

Explanation on reconciliation between balance sheet items and regulatory capital elements defined in the previous paragraph (December 31, 2013)

1. Shareholders' equity

(1) Consolidated balance sheet

(in million yen)

Consolidated balance sheet item	Amount	Remarks
Capital stock	2,140,421	
Stock surplus	2,174,314	
Retained earnings	6,833,977	
Treasury stock	(1,688)	
Total shareholders' equity	11,147,025	

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks
Directly issued qualifying common share capital plus related stock surplus and retained earnings	10,757,024	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))
of which: capital and stock surplus	3,924,735	
of which: retained earnings	6,833,977	
of which: treasury stock	(1,688)	
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	-	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	1,470,196	
Securities	78,289,098	
of which: goodwill attributable to equity-method investees	163,575	Goodwill attributable to equity-method investees

Income taxes related to above	255,878	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)	944,228	
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	431,435	
Mortgage servicing rights	171	
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)	171	

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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	9,389,960	
Defined-benefit pension fund net assets (prepaid pension costs)	481,011	

Income taxes related to above	182,725	
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(2) Composition of capital

Composition of capital disclosure	Amount	Remarks
Defined-benefit pension fund net assets (prepaid pension costs)	298,286	

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4. Deferred tax assets

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks
Deferred tax assets	148,198	
Deferred tax liabilities	225,204	
Deferred tax liabilities for land revaluation	155,486	

Tax effects on other intangible assets	255,878	
Tax effects on defined-benefit pension fund net assets (prepaid pension costs)	182,725	

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(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)	5,417	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)	202,753	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)	202,753		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	(28,480)	

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	(12,680)	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	17,361,918	Including trading account securities and derivatives for trading assets
Securities	78,289,098	
Loans and bills discounted	100,121,342	Including subordinated loans
Other assets	9,389,960	Including derivatives and investments in the capital
Trading liabilities	13,328,971	Including trading account securities sold and derivatives for trading-assets
Other liabilities	6,503,335	Including derivatives

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Investments in own capital instruments	32,657		
Common equity Tier 1 capital	18,465		16
Additional Tier 1 capital	2,928		37
Tier 2 capital	11,263		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)	951,499		
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)	951,499		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	692,192		
Amount exceeding the 10% threshold on specified items	-		19
Amount exceeding the 15% threshold on specified items	-		23
Additional Tier 1 capital	9,480		40
Tier 2 capital	6,183		55
Significant investments in the capital of financials that are below the thresholds for deduction (before risk weighting)	676,528		73

Explanation on reconciliation between balance sheet items and regulatory capital elements defined in the previous paragraph (December 31, 2013)

7. Minority interests

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks
Minority interests	1,980,133	

(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)	129,242	After reflecting amounts eligible for inclusion (after minority interest adjustments)	5
Qualifying Additional Tier1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-	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)	137,332	After reflecting amounts eligible for inclusion (after minority interest adjustments)	34-35
Qualifying Tier2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-	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)	55,364	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	10,783,707	
Bonds payable	6,842,758	
Total	17,626,465	

(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	-		46

Notes:

1. 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.

2. As of December 31, 2013, the regulatory scope of consolidation was the same as the accounting scope of consolidation.