

**Explanation on reconciliation between balance sheet items and regulatory capital elements (March 31, 2014)**

## 1. Shareholders' equity

## (1) Consolidated balance sheet

(in million yen)

Consolidated balance sheet item	Amount	Remarks
Capital stock	2,140,488	
Capital surplus	2,174,384	
Retained earnings	7,033,125	
Treasury stock	(1,699)	
Total shareholders' equity	11,346,299	

## (2) Composition of capital

Composition of capital disclosure	Amount	Remarks
Directly issued qualifying common share capital plus related capital surplus and retained earnings	10,956,298	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))
of which: capital and capital surplus	3,924,872	
of which: retained earnings	7,033,125	
of which: treasury stock	(1,699)	
of which: other than above	-	
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 clause upon entering into effectively bankruptcy

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## 2. Intangible fixed assets

## (1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks
Intangible fixed assets	1,483,352	
Securities	74,515,573	
of which: goodwill attributable to equity-method investees	156,264	Goodwill attributable to equity-method investees

Income taxes related to above	296,317	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)	705,916	
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	634,134	
Mortgage servicing rights	245	
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)	245	

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## 3. Defined-benefit pension fund net assets (assets for retirement benefits)

## (1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks
Net defined benefit assets	460,836	

Income taxes related to above	165,685	
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## (2) Composition of capital

Composition of capital disclosure	Amount	Remarks
Defined-benefit pension fund net assets (assets for retirement benefits)	295,150	

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## 4. Deferred tax assets

## (1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks
Deferred tax assets	130,654	
Deferred tax liabilities	320,014	
Deferred tax liabilities for land revaluation	155,026	

Tax effects on other intangible fixed assets	296,317	
Tax effects on net defined benefit assets	165,685	

**Explanation on reconciliation between balance sheet items and regulatory capital elements (March 31, 2014)**

## (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)	5,079	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)	120,519	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)	120,519		75

## 5. Deferred gains or losses on derivatives under hedge accounting

## (1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks
Net deferred gains (losses) on hedging instruments	8,295	

## (2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	30,828	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	19,055,354	Including trading account securities and derivatives for trading assets
Securities	74,515,573	
Loans and bills discounted	101,938,907	Including subordinated loans
Other assets	8,809,286	Including derivatives and investments in the capital
Trading liabilities	13,964,961	Including trading account securities sold and derivatives for trading-assets
Other liabilities	5,965,086	Including derivatives

## (2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Investments in own capital instruments	28,659		
Common equity Tier 1 capital	17,240		16
Additional Tier 1 capital	215		37
Tier 2 capital	11,202		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)	879,146		
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)	879,146		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	712,645		
Amount exceeding the 10% threshold on specified items	-		19
Amount exceeding the 15% threshold on specified items	-		23
Additional Tier 1 capital	287		40
Tier 2 capital	5,429		55
Significant investments in the capital of financials that are below the thresholds for deduction (before risk weighting)	706,928		73

**Explanation on reconciliation between balance sheet items and regulatory capital elements (March 31, 2014)**

## 7. Minority interests

## (1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks
Minority interests	2,048,101	

## (2) Composition of capital

Composition of capital disclosure	Amount	Remarks
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	166,959	After reflecting amounts eligible for inclusion (after minority interest adjustments)
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)
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)	149,289	After reflecting amounts eligible for inclusion (after minority interest adjustments)
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)
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	57,609	After reflecting amounts eligible for inclusion (after minority interest adjustments)

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## 8. Other capital instruments

## (1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks
Borrowed money	10,828,601	
Bonds payable	7,165,577	
Total	17,994,178	

## (2) Composition of capital

Composition of capital disclosure	Amount	Remarks
Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards	-	
Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards	-	

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## Notes:

- 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 March 31, 2014, the regulatory scope of consolidation was the same as the accounting scope of consolidation.