

Explanation on reconciliation between balance sheet items and regulatory capital elements (June 30, 2014)

1. Shareholders' equity

(1) Consolidated balance sheet

(in million yen)

Consolidated balance sheet item	Amount	Remarks
Capital stock	2,140,921	
Capital surplus	1,438,171	
Retained earnings	7,195,082	
Treasury stock	(1,703)	
Total shareholders' equity	10,772,471	

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks
Directly issued qualifying common share capital plus related capital surplus and retained earnings	10,772,470	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))
of which: capital and capital surplus	3,579,091	
of which: retained earnings	7,195,082	
of which: treasury stock	(1,703)	
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	1,204,946	
Securities	72,037,761	
of which: goodwill attributable to equity-method investees	158,117	Goodwill attributable to equity-method investees

Income taxes related to above	295,490	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)	432,804	
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	631,305	
Mortgage servicing rights	386	
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)	386	

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3. Net defined benefit assets

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks
Net defined benefit assets	423,871	

Income taxes related to above	152,804	
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(2) Composition of capital

Composition of capital disclosure	Amount	Remarks
Net defined benefit assets	271,067	

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4. Deferred tax assets

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks
Deferred tax assets	85,731	
Deferred tax liabilities	451,654	
Deferred tax liabilities for land revaluation	154,875	

Tax effects on other intangible fixed assets	295,490	
Tax effects on net defined benefit assets	152,804	

Explanation on reconciliation between balance sheet items and regulatory capital elements (June 30, 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)	2,167	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)	29,739	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)	29,739		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	45,884	

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	82,951	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	18,354,943	Including trading account securities and derivatives for trading assets
Securities	72,037,761	
Loans and bills discounted	102,075,985	Including subordinated loans
Other assets	8,241,375	Including derivatives and investments in the capital
Trading liabilities	13,105,328	Including trading account securities sold and derivatives for trading-assets
Other liabilities	8,452,217	Including derivatives

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Investments in own capital instruments	36,571		
Common equity Tier 1 capital	17,026		16
Additional Tier 1 capital	551		37
Tier 2 capital	18,992		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)	915,132		
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)	915,132		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	690,119		
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	4,892		55
Significant investments in the capital of financials that are below the thresholds for deduction (before risk weighting)	684,939		73

Explanation on reconciliation between balance sheet items and regulatory capital elements (June 30, 2014)

7. Minority interests

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks
Minority interests	2,003,780	

(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)	157,566	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)	142,341	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)	59,964	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	11,675,033	
Bonds payable	6,993,153	
Total	18,668,187	

(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	50,000		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 June 30, 2014, the regulatory scope of consolidation was the same as the accounting scope of consolidation.