Capital Adequacy Ratio	282
Scope of Consolidation	282
Composition of Capital (Consolidated BIS capital adequacy ratio)	283
Outline and Details of Agreements Concerning Capital Funding Instruments	286
Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements	286
Capital Adequacy	297
Credit Risk	299
Credit Risk Mitigation Techniques	307
Counterparty Risk in Derivative and Long-term Settlement Transactions	308
Securitization Exposures	309
Market Risk	317
Capital Subscriptions or Equity Exposures in the Banking Account	319
Exposures Held in Funds as Credit Risk-Weighted Assets	320
Gains/Losses and Changes in Economic Value Due to Interest Rate Shocks under Internal Control Management Used by the SuMi TRUST Holdings Group Regarding Interest Rate Risk in the Banking Account	320
Indicators for Assessing Global Systemically Important Banks (G-SIBs)	321
Composition of Leverage Ratio	322

Sumitomo Mitsui Trust Holdings, Inc.

Capital Adequacy Ratio

Consolidated

We calculate the consolidated BIS capital adequacy ratio in line with provisions of Article 52-25 of the Banking Act and on the basis of calculation formula prescribed under the criteria for judging whether a bank holding company and its subsidiaries' capital adequacy ratios are appropriate in light of assets held (the Financial Services Agency 2006 Notification No. 20, hereinafter referred to as the "Notification").

Since the end of March 2015, we have adopted the Advanced Internal Ratings-Based (IRB) Approach for the calculation of credit risk-weighted assets, the Advanced Measurement Approach for the calculation of operational risk, and market risk regulations.

Scope of Consolidation

Consolidated

(1) There is no difference between companies belonging to the group of companies subject to the consolidated BIS capital adequacy ratio as prescribed by the Basel Notification, Article 3 (hereinafter referred to as the "SuMi TRUST Holdings Group") and the companies included in the scope of accounting consolidation.

(2) The number of consolidated subsidiaries that belong to the SuMi TRUST Holdings Group is 72. The principal company is the following.

Name	Principal Business Operations
Sumitomo Mitsui Trust Bank, Limited	Trust and Banking Businesses

(3) There is no affiliated company that undertakes financial services subject to the Basel Notification, Article 9.

(4) There are no particular restrictions etc. on the transfer of funds and capital within the SuMi TRUST Holdings Group.

(5) Of the subsidiaries which are banking, financial and insurance entities that are outside the scope of regulatory consolidation, none failed to meet the regulatory required capital.

Composition of Capital (Consolidated BIS capital adequacy ratio)

Consolidated

As of March 31		Millions of Yen, %			
Basel III Template No.	Items	2015	Amounts Excluded under Transitional Arrangements	2014	Amounts Excluded under Transitional Arrangements
Common Equity Tier 1 Capital: Instruments and Reserves					
1a+2-1c-26	Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,835,076		¥ 1,770,959	
1a	of Which: Capital Stock and Capital Surplus	906,869		906,875	
2	of Which: Retained Earnings	970,373		886,491	
1c	of Which: Treasury Stock (Deduction)	17,057		591	
26	of Which: Earnings to be Distributed (Deduction)	25,109		21,815	
	of Which: Others	—		—	
1b	Subscription Rights to Common Shares	246		47	
3	Accumulated Other Comprehensive Income	211,855	¥ 317,783	40,719	¥ 162,879
5	Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	944		2,244	
	Amount Allowed in Group Common Equity Tier 1 Subject to Transitional Arrangements	22,090		27,203	
	of Which: Common Share Capital Issued by Subsidiaries and Held by Third Parties	22,090		27,203	
6	Common Equity Tier 1 Capital: Instruments and Reserves (A)	2,070,212		1,841,175	
Common Equity Tier 1 Capital: Regulatory Adjustments					
8+9	Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	55,074	82,612	34,704	138,817
8	of Which: Goodwill (Including Those Equivalent)	34,613	51,920	19,374	77,497
9	of Which: Other Intangible Assets	20,460	30,691	15,329	61,319
10	Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	237	356	727	2,911
11	Deferred Gains or Losses on Derivatives under Hedge Accounting	(6,286)	(9,429)	(1,542)	(6,168)
12	Shortfall of Eligible Provisions to Expected Losses	22,095	33,142	19,827	79,308
13	Securitization Gain on Sale	2,534	3,801	1,488	5,955
14	Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	—	—	—	—
15	Assets for Retirement Benefits	51,611	77,416	19,327	77,309
16	Investments in Own Shares (Excluding Those Reported in the Net Assets Section)	3	4	12	50
17	Reciprocal Cross-Holdings in Common Equity	—	—	—	—
18	Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does Not Own More than 10% of the Issued Share Capital (Amount above 10% Threshold)	5,091	7,637	6,446	25,785
19+20+21	Amount above the 10% Threshold on the Specified Items	—	—	—	—
	of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	—	—
19	of Which: Mortgage Servicing Rights	—	—	—	—
20	of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	—	—	—
21	of Which: Mortgage Servicing Rights	—	—	—	—
22	of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	—	—	—
22	Amount Exceeding the 15% Threshold on the Specified Items	—	—	—	—
	of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	—	—
23	of Which: Mortgage Servicing Rights	—	—	—	—
24	of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	—	—	—
25	of Which: Mortgage Servicing Rights	—	—	—	—
25	of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	—	—	—
27	Regulatory Adjustments Applied to Common Equity Tier 1 Due to Insufficient Additional Tier 1 and Tier 2 to Cover Deductions	—	—	—	—
28	Common Equity Tier 1 Capital: Regulatory Adjustments (B)	130,361		80,992	
Common Equity Tier 1 Capital (CET1)					
29	Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 1,939,850		¥ 1,760,182	

As of March 31		Millions of Yen, %				
Basel III Template No.	Items	2015	Amounts Excluded under Transitional Arrangements	2014	Amounts Excluded under Transitional Arrangements	
Additional Tier 1 Capital: Instruments						
30	31a	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	¥ —		¥ —	
	31b	Subscription Rights to Additional Tier 1 Instruments	—		—	
32	32	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	—		—	
		Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		—	
		Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties	—		—	
34-35		(Amount Allowed in Group Additional Tier 1)	9,781		9,667	
33+35		Eligible Tier 1 Capital Instruments Subject to Phase out from Additional Tier 1 Capital	276,000		395,000	
33		of Which: Directly Issued and Issued by Special Purpose Vehicles	116,000		235,000	
35		of Which: Issued by Subsidiaries	160,000		160,000	
		Amount Allowed in Group Additional Tier 1 Subject to Transitional Arrangements	8,972		5,874	
		of Which: Foreign Currency Translation Adjustment	8,972		5,874	
36		Additional Tier 1 Capital: Instruments (D)	294,754		410,541	
Additional Tier 1 Capital: Regulatory Adjustments						
37		Investments in Own Additional Tier 1 Instruments	—	¥ —	—	¥ —
38		Reciprocal Cross-Holdings in Additional Tier 1 Instruments	—	—	—	—
39		Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	1,293	1,939	3,176	12,704
40		Significant Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	—	—
		Regulatory Adjustments Applied to Additional Tier 1 Subject to Transitional Arrangements	72,634		121,687	
		of Which: Goodwill Equivalents	50,810		74,136	
		of Which: Equivalent to Intangible Fixed Assets Recorded through Business Combination	1,451		1,940	
		of Which: Equivalent to Capital Increase Due to Securitization Transactions	3,801		5,955	
		of Which: Equivalent to 50% of the Excess of Expected Loss over Qualifying Allowance	16,571		39,654	
42		Regulatory Adjustments Applied to Additional Tier 1 Due to Insufficient Tier 2 to Cover Deductions	—		—	
43		Additional Tier 1 Capital: Regulatory Adjustments (E)	73,928		124,863	
Additional Tier 1 Capital (ATI)						
44		Additional Tier 1 Capital (F) = (D) - (E)	220,826		285,678	
Tier 1 Capital (TI = CET1 + ATI)						
45		Tier 1 Capital (G) = (C) + (F)	2,160,677		2,045,861	
Tier 2 Capital: Instruments and Provisions						
46		Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—		—	
		Subscription Rights to Tier 2 Instruments	—		—	
48-49		Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	30,000		—	
		Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		—	
		Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties	—		—	
		(Amount Allowed in Group Tier 2)	2,437		2,738	
47+49		Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2	574,183		686,327	
47		of Which: Directly Issued and Issued by Special Purpose Vehicles	—		—	
49		of Which: Issued by Subsidiaries	574,183		686,327	
50		Provisions Allowed in Group Tier 2	399		509	
50a		of Which: General Allowance for Credit Losses	399		509	
50b		of Which: Excess Amount of Eligible Provisions to Expected Losses	—		—	
		Amount Allowed in Group Tier 2 Subject to Transitional Arrangements	194,619		123,045	
		of Which: 45% of Net Unrealized Gain on Available-for-Sale Securities	195,329		123,696	
		of Which: 45% of Revaluation Reserve for Land	(709)		(650)	
51		Tier 2 Capital: Instruments and Provisions (H)	¥ 801,639		¥ 812,621	

As of March 31		Millions of Yen, %			
Basel III Template No.	Items	2015	Amounts Excluded under Transitional Arrangements	2014	Amounts Excluded under Transitional Arrangements
Tier 2 Capital: Regulatory Adjustments					
52	Investments in Own Tier 2 Instruments	¥ —	¥ —	¥ —	¥ —
53	Reciprocal Cross-Holdings in Tier 2 Instruments	—	—	—	—
54	Investments in the Tier 2 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	5,126	7,689	13,108	52,435
55	Significant Investments in the Tier 2 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	1,140	4,560
	Regulatory Adjustments Applied to Tier 2 Subject to Transitional Arrangements	18,917	—	52,565	—
	of Which: Accumulated Investments in the Common Stock of Banking, Financial and Insurance Entities	2,346	—	12,911	—
	of Which: Equivalent to 50% of the Excess of Expected Loss over Qualifying Allowance	16,571	—	39,654	—
57	Tier 2 Capital: Regulatory Adjustments (I)	24,043	—	66,814	—
Tier 2 Capital (TII)					
58	Tier 2 Capital (J) = (H) - (I)	777,595	—	745,806	—
Total Capital (TC = T1 + TII)					
59	Total Capital (K) = (G) + (J)	2,938,272	—	2,791,668	—
Total Risk Weighted Assets					
	Risk Weighted Assets Subject to Transitional Arrangements	141,362	—	262,986	—
	of Which: Intangible Fixed Assets (excluding Mortgage Servicing Rights)	29,239	—	59,379	—
	of Which: Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	356	—	2,911	—
	of Which: Assets for Retirement Benefits	77,416	—	77,309	—
	of Which: Investments in Own Shares (Excluding Those Reported in the Net Assets Section)	10	—	107	—
	of Which: Investments in the Common Stock of Banking, Financial and Insurance Entities	34,338	—	123,278	—
60	Total Risk Weighted Assets (L)	18,868,499	—	18,884,547	—
Capital Ratios (Consolidated)					
61	Common Equity Tier 1 Capital Ratio (C)/(L)	10.28%	—	9.32%	—
62	Tier 1 Capital Ratio (G)/(L)	11.45%	—	10.83%	—
63	Total Capital Ratio (K)/(L)	15.57%	—	14.78%	—
Regulatory Adjustments (before Risk Weighting)					
72	Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital (Amount below the Threshold for Deduction)	205,271	—	160,409	—
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)	49,781	—	43,423	—
74	Mortgage Servicing Rights (Amount below the Thresholds for Deduction)	—	—	—	—
75	Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)	—	—	64,585	—
Provisions Included in Tier 2 Capital: Instruments and Provisions					
76	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Standardized Approach (Prior to Applicable of Cap)	399	—	509	—
77	Cap on Inclusion of Provisions in Tier 2 under Standardized Approach	4,653	—	6,244	—
78	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Applicable of Cap)	—	—	—	—
79	Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach	99,928	—	99,661	—
Capital Instruments Subject to Phase out Arrangements					
82	Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements	381,500	—	436,000	—
83	Amount Excluded from Additional Tier 1 Due to Cap (Excess over Cap after Redemptions and Maturities)	—	—	—	—
84	Current Cap on Tier 2 Instruments Subject to Phase out Arrangements	600,536	—	686,327	—
85	Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)	¥ —	—	¥ 74,956	—

Note: SuMI TRUST Holdings 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, May 13, 2014). The external audit is not part of the accounting audit of the consolidated financial statements but was conducted by the external auditor as part of the internal risk management framework concerning the calculation of the consolidated BIS capital adequacy ratio under agreed-upon examination procedures, which we considered it necessary, 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 risk management framework which concern the ratio.

Outline and Details of Agreements Concerning Capital Funding Instruments

Consolidated

Outline and Details of Agreements Concerning Capital Funding Instruments are available on our website (<http://smth.jp/ir/basel/index.html>).

Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements

Consolidated

Fiscal Year 2014

Items	Consolidated Balance Sheet ^(*)	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
	Amount (Millions of Yen)		
(Assets)			
Cash and Due from Banks	¥ 10,530,766		
Call Loans and Bills Bought	205,075		
Receivables under Resale Agreements	136,188		
Receivables under Securities Borrowing Transactions	310,806		
Monetary Claims Bought	794,838		
Trading Assets	754,962		
Money Held in Trust	1,619		
Securities	4,813,354	2-b, 6-a	
Loans and Bills Discounted	25,550,064	6-b	
Foreign Exchanges	12,732		
Lease Receivables and Investment Assets	547,016		
Other Assets	1,547,226	6-c	
Tangible Fixed Assets	223,568		
Buildings	71,863		
Land	123,929		
Lease Assets	1,951		
Construction in Progress	2,160		
Other	23,663		
Intangible Fixed Assets	159,256	2-a	
Software	67,359		
Goodwill	84,684		
Lease Assets	64		
Other	7,148		
Assets for Retirement Benefits	190,706	3	
Deferred Tax Assets	16,280	4-a	
Customers' Liabilities for Acceptances and Guarantees	531,500		
Allowance for Loan Losses	(90,015)		
Total Assets	¥ 46,235,949		

Items	Consolidated Balance Sheet ^(*)	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
	Amount (Millions of Yen)		
(Liabilities)			
Deposits	¥ 25,079,711		
Negotiable Certificates of Deposit	6,570,567		
Call Money and Bills Sold	497,600		
Payables under Repurchase Agreements	462,942		
Trading Liabilities	405,188		
Borrowed Money	2,492,087		
Foreign Exchanges	140		
Short-term Bonds Payable	974,317		
Bonds Payable	1,026,113	8	
Borrowed Money from Trust Account	3,983,261		
Other Liabilities	1,279,123	6-d	
Provision for Bonuses	16,312		
Provision for Director's Bonuses	230		
Retirement Benefits Liabilities	12,152		
Provision for Reimbursement of Deposits	3,598		
Provision for Contingent Loss	8,533		
Deferred Tax Liabilities	172,271	4-b	
Deferred Tax Liabilities for Land Revaluation	3,322	4-c	
Acceptances and Guarantees	531,500		
Total Liabilities	43,518,975		
(Net Assets)			
Capital Stock	261,608	1-a	
Capital Surplus	645,261	1-b	
Retained Earnings	970,373	1-c	
Treasury Stock	(17,057)	1-d	
Total Shareholders' Equity	1,860,185		
Valuation Difference on Available-for-Sale Securities	505,448		
Deferred Gains or Losses on Hedges	(20,605)	5	
Revaluation Reserve for Land	(5,951)		
Foreign Currency Translation Adjustment	14,953		
Remeasurements of Retirement Benefits	35,793		
Total Accumulated Other Comprehensive Income	529,638		3
Subscription Rights to Shares	246		1b
Minority Interests	326,902	7	
Total Net Assets	2,716,973		
Total Liabilities and Net Assets	¥ 46,235,949		

^(*) The regulatory scope of consolidation is the same as the accounting scope of consolidation.

(Appendix)

Note: Amounts in the "Composition of capital" are based on those before considering under transitional arrangements. Therefore, they include "Amounts excluded under transitional arrangements" disclosed in "Composition of capital disclosure" and exclude items for regulatory purpose under transitional arrangement from these tables.

1. Shareholders' equity**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 261,608		1-a
Capital Surplus	645,261		1-b
Retained Earnings	970,373		1-c
Treasury Stock	(17,057)		1-d
Total Shareholders' Equity	¥ 1,860,185		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,860,185	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	906,869		1a
of Which: Retained Earnings	970,373		2
of Which: Treasury Stock (Deduction)	17,057		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

2. Intangible fixed assets**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 159,256		2-a
Securities	4,813,354		2-b
of Which: Goodwill Arising on the Application of the Equity Method	1,850		
Associated Deferred Tax Liabilities	23,420		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ 86,534		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	51,152	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

3. Assets for Retirement Benefits**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Assets for Retirement Benefits	¥ 190,706		3
Associated Deferred Tax Liabilities	61,678		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Assets for Retirement Benefits	¥ 129,028		15

4. Deferred tax assets**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 16,280		4-a
Deferred Tax Liabilities	172,271		4-b
Deferred Tax Liabilities for Land Revaluation	3,322		4-c
Associated Intangible Fixed Assets	23,420		
Associated Assets for Retirement Benefits	61,678		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ 594	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	10
Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	
Amount above the 10% Threshold on the Specified Items	—		21
Amount exceeding the 15% Threshold on the Specified Items	—		25
Amount below the Thresholds for Deduction (before Risk Weighting)	—		75

5. Deferred gains or losses on hedges

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains or Losses on Hedges	¥ (20,605)		5

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (15,715)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

6. Investments in the capital of financial entities

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Securities	¥ 4,813,354		6-a
Loans and Bills Discounted	25,550,064	Including subordinated loans	6-b
Other Assets	1,547,226	Including derivatives	6-c
Other Liabilities	¥ 1,279,123	Including derivatives	6-d

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital Instruments	¥ 7		
Common Equity Tier 1 Capital	7		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in Capital Instruments	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital	—		53
Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	234,050		
Common Equity Tier 1 Capital	12,729		18
Additional Tier 1 Capital	3,233		39
Tier 2 Capital	12,816		54
Amount below the Thresholds for Deduction (before Risk Weighting)	205,271		72
Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	49,781		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital	—		55
Amount below the Thresholds for Deduction (before Risk Weighting)	49,781		73

7. Minority interests

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Minority Interests	¥ 326,902		7

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	¥ 944		5
Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		30–31ab–32
Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	9,781		34–35
Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		46
Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	2,437		48–49

8. Other Capital Instruments

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Bonds Payable	¥ 1,026,113		8

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ —		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	30,000		46

Fiscal Year 2013

Items	Consolidated Balance Sheet ^(*)	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
	Amount (Millions of Yen)		
(Assets)			
Cash and Due from Banks	¥ 6,916,949		
Call Loans and Bills Bought	651,552		
Receivables under Resale Agreements	88,069		
Receivables under Securities Borrowing Transactions	289,377		
Monetary Claims Bought	936,435		
Trading Assets	537,029		
Money Held in Trust	13,344	6-a	
Securities	5,764,450	2-b, 6-b	
Loans and Bills Discounted	23,824,035	6-c	
Foreign Exchanges	12,114		
Lease Receivables and Investment Assets	540,204		
Other Assets	1,333,355	6-d	
Tangible Fixed Assets	229,583		
Buildings	74,202		
Land	127,735		
Lease Assets	1,601		
Construction in Progress	1,219		
Other	24,823		
Intangible Fixed Assets	210,536	2-a	
Software	110,362		
Goodwill	92,670		
Lease Assets	94		
Other	7,409		
Assets for Retirement Benefits	150,153	3	
Deferred Tax Assets	17,128	4-a	
Customers' Liabilities for Acceptances and Guarantees	485,384		
Allowance for Loan Losses	(110,289)		
Total Assets	¥ 41,889,413		

Items	Consolidated Balance Sheet ^(*)	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
	Amount (Millions of Yen)		
(Liabilities)			
Deposits	¥ 24,123,328		
Negotiable Certificates of Deposit	5,100,179		
Call Money and Bills Sold	200,005		
Payables under Repurchase Agreements	1,291,641		
Trading Liabilities	214,104		
Borrowed Money	1,906,117		
Foreign Exchanges	124		
Short-term Bonds Payable	904,882		
Bonds Payable	1,057,772		
Borrowed Money from Trust Account	2,941,748		
Other Liabilities	1,139,718	6-e	
Provision for Bonuses	15,415		
Provision for Director's Bonuses	255		
Retirement Benefits Liabilities	11,311		
Provision for Reimbursement of Deposits	3,917		
Provision for Contingent Loss	8,800		
Deferred Tax Liabilities	39,705	4-b	
Deferred Tax Liabilities for Land Revaluation	3,954	4-c	
Acceptances and Guarantees	485,384		
Total Liabilities	39,448,370		
(Net Assets)			
Capital Stock	261,608	1-a	
Capital Surplus	754,267	1-b	
Retained Earnings	886,491	1-c	
Treasury Stock	(591)	1-d	
Total Shareholders' Equity	1,901,775		
Valuation Difference on Available-for-Sale Securities	229,637		
Deferred Gains or Losses on Hedges	(12,585)	5	
Revaluation Reserve for Land	(5,761)		
Foreign Currency Translation Adjustment	7,343		
Remeasurements of Retirement Benefits	(15,033)		
Total Accumulated Other Comprehensive Income	203,599		3
Subscription Rights to Shares	47		1b
Minority Interests	335,620	7	
Total Net Assets	2,441,043		
Total Liabilities and Net Assets	¥ 41,889,413		

^(*) The regulatory scope of consolidation is the same as the accounting scope of consolidation.

(Appendix)

Note: Amounts in the "Composition of capital" are based on those before considering under transitional arrangements. Therefore, they include "Amounts excluded under transitional arrangements" disclosed in "Composition of capital disclosure" and exclude items for regulatory purpose under transitional arrangement from these tables.

1. Shareholders' equity**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 261,608		1-a
Capital Surplus	754,267		1-b
Retained Earnings	886,491		1-c
Treasury Stock	(591)		1-d
Total Shareholders' Equity	¥ 1,901,775		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,792,775	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	906,875		1a
of Which: Retained Earnings	886,491		2
of Which: Treasury Stock (Deduction)	591		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

2. Intangible fixed assets**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 210,536		2-a
Securities	5,764,450		2-b
of Which: Goodwill Arising on the Application of the Equity Method	4,201		
Associated Deferred Tax Liabilities	41,216		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ 96,871		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	76,649	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

3. Assets for Retirement Benefits**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Assets for Retirement Benefits	¥ 150,153		3
Associated Deferred Tax Liabilities	53,515		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Assets for Retirement Benefits	¥ 96,637		15

4. Deferred tax assets**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 17,128		4-a
Deferred Tax Liabilities	39,705		4-b
Deferred Tax Liabilities for Land Revaluation	3,954		4-c
Associated Intangible Fixed Assets	41,216		
Associated Assets for Retirement Benefits	53,515		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ 3,639	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	10
Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	64,585	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	
Amount above the 10% Threshold on the Specified Items	—		21
Amount exceeding the 15% Threshold on the Specified Items	—		25
Amount below the Thresholds for Deduction (before Risk Weighting)	64,585		75

5. Deferred gains or losses on hedges

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains or Losses on Hedges	¥ (12,585)		5

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (7,710)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

6. Investments in the capital of financial entities

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Money Held in Trust	¥ 13,344		6-a
Securities	5,764,450		6-b
Loans and Bills Discounted	23,824,035	Including subordinated loans	6-c
Other Assets	1,333,355	Including derivatives	6-d
Other Liabilities	¥ 1,139,718	Including derivatives	6-e

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital Instruments	¥ 63		
Common Equity Tier 1 Capital	63		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in Capital Instruments	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital	—		53
Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	274,066		
Common Equity Tier 1 Capital	32,232		18
Additional Tier 1 Capital	15,880		39
Tier 2 Capital	65,544		54
Amount below the Thresholds for Deduction (before Risk Weighting)	160,409		72
Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	49,123		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital	5,700		55
Amount below the Thresholds for Deduction (before Risk Weighting)	43,423		73

7. Minority interests

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Minority Interests	¥ 335,620		7

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	¥ 2,244		5
Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		30–31ab–32
Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	9,667		34–35
Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		46
Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	2,738		48–49

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	
	2015	2014
Portfolios to Which the Standardized Approach is Applied	¥ 36,830	¥ 47,219
Exposures to Business Units Set for Phased Roll-out Application	—	—
Exposures Excluded from Application	36,830	47,219
Portfolios to Which the IRB Approach is Applied and Breakdown by Portfolio	1,174,797	1,315,021
Corporate Exposures	828,959	951,959
Sovereign Exposures	19,115	21,416
Financial Institution Exposures	60,339	47,909
Residential Mortgage Exposures	91,314	109,580
Qualifying Revolving Retail Exposures	2,131	2,673
Other Retail Exposures	23,762	28,464
Other Exposures*1	149,173	153,017
Securitization Exposures	13,643	16,933

*1. Other exposures refer to the exposures below.

Purchased receivables, unsettled transactions, lease transactions, CVA risk, central counterparty-related, equities, with 250% risk-weight applied and other assets

*2. The calculation method of the amounts of required capital ratio against credit risk is as follows:

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

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

(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	
	2015	2014
Equity Exposures	¥ 197,449	¥ 141,740
PD/LGD Approach	175,909	38,611
Simple Risk-Weight Method of the Market-based Approach	21,539	21,575
Internal Model Method of the Market-based Approach	—	—
Transitional Measures*1	—	81,553

*1. The amount of credit risk-weighted assets is calculated with a risk-weight of 100%, pursuant to the Notification, Supplementary Rules Article 13. Not applicable in fiscal year 2014 (ended March 31, 2015) due to the end of transitory arrangements.

*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%
 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	
	2015	2014
Exposures Held in Funds*	¥ 156,261	¥ 120,657

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

(4) Amounts of required capital against market risk

As of March 31	Millions of Yen	
	2015	2014
Market Risk	¥ 30,411	¥ 29,569
Amounts of Required Capital by Category under the Standardized Approach	1,655	1,325
Interest Rate Risk	634	630
Equity Position Risk	—	—
Foreign Exchange Risk	1,021	694
Commodities Risk	—	—
Options Transactions	—	—
Internal Model Approach	28,756	28,244

(5) Amounts of required capital against operational risk

As of March 31	Millions of Yen	
	2015	2014
Operational Risk	¥ 67,741	¥ 65,666
Advanced Measurement Approach	60,829	59,411
Standardized Approach	1,225	1,294
Basic Indicator Approach	5,687	4,961

(6) Consolidated total required capital

As of March 31	Millions of Yen	
	2015	2014
Consolidated Total Required Capital*	¥ 1,509,479	¥ 1,510,763

* (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					
	2015					
	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	¥ 35,858,535	¥ 29,242,134	¥ 3,301,125	¥ 443,249	¥ 2,872,025	¥ 222,894
Outside Japan	6,281,833	4,685,291	835,871	383,555	377,115	32,409
Total for Regions	¥ 42,140,368	¥ 33,927,426	¥ 4,136,997	¥ 826,804	¥ 3,249,141	¥ 255,303
Manufacturing	4,714,651	2,797,234	893,851	46,884	976,681	19,095
Agriculture and Forestry	3,399	3,220	119	59	—	1,188
Fisheries	93	2	90	—	—	—
Mining and Quarrying of Stones and Gravel	25,655	14,160	244	—	11,250	—
Construction	307,354	198,627	50,283	645	57,799	5,297
Electricity, Gas, Heat Supply and Water	1,060,327	924,853	42,045	5,433	87,995	26
Information and Communication	511,346	448,579	12,911	927	48,928	746
Transport and Postal Activities	1,549,988	1,157,126	279,522	15,709	97,629	9,062
Wholesale and Retail Trade	2,074,009	1,530,454	166,498	5,701	371,355	3,903
Finance and Insurance	2,755,494	1,943,915	284,869	327,614	199,095	72,887
Real Estate	3,339,633	2,675,005	372,767	15,416	276,444	33,393
Goods Rental and Leasing	704,606	643,018	13,015	1,075	47,496	265
Local Public Bodies	144,504	126,872	4,146	—	13,486	—
Individuals	7,751,105	7,586,451	—	—	164,654	51,948
Others	17,198,196	13,877,903	2,016,631	407,337	896,323	57,487
Total for Industry Sectors	¥ 42,140,368	¥ 33,927,426	¥ 4,136,997	¥ 826,804	¥ 3,249,141	¥ 255,303
One Year or Less	8,793,747	6,800,200	761,867	142,821	1,088,857	
Over One Year to Three Years	5,729,454	3,953,189	663,799	204,378	908,087	
Over Three Years to Five Years	12,215,581	11,308,165	400,558	117,531	389,326	
Over Five Years	15,401,584	11,865,870	2,310,771	362,073	862,869	
Total for All Durations	¥ 42,140,368	¥ 33,927,426	¥ 4,136,997	¥ 826,804	¥ 3,249,141	
Average Balance during the Period	¥ 40,240,979	¥ 32,023,015	¥ 4,642,401	¥ 714,990	¥ 2,860,571	

Notes: 1. Of exposures subject to the calculation of credit risk-weighted assets, the above lists corporate, retail, equities, etc., purchased receivables as well as lease transactions application exposures.

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, 2014, September 30, 2014 and March 31, 2015.

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.

As of March 31	Millions of Yen					
	2014					
	Credit Risk Exposures					Exposures Three Months or Longer Overdue or Exposures in Default
Loans, Call Deposits, etc.	Loans, Securities	Derivative Transactions	Other Off-balance Sheet Transactions			
Japan	¥ 33,145,782	¥ 26,914,962	¥ 3,602,043	¥ 266,666	¥ 2,362,110	¥ 273,423
Outside Japan	5,280,102	3,150,287	1,556,460	314,906	258,449	39,171
Total for Regions	¥ 38,425,885	¥ 30,065,249	¥ 5,158,503	¥ 581,572	¥ 2,620,559	¥ 312,595
Manufacturing	4,400,248	2,771,647	729,083	20,653	878,864	63,015
Agriculture and Forestry	3,030	2,634	328	66	—	—
Fisheries	97	4	92	—	—	—
Mining and Quarrying of Stones and Gravel	13,244	11,855	216	—	1,172	—
Construction	287,770	165,744	66,505	535	54,985	5,380
Electricity, Gas, Heat Supply and Water	975,381	867,733	37,658	2,079	67,909	69
Information and Communication	453,351	404,453	12,198	940	35,759	746
Transport and Postal Activities	1,449,425	1,152,225	203,134	13,163	80,901	1,150
Wholesale and Retail Trade	1,892,754	1,423,756	178,408	5,379	285,209	2,534
Finance and Insurance	2,630,254	2,044,486	293,709	199,949	92,108	69,182
Real Estate	3,076,729	2,528,533	241,627	11,476	295,092	41,165
Goods Rental and Leasing	664,074	585,739	15,903	817	61,613	279
Local Public Bodies	100,338	72,060	15,665	—	12,611	—
Individuals	7,835,027	7,651,744	—	—	183,282	61,556
Others	14,644,157	10,382,628	3,363,970	326,511	571,047	67,514
Total for Industry Sectors	¥ 38,425,885	¥ 30,065,249	¥ 5,158,503	¥ 581,572	¥ 2,620,559	¥ 312,595
One Year or Less	9,112,631	6,617,498	1,543,587	70,905	880,639	
Over One Year to Three Years	5,535,111	4,060,136	578,183	115,716	781,074	
Over Three Years to Five Years	9,391,605	8,458,421	443,145	140,528	349,510	
Over Five Years	14,386,537	10,929,192	2,593,587	254,422	609,335	
Total for All Durations	¥ 38,425,885	¥ 30,065,249	¥ 5,158,503	¥ 581,572	¥ 2,620,559	
Average Balance during the Period	¥ 36,266,864	¥ 27,824,955	¥ 5,246,998	¥ 625,265	¥ 2,569,645	

Notes: 1. Of exposures subject to the calculation of credit risk-weighted assets, the above lists corporate, retail, equities, etc., purchased receivables as well as lease transactions application exposures.

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, 2013, September 30, 2013 and March 31, 2014.

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.

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		
	2015	2014	Change
	Balance	Balance	
General Allowance for Loan Losses	¥ 59,604	¥ 73,209	¥ (13,604)

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

As of March 31	Millions of Yen		
	2015 Balance	2014 Balance	Change
Japan	¥ 26,434	¥ 32,874	¥ (6,439)
Outside Japan	3,976	4,206	(230)
Total for Regions	¥ 30,410	¥ 37,080	¥ (6,669)
Manufacturing	2,581	2,548	32
Agriculture and Forestry	1	1	0
Fisheries	0	1	(1)
Mining and Quarrying of Stones and Gravel	—	1	(1)
Construction	223	301	(78)
Electricity, Gas, Heat Supply and Water	4	4	0
Information and Communication	11	30	(18)
Transport and Postal Activities	7,501	3,412	4,089
Wholesale and Retail Trade	1,683	934	748
Finance and Insurance	267	325	(58)
Real Estate	582	1,378	(796)
Goods Rental and Leasing	78	14	64
Local Public Bodies	—	—	—
Individuals	5,167	6,387	(1,219)
Others	12,306	21,737	(9,430)
Total for Industry Sectors	¥ 30,410	¥ 37,080	¥ (6,669)

Note: "Others" in the industry sectors include non-residents and state public services.

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

Not applicable as of the end of March 2015 and the end of March 2014.

Amounts of Written-off Loans by Industry Sector

Years Ended March 31	Millions of Yen	
	2015	2014
Manufacturing	¥ 113	¥ 93
Agriculture and Forestry	0	1
Fisheries	0	—
Mining and Quarrying of Stones and Gravel	—	—
Construction	37	57
Electricity, Gas, Heat Supply and Water	0	2
Information and Communication	1	3
Transport and Postal Activities	18	23
Wholesale and Retail Trade	52	71
Finance and Insurance	0	1
Real Estate	25	35
Goods Rental and Leasing	—	—
Local Public Bodies	—	—
Individuals	1,259	1,068
Others	146	319
Total for Industry Sectors	¥ 1,658	¥ 1,680

Note: "Others" in the industry sectors include non-residents and state public services.

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

As of March 31	Millions of Yen			
	2015		2014	
	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	¥ 3,188,505	¥ 106	¥ 2,573,502	¥ 636
0%	2,327,837	—	1,489,272	—
10%	74	—	72	—
20%	460,159	43	616,938	631
35%	—	—	—	—
50%	64,170	14	1,042	4
75%	—	—	—	—
100%	336,119	48	466,014	—
150%	143	—	161	—
Amounts of exposures with 1,250% risk-weight applied	—	—	—	—

Exposures to which the IRB Approach is Applied

As of March 31	Millions of Yen	
	2015	2014
Specialized Lending under the Slotting Criteria	¥ 2,444,112	¥ 2,150,264
High-Volatility Commercial Real Estate Exposures	152,750	110,725
Maturities of 2.5 Years or Longer	106,994	84,621
Strong 95%	5,648	14,210
Good 120%	61,119	42,849
Satisfactory 140%	40,226	27,562
Weak 250%	—	—
Default 0%	—	—
Maturities of Less than 2.5 Years	45,755	26,103
Strong 70%	14,098	—
Good 95%	28,200	18,033
Satisfactory 140%	3,456	788
Weak 250%	—	—
Default 0%	—	7,281
Other Exposures	¥ 2,291,362	¥ 2,039,538
Maturities of 2.5 Years or Longer	1,993,254	1,756,418
Strong 70%	801,559	750,552
Good 90%	722,280	722,072
Satisfactory 115%	437,870	227,782
Weak 250%	19,747	44,412
Default 0%	11,796	11,599
Maturities of Less than 2.5 Years	298,108	283,120
Strong 50%	108,348	93,265
Good 70%	115,922	88,229
Satisfactory 115%	63,671	89,792
Weak 250%	6,401	11,624
Default 0%	3,764	207
Equity Exposures to which the Simple Risk-Weight Method of the Market-based Approach is Applied	¥ 72,738	¥ 74,330
300%	36,946	42,890
400%	35,792	31,439

Portfolios to which the IRB Approach is Applied

(1) Corporate exposures

As of March 31	Millions of Yen							
	2015							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
On-balance Sheet Asset Items					Off-balance Sheet Asset Items			
Ordinary Assets (Seijo-Saki)	0.37%	34.10%	/	38.29%	¥ 13,090,242	¥ 2,654,524	¥ 2,086,366	75.00%
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	10.77%	30.48%	/	132.25%	277,097	29,188	11,179	75.00%
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	33.67%	32.20%	31.37%	173,699	19,271	160	75.00%
Total	1.75%	34.02%	/	39.98%	¥ 13,541,038	¥ 2,702,984	¥ 2,097,706	75.00%

As of March 31	Millions of Yen					
	2014					
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of Risk-Weight	EAD Value		CCF
On-balance Sheet Asset Items				Off-balance Sheet Asset Items		
Ordinary Assets (Seijo-Saki)	0.36%	44.65%	49.89%	¥ 11,855,361	¥ 2,079,794	
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	8.93%	43.10%	183.59%	386,593	17,848	
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	43.40%	/	213,333	24,441	
Total	2.23%	44.58%	52.79%	¥ 12,455,288	¥ 2,122,084	

(2) Sovereign exposures

As of March 31	Millions of Yen							
	2015							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
On-balance Sheet Asset Items					Off-balance Sheet Asset Items			
Ordinary Assets (Seijo-Saki)	0.02%	43.10%	/	2.28%	¥ 10,000,074	¥ 194,002	¥ 11,542	75.00%
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	—	—	/	—	—	—	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—	—	—	—
Total	0.02%	43.10%	/	2.28%	¥ 10,000,074	¥ 194,002	¥ 11,542	75.00%

As of March 31	Millions of Yen					
	2014					
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of Risk-Weight	EAD Value		CCF
On-balance Sheet Asset Items				Off-balance Sheet Asset Items		
Ordinary Assets (Seijo-Saki)	0.01%	44.92%	2.90%	¥ 8,996,138	¥ 76,376	
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	8.39%	45.00%	173.02%	120	—	
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	/	—	—	
Total	0.01%	44.92%	2.90%	¥ 8,996,258	¥ 76,376	

(3) Financial Institution exposures

As of March 31	Millions of Yen							
	2015							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
On-balance Sheet Asset Items					Off-balance Sheet Asset Items			
Ordinary Assets (Seijo-Saki)	0.12%	42.80%	/	30.63%	¥ 1,830,858	¥ 578,851	¥ 129,159	75.00%
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	—	—	/	—	—	—	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—	—	—	—
Total	0.12%	42.80%	/	30.63%	¥ 1,830,858	¥ 578,851	¥ 129,159	75.00%

As of March 31	Millions of Yen					
	2014					
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of Risk-Weight	EAD Value		
On-balance Sheet Asset Items				Off-balance Sheet Asset Items		
Ordinary Assets (Seijo-Saki)	0.10%	44.61%	26.72%	¥ 1,665,170	¥ 530,415	
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	—	—	—	—	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	/	—	—	—
Total	0.10%	44.61%	26.72%	¥ 1,665,170	¥ 530,415	

(4) Equity exposures under the PD/LGD Approach

As of March 31	Millions of Yen		
	2015		
	Weighted Average of PD Value	Weighted Average of Risk-Weight	Balance
Ordinary Assets (Seijo-Saki)	0.20%	135.92%	¥ 1,597,157
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	8.05%	512.88%	3,663
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	1,192.50%	771
Total	0.26%	137.29%	¥ 1,601,592

Note: Weighted average of risk-weight include the amounts obtained by multiplying the expected loss amounts by 1,250% risk-weight.

As of March 31	Millions of Yen		
	2014		
	Weighted Average of PD Value	Weighted Average of Risk-Weight	Balance
Ordinary Assets (Seijo-Saki)	0.24%	146.36%	¥ 328,728
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	6.48%	487.80%	128
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	1,192.50%	74
Total	0.27%	146.73%	¥ 328,931

Note: Weighted average of risk-weight include the amounts obtained by multiplying the expected loss amounts by 1,250% risk-weight.

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

As of March 31	Millions of Yen							
	2015							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
On-balance Sheet Asset Items					Off-balance Sheet Asset Items			
Residential Mortgage								
Current	0.23%	24.41%	—	11.16%	¥ 6,992,594	¥ 39,235	¥ 2,536	100.00%
Overdue	23.13%	24.98%	—	150.11%	76,290	101	10	100.00%
Default	100.00%	26.77%	21.47%	70.11%	40,089	73	—	—
Qualifying Revolving Retail								
Current	0.53%	74.32%	—	17.57%	22,600	61,020	668,697	9.13%
Overdue	34.21%	70.35%	—	200.12%	330	186	1,109	16.77%
Default	100.00%	77.67%	75.42%	29.87%	290	243	2,864	8.50%
Other Retail (consumer)								
Current	0.78%	55.60%	—	47.87%	140,679	57,549	183,334	31.20%
Overdue	31.09%	34.50%	—	88.57%	1,099	90	226	35.20%
Default	100.00%	42.85%	38.00%	64.27%	2,536	499	234	35.09%
Other Retail (commercial)								
Current	1.06%	29.30%	—	27.51%	316,239	5,242	3,440	100.00%
Overdue	34.40%	28.23%	—	75.48%	3,586	338	309	100.00%
Default	100.00%	34.94%	32.75%	29.07%	14,141	352	46	100.00%
Total	1.28%	26.00%	—	14.63%	¥ 7,610,479	¥ 164,933	¥ 862,808	14.51%

As of March 31	Millions of Yen							
	2014							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
On-balance Sheet Asset Items					Off-balance Sheet Asset Items			
Residential Mortgage								
Current	0.22%	30.62%	—	12.54%	¥ 6,812,881	¥ 47,251	¥ 4,460	100.00%
Overdue	23.06%	31.41%	—	176.97%	77,514	134	32	100.00%
Default	100.00%	33.15%	29.12%	50.39%	43,848	79	10	100.00%
Qualifying Revolving Retail								
Current	0.54%	74.61%	—	16.93%	27,383	77,240	938,217	8.23%
Overdue	30.55%	69.26%	—	193.13%	373	169	858	19.69%
Default	100.00%	77.97%	76.15%	22.73%	421	274	3,565	7.69%
Other Retail (consumer)								
Current	0.82%	54.31%	—	45.49%	148,823	51,321	169,074	30.10%
Overdue	28.83%	37.72%	—	93.48%	1,160	118	191	32.37%
Default	100.00%	42.30%	38.00%	53.72%	2,921	551	247	32.13%
Other Retail (commercial)								
Current	1.42%	34.17%	—	30.30%	304,474	5,213	2,701	100.00%
Overdue	32.87%	32.35%	—	80.27%	5,092	431	287	100.00%
Default	100.00%	43.91%	40.99%	36.55%	17,167	367	44	100.00%
Total	1.41%	32.06%	—	16.23%	¥ 7,442,063	¥ 183,154	¥ 1,119,690	12.17%

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
	2015			2014			
	Actual Credit Losses	Provisions	Reversals	Actual Credit Losses	Provisions	Reversals	
Corporate Exposures	¥ (5,897)	¥ 15,467	¥ (21,365)	¥ (7,351)	¥ 7,487	¥ (14,838)	¥ 1,453
Sovereign Exposures	(88)	—	(88)	(4)	—	(4)	(84)
Financial Institution Exposures	(1)	—	(1)	(23)	—	(23)	21
Retail Exposures	1,920	4,914	(2,993)	905	2,655	(1,749)	1,014

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

Factor Analysis

Actual credit losses in FY2014 increased by ¥2.4 billion year on year.

This was mainly due to the posting of allowances for loan losses attendant with deterioration in the credit status of obligors in our corporate exposures.

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

Years Ended March 31	Millions of Yen	
	2015	2014
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ (5,897)	¥ 174,309
Sovereign Exposures	(88)	351
Financial Institution Exposures	(1)	974
Retail Exposures	1,920	35,799

Notes: 1. Estimated credit losses for fiscal year 2013 are the expected loss amount as of March 31, 2014.

2. Actual credit losses for fiscal year 2014 are the sum of the losses for the most recent one-year period ended March 31, 2015.

Years Ended March 31	Millions of Yen	
	2014	2013
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ (7,351)	¥ 203,334
Sovereign Exposures	(4)	473
Financial Institution Exposures	(23)	880
Retail Exposures	905	28,148

Notes: 1. Estimated credit losses for fiscal year 2012 are the expected loss amount as of March 31, 2013.

2. Actual credit losses for fiscal year 2013 are the sum of the losses for the most recent one-year period ended March 31, 2014.

Years Ended March 31	Millions of Yen	
	2013	2012
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ (2,417)	¥ 189,671
Sovereign Exposures	(10)	317
Financial Institution Exposures	(1)	747
Retail Exposures	1,244	34,399

Notes: 1. Estimated credit losses for fiscal year 2011 are the expected loss amount as of March 31, 2012.

2. Actual credit losses for fiscal year 2012 are the sum of the losses for the most recent one-year period ended March 31, 2013.

Years Ended March 31	Millions of Yen	
	2012	2011
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ 16,832	¥ 195,988
Sovereign Exposures	4,749	230
Financial Institution Exposures	(135)	3,395
Retail Exposures	2,576	35,841

Notes: 1. Estimated credit losses for fiscal year 2010 are the expected loss amount as of March 31, 2011.

2. Actual credit losses for fiscal year 2011 are the sum of the losses for the most recent one-year period ended March 31, 2012.

Credit Risk Mitigation Techniques

Consolidated

Amounts of Exposures to which Credit Risk Mitigation Techniques are Applied

As of March 31	Millions of Yen			
	2015			
	Eligible Financial Collateral	Other Eligible Collateral	Guarantees	Credit Derivatives
Portfolios to which the Standardized Approach is Applied	¥ 805,153	¥ —	¥ —	¥ —
Portfolios to which the IRB Approach is Applied	1,506,453	180,982	287,516	—
Corporate Exposures	311,080	175,471	180,466	—
Sovereign Exposures	14,010	5,510	107,050	—
Financial Institution Exposures	1,181,362	—	—	—
Retail Exposures	—	—	—	—

As of March 31	Millions of Yen			
	2014			
	Eligible Financial Collateral	Other Eligible Collateral	Guarantees	Credit Derivatives
Portfolios to which the Standardized Approach is Applied	¥ 758,704	¥ —	¥ —	¥ —
Portfolios to which the IRB Approach is Applied	1,952,225	570,143	425,344	—
Corporate Exposures	453,236	559,847	225,918	—
Sovereign Exposures	16,892	10,296	199,426	—
Financial Institution Exposures	1,482,096	—	—	—
Retail Exposures	—	—	—	—

Counterparty Risk in Derivative and Long-term Settlement Transactions

Consolidated

Derivative Transactions

As of March 31	Millions of Yen	
	2015	2014
Aggregate Sum of Amounts of Gross Reconstruction Costs (limited only to those not below zero)	¥ 2,348,839	¥ 1,941,120
Credit Equivalents Before Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	911,383	716,508
Foreign Exchange Related	1,008,900	564,204
Interest Rate Related	2,214,867	2,190,096
Credit Derivatives	16,320	7,215
Others	140	—
Effect of Mitigating Credit Equivalents Due to Close-out Netting Contracts (Deduction)	2,328,845	2,045,008
Amounts of Collateral	84,438	134,936
Deposits	33,993	107,898
Securities	50,444	27,037
Credit Equivalents After Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	826,944	581,572
Notional Principal Amounts of Credit Derivatives Subject to the Calculation of Credit Equivalents	105,647	67,006
Purchasing Protection by Credit Default Swaps	53,866	42,206
Providing Protection by Credit Default Swaps	51,780	24,800
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	
	2015	2014
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	—	196
Amounts of Collateral	—	—
Credit Equivalents After Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	—	196

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

Securitization Exposures

Consolidated

Securitization Exposures Originated by the SuMi TRUST Holdings Group

Fiscal Year 2014

Subject to the Calculation of Credit Risk-Weighted Assets

(1) Outline of securitizations during fiscal year 2014, type and status of main principal underlying assets

Date of Securitization:	January 2015
Type of Underlying Assets:	Residential Mortgage Loans
Type of Transaction:	Asset transfer-type securitization transaction
Aggregate Sum of Underlying Assets: at the time of securitization	¥ 44,883 million
as of March 31, 2015	¥ 43,901 million
Initial Issue Amount:	¥ 44,883 million
Preferred Beneficiary Notes	¥ 40,000 million (AAA/R&I)
Subordinated Beneficiary Notes	¥ 4,883 million (no rating)
Date of Redemption:	August 2055

The SuMi TRUST Holdings 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 main principal underlying assets by type

As of March 31	Millions of Yen				
	2015		2015		
	Exposure Amounts		Aggregate Sum of Underlying Assets		
	On-balance Sheet Transactions	Off-balance Sheet Transactions		Asset Transfer-Type Securitization Transactions	Synthetic Securitization Transaction
Securitization Exposures except					
Resecuritization Exposures	¥ 103,925	¥ —	¥ 384,181	¥ 384,181	¥ —
Residential Mortgage Loans	103,925	—	384,181	384,181	—
Others	—	—	—	—	—
Resecuritization Exposures	—	—	—	—	—
Total	¥ 103,925	¥ —	¥ 384,181	¥ 384,181	¥ —

(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 main principal underlying assets

Years Ended March 31	Millions of Yen	
	2015	
	Cumulative Total of Underlying Assets Overdue for Three Months or Longer or in Default	Cumulative Total Losses
Residential Mortgage Loans	¥ 368	¥ 117
Others	—	—
Total	¥ 368	¥ 117

(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			
	2015			
	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)	¥ 103,925	¥ —	¥ 8,230	¥ —
Less than 20%	—	—	—	—
20% to Less than 50%	87,246	—	2,888	—
50% to Less than 100%	8,437	—	365	—
100% to Less than 350%	4,221	—	715	—
350% to Less than 1,250%	—	—	—	—
1,250%	4,019	—	4,260	—
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%	—	—	—	—
1,250%	—	—	—	—
Total	¥ 103,925	¥ —	¥ 8,230	¥ —

(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
	2015
Residential Mortgage Loans	¥ 6,335
Others	—
Total	¥ 6,335

(7) Amounts of securitization exposures by type of principal underlying assets risk-weighted at 1,250% under provisions of the Notification, Article 225

As of March 31	Millions of Yen
	2015
Residential Mortgage Loans	¥ 4,019
Others	—
Total	¥ 4,019

(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 2014 and breakdown by type of principal underlying assets

Not applicable.

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

Not applicable.

Subject to the Calculation of Market Risk Assets

Not applicable.

Fiscal Year 2013

Subject to the Calculation of Credit Risk-Weighted Assets

(1) Outline of securitizations during fiscal year 2013, type and status of main principal underlying assets

Date of Securitization:	September 2013	February 2014
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: at the time of securitization as of March 31, 2014	¥ 44,938 million	¥ 33,596 million
Initial Issue Amount:	¥ 42,758 million	¥ 32,949 million
Preferred Beneficiary Notes	¥ 44,938 million	¥ 33,596 million
Subordinated Beneficiary Notes	¥ 40,000 million (AAA/R&I)	¥ 30,000 million (AAA/R&I)
	¥ 4,938 million (no rating)	¥ 3,596 million (no rating)
Date of Redemption:	April 2054	August 2054

The SuMi TRUST Holdings 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 main principal underlying assets by type

	Millions of Yen				
	2014				
	Exposure Amounts		Aggregate Sum of Underlying Assets		
As of March 31	On-balance Sheet Transactions	Off-balance Sheet Transactions	Asset Transfer-Type Securitization Transactions	Synthetic Securitization Transaction	
Securitization Exposures except					
Resecuritization Exposures	¥ 100,677	¥ —	¥ 393,566	¥ 393,566	¥ —
Residential Mortgage Loans	100,677	—	393,566	393,566	—
Others	—	—	—	—	—
Resecuritization Exposures	—	—	—	—	—
Total	¥ 100,677	¥ —	¥ 393,566	¥ 393,566	¥ —

(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 main principal underlying assets

Years Ended March 31	Millions of Yen	
	2014	
	Cumulative Total of Underlying Assets Overdue for Three Months or Longer or in Default	Cumulative Total Losses
Residential Mortgage Loans	¥ 2,796	¥ 197
Others	—	—
Total	¥ 2,796	¥ 197

(4) Amounts of assets held for the purpose of securitization transactions and breakdown of main 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			
	2014			
	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)	¥ 100,677	¥ —	¥ 9,446	¥ —
Less than 20%	—	—	—	—
20% to Less than 50%	9,784	—	342	—
50% to Less than 100%	82,264	—	3,852	—
100% to Less than 350%	4,403	—	773	—
350% to Less than 1,250%	—	—	—	—
1,250%	4,224	—	4,478	—
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%	—	—	—	—
1,250%	—	—	—	—
Total	¥ 100,677	¥ —	¥ 9,446	¥ —

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

As of March 31	Millions of Yen
	2014
Residential Mortgage Loans	¥ 7,444
Others	—
Total	¥ 7,444

(7) Amounts of securitization exposures by type of principal underlying assets risk-weighted at 1,250% under provisions of the Notification, Article 225

As of March 31	Millions of Yen
	2014
Residential Mortgage Loans	¥ 4,224
Others	—
Total	¥ 4,224

(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 2013 and breakdown by type of principal underlying assets**
Not applicable.**(11) Amounts of credit risk-weighted assets calculated with the application of transitional measures with respect to securitization exposures**
Not applicable.**Subject to the Calculation of Market Risk Assets**

Not applicable.

Securitization Exposures Purchased by the SuMi TRUST Holdings Group

Fiscal Year 2014

Subject to the Calculation of Credit Risk-Weighted Assets

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

As of March 31	Millions of Yen	
	2015	
	Exposure Amounts	
	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except Resecuritization Exposures	¥ 470,780	¥ 72,925
Residential Mortgage Loans	129,259	14,180
Credit Card Loans	419	—
Claims on Lease Payments, Installment Receivables	33,215	53,048
Commercial Real Estate-Secured Loans	—	—
Other Claims on Corporates	307,885	5,695
Resecuritization Exposures	24,120	—
Securitization Exposures to Residential Mortgage Loans and Residential Mortgage Loans as Underlying Assets	6,378	—
Securitization Exposures to Commercial Real Estate Secured Loans and Commercial Real Estate Secured Loans as Underlying Assets	—	—
Securitization Exposures to Other Claims on Corporates and Other Claims on Corporates as Underlying Assets	17,742	—
Total	¥ 494,901	¥ 72,925

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

As of March 31	Millions of Yen			
	2015			
	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)	¥ 470,780	¥ 72,925	¥ 3,928	¥ 544
Less than 20%	453,323	66,479	2,890	394
20% to Less than 50%	7,946	6,445	165	149
50% to Less than 100%	8,394	—	396	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	1,009	—	363	—
1,250%	106	—	112	—
Resecuritization Exposures (IRB Approach)	24,120	—	492	—
Less than 20%	—	—	—	—
20% to Less than 50%	23,291	—	446	—
50% to Less than 100%	829	—	45	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
1,250%	—	—	—	—
Total	¥ 494,901	¥ 72,925	¥ 4,421	¥ 544

(3) Amounts of securitization exposures by type of underlying assets risk-weighted at 1,250% under provisions of the Notification, Article 225

As of March 31	Millions of Yen
	2015
Residential Mortgage Loans	¥ 106
Credit Card Loans	—
Claims on Lease Payments, Installment Receivables	—
Commercial Real Estate-Secured Loans	—
Other Claims on Corporates	—
Total	¥ 106

(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 2013

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	
	2014	
	Exposure Amounts	
	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except Resecuritization Exposures	¥ 319,060	¥ 57,835
Residential Mortgage Loans	115,785	749
Credit Card Loans	3,373	—
Claims on Lease Payments, Installment Receivables	32,603	45,951
Commercial Real Estate-Secured Loans	—	2,450
Other Claims on Corporates	167,298	8,684
Resecuritization Exposures	29,448	—
Securitization Exposures to Residential Mortgage Loans and Residential Mortgage Loans as Underlying Assets	9,138	—
Securitization Exposures to Commercial Real Estate Secured Loans and Commercial Real Estate Secured Loans as Underlying Assets	—	—
Securitization Exposures to Other Claims on Corporates and Other Claims on Corporates as Underlying Assets	20,309	—
Total	¥ 348,508	¥ 57,835

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

As of March 31	Millions of Yen			
	2014			
	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)	¥ 319,060	¥ 57,835	¥ 4,736	¥ 1,461
Less than 20%	297,285	45,951	1,973	272
20% to Less than 50%	4,550	3,049	77	65
50% to Less than 100%	12,452	—	610	—
100% to Less than 350%	2,130	8,684	289	964
350% to Less than 1,250%	1,449	—	522	—
1,250%	1,192	150	1,263	159
Resecuritization Exposures (IRB Approach)	29,448	—	630	—
Less than 20%	—	—	—	—
20% to Less than 50%	27,969	—	531	—
50% to Less than 100%	621	—	26	—
100% to Less than 350%	857	—	72	—
350% to Less than 1,250%	—	—	—	—
1,250%	—	—	—	—
Total	¥ 348,508	¥ 57,835	¥ 5,367	¥ 1,461

(3) Amounts of securitization exposures by type of principal underlying assets risk-weighted at 1,250% under provisions of the Notification, Article 225

As of March 31	Millions of Yen
	2014
Residential Mortgage Loans	¥ —
Credit Card Loans	—
Claims on Lease Payments, Installment Receivables	—
Commercial Real Estate-Secured Loans	150
Other Claims on Corporates	1,192
Total	¥ 1,342

(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.

Market Risk

Consolidated

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

	Billions of Yen							
	As of March 31, 2015	Fiscal Year 2014			As of March 31, 2014	Fiscal Year 2013		
		Maximum	Minimum	Mean		Maximum	Minimum	Mean
VaR in Banking Account	¥ 750.6	¥ 802.6	¥ 576.9	¥ 695.4	¥ 783.1	¥ 920.9	¥ 766.9	¥ 840.3
VaR in Trading Account	4.2	6.0	1.9	3.6	2.9	5.0	1.4	3.1

VaR Measurement Standards

Banking account Confidence interval: one-tailed 99% Holding period: 21 business days to 1 year Observation period: 1 year
 Trading account Confidence interval: one-tailed 99% Holding period: 10 business days Observation period: 1 year

(2) Term-end Stressed Value at Risk and maximum, mean and minimum of Stressed Value at Risk for the period

	Billions of Yen							
	As of March 31, 2015	Fiscal Year 2014			As of March 31, 2014	Fiscal Year 2013		
		Maximum	Minimum	Mean		Maximum	Minimum	Mean
Stressed VaR in Trading Account	¥ 4.8 [1.5]	¥ 14.7 [4.6]	¥ 2.6 [0.8]	¥ 5.8 [1.8]	¥ 6.9 [2.2]	¥ 14.7 [4.7]	¥ 2.7 [0.8]	¥ 5.9 [1.8]

Stressed VaR Measurement Standards

Trading account Confidence interval: one-tailed 99% Holding period: 10 business days Observation period: 1 year
 The figures inside the square brackets above denote stress VAR in a case where the holding period is one business day.

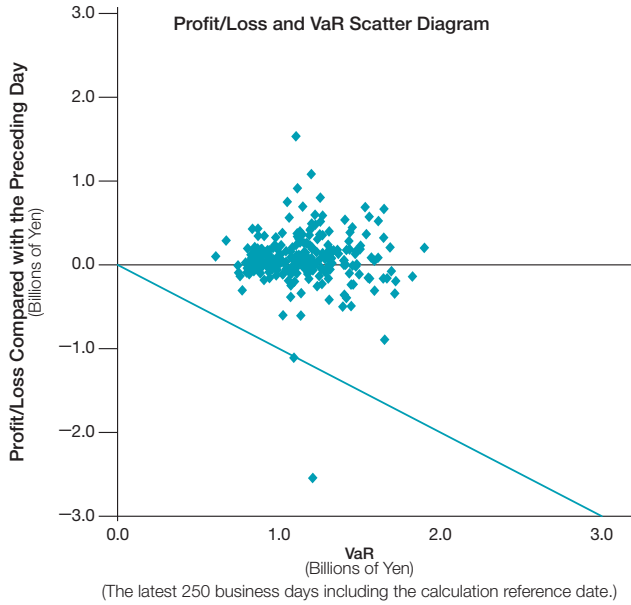
(3) The amounts of required capital related to term-end incremental risk and comprehensive risk, and maximum, mean and minimum amounts of required capital related to incremental risk and comprehensive risk for the period

Not applicable in the fiscal year ended March 31, 2014 and in the fiscal year ended March 31, 2015.

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

- Back testing of the trading account

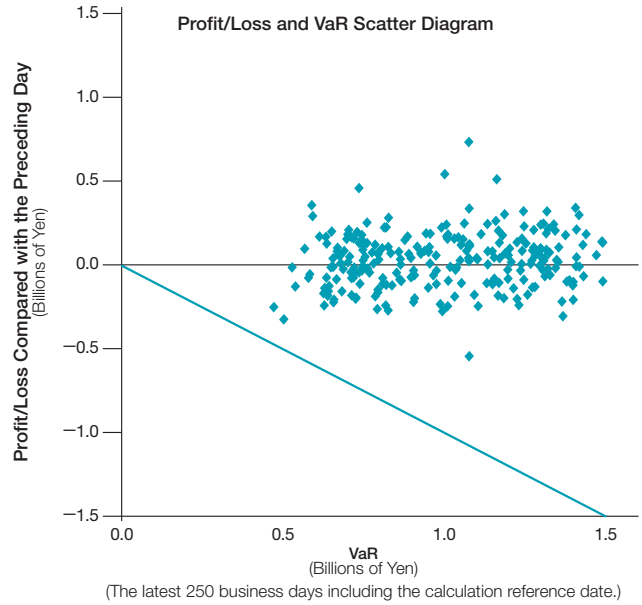
Fiscal Year 2014



Note: As shown above, for fiscal year 2014 back testing of the trading accounts shows two instances of losses in excess of VaR.

- Back testing of the trading account

Fiscal Year 2013



Note: As shown above, for fiscal year 2013 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

As of March 31	Millions of Yen							
	2015				2014			
	Book Value		Fair Value		Book Value		Fair Value	
Consolidated Book and Fair Values* ¹								
Listed Shares Exposures	¥ 1,453,802	¥ 1,453,802			¥ 1,110,064	¥ 1,110,064		
Capital Subscriptions or Equity Exposures Other than Above	94,010	94,010			101,022	101,022		
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
	(2,170)	34,506	36,357	319	(3,781)	52,126	53,553	2,355
Amounts of Unrealized Gains/Losses Recognized in the Consolidated Balance Sheets and not Recognized in the Consolidated Statements of Income								
			736,511				377,446	
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 stockholdings and related write-offs.

As of March 31	Millions of Yen	
	2015	2014
Amounts by Portfolio Category	¥ 1,674,301	¥ 1,364,950
Transitional Measures* ²	—	961,688
Portfolios Adopting the Market-based Approach	72,738	74,330
Portfolios Adopting the PD/LGD Approach	1,601,562	328,931

Notes: 1. Amounts by portfolio category show exposures subject to the calculation of credit risk-weighted assets.

2. Not applicable in fiscal 2014 (ended March 31, 2015) due to the end of transitory arrangements.

Exposures Held in Funds as Credit Risk-Weighted Assets

Consolidated

As of March 31	Millions of Yen	
	2015	2014
Aggregate Sum of Exposures Held in Funds	¥ 1,223,979	¥ 1,017,083
Look-through Approach	1,111,673	915,488
Simple Majority Formula	47,672	42,513
Investment Criteria Formula	34,163	35,483
Internal Model Approach	—	—
Probability Approach	29,800	22,877
Others	668	721

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 SuMi TRUST Holdings Group Regarding Interest Rate Risk in the Banking Account Consolidated

- Outlier ratios

As of March 31	Millions of Yen	
	2015	2014
Overall Amounts of Interest Rate Risk	¥ 80,301	¥156,528
Japanese Yen Interest Rates	63,637	43,097
U.S. Dollar Interest Rates	13,707	109,664
Other Interest Rates	2,956	3,765
Outlier Ratios	2.9%	5.9%

Notes: 1. The amount of assets at consolidated units outside of Sumitomo Mitsui Trust Bank was small, so the overall risk and outlier ratios are shown at the consolidated level for Sumitomo Mitsui Trust Bank.

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

- Risk measurement method: Interest rate sensitivity approach
- Interest rate fluctuation scenario: An interest rate shock consisting of the 1st and 99th percentile of the fluctuation of interest rates measured for the one-year holding period and a minimum observation period of five years.
- Definition of the core deposits: The lowest of the following three is the upper limit on the core deposit amount (No.3 is adopted) and the maturity is five years (an average remaining term of 2.5 years): 1) The lowest balance of deposits in the past five years, 2) the balance left after deducting the maximum annual outflow of deposits in the past five years from the current balance of deposits, or 3) the amount equivalent to 50% of the current balance of deposits.

Indicators for Assessing Global Systemically Important Banks (G-SIBs)

Consolidated

As of March 31		Billions of Yen	
Item No.	Items	2015	2014
1.	Total exposures (a + b + c + d):		
	a. Counterparty exposure of derivatives contracts		
	b. Gross value of securities financing transactions (SFTs) and counterparty exposure of SFTs		
	c. Other assets (other than assets specifically identified above and regulatory adjustments to Tier 1 and Common Equity Tier 1 capital under the fully phased-in Basel III framework)		
	d. Notional amount of off-balance sheet items (other than derivatives contracts and SFTs)	¥ 50,432.3	¥ 45,917.4
2.	Intra-financial system assets (a + b + c + d):		
	a. Funds deposited with or lent to other financial institutions and undrawn committed lines extended to other financial institutions		
	b. Holdings of securities issued by other financial institutions (Note 1)		
	c. Net positive current exposure of SFTs with other financial institutions		
	d. Over-the-counter (OTC) derivatives with other financial institutions that have a net positive fair value	6,964.2	6,274.3
3.	Intra-financial system liabilities (a + b + c):		
	a. Deposits due to, and undrawn committed lines obtained from, other financial institutions		
	b. Net negative current exposure of SFTs with other financial institutions		
	c. OTC derivatives with other financial institutions that have a net negative fair value	6,452.3	6,096.3
4.	Securities outstanding (Note 1)	10,485.1	8,881.2
5.	Assets under custody	279,402.7	253,859.5
6.	Notional amount of OTC derivatives	164,185.7	166,786.3
7.	Held-for-trading (HFT) securities and available-for-sale (AFS) securities, excluding HFT and AFS securities that meet the definition of Level 1 assets and Level 2 assets with haircuts (Note 2)	2,372.5	2,098.8
8.	Level 3 assets (Note 3)	509.5	555.3
9.	Cross-jurisdictional claims	8,472.7	7,062.9
10.	Cross-jurisdictional liabilities	8,375.4	6,479.5

Years Ended March 31		Billions of Yen	
Item No.	Items	2015	2014
11.	Payments (settled through the BOJ-NET, the Japanese Banks' Payment Clearing Network and other similar settlement systems, excluding intragroup payments)	¥ 2,633,869.0	¥ 2,109,565.0
12.	Underwritten transactions in debt and equity markets (Note 4)	22.4	27.5

Notes: 1. Securities refer to secured debt securities, senior unsecured debt securities, subordinated debt securities, commercial paper, certificate of deposits, and equities.

2. Level 1 and Level 2 assets with haircuts are defined in the Basel III Liquidity Coverage Ratio (LCR).

3. The amounts are calculated in accordance with the International Financial Reporting Standards with necessary modifications.

4. This refers to underwriting of securities defined in article 2 paragraph 8 item 6 of the Financial Instruments and Exchange Act.

Composition of Leverage Ratio

Consolidated

As of March 31			Millions of Yen, %
Basel III Template No. (Table 2)	Basel III Template No. (Table 1)	Items	2015
On-Balance Sheet Exposures			
1		On-Balance Sheet Exposures before Deducting Adjustment Items	¥ 43,580,192
1a	1	Total Assets Reported in the Consolidated Balance Sheet	46,235,949
1b	2	The Amount of Assets of Subsidiaries that are not Included in the Scope of the Leverage Ratio on a Consolidated Basis (Deduction)	—
1c	7	The Amount of Assets of Subsidiaries that are Included in the Scope of the Leverage Ratio on a Consolidated Basis (except Those Included in the Total Assets Reported in the Consolidated Balance Sheet)	—
1d	3	The Amount of Assets that are Deducted from the Total Assets Reported in the Consolidated Balance Sheet (except Adjustment Items) (Deduction)	2,655,756
2	7	The Amount of Adjustment Items Pertaining to Tier 1 Capital (Deduction)	204,240
3		Total On-Balance Sheet Exposures	(A) 43,375,952
Exposures Related to Derivative Transactions			
4		Replacement Cost Associated with Derivatives Transactions, etc.	570,299
5		Add-On Amount Associated with Derivatives Transactions, etc.	760,819
		The Amount of Receivables Arising from Providing Cash Margin in Relation to Derivatives Transactions, etc.	672,492
6		The Amount of Receivables Arising from Providing Cash Margin, Provided where Deducted from the Consolidated Balance Sheet Pursuant to the Operative Accounting Framework	—
7		The Amount of Deductions of Receivables (out of those Arising from Providing Cash Variation Margin) (Deduction)	539,592
8		The Amount of Client-Cleared Trade Exposures for which a Bank or Bank Holding Company Acting as Clearing Member is not Obligated to Make Any Indemnification (Deduction)	—
9		Adjusted Effective Notional Amount of Written Credit Derivatives	53,809
10		The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)	47,800
11	4	Total Exposures Related to Derivative Transactions	(B) 1,470,028
Exposures Related to Repo Transactions			
12		The Amount of Assets Related to Repo Transactions, etc.	446,995
13		The Amount of Deductions from the Assets Above (Line 12) (Deduction)	—
14		The Exposures for Counterparty Credit Risk for Repo Transactions, etc.	32,671
15		The Exposures for Agent Repo Transaction	—
16	5	The Total Exposures Related to Repo Transactions, etc.	(C) 479,667
Exposures Related to Off-Balance Sheet Transactions			
17		Notional Amount of Off-Balance Sheet Transactions	5,229,386
18		The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)	2,774,318
19	6	Total Exposures Related to Off-Balance Sheet Transactions	(D) 2,455,068
Leverage Ratio on a Consolidated Basis			
20		The Amount of Capital (Tier 1 Capital)	(E) 2,160,677
21	8	Total Exposures	(F) = (A)+(B)+(C)+(D) 47,780,716
22		Leverage Ratio on a Consolidated Basis	(G) = (E)/(F) 4.52%