

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

1. Shareholders' equity

(1) Consolidated balance sheet (in million yen)

Consolidated balance sheet item	Amount	Remarks
Capital stock	2,141,449	
Capital surplus	1,439,477	
Retained earnings	7,531,092	
Treasury stock	(1,714)	
Total shareholders' equity	11,110,304	

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks
Directly issued qualifying common share capital plus related capital surplus and retained earnings	11,110,304	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))
of which: capital and capital surplus	3,580,926	
of which: retained earnings	7,531,092	
of which: treasury stock	(1,714)	
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	1,204,280	
Securities	73,179,318	
of which: goodwill attributable to equity-method investees	150,418	Goodwill attributable to equity-method investees

Income taxes related to above	292,878	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)	416,984	
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	641,279	
Mortgage servicing rights	380	
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)	380	

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3. Net defined benefit assets

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks
Net defined benefit assets	433,641	

Income taxes related to above	156,298	
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(2) Composition of capital

Composition of capital disclosure	Amount	Remarks
Net defined benefit assets	277,343	

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4. Deferred tax assets

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks
Deferred tax assets	85,707	
Deferred tax liabilities	641,157	
Deferred tax liabilities for land revaluation	154,564	

Tax effects on other intangible fixed assets	292,878	
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Tax effects on net defined benefit assets	156,298	
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Explanation on reconciliation between balance sheet items and regulatory capital elements (September 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)	2,355	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)	22,254	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)	22,254		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	73,028	

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	107,188	Excluding those items whose valuation differences arising from hedged items are recognized as "Total 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	17,428,975	Including trading account securities and derivatives for trading assets
Securities	73,179,318	
Loans and bills discounted	102,571,087	Including subordinated loans
Other assets	9,906,313	Including derivatives and investments in the capital
Trading liabilities	14,166,285	Including trading account securities sold and derivatives for trading-assets
Other liabilities	7,498,875	Including derivatives

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Investments in own capital instruments	36,879		
Common equity Tier 1 capital	15,610		16
Additional Tier 1 capital	-		37
Tier 2 capital	21,269		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)	901,957		
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)	901,957		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	727,291		
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	5,055		55
Significant investments in the capital of financials that are below the thresholds for deduction (before risk weighting)	721,947		73

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

7. Minority interests

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks
Minority interests	1,981,648	

(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)	151,013	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)	137,958	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)	65,347	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	12,603,521	
Bonds payable	7,628,496	
Total	20,232,017	

(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	49,300		46

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 September 30, 2014, the regulatory scope of consolidation was the same as the accounting scope of consolidation.