

Capital Adequacy Ratio Quantitative Disclosure Data:

Sumitomo Mitsui Trust Holdings, Inc. ("SMTH")

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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 September 2014, we have adopted the Foundation 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 "SMTH Group") and the companies included in the scope of accounting consolidation.

(2) The number of consolidated subsidiaries that belong to the SMTH Group is 75. 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 SMTH 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 September 30, 2014

Items	Millions of Yen, %		
		Amounts Excluded under Transitional Arrangements	Basel III Template No.
Common Equity Tier 1 Capital: Instruments and Reserves			
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,800,640		1a+2-1c-26
of Which: Capital Stock and Capital Surplus	906,876		1a
of Which: Retained Earnings	918,133		2
of Which: Treasury Stock (Deduction)	601		1c
of Which: Earnings to be Distributed (Deduction)	23,766		26
of Which: Others	—		
Subscription Rights to Common Shares	232		1b
Accumulated Other Comprehensive Income	58,230	¥ 232,923	3
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	2,646		5
Amount Allowed in Group Common Equity Tier 1 Subject to Transitional Arrangements	27,358		
of Which: Common Share Capital Issued by Subsidiaries and Held by Third Parties	27,358		
Common Equity Tier 1 Capital: Instruments and Reserves (A)	1,889,108		6
Common Equity Tier 1 Capital: Regulatory Adjustments			
Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	28,357	113,430	8+9
of Which: Goodwill (Including Those Equivalent)	18,483	73,935	8
of Which: Other Intangible Assets	9,873	39,495	9
Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	469	1,879	10
Deferred Gains or Losses on Derivatives under Hedge Accounting	(2,525)	(10,100)	11
Shortfall of Eligible Provisions to Expected Losses	20,394	81,579	12
Securitization Gain on Sale	1,406	5,627	13
Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	—	—	14
Assets for Retirement Benefits	14,490	57,963	15
Investments in Own Shares (Excluding Those Reported in the Net Assets Section)	1	4	16
Reciprocal Cross-Holdings in Common Equity	—	—	17
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)	3,948	15,794	18
Amount above the 10% Threshold on the Specified Items	—	—	19+20+21
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
Amount Exceeding the 15% Threshold on the Specified Items	—	—	22
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
Regulatory Adjustments Applied to Common Equity Tier 1 Due to Insufficient Additional Tier 1 and Tier 2 to Cover Deductions	—		27
Common Equity Tier 1 Capital: Regulatory Adjustments (B)	66,544		28
Common Equity Tier 1 Capital (CET1)			
Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 1,822,563		29

Items	Millions of Yen, %		
		Amounts Excluded under Transitional Arrangements	Basel III Template No.
Additional Tier 1 Capital: Instruments			
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	¥ —		31a
Subscription Rights to Additional Tier 1 Instruments	—		31b
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	—		32
Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		
Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	9,421		34–35
Eligible Tier 1 Capital Instruments Subject to Phase out from Additional Tier 1 Capital	385,000		33+35
of Which: Directly Issued and Issued by Special Purpose Vehicles	225,000		33
of Which: Issued by Subsidiaries	160,000		35
Amount Allowed in Group Additional Tier 1 Subject to Transitional Arrangements	5,747		
of Which: Foreign Currency Translation Adjustment	5,747		
Additional Tier 1 Capital: Instruments (D)	400,168		36
Additional Tier 1 Capital: Regulatory Adjustments			
Investments in Own Additional Tier 1 Instruments	—	¥ —	37
Reciprocal Cross-Holdings in Additional Tier 1 Instruments	—	—	38
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)	1,356	5,425	39
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	—	—	40
Regulatory Adjustments Applied to Additional Tier 1 Subject to Transitional Arrangements	119,356		
of Which: Goodwill Equivalents	70,967		
of Which: Equivalent to Intangible Fixed Assets Recorded through Business Combination	1,972		
of Which: Equivalent to Capital Increase Due to Securitization Transactions	5,627		
of Which: Equivalent to 50% of the Excess of Expected Loss over Qualifying Allowance	40,789		
Regulatory Adjustments Applied to Additional Tier 1 Due to Insufficient Tier 2 to Cover Deductions	—		42
Additional Tier 1 Capital: Regulatory Adjustments (E)	120,713		43
Additional Tier 1 Capital (ATI)			
Additional Tier 1 Capital (F)=(D)–(E)	279,455		44
Tier 1 Capital (TI = CETI + ATI)			
Tier 1 Capital (G)=(C)+(F)	2,102,019		45
Tier 2 Capital: Instruments and Provisions			
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	—		46
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)	2,784		48–49
Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2	629,614		47+49
of Which: Directly Issued and Issued by Special Purpose Vehicles	—		47
of Which: Issued by Subsidiaries	629,614		49
Provisions Allowed in Group Tier 2	408		50
of Which: General Allowance for Credit Losses	408		50a
of Which: Excess Amount of Eligible Provisions to Expected Losses	—		50b
Amount Allowed in Group Tier 2 Subject to Transitional Arrangements	170,815		
of Which: 45% of Net Unrealized Gain on Available-for-Sale Securities	171,710		
of Which: 45% of Revaluation Reserve for Land	(895)		
Tier 2 Capital: Instruments and Provisions (H) ¥	833,622		51

Items	Millions of Yen, %		
		Amounts Excluded under Transitional Arrangements	Basel III Template No.
Tier 2 Capital: Regulatory Adjustments			
Investments in Own Tier 2 Instruments	¥ —	¥ —	52
Reciprocal Cross-Holdings in Tier 2 Instruments	—	—	53
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)	7,081	28,326	54
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	1,120	4,480	55
Regulatory Adjustments Applied to Tier 2 Subject to Transitional Arrangements	48,890	—	—
of Which: Accumulated Investments in the Common Stock of Banking, Financial and Insurance Entities	8,100	—	—
of Which: Equivalent to 50% of the Excess of Expected Loss over Qualifying Allowance	40,789	—	—
Tier 2 Capital: Regulatory Adjustments	(I) 57,091	—	57
Tier 2 Capital (TII)			
Tier 2 Capital	(J)=(H)-(I) 776,530	—	58
Total Capital (TC = T1 + TII)			
Total Capital	(K)=(G)+(J) 2,878,550	—	59
Total Risk Weighted Assets			
Risk Weighted Assets Subject to Transitional Arrangements	192,014	—	—
of Which: Intangible Fixed Assets (excluding Mortgage Servicing Rights)	37,523	—	—
of Which: Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	1,879	—	—
of Which: Assets for Retirement Benefits	57,963	—	—
of Which: Investments in Own Shares (Excluding Those Reported in the Net Assets Section)	11	—	—
of Which: Investments in the Common Stock of Banking, Financial and Insurance Entities	94,636	—	—
Total Risk Weighted Assets	(L) 20,522,021	—	60
Capital Ratios (Consolidated)			
Common Equity Tier 1 Capital Ratio (C)/(L)	8.88%	—	61
Tier 1 Capital Ratio (G)/(L)	10.24%	—	62
Total Capital Ratio (K)/(L)	14.02%	—	63
Regulatory Adjustments (before Risk Weighting)			
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)	178,168	—	72
Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)	53,245	—	73
Mortgage Servicing Rights (Amount below the Thresholds for Deduction)	—	—	74
Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)	—	—	75
Provisions Included in Tier 2 Capital: Instruments and Provisions			
Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Standardized Approach (Prior to Applicable of Cap)	408	—	76
Cap on Inclusion of Provisions in Tier 2 under Standardized Approach	5,030	—	77
Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Applicable of Cap)	—	—	78
Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach	102,630	—	79
Capital Instruments Subject to Phase out Arrangements			
Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements	436,000	—	82
Amount Excluded from Additional Tier 1 Due to Cap (Excess over Cap after Redemptions and Maturities)	—	—	83
Current Cap on Tier 2 Instruments Subject to Phase out Arrangements	686,327	—	84
Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)	¥ —	—	85

Note: SMTH received an external audit by KPMG AZSA LLC of the calculation of the consolidated BIS capital adequacy ratio as of September 30, 2014 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.

As of September 30, 2013

Items	Millions of Yen, %		
		Amounts Excluded under Transitional Arrangements	Basel III Template No.
Common Equity Tier 1 Capital: Instruments and Reserves			
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,724,278		1a+2-1c-26
of Which: Capital Stock and Capital Surplus	906,875		1a
of Which: Retained Earnings	839,764		2
of Which: Treasury Stock (Deduction)	544		1c
of Which: Earnings to be Distributed (Deduction)	21,816		26
of Which: Others	—		
Subscription Rights to Common Shares	29		1b
Accumulated Other Comprehensive Income	—	¥ 212,532	3
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	1,984		5
Amount Allowed in Group Common Equity Tier 1 Subject to Transitional Arrangements	32,427		
of Which: Common Share Capital Issued by Subsidiaries and Held by Third Parties	32,427		
Common Equity Tier 1 Capital: Instruments and Reserves (A)	1,758,719		6
Common Equity Tier 1 Capital: Regulatory Adjustments			
Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—	182,529	8+9
of Which: Goodwill (Including Those Equivalent)	—	109,127	8
of Which: Other Intangible Assets	—	73,402	9
Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	13,518	10
Deferred Gains or Losses on Derivatives under Hedge Accounting	—	(6,128)	11
Shortfall of Eligible Provisions to Expected Losses	—	93,536	12
Securitization Gain on Sale	—	10,668	13
Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	—	—	14
Defined-Benefit Pension Fund Net Assets (Net of Related Deferred Tax Liabilities)	—	110,705	15
Investments in Own Shares (Excluding Those Reported in the Net Assets Section)	—	110	16
Reciprocal Cross-Holdings in Common Equity	—	—	17
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)	—	41,975	18
Amount above the 10% Threshold on the Specified Items	—	—	19+20+21
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
Amount Exceeding the 15% Threshold on the Specified Items	—	—	22
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
Regulatory Adjustments Applied to Common Equity Tier 1 Due to Insufficient Additional Tier 1 and Tier 2 to Cover Deductions	—		27
Common Equity Tier 1 Capital: Regulatory Adjustments (B)	—		28
Common Equity Tier 1 Capital (CET1)			
Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 1,758,719		29

Items	Millions of Yen, %		Basel III Template No.
		Amounts Excluded under Transitional Arrangements	
Additional Tier 1 Capital: Instruments			
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	¥ —		31a
Subscription Rights to Additional Tier 1 Instruments	—		31b
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	—		32
Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		
Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	10,774		34–35
Eligible Tier 1 Capital Instruments Subject to Phase out from Additional Tier 1 Capital	465,000		33+35
of Which: Directly Issued and Issued by Special Purpose Vehicles	235,000		33
of Which: Issued by Subsidiaries	230,000		35
Amount Allowed in Group Additional Tier 1 Subject to Transitional Arrangements	1,991		
of Which: Foreign Currency Translation Adjustment	1,991		
Additional Tier 1 Capital: Instruments (D)	477,765		36
Additional Tier 1 Capital: Regulatory Adjustments			
Investments in Own Additional Tier 1 Instruments	—	¥ —	37
Reciprocal Cross-Holdings in Additional Tier 1 Instruments	—	—	38
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)	—	19,767	39
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	—	—	40
Regulatory Adjustments Applied to Additional Tier 1 Subject to Transitional Arrangements	165,309		
of Which: Goodwill Equivalents	102,528		
of Which: Equivalent to Intangible Fixed Assets Recorded through Business Combination	5,344		
of Which: Equivalent to Capital Increase Due to Securitization Transactions	10,668		
of Which: Equivalent to 50% of the Excess of Expected Loss over Qualifying Allowance	46,768		
Regulatory Adjustments Applied to Additional Tier 1 Due to Insufficient Tier 2 to Cover Deductions	—		42
Additional Tier 1 Capital: Regulatory Adjustments (E)	165,309		43
Additional Tier 1 Capital (ATI)			
Additional Tier 1 Capital (F)=(D)–(E)	312,455		44
Tier 1 Capital (TI = CETI + ATI)			
Tier 1 Capital (G)=(C)+(F)	2,071,175		45
Tier 2 Capital: Instruments and Provisions			
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	—		46
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	—		
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)	2,950		48–49
Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2	772,118		47+49
of Which: Directly Issued and Issued by Special Purpose Vehicles	—		47
of Which: Issued by Subsidiaries	772,118		49
Provisions Allowed in Group Tier 2	573		50
of Which: General Allowance for Credit Losses	573		50a
of Which: Excess Amount of Eligible Provisions to Expected Losses	—		50b
Amount Allowed in Group Tier 2 Subject to Transitional Arrangements	150,862		
of Which: 45% of Net Unrealized Gain on Available-for-Sale Securities	151,618		
of Which: 45% of Revaluation Reserve for Land	(755)		
Tier 2 Capital: Instruments and Provisions (H) ¥	926,505		51

Items	Millions of Yen, %		
		Amounts Excluded under Transitional Arrangements	Basel III Template No.
Tier 2 Capital: Regulatory Adjustments			
Investments in Own Tier 2 Instruments	¥	—	52
Reciprocal Cross-Holdings in Tier 2 Instruments		—	53
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)		98,416	54
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		5,900	55
Regulatory Adjustments Applied to Tier 2 Subject to Transitional Arrangements		67,184	
of Which: Accumulated Investments in the Common Stock of Banking, Financial and Insurance Entities		20,416	
of Which: Equivalent to 50% of the Excess of Expected Loss over Qualifying Allowance		46,768	
Tier 2 Capital: Regulatory Adjustments	(I)	67,184	57
Tier 2 Capital (TII)			
Tier 2 Capital	(J)=(H)-(I)	859,320	58
Total Capital (TC = T1 + TII)			
Total Capital	(K)=(G)+(J)	2,930,496	59
Total Risk Weighted Assets			
Risk Weighted Assets Subject to Transitional Arrangements		408,096	
of Which: Intangible Fixed Assets (excluding Mortgage Servicing Rights)		68,057	
of Which: Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)		13,518	
of Which: Defined-Benefit Pension Fund Net Assets (Net of Related Deferred Tax Liabilities)		110,705	
of Which: Investments in Own Shares (Excluding Those Reported in the Net Assets Section)		272	
of Which: Investments in the Common Stock of Banking, Financial and Insurance Entities		215,542	
Total Risk Weighted Assets	(L)	18,506,776	60
Capital Ratios (Consolidated)			
Common Equity Tier 1 Capital Ratio (C)/(L)		9.50%	61
Tier 1 Capital Ratio (G)/(L)		11.19%	62
Total Capital Ratio (K)/(L)		15.83%	63
Regulatory Adjustments (before Risk Weighting)			
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)		153,385	72
Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)		41,463	73
Mortgage Servicing Rights (Amount below the Thresholds for Deduction)		—	74
Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)		88,346	75
Provisions Included in Tier 2 Capital: Instruments and Provisions			
Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Standardized Approach (Prior to Applicable of Cap)		573	76
Cap on Inclusion of Provisions in Tier 2 under Standardized Approach		3,982	77
Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Applicable of Cap)		—	78
Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach		96,124	79
Capital Instruments Subject to Phase out Arrangements			
Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements		490,500	82
Amount Excluded from Additional Tier 1 Due to Cap (Excess over Cap after Redemptions and Maturities)		—	83
Current Cap on Tier 2 Instruments Subject to Phase out Arrangements		772,118	84
Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)	¥	29,394	85

Note: SMTH received an external audit by KPMG AZSA LLC of the calculation of the consolidated BIS capital adequacy ratio as of September 30, 2013 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 21, 2013). 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

As of September 30, 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	¥ 8,419,972		
Call Loans and Bills Bought	768,849		
Receivables under Resale Agreements	109,593		
Receivables under Securities Borrowing Transactions	307,593		
Monetary Claims Bought	629,433		
Trading Assets	536,040		
Money Held in Trust	1,432		
Securities	5,267,349	2-b, 6-a	
Loans and Bills Discounted	24,490,282	6-b	
Foreign Exchanges	10,985		
Lease Receivables and Investment Assets	533,827		
Other Assets	1,409,809	6-c	
Tangible Fixed Assets	225,832		
Intangible Fixed Assets	164,092	2-a	
Assets for Retirement Benefits	112,579	3	
Deferred Tax Assets	15,239	4-a	
Customers' Liabilities for Acceptances and Guarantees	504,944		
Allowance for Loan Losses	(94,687)		
Total Assets	¥ 43,413,170		

Items	Consolidated Balance Sheet ^(*)	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
	Amount (Millions of Yen)		
(Liabilities)			
Deposits	¥ 24,010,912		
Negotiable Certificates of Deposit	6,389,378		
Call Money and Bills Sold	300,184		
Payables under Repurchase Agreements	1,096,905		
Payables under Securities Lending Transactions	11,387		
Trading Liabilities	250,574		
Borrowed Money	2,113,420		
Foreign Exchanges	70		
Short-term Bonds Payable	1,026,914		
Bonds Payable	1,056,815	8	
Borrowed Money from Trust Account	2,934,859		
Other Liabilities	1,048,343	6-d	
Provision for Bonuses	13,281		
Provision for Director's Bonuses	120		
Retirement Benefits Liabilities	11,515		
Provision for Reimbursement of Deposits	3,637		
Provision for Contingent Loss	8,864		
Deferred Tax Liabilities	76,579	4-b	
Deferred Tax Liabilities for Land Revaluation	3,712	4-c	
Acceptances and Guarantees	504,944		
Total Liabilities	40,862,421		
(Net Assets)			
Capital Stock	261,608	1-a	
Capital Surplus	754,267	1-b	
Retained Earnings	918,133	1-c	
Treasury Stock	(601)	1-d	
Total Shareholders' Equity	1,933,407		
Valuation Difference on Available-for-Sale Securities	320,447		
Deferred Gains or Losses on Hedges	(17,582)	5	
Revaluation Reserve for Land	(6,198)		
Foreign Currency Translation Adjustment	7,184		
Remeasurements of Retirement Benefits	(12,695)		
Total Accumulated Other Comprehensive Income	291,154		3
Subscription Rights to Shares	232		1b
Minority Interests	325,954	7	
Total Net Assets	2,550,749		
Total Liabilities and Net Assets	¥ 43,413,170		

^(*) 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	918,133		1-c
Treasury Stock	(601)		1-d
Total Shareholders' Equity	¥ 1,933,407		

(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	¥ 1,824,407	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	906,876		1a
of Which: Retained Earnings	918,133		2
of Which: Treasury Stock (Deduction)	601		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	¥ 164,092		2-a
Securities	5,267,349		2-b
of Which: Goodwill Arising on the Application of the Equity Method	3,709		
Associated Deferred Tax Liabilities	26,013		

(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)	¥ 92,418		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	49,369	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	¥ 112,579		3
Associated Deferred Tax Liabilities	40,124		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Assets for Retirement Benefits	¥ 72,454		15

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 15,239		4-a
Deferred Tax Liabilities	76,579		4-b
Deferred Tax Liabilities for Land Revaluation	3,712		4-c
Associated Intangible Fixed Assets	26,013		
Associated Assets for Retirement Benefits	40,124		

(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)	¥ 2,349	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	¥ (17,582)		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	¥ (12,625)	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	¥ 5,267,349		6-a
Loans and Bills Discounted	24,490,282	Including subordinated loans	6-b
Other Assets	1,409,809	Including derivatives	6-c
Other Liabilities	¥ 1,048,343	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	¥ 5		
Common Equity Tier 1 Capital	5		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	240,102		
Common Equity Tier 1 Capital	19,743		18
Additional Tier 1 Capital	6,782		39
Tier 2 Capital	35,408		54
Amount below the Thresholds for Deduction (before Risk Weighting)	178,168		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	58,845		
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	5,600		55
Amount below the Thresholds for Deduction (before Risk Weighting)	53,245		73

7. Minority interests

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Minority Interests	¥ 325,954		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)	¥ 2,646		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)	9,421		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)	2,784		48–49

8. Other Capital Instruments

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Bonds Payable	¥ 1,056,815		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

As of September 30, 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	¥ 6,807,721		
Call Loans and Bills Bought	533,205		
Receivables under Resale Agreements	84,850		
Receivables under Securities Borrowing Transactions	295,887		
Monetary Claims Bought	670,718		
Trading Assets	574,524		
Money Held in Trust	13,293	6-a	
Securities	5,790,077	2-b, 6-b	
Loans and Bills Discounted	22,845,657	6-c	
Foreign Exchanges	32,881		
Lease Receivables and Investment Assets	536,631		
Other Assets	1,509,067	3, 6-d	
Tangible Fixed Assets	230,032		
Intangible Fixed Assets	213,752	2-a	
Deferred Tax Assets	15,771	4-a	
Customers' Liabilities for Acceptances and Guarantees	556,592		
Allowance for Loan Losses	(113,819)		
Total Assets	¥ 40,596,845		

Items	Consolidated Balance Sheet ^(*)	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
	Amount (Millions of Yen)		
(Liabilities)			
Deposits	¥ 23,722,474		
Negotiable Certificates of Deposit	4,687,891		
Call Money and Bills Sold	182,272		
Payables under Repurchase Agreements	1,145,575		
Trading Liabilities	224,275		
Borrowed Money	1,756,960		
Foreign Exchanges	106		
Short-term Bonds Payable	1,218,096		
Bonds Payable	1,027,626		
Borrowed Money from Trust Account	2,479,278		
Other Liabilities	1,069,636	6-e	
Provision for Bonuses	13,012		
Provision for Director's Bonuses	170		
Provision for Retirement Benefits	11,523		
Provision for Reimbursement of Deposits	4,757		
Provision for Contingent Loss	10,756		
Deferred Tax Liabilities	9,041	4-b	
Deferred Tax Liabilities for Land Revaluation	4,000	4-c	
Acceptances and Guarantees	556,592		
Total Liabilities	38,124,047		
(Net Assets)			
Capital Stock	261,608	1-a	
Capital Surplus	754,266	1-b	
Retained Earnings	839,764	1-c	
Treasury Stock	(544)	1-d	
Total Shareholders' Equity	1,855,095		
Valuation Difference on Available-for-Sale Securities	228,140		
Deferred Gains or Losses on Hedges	(11,920)	5	
Revaluation Reserve for Land	(5,679)		
Foreign Currency Translation Adjustment	1,991		
Total Accumulated Other Comprehensive Income	212,532		3
Subscription Rights to Shares	29		1b
Minority Interests	405,141	7	
Total Net Assets	2,472,797		
Total Liabilities and Net Assets	¥ 40,596,845		

^(*) 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	754,266		1-b
Retained Earnings	839,764		1-c
Treasury Stock	(544)		1-d
Total Shareholders' Equity	¥ 1,855,095		

(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	¥ 1,746,095	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	839,764		2
of Which: Treasury Stock (Deduction)	544		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	¥ 213,752		2-a
Securities	5,790,077		2-b
of Which: Goodwill Arising on the Application of the Equity Method	6,598		
Associated Deferred Tax Liabilities	37,821		

(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)	¥ 109,127		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	73,402	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. Defined-benefit pension fund net assets (prepaid pension cost)**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Other Assets	¥ 1,509,067		3
of Which: Prepaid Pension Cost	172,011		
Associated Deferred Tax Liabilities	61,306		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Defined-Benefit Pension Fund Net Assets (Net of Related Deferred Tax Liabilities)	¥ 110,705		15

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 15,771		4-a
Deferred Tax Liabilities	9,041		4-b
Deferred Tax Liabilities for Land Revaluation	4,000		4-c
Associated Intangible Fixed Assets	37,821		
Associated Prepaid Pension Cost	61,306		

(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)	¥ 13,518	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)	88,346	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)	88,346		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	¥ (11,920)		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	¥ (6,128)	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	¥ 13,293		6-a
Securities	5,790,077		6-b
Loans and Bills Discounted	22,845,657	Including subordinated loans	6-c
Other Assets	1,509,067	Including derivatives	6-d
Other Liabilities	¥ 1,069,636	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	¥ 110		
Common Equity Tier 1 Capital	110		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	313,545		
Common Equity Tier 1 Capital	41,975		18
Additional Tier 1 Capital	19,767		39
Tier 2 Capital	98,416		54
Amount below the Thresholds for Deduction (before Risk Weighting)	153,385		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	47,363		
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	5,900		55
Amount below the Thresholds for Deduction (before Risk Weighting)	41,463		73

7. Minority interests

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Minority Interests	¥ 405,141		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)	¥ 1,984		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)	10,774		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)	2,950		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)

	Millions of Yen	
	Sep. 30, 2014	Sep. 30, 2013
Portfolios to Which the Standardized Approach is Applied	¥ 37,868	¥ 35,707
Exposures to Business Units Set for Phased Roll-out Application	—	—
Exposures Excluded from Application	37,868	35,707
Portfolios to Which the IRB Approach is Applied and Breakdown by Portfolio	1,308,893	1,288,335
Corporate Exposures	963,958	933,995
Sovereign Exposures	20,190	19,998
Financial Institution Exposures	47,307	49,770
Residential Mortgage Exposures	111,221	99,658
Qualifying Revolving Retail Exposures	2,415	3,282
Other Retail Exposures	27,524	28,832
Other Exposures*1	136,274	152,798
Securitization Exposures	14,757	29,559

*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

	Millions of Yen	
	Sep. 30, 2014	Sep. 30, 2013
Equity Exposures	¥ 174,500	¥ 143,278
PD/LGD Approach	156,996	43,261
Simple Risk-Weight Method of the Market-based Approach	17,504	17,055
Internal Model Method of the Market-based Approach	—	—
Transitional Measures*1	—	82,960

*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 the first half of fiscal year 2014 (ended September 30, 2014) 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

	Millions of Yen	
	Sep. 30, 2014	Sep. 30, 2013
Exposures Held in Funds*	¥ 134,280	¥ 111,788

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

(4) Amounts of required capital against market risk

	Millions of Yen	
	Sep. 30, 2014	Sep. 30, 2013
Market Risk	¥ 34,574	¥ 19,775
Amounts of Required Capital by Category under the Standardized Approach	1,484	1,252
Interest Rate Risk	569	673
Equity Position Risk	—	—
Foreign Exchange Risk	915	579
Commodities Risk	—	—
Options Transactions	—	—
Internal Model Approach	33,089	18,522

(5) Amounts of required capital against operational risk

	Millions of Yen	
	Sep. 30, 2014	Sep. 30, 2013
Operational Risk	¥ 64,373	¥ 95,085
Advanced Measurement Approach	57,861	—
Standardized Approach	1,234	95,085
Basic Indicator Approach	5,278	—

Note: Operational risk amounts are calculated based on the advanced measurement approach (some companies use the basic indicator approach or the standardized approach) starting from March 31, 2014 in the place of the standardized approach used previously.

(6) Consolidated total required capital

	Millions of Yen	
	Sep. 30, 2014	Sep. 30, 2013
Consolidated Total Required Capital*	¥ 1,641,761	¥ 1,480,542

* (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

	Millions of Yen					
	Sep. 30, 2014					
	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	¥ 34,495,516	¥ 28,521,158	¥ 3,185,944	¥ 388,762	¥ 2,399,650	¥ 273,330
Outside Japan	5,661,168	3,555,212	1,445,760	347,832	312,362	35,208
Total for Regions	¥ 40,156,684	¥ 32,076,371	¥ 4,631,704	¥ 736,595	¥ 2,712,012	¥ 308,538
Manufacturing	4,453,756	2,745,267	781,232	45,511	881,744	61,344
Agriculture and Forestry	3,356	3,095	224	37	—	1,189
Fisheries	93	2	91	—	—	—
Mining and Quarrying of Stones and Gravel	9,983	9,726	242	—	15	—
Construction	274,786	165,578	45,202	398	63,606	5,345
Electricity, Gas, Heat Supply and Water	1,004,046	893,144	38,629	3,081	69,191	69
Information and Communication	474,383	415,761	12,048	1,446	45,127	746
Transport and Postal Activities	1,494,638	1,177,935	227,884	14,718	74,099	12,202
Wholesale and Retail Trade	1,918,355	1,445,712	177,071	7,705	287,866	2,384
Finance and Insurance	2,727,627	2,086,876	298,966	236,504	105,280	72,977
Real Estate	3,178,710	2,568,806	286,550	14,541	308,811	30,775
Goods Rental and Leasing	655,042	595,485	13,944	543	45,069	265
Local Public Bodies	113,422	88,424	12,970	—	12,027	—
Individuals	7,626,498	7,456,760	—	—	169,738	53,238
Others	16,221,983	12,423,795	2,736,645	412,107	649,434	67,996
Total for Industry Sectors	¥ 40,156,684	¥ 32,076,371	¥ 4,631,704	¥ 736,595	¥ 2,712,012	¥ 308,538
One Year or Less	8,593,968	6,452,846	1,055,359	168,380	917,381	
Over One Year to Three Years	5,281,067	3,981,788	488,319	132,207	678,751	
Over Three Years to Five Years	10,732,752	9,909,882	346,567	153,390	322,911	
Over Five Years	15,548,897	11,731,854	2,741,458	282,617	792,967	
Total for All Durations	¥ 40,156,684	¥ 32,076,371	¥ 4,631,704	¥ 736,595	¥ 2,712,012	
Average Balance during the Period	¥ 39,291,285	¥ 31,070,810	¥ 4,895,104	¥ 659,084	¥ 2,666,286	

- 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 and September 30, 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.

	Millions of Yen					
	Sep. 30, 2013					
	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	¥ 32,570,585	¥ 26,206,195	¥ 3,907,440	¥ 248,750	¥ 2,208,198	¥ 309,494
Outside Japan	5,012,404	3,234,646	1,166,514	379,815	231,428	43,562
Total for Regions	¥ 37,582,989	¥ 29,440,841	¥ 5,073,955	¥ 628,565	¥ 2,439,626	¥ 353,057
Manufacturing	4,341,339	2,824,849	711,970	21,293	783,225	76,277
Agriculture and Forestry	3,293	2,807	473	11	—	—
Fisheries	87	—	87	—	—	—
Mining and Quarrying of Stones and Gravel	14,520	13,342	1,163	—	15	64
Construction	305,059	169,903	71,027	620	63,508	6,694
Electricity, Gas, Heat Supply and Water	964,391	869,999	38,542	1,890	53,958	112
Information and Communication	396,638	339,149	14,570	940	41,978	1,941
Transport and Postal Activities	1,525,029	1,215,569	225,954	13,251	70,253	1,178
Wholesale and Retail Trade	1,918,391	1,384,078	207,557	4,156	322,599	3,272
Finance and Insurance	2,719,437	2,129,672	274,025	190,650	125,088	72,203
Real Estate	3,069,152	2,570,420	243,312	9,342	246,077	51,411
Goods Rental and Leasing	652,347	578,621	12,837	781	60,107	—
Local Public Bodies	98,903	73,819	11,976	—	13,108	—
Individuals	7,234,068	7,041,605	—	—	192,463	63,418
Others	14,340,327	10,227,001	3,260,455	385,627	467,242	76,481
Total for Industry Sectors	¥ 37,582,989	¥ 29,440,841	¥ 5,073,955	¥ 628,565	¥ 2,439,626	¥ 353,057
One Year or Less	8,842,697	6,318,774	1,472,522	64,155	987,245	
Over One Year to Three Years	5,497,568	3,888,245	865,732	129,043	614,547	
Over Three Years to Five Years	9,622,918	8,762,302	406,164	144,921	309,529	
Over Five Years	13,619,805	10,471,519	2,329,536	290,445	528,304	
Total for All Durations	¥ 37,582,989	¥ 29,440,841	¥ 5,073,955	¥ 628,565	¥ 2,439,626	
Average Balance during the Period	¥ 36,212,833	¥ 27,714,946	¥ 5,298,132	¥ 648,086	¥ 2,551,667	

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 and September 30, 2013.

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

	Millions of Yen			
	Sep. 30, 2014	Sep. 30, 2013	Mar. 31, 2014	Change from Mar. 31, 2014
	Balance	Balance	Balance	
General Allowance for Loan Losses	¥ 68,542	¥ 69,729	¥ 73,209	¥ (4,666)

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

	Millions of Yen			
	Sep. 30, 2014	Sep. 30, 2013	Mar. 31, 2014	Change from Mar. 31, 2014
	Balance	Balance	Balance	
Japan	¥ 22,181	¥ 39,060	¥ 32,874	¥ (10,692)
Outside Japan	3,964	5,029	4,206	(242)
Total for Regions	¥ 26,145	¥ 44,090	¥ 37,080	¥ (10,934)
Manufacturing	1,845	3,862	2,548	(703)
Agriculture and Forestry	2	2	1	0
Fisheries	0	—	1	0
Mining and Quarrying of Stones and Gravel	—	—	1	(1)
Construction	170	200	301	(131)
Electricity, Gas, Heat Supply and Water	4	6	4	0
Information and Communication	23	665	30	(6)
Transport and Postal Activities	6,564	1,948	3,412	3,151
Wholesale and Retail Trade	851	1,047	934	(83)
Finance and Insurance	280	297	325	(45)
Real Estate	406	1,981	1,378	(971)
Goods Rental and Leasing	8	19	14	(5)
Local Public Bodies	—	—	—	—
Individuals	5,634	7,340	6,387	(753)
Others	10,352	26,719	21,737	(11,384)
Total for Industry Sectors	¥ 26,145	¥ 44,090	¥ 37,080	¥ (10,934)

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 September 2014, March 2014 and September 2013.

Amounts of Written-off Loans by Industry Sector

	Millions of Yen	
	Six Months Ended Sep. 30, 2014	Six Months Ended Sep. 30, 2013
Manufacturing	¥ 68	¥ 19
Agriculture and Forestry	—	0
Fisheries	—	—
Mining and Quarrying of Stones and Gravel	—	—
Construction	1	12
Electricity, Gas, Heat Supply and Water	—	2
Information and Communication	1	1
Transport and Postal Activities	2	6
Wholesale and Retail Trade	3	21
Finance and Insurance	—	0
Real Estate	15	12
Goods Rental and Leasing	—	—
Local Public Bodies	—	—
Individuals	561	462
Others	25	163
Total for Industry Sectors	¥ 679	¥ 702

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

	Millions of Yen			
	Sep. 30, 2014		Sep. 30, 2013	
	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	¥ 2,348,258	¥ 98	¥ 1,928,414	¥ 1,616
0%	1,272,993	—	1,141,594	—
10%	37	—	36	—
20%	751,835	52	420,537	1,607
35%	—	—	—	—
50%	792	—	831	—
75%	—	—	—	—
100%	322,473	46	365,221	8
150%	125	—	193	—
Amounts of exposures with 1,250% risk-weight applied	—	—	—	—

Exposures to which the IRB Approach is Applied

		Millions of Yen	
		Sep. 30, 2014	Sep. 30, 2013
Specialized Lending under the Slotting Criteria		¥ 2,321,962	¥ 2,071,075
High-Volatility Commercial Real Estate Exposures		116,764	152,976
Maturities of 2.5 Years or Longer		88,519	108,802
Strong	95%	18,530	10,685
Good	120%	33,376	71,056
Satisfactory	140%	36,612	27,060
Weak	250%	—	—
Default	0%	—	—
Maturities of Less than 2.5 Years		28,244	44,174
Strong	70%	—	—
Good	95%	17,613	25,525
Satisfactory	140%	10,631	11,367
Weak	250%	—	—
Default	0%	—	7,281
Other Exposures		¥ 2,205,197	¥ 1,918,098
Maturities of 2.5 Years or Longer		1,882,036	1,583,477
Strong	70%	769,796	722,454
Good	90%	778,297	630,651
Satisfactory	115%	306,128	166,673
Weak	250%	11,915	51,651
Default	0%	15,899	12,045
Maturities of Less than 2.5 Years		323,161	334,621
Strong	50%	150,259	95,419
Good	70%	83,056	106,285
Satisfactory	115%	87,338	111,793
Weak	250%	1,655	14,396
Default	0%	851	6,727
Equity Exposures to which the Simple Risk-Weight Method of the Market-based Approach is Applied		¥ 58,280	¥ 55,438
300%		26,704	20,629
400%		31,575	34,809

Portfolios to which the IRB Approach is Applied

(1) Corporate exposures

	Millions of Yen				
	Sep. 30, 2014				
	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)	0.36%	44.89%	49.50%	¥ 12,392,808	¥ 2,139,263
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	10.64%	42.39%	184.21%	280,332	29,294
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	43.34%	—	221,918	18,488
Total	2.16%	44.81%	51.49%	¥ 12,895,059	¥ 2,187,046

	Millions of Yen				
	Sep. 30, 2013				
	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)	0.35%	44.63%	48.66%	¥ 11,550,518	¥ 1,972,676
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	9.00%	43.27%	185.41%	375,018	22,859
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	43.39%	—	249,580	25,059
Total	2.52%	44.57%	51.55%	¥ 12,175,117	¥ 2,020,595

(2) Sovereign exposures

	Millions of Yen				
	Sep. 30, 2014				
	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%	44.93%	2.51%	¥ 9,791,686	¥ 98,815
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	8.39%	45.00%	173.02%	2	37
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—
Total	0.01%	44.93%	2.51%	¥ 9,791,689	¥ 98,852

	Millions of Yen				
	Sep. 30, 2013				
	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%	44.91%	2.63%	¥ 9,145,758	¥ 81,806
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	8.39%	45.00%	173.02%	288	5
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—
Total	0.01%	44.91%	2.64%	¥ 9,146,047	¥ 81,812

(3) Financial Institution exposures

	Millions of Yen				
	Sep. 30, 2014				
	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%	45.08%	23.50%	¥ 1,845,652	¥ 621,826
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	—	—	—	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—
Total	0.08%	45.08%	23.50%	¥ 1,845,652	¥ 621,826

	Millions of Yen				
	Sep. 30, 2013				
	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)	0.09%	44.45%	27.67%	¥ 1,596,519	¥ 611,245
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	—	—	—	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—
Total	0.09%	44.45%	27.67%	¥ 1,596,519	¥ 611,245

(4) Equity exposures under the PD/LGD Approach

	Millions of Yen		
	Sep. 30, 2014		
	Weighted Average of PD Value	Risk-Weight Weighted Average	Balance
Ordinary Assets (Seijo-Saki)	0.20%	136.54%	¥ 1,410,159
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	7.59%	506.37%	5,208
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	1,192.50%	896
Total	0.29%	138.57%	¥ 1,416,264

Note: Risk-weight weighted averages include the amounts obtained by multiplying the expected loss amounts by 1,250% risk-weight.

	Millions of Yen		
	Sep. 30, 2013		
	Weighted Average of PD Value	Risk-Weight Weighted Average	Balance
Ordinary Assets (Seijo-Saki)	0.26%	144.20%	¥ 374,438
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	7.63%	522.57%	73
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	1,192.50%	73
Total	0.29%	144.48%	¥ 374,585

Note: Risk-weight weighted averages 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

	Millions of Yen						
	Sep. 30, 2014						
	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	0.22%	30.61%	13.49%	¥ 6,875,008	¥ 43,497	¥ 3,738	100.00%
Overdue	23.13%	31.43%	188.28%	80,815	117	36	100.00%
Default	100.00%	33.04%	53.54%	41,017	73	—	—
Qualifying Revolving Retail							
Current	0.54%	74.51%	17.90%	25,107	67,991	812,931	8.36%
Overdue	33.63%	69.68%	199.53%	325	174	1,077	16.17%
Default	100.00%	77.70%	22.52%	375	276	3,559	7.78%
Other Retail (consumer)							
Current	0.80%	54.99%	48.29%	140,926	51,741	170,832	30.06%
Overdue	28.41%	36.92%	97.22%	1,641	101	260	32.24%
Default	100.00%	44.01%	56.63%	2,929	507	213	32.13%
Other Retail (commercial)							
Current	1.47%	33.93%	31.88%	305,029	4,887	2,745	100.00%
Overdue	33.01%	32.54%	85.56%	4,780	318	251	100.00%
Default	100.00%	42.19%	36.80%	16,319	349	47	100.00%
Total	1.37%	31.96%	17.37%	¥ 7,494,275	¥ 170,037	¥ 995,694	12.73%

	Millions of Yen						
	Sep. 30, 2013						
	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	0.22%	29.50%	11.92%	¥ 6,410,637	¥ 51,318	¥ 4,805	100.00%
Overdue	23.22%	30.00%	168.58%	75,647	124	20	100.00%
Default	100.00%	31.99%	52.24%	43,505	115	10	100.00%
Qualifying Revolving Retail							
Current	0.65%	78.50%	20.47%	28,149	77,952	957,700	8.14%
Overdue	32.99%	70.84%	193.21%	423	183	1,082	16.93%
Default	100.00%	79.94%	20.36%	468	332	4,454	7.47%
Other Retail (consumer)							
Current	0.87%	55.30%	47.30%	155,579	56,187	182,035	30.60%
Overdue	29.90%	39.54%	96.61%	1,501	119	215	34.23%
Default	100.00%	43.68%	55.27%	3,243	592	268	34.06%
Other Retail (commercial)							
Current	1.38%	33.28%	28.79%	289,074	4,914	2,026	100.00%
Overdue	31.70%	30.46%	73.56%	6,277	246	124	100.00%
Default	100.00%	40.30%	20.54%	18,965	370	23	100.00%
Total	1.50%	31.20%	15.79%	¥ 7,033,473	¥ 192,457	¥ 1,152,767	12.26%

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

	Millions of Yen				Change in Actual Credit Losses
	Six Months Ended Sep. 30, 2014		Six Months Ended Sep. 30, 2013		
	Actual Credit Losses	Reversals	Actual Credit Losses	Reversals	
Corporate Exposures	¥ (583)	¥ (10,035)	¥ (3,325)	¥ (8,357)	¥ 2,741
Sovereign Exposures	(64)	(64)	(2)	(2)	(61)
Financial Institution Exposures	(5)	(5)	(23)	(23)	17
Retail Exposures	(500)	(2,188)	479	(899)	(979)

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 the first half of fiscal year 2014 increased by ¥1.7 billion against the first half of previous fiscal 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 and Comparable Actual Credit Losses for Portfolios to which the IRB Approach is Applied

	Millions of Yen	
	Six Months Ended Sep. 30, 2014	Six Months Ended Sep. 30, 2013
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ (4,095)	¥ 191,300
Sovereign Exposures	(66)	522
Financial Institution Exposures	(5)	901
Retail Exposures	484	34,992

Notes: 1. Estimated credit losses for the first half of fiscal year 2013 are the expected loss amount as of September 30, 2013.

2. Actual credit losses for the first half of fiscal year 2014 are the sum of the losses for the most recent one-year period ended September 30, 2014.

	Millions of Yen	
	Six Months Ended Sep. 30, 2013	Six Months Ended Sep. 30, 2012
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ (2,782)	¥ 183,465
Sovereign Exposures	(1)	309
Financial Institution Exposures	(29)	1,045
Retail Exposures	1,297	27,019

Notes: 1. Estimated credit losses for the first half of fiscal year 2012 are the expected loss amount as of September 30, 2012.

2. Actual credit losses for the first half of fiscal year 2013 are the sum of the losses for the most recent one-year period ended September 30, 2013.

	Millions of Yen	
	Six Months Ended Sep. 30, 2012	Six Months Ended Sep. 30, 2011
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ 8,781	¥ 185,151
Sovereign Exposures	(21)	303
Financial Institution Exposures	7	836
Retail Exposures	2,379	34,175

Notes: 1. Estimated credit losses for the first half of fiscal year 2011 are the expected loss amount as of September 30, 2011.

2. Actual credit losses for the first half of fiscal year 2012 are the sum of the losses for the most recent one-year period ended September 30, 2012.

	Millions of Yen	
	Six Months Ended Sep. 30, 2011	Six Months Ended Sep. 30, 2010
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ 12,553	¥ 213,322
Sovereign Exposures	4,753	227
Financial Institution Exposures	(346)	3,526
Retail Exposures	2,215	36,493

Notes: 1. Estimated credit losses for the first half of fiscal year 2010 are the expected loss amount as of September 30, 2010.

2. Actual credit losses for the first half of fiscal year 2011 are the sum of the losses for the most recent one-year period 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, 2014			
	Eligible Financial Collateral	Other Eligible Collateral	Guarantees	Credit Derivatives
Portfolios to which the Standardized Approach is Applied	¥ 703,393	¥ —	¥ —	¥ —
Portfolios to which the IRB Approach is Applied	2,237,300	577,346	281,009	—
Corporate Exposures	470,475	570,211	178,013	—
Sovereign Exposures	15,044	7,135	102,995	—
Financial Institution Exposures	1,751,780	—	—	—
Retail Exposures	—	—	—	—

	Millions of Yen			
	Sep. 30, 2013			
	Eligible Financial Collateral	Other Eligible Collateral	Guarantees	Credit Derivatives
Portfolios to which the Standardized Approach is Applied	¥ 654,764	¥ —	¥ —	¥ —
Portfolios to which the IRB Approach is Applied	1,726,584	544,141	453,566	—
Corporate Exposures	444,642	537,214	252,647	—
Sovereign Exposures	16,999	6,927	200,918	—
Financial Institution Exposures	1,264,942	—	—	—
Retail Exposures	—	—	—	—

Counterparty Risk in Derivative and Long-term Settlement Transactions

Consolidated

Derivative Transactions

	Millions of Yen	
	Sep. 30, 2014	Sep. 30, 2013
Aggregate Sum of Amounts of Gross Reconstruction Costs (limited only to those not below zero)	¥ 2,089,353	¥ 2,226,845
Credit Equivalents Before Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	851,928	707,983
Foreign Exchange Related	825,157	531,182
Interest Rate Related	2,094,592	2,660,898
Credit Derivatives	13,639	2,645
Others	—	—
Effect of Mitigating Credit Equivalents Due to Close-out Netting Contracts (Deduction)	2,081,461	2,486,743
Amounts of Collateral	115,332	79,417
Deposits	22,448	64,486
Securities	92,884	14,930
Credit Equivalents After Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	736,595	628,565
Notional Principal Amounts of Credit Derivatives Subject to the Calculation of Credit Equivalents	92,712	25,514
Purchasing Protection by Credit Default Swaps	50,981	21,514
Providing Protection by Credit Default Swaps	41,731	4,000
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

	Millions of Yen	
	Sep. 30, 2014	Sep. 30, 2013
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	1	7
Amounts of Collateral	—	—
Credit Equivalents After Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	1	7

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

Securitization Exposures

Consolidated

Securitization Exposures Originated by the SMTH Group

First Half of Fiscal Year 2014

Subject to the Calculation of Credit Risk-Weighted Assets

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

Not applicable.

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

	Millions of Yen				
	Sep. 30, 2014				
	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	¥ 99,513	¥ —	¥ 372,586	¥ 372,586	¥ —
Residential Mortgage Loans	99,513	—	372,586	372,586	—
Others	—	—	—	—	—
Resecuritization Exposures	—	—	—	—	—
Total	¥ 99,513	¥ —	¥ 372,586	¥ 372,586	¥ —

(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

	Millions of Yen	
	Six Months Ended Sep. 30, 2014	
	Cumulative Total of Underlying Assets Overdue for Three Months or Longer or in Default	Cumulative Total Losses
Residential Mortgage Loans	¥ 404	¥ 5
Others	—	—
Total	¥ 404	¥ 5

(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

	Millions of Yen			
	Sep. 30, 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)	¥ 99,513	¥ —	¥ 9,136	¥ —
Less than 20%	—	—	—	—
20% to Less than 50%	9,730	—	350	—
50% to Less than 100%	81,333	—	3,668	—
100% to Less than 350%	4,323	—	745	—
350% to Less than 1,250%	—	—	—	—
1,250%	4,125	—	4,372	—
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	¥ 99,513	¥ —	¥ 9,136	¥ —

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

	Millions of Yen
	Sep. 30, 2014
Residential Mortgage Loans	¥ 7,034
Others	—
Total	¥ 7,034

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

	Millions of Yen
	Sep. 30, 2014
Residential Mortgage Loans	¥ 4,125
Others	—
Total	¥ 4,125

(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 the first half of 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.

First Half of Fiscal Year 2013

Subject to the Calculation of Credit Risk-Weighted Assets

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

Date of Securitization:	September 2013
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	¥ 44,938 million
as of September 30, 2013	¥ 44,117 million
Initial Issue Amount:	¥ 44,938 million
Preferred Beneficially Notes	¥ 40,000 million (AAA/R&I)
Subordinated Beneficially Notes	¥ 4,938 million (no rating)
Date of Redemption:	March 2054

The SMTH 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				
	Sep. 30, 2013				
	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	¥ 252,130	¥ —	¥ 545,455	¥ 545,455	¥ —
Residential Mortgage Loans	252,130	—	545,455	545,455	—
Others	—	—	—	—	—
Resecuritization Exposures	—	—	—	—	—
Total	¥ 252,130	¥ —	¥ 545,455	¥ 545,455	¥ —

(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

	Millions of Yen	
	Six Months Ended Sep. 30, 2013	
	Cumulative Total of Underlying Assets Overdue for Three Months or Longer or in Default	Cumulative Total Losses
Residential Mortgage Loans	¥ 1,960	¥ 292
Others	—	—
Total	¥ 1,960	¥ 292

(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

	Millions of Yen			
	Sep. 30, 2013			
	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)	¥ 252,130	¥ —	¥ 12,888	¥ —
Less than 20%	44,938	—	299	—
20% to Less than 50%	178,087	—	6,170	—
50% to Less than 100%	20,226	—	1,141	—
100% to Less than 350%	4,564	—	704	—
350% to Less than 1,250%	—	—	—	—
1,250%	4,314	—	4,573	—
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	¥ 252,130	¥ —	¥ 12,888	¥ —

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

	Millions of Yen
	Sep. 30, 2013
Residential Mortgage Loans	¥ 10,668
Others	—
Total	¥ 10,668

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

	Millions of Yen
	Sep. 30, 2013
Residential Mortgage Loans	¥ 4,314
Others	—
Total	¥ 4,314

(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 the first half of 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 SMTH Group
First Half of 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

	Millions of Yen	
	Sep. 30, 2014	
	Exposure Amounts	
	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except Resecuritization Exposures	¥ 361,393	¥ 23,471
Residential Mortgage Loans	109,212	749
Credit Card Loans	3,392	—
Claims on Lease Payments, Installment Receivables	24,557	11,990
Commercial Real Estate-Secured Loans	—	2,300
Other Claims on Corporates	224,230	8,431
Resecuritization Exposures	25,612	—
Securitization Exposures to Residential Mortgage Loans and Residential Mortgage Loans as Underlying Assets	7,686	—
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	17,925	—
Total	¥ 387,005	¥ 23,471

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

	Millions of Yen			
	Sep. 30, 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)	¥ 361,393	¥ 23,471	¥ 3,637	¥ 832
Less than 20%	342,322	11,990	2,259	71
20% to Less than 50%	2,746	2,749	46	56
50% to Less than 100%	14,331	8,431	690	387
100% to Less than 350%	518	—	109	—
350% to Less than 1,250%	1,475	—	531	—
1,250%	—	300	—	318
Resecuritization Exposures (IRB Approach)	25,612	—	526	—
Less than 20%	—	—	—	—
20% to Less than 50%	24,746	—	478	—
50% to Less than 100%	865	—	47	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
1,250%	—	—	—	—
Total	¥ 387,005	¥ 23,471	¥ 4,163	¥ 832

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

	Millions of Yen
	Sep. 30, 2014
Residential Mortgage Loans	¥ —
Credit Card Loans	—
Claims on Lease Payments, Installment Receivables	—
Commercial Real Estate-Secured Loans	300
Other Claims on Corporates	—
Total	¥ 300

(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.

First Half of 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

	Millions of Yen	
	Sep. 30, 2013	
	Exposure Amounts	
	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except Resecuritization Exposures	¥ 284,441	¥ 33,092
Residential Mortgage Loans	119,445	749
Credit Card Loans	8,374	—
Claims on Lease Payments, Installment Receivables	32,826	8,895
Commercial Real Estate-Secured Loans	527	2,450
Other Claims on Corporates	123,267	20,996
Resecuritization Exposures	45,446	—
Securitization Exposures to Residential Mortgage Loans and Residential Mortgage Loans as Underlying Assets	11,037	—
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	34,408	—
Total	¥ 329,888	¥ 33,092

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

	Millions of Yen			
	Sep. 30, 2013			
	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)	¥ 284,441	¥ 33,092	¥ 9,465	¥ 401
Less than 20%	256,772	29,892	1,673	177
20% to Less than 50%	5,237	3,049	101	65
50% to Less than 100%	14,133	—	844	—
100% to Less than 350%	1,335	—	283	—
350% to Less than 1,250%	1,168	—	421	—
1,250%	5,794	150	6,142	159
Resecuritization Exposures (IRB Approach)	45,446	—	5,252	—
Less than 20%	—	—	—	—
20% to Less than 50%	40,056	—	864	—
50% to Less than 100%	560	—	23	—
100% to Less than 350%	774	—	65	—
350% to Less than 1,250%	—	—	—	—
1,250%	4,055	—	4,298	—
Total	¥ 329,888	¥ 33,092	¥ 14,718	¥ 401

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

	Millions of Yen
	Sep. 30, 2013
Residential Mortgage Loans	¥ —
Credit Card Loans	—
Claims on Lease Payments, Installment Receivables	—
Commercial Real Estate-Secured Loans	150
Other Claims on Corporates	9,850
Total	¥ 10,000

(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							
	Sep. 30, 2014	Six Months Ended Sep. 30, 2014			Sep. 30, 2013	Six Months Ended Sep. 30, 2013		
		Maximum	Minimum	Mean		Maximum	Minimum	Mean
VaR in Banking Account	¥ 655.7	¥ 895.2	¥ 602.9	¥ 763.4	¥ 862.1	¥ 920.9	¥ 596.6	¥ 770.8
VaR in Trading Account	2.3	5.0	1.9	3.4	2.6	6.7	1.4	3.0

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							
	Sep. 30, 2014	Six Months Ended Sep. 30, 2014			Sep. 30, 2013	Six Months Ended Sep. 30, 2013		
		Maximum	Minimum	Mean		Maximum	Minimum	Mean
Stressed VaR in Trading Account	¥ 5.1 [1.6]	¥ 14.7 [4.7]	¥ 2.7 [0.8]	¥ 5.8 [1.8]	¥ 3.5 [1.1]	¥ 14.5 [4.6]	¥ 2.5 [0.8]	¥ 5.4 [1.7]

Stressed VaR Measurement Standards

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

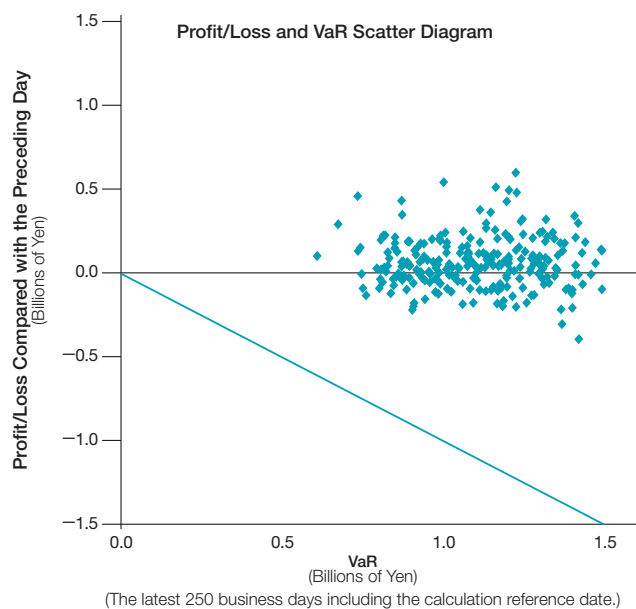
(3) The amounts of required capital related to term-end incremental risk and comprehensive risk, and maximum, mean and minimum amounts of required capital related to incremental risk and comprehensive risk for the period

Not applicable in the first half of fiscal year 2013 and the first half of fiscal year 2014.

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

- Back testing of the trading account

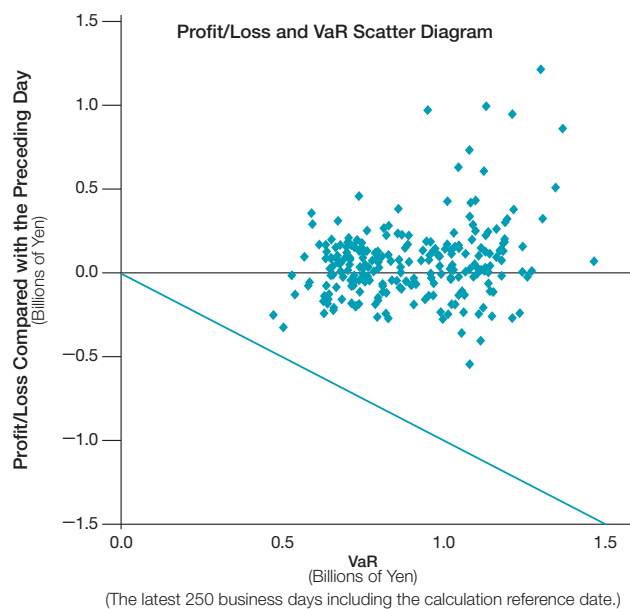
First Half of Fiscal Year 2014



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

- Back testing of the trading account

First Half of Fiscal Year 2013



Note: As shown above, for the first half of 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

	Millions of Yen							
	Sep. 30, 2014				Sep. 30, 2013			
	Book Value		Fair Value		Book Value		Fair Value	
Consolidated Book and Fair Values*1								
Listed Shares Exposures	¥ 1,238,683		¥ 1,238,683		¥ 1,125,650		¥ 1,125,650	
Capital Subscriptions or Equity Exposures Other than Above	94,605		94,605		104,827		104,827	
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
	10,922	11,639	544	172	(11,393)	39,309	49,645	1,056
Amounts of Unrealized Gains/Losses Recognized in the Consolidated Balance Sheets and not Recognized in the Consolidated Statements of Income	513,333				369,733			
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.

	Millions of Yen	
	Sep. 30, 2014	Sep. 30, 2013
Amounts by Portfolio Category	¥ 1,474,514	¥ 1,408,690
Transitional Measures* ²	—	978,895
Portfolios Adopting the Market-based Approach	58,280	55,438
Portfolios Adopting the PD/LGD Approach	1,416,234	374,355

Notes: 1. Amounts by portfolio category show exposures subject to the calculation of credit risk-weighted assets.
2. Not applicable in the first half of fiscal 2014 (ended September 30, 2014) due to the end of transitory arrangements.

Exposures Held in Funds as Credit Risk-Weighted Assets

Consolidated

	Millions of Yen	
	Sep. 30, 2014	Sep. 30, 2013
Aggregate Sum of Exposures Held in Funds	¥ 1,067,103	¥ 791,616
Look-through Approach	963,051	724,650
Simple Majority Formula	50,175	43,290
Investment Criteria Formula	28,631	6,620
Internal Model Approach	—	—
Probability Approach	24,522	16,312
Others	722	742

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 SMTH Group Regarding Interest Rate Risk in the Banking Account

Consolidated

• Outlier ratios

	Millions of Yen	
	Sep. 30, 2014	Sep. 30, 2013
Overall Amounts of Interest Rate Risk	¥ 128,742	¥107,495
Japanese Yen Interest Rates	25,818	16,488
U.S. Dollar Interest Rates	90,635	85,348
Other Interest Rates	12,288	5,658
Outlier Ratios	4.7%	3.9%

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.