

Capital Adequacy Ratio Quantitative Disclosure Data:

Sumitomo Mitsui Trust Bank, Limited

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Sumitomo Mitsui Trust Bank, Limited

Capital Adequacy Ratio

Consolidated

We calculate the BIS capital adequacy ratio on both a consolidated and non-consolidated basis in line with provisions of Article 14-2 of the Banking Act and on the basis of calculation formula prescribed under the criteria for judging whether a bank's capital adequacy ratio is appropriate in light of assets held (the Financial Services Agency 2006 Notification No. 19, hereinafter referred to as the "Notification").

Applying uniform international standards on 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 "SMTB Group") and the companies included in the scope of accounting consolidation.

(2) The number of consolidated subsidiaries that belong to the SMTB Group is 68. The principal companies are the following.

Name	Principal Business Operations
Sumitomo Mitsui Trust Panasonic Finance Co., Ltd.	General Leasing, Installment Purchase Services, Credit Card Business
Nikko Asset Management Co., Ltd.	Investment Management, Investment Advisory
Sumitomo Mitsui Trust Loan & Finance Co., Ltd.	Money Lending Business
Sumitomo Mitsui Trust Realty Co., Ltd.	Real Estate Brokerage Business
Sumitomo Mitsui Trust Guarantee Co., Ltd.	Housing Loan Guaranty Business
Sumitomo Mitsui Trust Bank (U.S.A.) Limited	Banking, Trust Business

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

(4) There are no particular restrictions on the transfer of funds and capital within the SMTB 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	¥ 1,781,025		1a+2-1c-26
of Which: Capital Stock and Capital Surplus	834,296		1a
of Which: Retained Earnings	971,657		2
of Which: Treasury Stock (Deduction)	—		1c
of Which: Earnings to be Distributed (Deduction)	24,928		26
of Which: Others	—		
Subscription Rights to Common Shares	—		1b
Accumulated Other Comprehensive Income	56,858	¥ 227,434	3
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	—		5
Amount Allowed in Group Common Equity Tier 1 Subject to Transitional Arrangements	14,984		
of Which: Common Share Capital Issued by Subsidiaries and Held by Third Parties	14,984		
Common Equity Tier 1 Capital: Instruments and Reserves (A)	1,852,869		6
Common Equity Tier 1 Capital: Regulatory Adjustments			
Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	26,698	106,795	8+9
of Which: Goodwill (Including Those Equivalent)	19,533	78,133	8
of Which: Other Intangible Assets	7,165	28,662	9
Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	390	1,562	10
Deferred Gains or Losses on Derivatives under Hedge Accounting	(2,372)	(9,491)	11
Shortfall of Eligible Provisions to Expected Losses	20,394	81,578	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	14,465	57,861	15
Investments in Own Shares (Excluding Those Reported in the Net Assets Section)	—	—	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)	4,526	18,104	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)	65,509		28
Common Equity Tier 1 Capital (CET1)			
Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 1,787,359		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)	8,850		34–35
Eligible Tier 1 Capital Instruments Subject to Phase out from Additional Tier 1 Capital	269,000		33+35
of Which: Directly Issued and Issued by Special Purpose Vehicles	269,000		33
of Which: Issued by Subsidiaries	—		35
Amount Allowed in Group Additional Tier 1 Subject to Transitional Arrangements	4,055		
of Which: Foreign Currency Translation Adjustment	4,055		
Additional Tier 1 Capital: Instruments (D)	281,905		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)	2,413	9,653	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	123,554		
of Which: Goodwill Equivalents	75,165		
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)	125,967		43
Additional Tier 1 Capital (ATI)			
Additional Tier 1 Capital (F)=(D)–(E)	155,937		44
Tier 1 Capital (TI = CET1 + ATI)			
Tier 1 Capital (G)=(C)+(F)	1,943,296		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)	2,027		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	629,614		47
of Which: Issued by Subsidiaries	—		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	183,974		
of Which: 45% of Net Unrealized Gain on Available-for-Sale Securities	182,403		
of Which: 45% of Revaluation Reserve for Land	1,570		
Tier 2 Capital: Instruments and Provisions (H) ¥	846,024		51

Items	Millions of Yen, %			Basel III Template No.	
		Amounts Excluded under Transitional Arrangements			
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)		8,289		33,158	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		49,000			
of Which: Accumulated Investments in the Common Stock of Banking, Financial and Insurance Entities		8,211			
of Which: Equivalent to 50% of the Excess of Expected Loss over Qualifying Allowance		40,789			
Tier 2 Capital: Regulatory Adjustments	(I)	58,410			57
Tier 2 Capital (TII)					
Tier 2 Capital	(J)=(H)-(I)	787,614			58
Total Capital (TC = T1 + TII)					
Total Capital	(K)=(G)+(J)	2,730,911			59
Total Risk Weighted Assets					
Risk Weighted Assets Subject to Transitional Arrangements		202,320			
of Which: Intangible Fixed Assets (excluding Mortgage Servicing Rights)		26,689			
of Which: Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)		1,562			
of Which: Assets for Retirement Benefits		57,861			
of Which: Investments in Own Shares (Excluding Those Reported in the Net Assets Section)		—			
of Which: Investments in the Common Stock of Banking, Financial and Insurance Entities		116,205			
Total Risk Weighted Assets	(L)	20,403,451			60
Capital Ratios (Consolidated)					
Common Equity Tier 1 Capital Ratio (C)/(L)		8.76%			61
Tier 1 Capital Ratio (G)/(L)		9.52%			62
Total Capital Ratio (K)/(L)		13.38%			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)		176,038			72
Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)		53,250			73
Mortgage Servicing Rights (Amount below the Thresholds for Deduction)		—			74
Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)		2,320			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		3,905			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		102,536			79
Capital Instruments Subject to Phase out Arrangements					
Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements		311,200			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: SMTB 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	¥ 1,718,107		1a+2-1c-26
of Which: Capital Stock and Capital Surplus	834,296		1a
of Which: Retained Earnings	886,116		2
of Which: Treasury Stock (Deduction)	—		1c
of Which: Earnings to be Distributed (Deduction)	2,305		26
of Which: Others	—		
Subscription Rights to Common Shares	—		1b
Accumulated Other Comprehensive Income	—	¥ 241,619	3
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	—		5
Amount Allowed in Group Common Equity Tier 1 Subject to Transitional Arrangements	16,038		
of Which: Common Share Capital Issued by Subsidiaries and Held by Third Parties	16,038		
Common Equity Tier 1 Capital: Instruments and Reserves (A)	1,734,145		6
Common Equity Tier 1 Capital: Regulatory Adjustments			
Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—	175,207	8+9
of Which: Goodwill (Including Those Equivalent)	—	114,875	8
of Which: Other Intangible Assets	—	60,332	9
Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	11,971	10
Deferred Gains or Losses on Derivatives under Hedge Accounting	—	(4,147)	11
Shortfall of Eligible Provisions to Expected Losses	—	93,535	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)	—	149,888	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)	—	42,878	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)	¥ 1,734,145		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)	10,347		34–35
Eligible Tier 1 Capital Instruments Subject to Phase out from Additional Tier 1 Capital	339,000		33+35
of Which: Directly Issued and Issued by Special Purpose Vehicles	339,000		33
of Which: Issued by Subsidiaries	—		35
Amount Allowed in Group Additional Tier 1 Subject to Transitional Arrangements	(123)		
of Which: Foreign Currency Translation Adjustment	(123)		
Additional Tier 1 Capital: Instruments	(D) 349,224		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)	—	27,694	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	171,057		
of Which: Goodwill Equivalents	108,276		
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	46,767		
Regulatory Adjustments Applied to Additional Tier 1 Due to Insufficient Tier 2 to Cover Deductions	—		42
Additional Tier 1 Capital: Regulatory Adjustments	(E) 171,057		43
Additional Tier 1 Capital (ATI)			
Additional Tier 1 Capital	(F)=(D)–(E) 178,167		44
Tier 1 Capital (TI = CET1 + ATI)			
Tier 1 Capital	(G)=(C)+(F) 1,912,313		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)	2,383		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	772,118		47
of Which: Issued by Subsidiaries	—		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	168,607		
of Which: 45% of Net Unrealized Gain on Available-for-Sale Securities	165,805		
of Which: 45% of Revaluation Reserve for Land	2,802		
Tier 2 Capital: Instruments and Provisions	(H) ¥ 943,683		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)		—	102,501		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		67,512			
of Which: Accumulated Investments in the Common Stock of Banking, Financial and Insurance Entities		20,744			
of Which: Equivalent to 50% of the Excess of Expected Loss over Qualifying Allowance		46,767			
Tier 2 Capital: Regulatory Adjustments	(I)	67,512			57
Tier 2 Capital (TII)					
Tier 2 Capital	(J)=(H)-(I)	876,170			58
Total Capital (TC = T1 + TII)					
Total Capital	(K)=(G)+(J)	2,788,483			59
Total Risk Weighted Assets					
Risk Weighted Assets Subject to Transitional Arrangements		448,262			
of Which: Intangible Fixed Assets (excluding Mortgage Servicing Rights)		54,987			
of Which: Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)		11,971			
of Which: Defined-Benefit Pension Fund Net Assets (Net of Related Deferred Tax Liabilities)		149,888			
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		231,141			
Total Risk Weighted Assets	(L)	18,415,851			60
Capital Ratios (Consolidated)					
Common Equity Tier 1 Capital Ratio (C)/(L)		9.41%			61
Tier 1 Capital Ratio (G)/(L)		10.38%			62
Total Capital Ratio (K)/(L)		15.14%			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)		152,246			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)		92,731			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		3,459			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		96,063			79
Capital Instruments Subject to Phase out Arrangements					
Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements		350,100			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: SMTB 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	¥ 7,438,437		
Call Loans and Bills Bought	411,849		
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	5,134,088	2-b, 6-a	
Loans and Bills Discounted	24,412,632	6-b	
Foreign Exchanges	10,985		
Lease Receivables and Investment Assets	533,827		
Other Assets	1,413,483	6-c	
Tangible Fixed Assets	233,051		
Intangible Fixed Assets	148,299	2-a	
Assets for Retirement Benefits	112,381	3	
Deferred Tax Assets	18,181	4-a	
Customers' Liabilities for Acceptances and Guarantees	504,944		
Allowance for Loan Losses	(94,660)		
Total Assets	¥ 41,861,595		

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

Items	Consolidated Balance Sheet ^(*)	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
	Amount (Millions of Yen)		
(Liabilities)			
Deposits	¥ 23,988,302		
Negotiable Certificates of Deposit	6,490,378		
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	2,143,276	8	
Foreign Exchanges	70		
Short-term Bonds Payable	1,026,914		
Bonds Payable	1,025,150		
Borrowed Money from Trust Account	1,487,632		
Other Liabilities	1,038,385	6-d	
Provision for Bonuses	12,766		
Provision for Director's Bonuses	120		
Retirement Benefits Liabilities	10,724		
Provision for Reimbursement of Deposits	3,637		
Provision for Contingent Loss	8,864		
Deferred Tax Liabilities	68,788	4-b	
Deferred Tax Liabilities for Land Revaluation	3,712	4-c	
Acceptances and Guarantees	504,944		
Total Liabilities	39,472,721		
(Net Assets)			
Capital Stock	342,037	1-a	
Capital Surplus	601,259	1-b	
Retained Earnings	971,657	1-c	
Total Shareholders' Equity	1,914,954		
Valuation Difference on Available-for-Sale Securities	339,522		
Deferred Gains or Losses on Hedges	(16,822)	5	
Revaluation Reserve for Land	650		
Foreign Currency Translation Adjustment	5,069		
Remeasurements of Retirement Benefits	(44,127)		
Total Accumulated Other Comprehensive Income	284,292		3
Minority Interests	189,627	7	
Total Net Assets	2,388,874		
Total Liabilities and Net Assets	¥ 41,861,595		

^(*) 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	¥ 342,037		1-a
Capital Surplus	601,259		1-b
Retained Earnings	971,657		1-c
Total Shareholders' Equity	¥ 1,914,954		

(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	¥ 1,805,954	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	834,296		1a
of Which: Retained Earnings	971,657		2
of Which: Treasury Stock (Deduction)	—		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	¥ 148,299		2-a
Securities	5,134,088		2-b
of Which: Goodwill Arising on the Application of the Equity Method	3,709		
Associated Deferred Tax Liabilities	18,514		

(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)	¥ 97,666		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	35,827	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	¥ 112,381		3
Associated Deferred Tax Liabilities	40,054		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Assets for Retirement Benefits	¥ 72,327		15

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 18,181		4-a
Deferred Tax Liabilities	68,788		4-b
Deferred Tax Liabilities for Land Revaluation	3,712		4-c
Associated Intangible Fixed Assets	18,514		
Associated Assets for Retirement Benefits	40,054		

(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)	¥ 1,953	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)	2,320	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)	2,320		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	¥ (16,822)		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	¥ (11,864)	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	¥ 5,134,088		6-a
Loans and Bills Discounted	24,412,632	Including subordinated loans	6-b
Other Assets	1,413,483	Including derivatives	6-c
Other Liabilities	¥ 1,038,385	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	¥ —		
Common Equity Tier 1 Capital	—		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	252,185		
Common Equity Tier 1 Capital	22,631		18
Additional Tier 1 Capital	12,067		39
Tier 2 Capital	41,448		54
Amount below the Thresholds for Deduction (before Risk Weighting)	176,038		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	58,850		
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)	53,250		73

7. Minority interests**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Minority Interests	¥ 189,627		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)	¥ —		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)	8,850		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)	2,027		48–49

8. Other Capital Instruments**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 2,143,276		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	¥ 6,092,228		
Call Loans and Bills Bought	368,205		
Receivables under Resale Agreements	84,850		
Receivables under Securities Borrowing Transactions	295,887		
Monetary Claims Bought	670,533		
Trading Assets	574,524		
Money Held in Trust	13,293	6-a	
Securities	5,565,216	2-b, 6-b	
Loans and Bills Discounted	22,702,147	6-c	
Foreign Exchanges	32,881		
Lease Receivables and Investment Assets	536,729		
Other Assets	1,576,030	3, 6-d	
Tangible Fixed Assets	237,892		
Intangible Fixed Assets	199,192	2-a	
Deferred Tax Assets	19,050	4-a	
Customers' Liabilities for Acceptances and Guarantees	556,592		
Allowance for Loan Losses	(113,788)		
Total Assets	¥ 39,411,467		

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

Items	Consolidated Balance Sheet ^(*)	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
	Amount (Millions of Yen)		
(Liabilities)			
Deposits	¥ 23,693,551		
Negotiable Certificates of Deposit	4,813,891		
Call Money and Bills Sold	182,272		
Payables under Repurchase Agreements	1,145,575		
Trading Liabilities	224,275		
Borrowed Money	1,756,053		
Foreign Exchanges	106		
Short-term Bonds Payable	1,218,096		
Bonds Payable	1,025,382		
Borrowed Money from Trust Account	1,336,449		
Other Liabilities	1,062,580	6-e	
Provision for Bonuses	12,406		
Provision for Director's Bonuses	170		
Provision for Retirement Benefits	10,751		
Provision for Reimbursement of Deposits	4,757		
Provision for Contingent Loss	10,756		
Deferred Tax Liabilities	23,942	4-b	
Deferred Tax Liabilities for Land Revaluation	4,000	4-c	
Acceptances and Guarantees	556,592		
Total Liabilities	37,081,612		
(Net Assets)			
Capital Stock	342,037	1-a	
Capital Surplus	601,259	1-b	
Retained Earnings	886,116	1-c	
Total Shareholders' Equity	1,829,412		
Valuation Difference on Available-for-Sale Securities	249,454		
Deferred Gains or Losses on Hedges	(9,940)	5	
Revaluation Reserve for Land	2,228		
Foreign Currency Translation Adjustment	(123)		
Total Accumulated Other Comprehensive Income	241,619		3
Minority Interests	258,822	7	
Total Net Assets	2,329,854		
Total Liabilities and Net Assets	¥ 39,411,467		

^(*) 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	¥ 342,037		1-a
Capital Surplus	601,259		1-b
Retained Earnings	886,116		1-c
Total Shareholders' Equity	¥ 1,829,412		

(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	¥ 1,720,412	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	834,296		1a
of Which: Retained Earnings	886,116		2
of Which: Treasury Stock (Deduction)	—		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	¥ 199,192		2-a
Securities	5,565,216		2-b
of Which: Goodwill Arising on the Application of the Equity Method	6,598		
Associated Deferred Tax Liabilities	30,583		

(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)	¥ 114,875		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	60,332	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	¥ 1,576,030		3
of Which: Prepaid Pension Cost	232,892		
Associated Deferred Tax Liabilities	83,004		

(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)	¥ 149,888		15

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 19,050		4-a
Deferred Tax Liabilities	23,942		4-b
Deferred Tax Liabilities for Land Revaluation	4,000		4-c
Associated Intangible Fixed Assets	30,583		
Associated Prepaid Pension Cost	83,004		

(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)	¥ 11,971	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)	92,731	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)	92,731		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	¥ (9,940)		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	¥ (4,147)	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	5,565,216		6-b
Loans and Bills Discounted	22,702,147	Including subordinated loans	6-c
Other Assets	1,576,030	Including derivatives	6-d
Other Liabilities	¥ 1,062,580	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	325,320		
Common Equity Tier 1 Capital	42,878		18
Additional Tier 1 Capital	27,694		39
Tier 2 Capital	102,501		54
Amount below the Thresholds for Deduction (before Risk Weighting)	152,246		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	¥ 258,822		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)	¥ —		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)	10,347		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)	2,383		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	¥ 29,849	¥ 34,489
Exposures to Business Units Set for Phased Roll-out Application	—	—
Exposures Excluded from Application	29,849	34,489
Portfolios to Which the IRB Approach is Applied and Breakdown by Portfolio	1,308,130	1,287,796
Corporate Exposures	963,945	933,994
Sovereign Exposures	20,190	19,998
Financial Institution Exposures	47,306	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	135,526	152,260
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	¥ 175,658	¥ 144,080
PD/LGD Approach	158,455	43,139
Simple Risk-Weight Method of the Market-based Approach	17,202	16,966
Internal Model Method of the Market-based Approach	—	—
Transitional Measures*1	—	83,974

*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*	¥ 134,259	¥ 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	¥ 63,004	¥ 88,765
Advanced Measurement Approach	57,752	—
Standardized Approach	—	88,765
Basic Indicator Approach	5,251	—

Note: Operational risk amounts are calculated based on the advanced measurement approach (some companies use the basic indicator 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*	¥ 1,632,276	¥ 1,473,268

* (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	¥ 34,503,793	¥ 28,520,981	¥ 3,194,417	¥ 388,762	¥ 2,399,632	¥ 273,324
Outside Japan	5,661,112	3,555,212	1,445,704	347,832	312,362	35,208
Total for Regions	¥ 40,164,906	¥ 32,076,194	¥ 4,640,121	¥ 736,595	¥ 2,711,994	¥ 308,532
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	2,735,711	2,085,705	308,221	236,504	105,280	72,971
Real Estate	3,178,710	2,568,806	286,550	14,541	308,811	30,775
Goods Rental and Leasing	654,772	595,485	13,674	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	16,222,389	12,424,788	2,736,077	412,107	649,416	67,996
Total for Industry Sectors	¥ 40,164,906	¥ 32,076,194	¥ 4,640,121	¥ 736,595	¥ 2,711,994	¥ 308,532
One Year or Less	8,593,849	6,452,727	1,055,359	168,380	917,381	
Over One Year to Three Years	5,280,979	3,981,700	488,319	132,207	678,751	
Over Three Years to Five Years	10,732,708	9,909,838	346,567	153,390	322,911	
Over Five Years	15,557,369	11,731,927	2,749,875	282,617	792,948	
Total for All Durations	¥ 40,164,906	¥ 32,076,194	¥ 4,640,121	¥ 736,595	¥ 2,711,994	
Average Balance during the Period	¥ 39,299,356	¥ 31,070,220	¥ 4,903,775	¥ 659,084	¥ 2,666,275	

- 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	¥ 32,581,041	¥ 26,206,195	¥ 3,917,897	¥ 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	¥ 37,593,446	¥ 29,440,841	¥ 5,084,412	¥ 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	2,729,845	2,129,672	284,433	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	652,626	578,621	13,115	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	14,340,098	10,227,001	3,260,226	385,627	467,242	76,481
Total for Industry Sectors	¥ 37,593,446	¥ 29,440,841	¥ 5,084,412	¥ 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	13,630,262	10,471,519	2,339,993	290,445	528,304	
Total for All Durations	¥ 37,593,446	¥ 29,440,841	¥ 5,084,412	¥ 628,565	¥ 2,439,626	
Average Balance during the Period	¥ 36,217,564	¥ 27,714,946	¥ 5,302,863	¥ 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	¥ 22,154	¥ 39,029	¥ 32,845	¥ (10,691)
Outside Japan	3,964	5,029	4,206	(242)
Total for Regions	¥ 26,118	¥ 44,059	¥ 37,051	¥ (10,933)
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	10,325	26,688	21,708	(11,383)
Total for Industry Sectors	¥ 26,118	¥ 44,059	¥ 37,051	¥ (10,933)

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	¥ 784,651	¥ 98	¥ 748,490	¥ 1,616
0%	98,000	—	78,197	—
10%	—	—	—	—
20%	391,427	52	293,946	1,607
35%	—	—	—	—
50%	792	—	831	—
75%	—	—	—	—
100%	294,305	46	375,321	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		¥ 57,371	¥ 55,174
300%		26,625	20,620
400%		30,746	34,554

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%	44.88%	49.50%	¥ 12,392,570	¥ 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%	¥ 12,894,821	¥ 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%	¥ 1,845,638	¥ 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%	¥ 1,845,638	¥ 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%	136.92%	¥ 1,419,543
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	7.59%	506.37%	5,207
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	1,192.50%	890
Total	0.29%	138.93%	¥ 1,425,641

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%	144.00%	¥ 373,595
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	0.28%	144.28%	¥ 373,742

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)	¥ 191,299
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	¥ 183,995
Sovereign Exposures	(21)	301
Financial Institution Exposures	7	1,079
Retail Exposures	2,379	34,177

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	¥ 213,311
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	¥ 614,853	¥ —	¥ —	¥ —
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	708,638
Foreign Exchange Related	825,157	531,182
Interest Rate Related	2,094,592	2,661,553
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	629,221
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 SMTB 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 247

	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 main 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 SMTB 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 247

	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 SMTB 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 247

	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 underlying assets risk-weighted at 1,250% under provisions of the Notification, Article 247

	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
 The figures inside the square brackets above denote stress VAR in a case where the holding period is one business day.

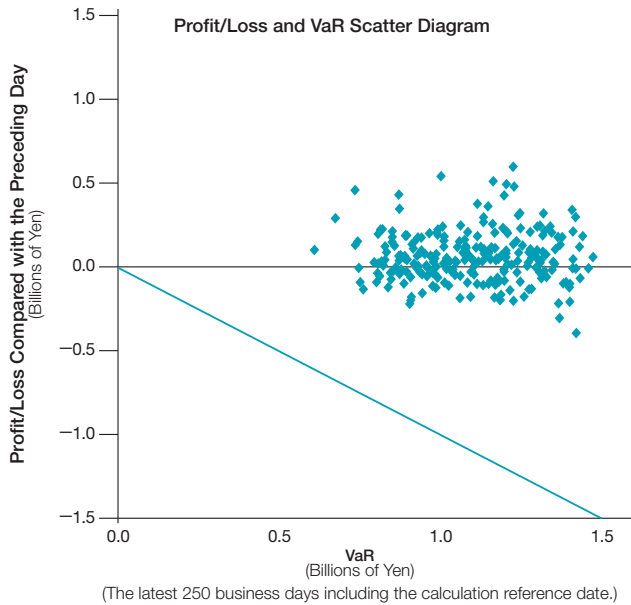
(3) The amounts of required capital related to term-end incremental risk and comprehensive risk, and maximum, mean and minimum amounts of required capital related to incremental risk and comprehensive risk for the period

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

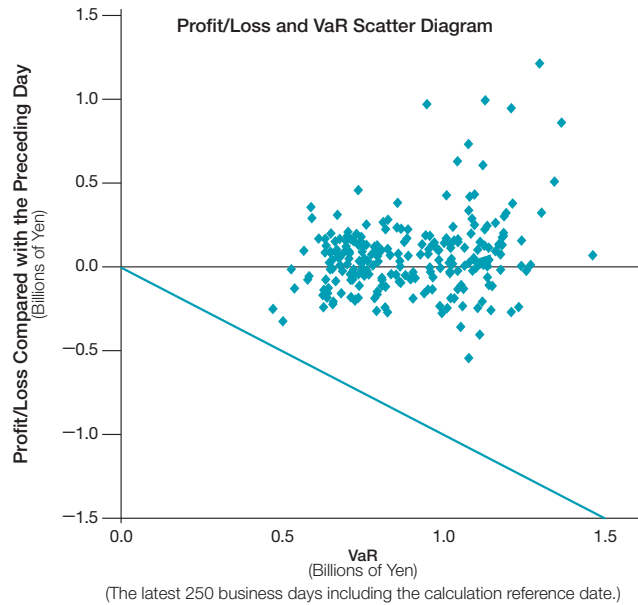
First Half of Fiscal Year 2014



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	95,500		95,500		104,076		104,076	
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
	11,656	12,262	364	241	(8,044)	41,398	48,151	1,292
Amounts of Unrealized Gains/Losses Recognized in the Consolidated Balance Sheets and not Recognized in the Consolidated Statements of Income	544,574				403,932			
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	¥ 1,482,983	¥ 1,419,147
Transitional Measures* ²	—	990,230
Portfolios Adopting the Market-based Approach	57,371	55,174
Portfolios Adopting the PD/LGD Approach	1,425,611	373,742

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	¥ 1,067,080	¥ 791,616
Look-through Approach	963,051	724,650
Simple Majority Formula	50,153	43,290
Investment Criteria Formula	28,631	6,620
Internal Model Approach	—	—
Probability Approach	24,522	16,312
Others	721	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 SMTB 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%

Note: 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.

Composition of Capital (Non-consolidated BIS capital adequacy ratio)

Non-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	¥ 1,663,033		1a+2-1c-26
of Which: Capital Stock and Capital Surplus	834,296		1a
of Which: Retained Earnings	853,665		2
of Which: Treasury Stock (Deduction)	—		1c
of Which: Earnings to be Distributed (Deduction)	24,928		26
of Which: Others	—		
Subscription Rights to Common Shares	—		1b
Valuation and Translation Adjustments, and Other Disclosed Reserves	64,371	¥ 257,485	3
Amount Allowed in Group Common Equity Tier 1 Subject to Transitional Arrangements	—		
Common Equity Tier 1 Capital: Instruments and Reserves (A)	1,727,405		6
Common Equity Tier 1 Capital: Regulatory Adjustments			
Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	6,033	24,134	8+9
of Which: Goodwill	—	—	8
of Which: Other Intangible Assets	6,033	24,134	9
Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	—	10
Deferred Gains or Losses on Derivatives under Hedge Accounting	(995)	(3,982)	11
Shortfall of Eligible Provisions to Expected Losses	20,501	82,007	12
Securitization Gain on Sale	1,364	5,458	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)	23,274	93,096	15
Investments in Own Shares (Excluding Those Reported in the Net Assets Section)	—	—	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)	4,175	16,700	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)	54,354		28
Common Equity Tier 1 Capital (CET1)			
Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 1,673,051		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	—		
Eligible Tier 1 Capital Instruments Subject to Phase out from Additional Tier 1 Capital	269,000		33+35
Amount Allowed in Group Additional Tier 1 Subject to Transitional Arrangements	(0)		
of Which: Foreign Currency Translation Adjustment	(0)		
Additional Tier 1 Capital: Instruments	(D) 268,999		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)	2,380	9,520	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	46,462		
of Which: Equivalent to Capital Increase Due to Securitization Transactions	5,458		
of Which: Equivalent to 50% of the Excess of Expected Loss over Qualifying Allowance	41,003		
Regulatory Adjustments Applied to Additional Tier 1 Due to Insufficient Tier 2 to Cover Deductions	—		42
Additional Tier 1 Capital: Regulatory Adjustments	(E) 48,842		43
Additional Tier 1 Capital (ATI)			
Additional Tier 1 Capital	(F)=(D)-(E) 220,156		44
Tier 1 Capital (TI = CET1 + ATI)			
Tier 1 Capital	(G)=(C)+(F) 1,893,208		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	—		
Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2	629,614		47+49
Provisions Allowed in Group Tier 2	—		50
of Which: General Allowance for Credit Losses	—		50a
of Which: Excess Amount of Eligible Provisions to Expected Losses	—		50b
Amount Allowed in Group Tier 2 Subject to Transitional Arrangements	182,629		
of Which: 45% of Net Unrealized Gain on Available-for-Sale Securities	181,059		
of Which: 45% of Revaluation Reserve for Land	1,570		
Tier 2 Capital: Instruments and Provisions	(H) ¥ 842,244		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)	8,153	32,615	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	46,194	—	—
of Which: Accumulated Investments in the Common Stock of Banking, Financial and Insurance Entities	5,190	—	—
of Which: Equivalent to 50% of the Excess of Expected Loss over Qualifying Allowance	41,003	—	—
Tier 2 Capital: Regulatory Adjustments	(I) 55,468	—	57
Tier 2 Capital (TII)			
Tier 2 Capital	(J)=(H)-(I)	786,775	58
Total Capital (TC = T1 + TII)			
Total Capital	(K)=(G)+(J)	2,679,983	59
Total Risk Weighted Assets			
Risk Weighted Assets Subject to Transitional Arrangements	228,884	—	—
of Which: Intangible Fixed Assets (excluding Mortgage Servicing Rights)	24,134	—	—
of Which: Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	—	—
of Which: Defined-Benefit Pension Fund Net Assets (Net of Related Deferred Tax Liabilities)	93,096	—	—
of Which: Investments in Own Shares (Excluding Those Reported in the Net Assets Section)	—	—	—
of Which: Investments in the Common Stock of Banking, Financial and Insurance Entities	111,653	—	—
Total Risk Weighted Assets	(L) 19,221,351	—	60
Capital Ratios			
Common Equity Tier 1 Capital Ratio (C)/(L)	8.70%	—	61
Tier 1 Capital Ratio (G)/(L)	9.84%	—	62
Total Capital Ratio (K)/(L)	13.94%	—	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)	173,398	—	72
Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)	36,699	—	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)	—	—	76
Cap on Inclusion of Provisions in Tier 2 under Standardized Approach	1,832	—	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	102,998	—	79
Capital Instruments Subject to Phase out Arrangements			
Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements	311,200	—	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: SMTB received an external audit by KPMG AZSA LLC of the calculation of the non-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 non-consolidated financial statements but was conducted by the external auditor as part of the internal risk management framework concerning the calculation of the non-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 non-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, %		Basel III Template No.
		Amounts Excluded under Transitional Arrangements	
Common Equity Tier 1 Capital: Instruments and Reserves			
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,618,975		1a+2-1c-26
of Which: Capital Stock and Capital Surplus	834,296		1a
of Which: Retained Earnings	786,984		2
of Which: Treasury Stock (Deduction)	—		1c
of Which: Earnings to be Distributed (Deduction)	2,305		26
of Which: Others	—		
Subscription Rights to Common Shares	—		1b
Valuation and Translation Adjustments, and Other Disclosed Reserves	—	¥ 244,143	3
Amount Allowed in Group Common Equity Tier 1 Subject to Transitional Arrangements	—		
Common Equity Tier 1 Capital: Instruments and Reserves (A)	1,618,975		6
Common Equity Tier 1 Capital: Regulatory Adjustments			
Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—	52,747	8+9
of Which: Goodwill	—	—	8
of Which: Other Intangible Assets	—	52,747	9
Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	10,288	10
Deferred Gains or Losses on Derivatives under Hedge Accounting	—	(204)	11
Shortfall of Eligible Provisions to Expected Losses	—	96,675	12
Securitization Gain on Sale	—	10,423	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)	—	149,605	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)	—	39,402	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)	¥ 1,618,975		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	—		
Eligible Tier 1 Capital Instruments Subject to Phase out from Additional Tier 1 Capital	339,000		33+35
Amount Allowed in Group Additional Tier 1 Subject to Transitional Arrangements	(0)		
of Which: Foreign Currency Translation Adjustment	(0)		
Additional Tier 1 Capital: Instruments	(D) 338,999		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)	—	26,987	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	58,760		
of Which: Equivalent to Capital Increase Due to Securitization Transactions	10,423		
of Which: Equivalent to 50% of the Excess of Expected Loss over Qualifying Allowance	48,337		
Regulatory Adjustments Applied to Additional Tier 1 Due to Insufficient Tier 2 to Cover Deductions	—		42
Additional Tier 1 Capital: Regulatory Adjustments	(E) 58,760		43
Additional Tier 1 Capital (ATI)			
Additional Tier 1 Capital	(F)=(D)-(E) 280,238		44
Tier 1 Capital (TI = CETI + ATI)			
Tier 1 Capital	(G) =(C)+(F) 1,899,214		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	—		
Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2	772,118		47+49
Provisions Allowed in Group Tier 2	—		50
of Which: General Allowance for Credit Losses	—		50a
of Which: Excess Amount of Eligible Provisions to Expected Losses	—		50b
Amount Allowed in Group Tier 2 Subject to Transitional Arrangements	166,812		
of Which: 45% of Net Unrealized Gain on Available-for-Sale Securities	164,009		
of Which: 45% of Revaluation Reserve for Land	2,802		
Tier 2 Capital: Instruments and Provisions	(H) ¥ 938,930		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)	—	99,812	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	62,157		
of Which: Accumulated Investments in the Common Stock of Banking, Financial and Insurance Entities	13,820		
of Which: Equivalent to 50% of the Excess of Expected Loss over Qualifying Allowance	48,337		
Tier 2 Capital: Regulatory Adjustments (I)	62,157		57
Tier 2 Capital (TII)			
Tier 2 Capital (J)=(H)-(I)	876,773		58
Total Capital (TC = T1 + TII)			
Total Capital (K)=(G)+(J)	2,775,987		59
Total Risk Weighted Assets			
Risk Weighted Assets Subject to Transitional Arrangements	435,301		
of Which: Intangible Fixed Assets (excluding Mortgage Servicing Rights)	52,747		
of Which: Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	10,288		
of Which: Defined-Benefit Pension Fund Net Assets (Net of Related Deferred Tax Liabilities)	149,605		
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	222,387		
Total Risk Weighted Assets (L)	18,006,920		60
Capital Ratios			
Common Equity Tier 1 Capital Ratio (C)/(L)	8.99%		61
Tier 1 Capital Ratio (G)/(L)	10.54%		62
Total Capital Ratio (K)/(L)	15.41%		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)	154,344		72
Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)	33,669		73
Mortgage Servicing Rights (Amount below the Thresholds for Deduction)	—		74
Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)	71,506		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)	—		76
Cap on Inclusion of Provisions in Tier 2 under Standardized Approach	1,767		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	96,233		79
Capital Instruments Subject to Phase out Arrangements			
Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements	350,100		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: SMTB received an external audit by KPMG AZSA LLC of the calculation of the non-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 non-consolidated financial statements but was conducted by the external auditor as part of the internal risk management framework concerning the calculation of the non-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 non-consolidated BIS capital adequacy ratio itself or parts of internal risk management framework which concern the ratio.

Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements Non-consolidated

As of September 30, 2014

Items	Non-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	¥ 7,231,033		
Call Loans	411,849		
Receivables under Resale Agreements	109,593		
Receivables under Securities Borrowing Transactions	307,593		
Monetary Claims Bought	124,392		
Trading Assets	611,147		
Securities	5,473,393	6-a	
Loans and Bills Discounted	24,621,421	6-b	
Foreign Exchanges	10,985		
Other Assets	1,200,702	6-c	
Tangible Fixed Assets	199,891		
Intangible Fixed Assets	46,874	2	
Prepaid Pension Cost	180,812	3	
Customers' Liabilities for Acceptances and Guarantees	350,668		
Allowance for Loan Losses	(71,060)		
Total Assets	¥ 40,809,299		

Items	Non-consolidated Balance Sheet	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
	Amount (Millions of Yen)		
(Liabilities)			
Deposits	¥ 23,887,174		
Negotiable Certificates of Deposit	6,598,278		
Call Money	354,909		
Payables under Repurchase Agreements	1,096,905		
Payables under Securities Lending Transactions	11,387		
Trading Liabilities	250,575		
Borrowed Money*	1,791,599	7	
Foreign Exchanges	70		
Short-term Bonds Payable	821,040		
Bonds Payable	976,150		
Borrowed Money from Trust Account	1,487,632		
Other Liabilities	943,621	6-d	
Provision for Bonuses	8,488		
Provision for Retirement Benefits	635		
Provision for Reimbursement of Deposits	3,637		
Provision for Contingent Loss	8,864		
Deferred Tax Liabilities	95,257	4-a	
Deferred Tax Liabilities for Land Revaluation	3,712	4-b	
Acceptances and Guarantees	350,668		
Total Liabilities	38,690,610		
(Net Assets)			
Capital Stock	342,037	1-a	
Capital Surplus	601,259	1-b	
Retained Earnings	853,534	1-c	
Total Shareholders' Equity	1,796,830		
Valuation Difference on Available-for-Sale Securities	331,141		
Deferred Gains or Losses on Hedges	(9,934)	5	
Revaluation Reserve for Land	650		
Total Valuation and Translation Adjustments	321,857		3
Total Net Assets	2,118,688		
Total Liabilities and Net Assets	¥ 40,809,299		

Note: The item "borrowed money" includes ¥160,000 million in subordinate debt, and of the total of eligible tier 1 capital instruments subject to phase out from additional Tier 1 capital, in the disclosure of the composition of capital, "borrowed money" is included in the total of core additional Tier 1 capital.

(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) Balance sheet**

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1-a
Capital Surplus	601,259		1-b
Retained Earnings	853,534		1-c
Total Shareholders' Equity	¥ 1,796,830		

(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	¥ 1,687,962	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	834,296		1a
of Which: Retained Earnings	853,665		2
of Which: Treasury Stock (Deduction)	—		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) Balance sheet**

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 46,874		2
Associated Deferred Tax Liabilities	16,705		

(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)	¥ —		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	30,168	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) Balance sheet**

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Prepaid Pension Cost	¥ 180,812		3
Associated Deferred Tax Liabilities	64,441		

(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)	¥ 116,370		15

4. Deferred tax assets**(1) Balance sheet**

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Liabilities	¥ 95,257		4-a
Deferred Tax Liabilities for Land Revaluation	3,712		4-b
Associated Intangible Fixed Assets	16,705		
Associated Prepaid Pension Cost	64,441		

(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)	¥ —	This Item Does not Agree with the Amount Reported on the 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 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) Balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains or Losses on Hedges	¥ (9,934)		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	¥ (4,977)	Excluding those items whose valuation differences arising from hedged items are recognized as "Total valuation and translation adjustments"	11

6. Investments in the capital of financial entities

(1) Balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Securities	¥ 5,473,393		6-a
Loans and Bills Discounted	24,621,421	Including subordinated loans	6-b
Other Assets	1,200,702	Including derivatives	6-c
Other Liabilities	¥ 943,621	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	¥ —		
Common Equity Tier 1 Capital	—		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	246,944		
Common Equity Tier 1 Capital	20,876		18
Additional Tier 1 Capital	11,900		39
Tier 2 Capital	40,769		54
Amount below the Thresholds for Deduction (before Risk Weighting)	173,398		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	42,299		
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)	36,699		73

7. Other Capital Instruments

(1) Balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 1,791,599		7

(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	Non-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	¥ 5,912,043		
Call Loans	368,205		
Receivables under Resale Agreements	84,850		
Receivables under Securities Borrowing Transactions	295,887		
Monetary Claims Bought	154,831		
Trading Assets	629,971		
Money Held in Trust	12,000	6-a	
Securities	5,910,864	6-b	
Loans and Bills Discounted	22,961,343	6-c	
Foreign Exchanges	32,881		
Other Assets	1,350,257	3, 6-d	
Tangible Fixed Assets	204,134		
Intangible Fixed Assets	81,956	2	
Customers' Liabilities for Acceptances and Guarantees	328,733		
Allowance for Loan Losses	(87,577)		
Total Assets	¥ 38,240,383		

Items	Non-consolidated Balance Sheet	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
	Amount (Millions of Yen)		
(Liabilities)			
Deposits	¥ 23,615,364		
Negotiable Certificates of Deposit	4,909,091		
Call Money	231,147		
Payables under Repurchase Agreements	1,145,575		
Trading Liabilities	224,287		
Borrowed Money*	1,566,839		
Foreign Exchanges	540		
Short-term Bonds Payable	968,833		
Bonds Payable	963,880		
Borrowed Money from Trust Account	1,336,449		
Other Liabilities	920,654	6-e	
Provision for Bonuses	8,325		
Provision for Retirement Benefits	666		
Provision for Reimbursement of Deposits	4,757		
Provision for Contingent Loss	10,756		
Deferred Tax Liabilities	26,259	4-a	
Deferred Tax Liabilities for Land Revaluation	4,000	4-b	
Acceptances and Guarantees	328,733		
Total Liabilities	36,266,162		
(Net Assets)			
Capital Stock	342,037	1-a	
Capital Surplus	601,259	1-b	
Retained Earnings	786,780	1-c	
Total Shareholders' Equity	1,730,077		
Valuation Difference on Available-for-Sale Securities	247,912		
Deferred Gains or Losses on Hedges	(5,997)	5	
Revaluation Reserve for Land	2,228		
Total Valuation and Translation Adjustments	244,143		3
Total Net Assets	1,974,221		
Total Liabilities and Net Assets	¥ 38,240,383		

Note: The item "borrowed money" includes ¥230,000 million in subordinate debt, and of the total of eligible tier 1 capital instruments subject to phase out from additional Tier 1 capital, in the disclosure of the composition of capital, "borrowed money" is included in the total of core additional Tier 1 capital.

(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) Balance sheet**

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1-a
Capital Surplus	601,259		1-b
Retained Earnings	786,780		1-c
Total Shareholders' Equity	¥ 1,730,077		

(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	¥ 1,621,281	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	834,296		1a
of Which: Retained Earnings	786,984		2
of Which: Treasury Stock (Deduction)	—		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) Balance sheet**

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 81,956		2
Associated Deferred Tax Liabilities	29,209		

(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)	¥ —		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	52,747	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) Balance sheet**

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Other Assets	¥ 1,350,257		3
of Which: Prepaid Pension Cost	232,451		
Associated Deferred Tax Liabilities	82,845		

(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)	¥ 149,605		15

4. Deferred tax assets**(1) Balance sheet**

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Liabilities	¥ 26,259		4-a
Deferred Tax Liabilities for Land Revaluation	4,000		4-b
Associated Intangible Fixed Assets	29,209		
Associated Prepaid Pension Cost	82,845		

(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)	¥ 10,288	This Item Does not Agree with the Amount Reported on the Balance Sheet Due to Offsetting of Assets and Liabilities.	10
Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	71,506	This Item Does not Agree with the Amount Reported on the 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)	71,506		75

5. Deferred gains or losses on hedges

(1) Balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains or Losses on Hedges	¥ (5,997)		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	¥(204)	Excluding those items whose valuation differences arising from hedged items are recognized as "Total valuation and translation adjustments"	11

6. Investments in the capital of financial entities

(1) Balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Money Held in Trust	¥ 12,000		6-a
Securities	5,910,864		6-b
Loans and Bills Discounted	22,961,343	Including subordinated loans	6-c
Other Assets	1,350,257	Including derivatives	6-d
Other Liabilities	¥ 920,654	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	320,547		
Common Equity Tier 1 Capital	39,402		18
Additional Tier 1 Capital	26,987		39
Tier 2 Capital	99,812		54
Amount below the Thresholds for Deduction (before Risk Weighting)	154,344		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	39,569		
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)	33,669		73

Capital Adequacy

Non-consolidated

Amounts of Required Capital

(1) Amounts of required capital against credit risk (excluding equity exposures to which the IRB Approach is applied and exposures held in funds)

	Millions of Yen	
	Sep. 30, 2014	Sep. 30, 2013
Portfolios to Which the Standardized Approach is Applied	¥ 19,178	¥ 23,281
Exposures to Business Units Set for Phased Roll-out Application	—	—
Exposures Excluded from Application	19,178	23,281
Portfolios to Which the IRB Approach is Applied and Breakdown by Portfolio	1,287,447	1,258,873
Corporate Exposures	940,737	908,046
Sovereign Exposures	20,182	19,961
Financial Institution Exposures	47,222	49,671
Residential Mortgage Exposures	103,474	92,483
Qualifying Revolving Retail Exposures	616	749
Other Retail Exposures	12,455	14,157
Other Exposures* ¹	162,758	173,802
Securitization Exposures	13,920	27,715

*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	¥ 172,707	¥ 142,335
PD/LGD Approach	157,939	42,991
Simple Risk-Weight Method of the Market-based Approach	14,768	15,872
Internal Model Method of the Market-based Approach	—	—
Transitional Measures* ¹	—	83,471

*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*	¥ 134,176	¥ 111,669

* (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	¥ 33,658	¥ 19,196
Amounts of Required Capital by Category under the Standardized Approach	569	673
Interest Rate Risk	569	673
Equity Position Risk	—	—
Foreign Exchange Risk	—	—
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	¥ 51,125	¥ 66,236
Advanced Measurement Approach	51,125	—
Standardized Approach	—	66,236
Basic Indicator Approach	—	—

Note: Operational risk amounts are calculated based on the advanced measurement approach starting from March 31, 2014 in the place of the standardized approach used previously.

(6) Total required capital

	Millions of Yen	
	Sep. 30, 2014	Sep. 30, 2013
Total Required Capital*	¥ 1,537,708	¥ 1,440,553

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

Credit Risk

Non-consolidated

Balance of Exposures Related to Credit Risk and Breakdown by Primary Types

	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	¥ 32,887,022	¥ 27,028,730	¥ 3,165,711	¥ 388,280	¥ 2,304,300	¥ 249,615
Outside Japan	5,574,394	3,468,489	1,445,709	347,832	312,362	17,007
Total for Regions	¥ 38,461,416	¥ 30,497,220	¥ 4,611,420	¥ 736,113	¥ 2,616,662	¥ 266,622
Manufacturing	4,228,330	2,519,842	781,232	45,511	881,744	61,344
Agriculture and Forestry	2,824	2,563	224	37	—	1,189
Fisheries	91	—	91	—	—	—
Mining and Quarrying of Stones and Gravel	9,851	9,594	242	—	15	—
Construction	253,752	144,544	45,202	398	63,606	5,345
Electricity, Gas, Heat Supply and Water	990,330	879,428	38,629	3,081	69,191	69
Information and Communication	385,548	327,087	11,886	1,446	45,127	746
Transport and Postal Activities	1,457,998	1,141,295	227,884	14,718	74,099	12,202
Wholesale and Retail Trade	1,707,843	1,235,200	177,071	7,705	287,866	2,363
Finance and Insurance	2,681,477	2,040,026	300,148	236,022	105,280	72,972
Real Estate	3,095,297	2,485,393	286,550	14,541	308,811	30,775
Goods Rental and Leasing	613,485	554,197	13,675	543	45,069	265
Local Public Bodies	94,433	69,434	12,970	—	12,027	—
Individuals	7,159,814	7,085,409	—	—	74,404	44,898
Others	15,780,336	12,003,201	2,715,609	412,107	649,417	34,447
Total for Industry Sectors	¥ 38,461,416	¥ 30,497,220	¥ 4,611,420	¥ 736,113	¥ 2,616,662	¥ 266,622
One Year or Less	8,111,866	5,970,745	1,055,359	168,380	917,381	
Over One Year to Three Years	5,145,700	3,846,716	488,319	131,912	678,751	
Over Three Years to Five Years	10,524,416	9,711,355	336,946	153,202	322,911	
Over Five Years	14,679,432	10,968,402	2,730,796	282,617	697,616	
Total for All Durations	¥ 38,461,416	¥ 30,497,220	¥ 4,611,420	¥ 736,113	¥ 2,616,662	
Average Balance during the Period	¥ 37,509,088	¥ 29,400,975	¥ 4,882,643	¥ 658,548	¥ 2,566,921	

- Notes: 1. Of exposures subject to the calculation of credit risk-weighted assets, the above lists corporate, retail, equities, etc., and purchased receivables.
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	¥ 30,935,871	¥ 24,687,974	¥ 3,897,980	¥ 247,948	¥ 2,101,967	¥ 272,677
Outside Japan	4,939,599	3,161,841	1,166,514	379,815	231,428	23,047
Total for Regions	¥ 35,875,471	¥ 27,849,816	¥ 5,064,495	¥ 627,763	¥ 2,333,395	¥ 295,725
Manufacturing	4,191,839	2,675,350	711,970	21,293	783,225	76,276
Agriculture and Forestry	3,286	2,800	473	11	—	—
Fisheries	87	—	87	—	—	—
Mining and Quarrying of Stones and Gravel	14,498	13,319	1,163	—	15	64
Construction	297,427	162,271	71,027	620	63,508	6,352
Electricity, Gas, Heat Supply and Water	964,251	869,859	38,542	1,890	53,958	112
Information and Communication	345,028	287,641	14,467	940	41,978	1,941
Transport and Postal Activities	1,501,562	1,192,102	225,954	13,251	70,253	1,178
Wholesale and Retail Trade	1,746,501	1,212,188	207,557	4,156	322,599	3,197
Finance and Insurance	2,702,740	2,102,208	285,595	189,847	125,088	72,870
Real Estate	3,039,059	2,540,327	243,312	9,342	246,077	51,411
Goods Rental and Leasing	652,077	578,290	12,898	781	60,107	—
Local Public Bodies	98,903	73,819	11,976	—	13,108	—
Individuals	6,733,880	6,647,648	—	—	86,232	47,710
Others	13,584,327	9,491,988	3,239,468	385,627	467,242	34,609
Total for Industry Sectors	¥ 35,875,471	¥ 27,849,816	¥ 5,064,495	¥ 627,763	¥ 2,333,395	¥ 295,725
One Year or Less	7,904,517	5,485,025	1,472,522	64,127	882,841	
Over One Year to Three Years	5,354,508	3,745,668	865,732	128,583	614,524	
Over Three Years to Five Years	9,382,656	8,522,448	406,164	144,607	309,436	
Over Five Years	13,233,789	10,096,674	2,320,076	290,445	526,593	
Total for All Durations	¥ 35,875,471	¥ 27,849,816	¥ 5,064,495	¥ 627,763	¥ 2,333,395	
Average Balance during the Period	¥ 34,606,748	¥ 26,203,218	¥ 5,288,462	¥ 647,405	¥ 2,467,661	

Notes: 1. Of exposures subject to the calculation of credit risk-weighted assets, the above lists corporate, retail, equities, etc., and purchased receivables.
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	¥ 53,392	¥ 52,648	¥ 56,055	¥ (2,662)

(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	¥ 13,703	¥ 29,899	¥ 23,828	¥ (10,124)
Outside Japan	3,964	5,029	4,206	(242)
Total for Regions	¥ 17,667	¥ 34,929	¥ 28,034	¥ (10,366)
Manufacturing	1,512	3,167	2,144	(631)
Agriculture and Forestry	—	—	—	—
Fisheries	—	—	—	—
Mining and Quarrying of Stones and Gravel	—	—	—	—
Construction	58	61	172	(113)
Electricity, Gas, Heat Supply and Water	—	—	—	—
Information and Communication	10	661	27	(16)
Transport and Postal Activities	3,401	208	184	3,216
Wholesale and Retail Trade	528	648	584	(55)
Finance and Insurance	277	296	324	(47)
Real Estate	134	1,616	1,112	(977)
Goods Rental and Leasing	—	—	—	—
Local Public Bodies	—	—	—	—
Individuals	1,720	2,626	2,057	(337)
Others	10,023	25,643	21,426	(11,402)
Total for Industry Sectors	¥ 17,667	¥ 34,929	¥ 28,034	¥ (10,366)

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	¥ 64	¥ —
Agriculture and Forestry	—	—
Fisheries	—	—
Mining and Quarrying of Stones and Gravel	—	—
Construction	—	—
Electricity, Gas, Heat Supply and Water	—	—
Information and Communication	1	—
Transport and Postal Activities	—	2
Wholesale and Retail Trade	—	13
Finance and Insurance	—	—
Real Estate	10	4
Goods Rental and Leasing	—	—
Local Public Bodies	—	—
Individuals	67	4
Others	11	139
Total for Industry Sectors	¥ 156	¥ 164

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	¥ 244,948	¥ —	¥ 299,248	¥ —
0%	—	—	—	—
10%	—	—	—	—
20%	6,522	—	5,768	—
35%	—	—	—	—
50%	—	—	—	—
75%	—	—	—	—
100%	238,426	—	293,479	—
150%	—	—	—	—
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		¥ 2,321,615	¥ 2,070,615
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		¥ 2,204,850	¥ 1,917,638
Maturities of 2.5 Years or Longer		1,881,689	1,583,017
Strong	70%	769,796	722,454
Good	90%	777,950	630,191
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		¥ 48,227	¥ 51,421
300%		18,757	18,511
400%		29,470	32,910

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%	49.29%	¥ 12,258,560	¥ 2,139,263
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	10.68%	42.39%	184.82%	255,326	29,294
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	43.36%	—	197,837	18,488
Total	2.00%	44.82%	51.18%	¥ 12,711,723	¥ 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)	0.34%	44.63%	48.40%	¥ 11,407,982	¥ 1,972,676
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	8.94%	43.34%	185.71%	357,576	22,859
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	43.39%	—	217,649	25,059
Total	2.30%	44.58%	51.29%	¥ 11,983,207	¥ 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%	¥ 9,787,845	¥ 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%	¥ 9,787,847	¥ 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%	¥ 9,137,716	¥ 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%	¥ 9,138,005	¥ 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%	23.52%	¥ 1,839,754	¥ 621,344
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%	23.52%	¥ 1,839,754	¥ 621,344

	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%	27.65%	¥ 1,594,151	¥ 610,443
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%	27.65%	¥ 1,594,151	¥ 610,443

(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%	136.75%	¥ 1,416,623
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	7.59%	506.37%	5,207
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	1,192.50%	891
Total	0.29%	138.76%	¥ 1,422,722

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%	143.75%	¥ 372,951
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	0.28%	144.04%	¥ 373,098

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	0.21%	30.55%	13.01%	¥ 6,723,638	¥ 41,795	¥ 2,036	100.00%
Overdue	22.99%	31.31%	187.28%	77,519	117	36	100.00%
Default	100.00%	32.17%	60.50%	34,934	73	—	—
Qualifying Revolving Retail							
Current	0.63%	68.98%	16.73%	7,492	14,295	49,115	29.11%
Overdue	27.02%	68.78%	210.78%	310	129	446	29.11%
Default	100.00%	68.89%	42.99%	70	34	120	29.11%
Other Retail (consumer)							
Current	1.01%	35.80%	35.64%	70,781	14,671	43,468	32.84%
Overdue	27.53%	36.02%	95.35%	1,597	101	260	32.24%
Default	100.00%	34.92%	66.32%	1,976	507	213	32.13%
Other Retail (commercial)							
Current	0.66%	30.44%	26.93%	166,039	2,318	176	100.00%
Overdue	22.99%	30.44%	75.93%	2,109	67	—	—
Default	100.00%	43.41%	50.84%	9,509	324	23	100.00%
Total	1.16%	30.77%	15.86%	¥ 7,095,981	¥ 74,437	¥ 95,897	32.49%

	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	0.20%	29.51%	11.53%	¥ 6,266,878	¥ 49,172	¥ 2,660	100.00%
Overdue	23.06%	30.02%	168.45%	72,871	124	20	100.00%
Default	100.00%	31.13%	61.51%	36,213	115	10	100.00%
Qualifying Revolving Retail							
Current	0.67%	70.07%	16.85%	8,627	15,568	53,321	29.20%
Overdue	27.64%	69.97%	203.53%	410	142	486	29.22%
Default	100.00%	70.02%	27.70%	91	33	114	29.21%
Other Retail (consumer)							
Current	1.08%	36.63%	35.33%	86,466	16,654	46,797	34.54%
Overdue	27.88%	37.70%	94.48%	1,424	119	215	34.23%
Default	100.00%	35.53%	60.79%	2,382	592	268	34.06%
Other Retail (commercial)							
Current	0.69%	30.19%	25.19%	165,204	3,194	306	100.00%
Overdue	25.22%	31.04%	71.47%	3,442	138	17	100.00%
Default	100.00%	42.82%	28.71%	10,799	370	23	100.00%
Total	1.25%	29.83%	14.34%	¥ 6,654,812	¥ 86,226	¥ 104,242	33.69%

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	¥ 610	¥ (8,813)	¥ (3,325)	¥ (8,357)	¥ 3,935
Sovereign Exposures	(1)	(1)	(2)	(2)	1
Financial Institution Exposures	—	—	(23)	(23)	23
Retail Exposures	(295)	(488)	(91)	(435)	(203)

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 ¥3.7 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	¥ (3,416)	¥ 176,194
Sovereign Exposures	(2)	521
Financial Institution Exposures	—	900
Retail Exposures	210	25,418

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)	¥ 183,251
Sovereign Exposures	(1)	309
Financial Institution Exposures	(29)	1,044
Retail Exposures	(196)	22,736

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	¥ 183,243
Sovereign Exposures	(21)	301
Financial Institution Exposures	7	1,078
Retail Exposures	990	29,380

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	¥ 12,373	¥ 211,789
Sovereign Exposures	4,753	227
Financial Institution Exposures	(346)	3,526
Retail Exposures	1,112	31,938

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

Non-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	¥ —	¥ —	¥ —	¥ —
Portfolios to which the IRB Approach is Applied	2,237,300	555,468	281,009	—
Corporate Exposures	470,475	548,332	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	¥ —	¥ —	¥ —	¥ —
Portfolios to which the IRB Approach is Applied	1,726,584	522,966	453,566	—
Corporate Exposures	444,642	516,039	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

Non-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)	¥ 2,091,606	¥ 2,231,520
Credit Equivalents Before Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	854,366	712,869
Foreign Exchange Related	825,253	531,198
Interest Rate Related	2,096,934	2,665,767
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	739,033	633,451
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

Non-consolidated

Securitization Exposures Originated by SMTB

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	¥ 95,189	¥ —	¥ 354,229	¥ 354,229	¥ —
Residential Mortgage Loans	95,189	—	354,229	354,229	—
Others	—	—	—	—	—
Resecuritization Exposures	—	—	—	—	—
Total	¥ 95,189	¥ —	¥ 354,229	¥ 354,229	¥ —

(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	¥ 365	¥ 11
Others	—	—
Total	¥ 365	¥ 11

(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)	¥ 95,189	¥ —	¥ 8,391	¥ —
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%	—	—	—	—
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	¥ 95,189	¥ —	¥ 8,391	¥ —

(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	¥ 6,823
Others	—
Total	¥ 6,823

(7) Amounts of securitization exposures by type of principal underlying assets risk-weighted at 1,250% under provisions of the Notification, Article 247

	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 main 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 SMTB 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	¥ 220,533	¥ —	¥ 524,970	¥ 524,970	¥ —
Residential Mortgage Loans	220,533	—	524,970	524,970	—
Others	—	—	—	—	—
Resecuritization Exposures	—	—	—	—	—
Total	¥ 220,533	¥ —	¥ 524,970	¥ 524,970	¥ —

(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	¥ 250
Others	—	—
Total	¥ 1,960	¥ 250

(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)	¥ 220,533	¥ —	¥ 12,184	¥ —
Less than 20%	—	—	—	—
20% to Less than 50%	195,993	—	6,469	—
50% to Less than 100%	20,226	—	1,141	—
100% to Less than 350%	—	—	—	—
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	¥ 220,533	¥ —	¥ 12,184	¥ —

(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	¥ 10,423
Others	—
Total	¥ 10,423

(7) Amounts of securitization exposures by type of underlying assets risk-weighted at 1,250% under provisions of the Notification, Article 247

	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**

	Millions of Yen
	Sep. 30, 2013
Residential Mortgage Loans	¥ 467
Others	—
Total	¥ 467

(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 SMTB

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	¥ 345,837	¥ 23,471
Residential Mortgage Loans	109,212	749
Credit Card Loans	3,392	—
Claims on Lease Payments, Installment Receivables	12,126	11,990
Commercial Real Estate-Secured Loans	—	2,300
Other Claims on Corporates	221,105	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	¥ 371,449	¥ 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)	¥ 345,837	¥ 23,471	¥ 3,545	¥ 832
Less than 20%	326,766	11,990	2,166	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	¥ 371,449	¥ 23,471	¥ 4,071	¥ 832

(3) Amounts of securitization exposures by type of underlying assets risk-weighted at 1,250% under provisions of the Notification, Article 247

	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	¥ 267,173	¥ 33,092
Residential Mortgage Loans	119,445	749
Credit Card Loans	8,374	—
Claims on Lease Payments, Installment Receivables	20,222	8,895
Commercial Real Estate-Secured Loans	527	2,450
Other Claims on Corporates	118,602	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	¥ 312,619	¥ 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)	¥ 267,173	¥ 33,092	¥ 8,325	¥ 401
Less than 20%	240,488	29,892	1,577	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%	4,810	150	5,098	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	¥ 312,619	¥ 33,092	¥ 13,578	¥ 401

(3) Amounts of securitization exposures by type of underlying assets risk-weighted at 1,250% under provisions of the Notification, Article 247

	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	8,865
Total	¥ 9,015

(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

Non-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	¥ 651.4	¥ 888.9	¥ 598.5	¥ 757.9	¥ 855.1	¥ 914.5	¥ 594.0	¥ 765.6
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.

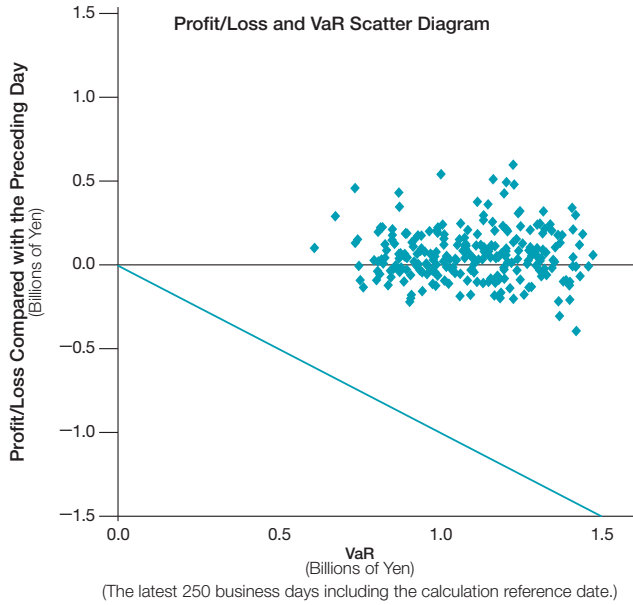
(3) The amounts of required capital related to term-end incremental risk and comprehensive risk, and maximum, mean and minimum amounts of required capital related to incremental risk and comprehensive risk for the period

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

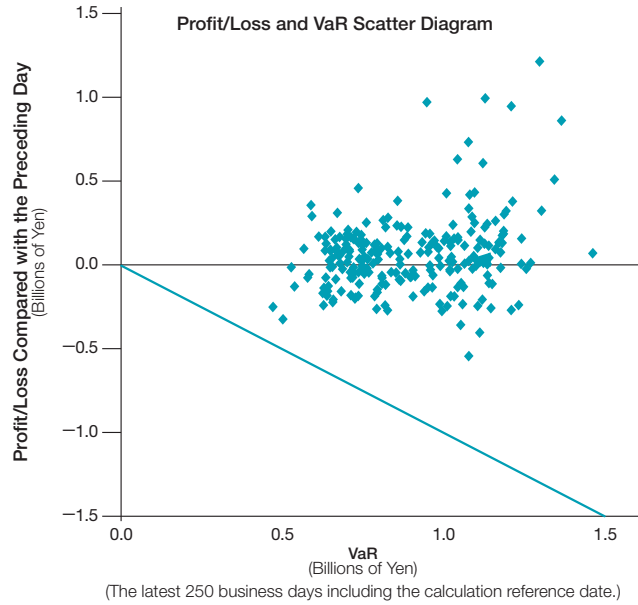
First Half of Fiscal Year 2014



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

Non-consolidated

	Millions of Yen							
	Sep. 30, 2014				Sep. 30, 2013			
	Book Value		Fair Value		Book Value		Fair Value	
Book and Fair Values*1								
Listed Shares Exposures	¥ 1,235,131		¥ 1,235,131		¥ 1,122,138		¥ 1,122,138	
Capital Subscriptions or Equity Exposures Other than Above	92,693		92,693		101,174		101,174	
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
	11,319	11,917	364	232	(8,048)	41,383	48,151	1,280
Amounts of Unrealized Gains/Losses Recognized in the Balance Sheets and not Recognized in the Statements of Income	542,319				401,838			
Amounts of Unrealized Gains/Losses not Recognized in the Balance Sheets and Statements of Income	Not applicable				Not applicable			

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

*2. 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	¥ 1,470,919	¥ 1,408,817
Transitional Measures*2	—	984,297
Portfolios Adopting the Market-based Approach	48,227	51,421
Portfolios Adopting the PD/LGD Approach	1,422,691	373,098

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

Non-consolidated

	Millions of Yen	
	Sep. 30, 2014	Sep. 30, 2013
Aggregate Sum of Exposures Held in Funds	¥ 1,066,759	¥ 791,200
Look-through Approach	962,802	724,238
Simple Majority Formula	50,151	43,290
Investment Criteria Formula	28,561	6,620
Internal Model Approach	—	—
Probability Approach	24,522	16,309
Others	721	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 SMTB Regarding Interest Rate Risk in the Banking Account

Non-consolidated

• Outlier ratios

	Millions of Yen	
	Sep. 30, 2014	Sep. 30, 2013
Overall Amounts of Interest Rate Risk	¥ 132,017	¥ 114,713
Japanese Yen Interest Rates	29,093	23,706
U.S. Dollar Interest Rates	90,635	85,348
Other Interest Rates	12,288	5,658
Outlier Ratios	4.9%	4.1%

Note: 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.