

Explanation on reconciliation between balance sheet items and regulatory capital elements defined in the previous paragraph(June 30,2013)

Note:

* The amounts in the "Composition of capital disclosure" are based on those before considering transitional arrangements and includes "Amounts excluded under transitional arrangements" disclosed in "Composition of Capital Disclosure" as well as the amounts included in regulatory capital. In addition, items included in regulatory capital under transitional arrangements are excluded from this table.

As of June 30, 2013, the regulatory scope of consolidation was the same as the accounting scope of consolidation.

1. Shareholders' equity
(1) Consolidated balance sheet

(in million yen)

Consolidated balance sheet item	Amount	Remarks
Capital stock	2,139,715	
Stock surplus	2,173,210	
Retained earnings	6,415,472	
Treasury stock	(1,666)	
Total shareholders' equity	10,726,731	

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks
Directly issued qualifying common share capital plus related stock surplus and retained earnings	10,336,730	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))
of which: capital and stock surplus	3,922,925	
of which: retained earnings	6,415,472	
of which: treasury stock	(1,666)	
of which: other than above	-	
Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown	-	Shareholders' equity attributable to preferred shares with a loss absorbency clause upon entering into effectively bankruptcy

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2. Intangible assets
(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks
Intangible assets	1,091,518	
Securities	71,070,967	
of which: goodwill attributable to equity-method investees	171,936	Goodwill attributable to equity-method investees

Income taxes related to above	235,766	Income taxes related to intangibles other than goodwill and mortgage servicing rights
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(2) Composition of capital

Composition of capital disclosure	Amount	Remarks
goodwill (net of related tax liability, including those equivalent)	638,921	
other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	387,224	
Mortgage servicing rights	209	
Amount exceeding the 10% threshold on specified items	-	
Amount exceeding the 15% threshold on specified items	-	
Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	209	

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3. Defined-benefit pension fund net assets (prepaid pension costs)
(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks
Other assets	7,655,712	
Defined-benefit pension fund net assets (prepaid pension costs)	468,597	

Income taxes related to above	178,113	
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(2) Composition of capital

Composition of capital disclosure	Amount	Remarks
Defined-benefit pension fund net assets (prepaid pension costs)	290,483	

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4. Deferred tax assets
(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks
Deferred tax assets	248,172	
Deferred tax liabilities	156,925	
Deferred tax liabilities for land revaluation	157,351	

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Tax effects on other intangible assets	235,766	
Tax effects on defined-benefit pension fund net assets (prepaid pension costs)	178,113	

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	3,893	This item does not agree with the amount reported on the balance sheet due to offsetting of assets and liabilities.	10
Deferred tax assets that rely on future profitability arising from temporary differences (net of related tax liability)	345,346	This item does not agree with the amount reported on the balance sheet due to offsetting of assets and liabilities.	
Amount exceeding the 10% threshold on specified items	-		21
Amount exceeding the 15% threshold on specified items	-		25
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	345,346		75

5. Deferred gains or losses on derivatives under hedge accounting
(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks
Deferred gains or losses on derivatives under hedge accounting	1,465	

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	21,142	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

6. Items associated with investments in the capital of financial institutions
(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks
Trading assets	17,988,472	Including trading account securities and derivatives for trading assets
Securities	71,070,967	
Loans and bills discounted	92,888,022	Including subordinated loans
Other assets	7,655,712	Including derivatives and investments in the capital
Trading liabilities	13,134,866	Including trading account securities sold and derivatives for trading-assets
Other liabilities	6,042,828	Including derivatives

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Investments in own capital instruments	39,434		
Common equity Tier 1 capital	12,572		16
Additional Tier 1 capital	290		37
Tier 2 capital	26,571		52
Reciprocal cross-holdings in the capital of banking, financial and insurance entities	-		
Common equity Tier 1 capital	-		17
Additional Tier 1 capital	-		38
Tier 2 capital	-		53
Investments in the capital 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)	832,069		
Common equity Tier 1 capital	-		18
Additional Tier 1 capital	-		39
Tier 2 capital	-		54
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	832,069		72
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	653,566		
Amount exceeding the 10% threshold on specified items	-		19
Amount exceeding the 15% threshold on specified items	-		23
Additional Tier 1 capital	10,489		40
Tier 2 capital	4,977		55
Significant investments in the capital of financials that are below the thresholds for deduction (before risk weighting)	638,099		73

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7. Minority interests

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks
Minority interests	1,823,597	

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	55,391	After reflecting amounts eligible for inclusion (after minority interest adjustments)	5
Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards, or of which: classified as liabilities under applicable accounting standards Subscription rights to Additional Tier 1 instruments	-	After reflecting amounts eligible for inclusion (after minority interest adjustments)	30-31ab-32
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)	125,631	After reflecting amounts eligible for inclusion (after minority interest adjustments)	34-35
Directly issued qualifying Tier 2 instruments plus related stock surplus	-	After reflecting amounts eligible for inclusion (after minority interest adjustments)	46
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	36,874	After reflecting amounts eligible for inclusion (after minority interest adjustments)	48-49

8. Other capital instruments

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks
Borrowed money	10,708,290	
Bonds payable	5,862,317	
Total	16,570,608	

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards	-		32
Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards and its breakdown	-		46