

Explanation on reconciliation between balance sheet items and regulatory capital elements (March 31, 2015)

1. Shareholders' equity

(1) Consolidated balance sheet (in million yen)

Consolidated balance sheet item	Amount	Remarks
Capital stock	2,141,513	
Capital surplus	1,428,403	
Retained earnings	7,860,410	
Treasury stock	(101,661)	
Total shareholders' equity	11,328,666	

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks
Directly issued qualifying common share capital plus related capital surplus and retained earnings	11,328,666	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))
of which: capital and capital surplus	3,569,917	
of which: retained earnings	7,860,410	
of which: treasury stock	(101,661)	
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 absorber 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	1,297,277	
Securities	73,538,191	
of which: goodwill attributable to equity-method investees	150,139	Goodwill attributable to equity-method investees

Income taxes related to above	295,395	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)	455,038	
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	691,974	
Mortgage servicing rights	788	
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)	788	

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3. Net defined benefit assets

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks
Net defined benefit assets	504,761	

Income taxes related to above	167,693	
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(2) Composition of capital

Composition of capital disclosure	Amount	Remarks
Net defined benefit assets	337,067	

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4. Deferred tax assets

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks
Deferred tax assets	114,919	
Deferred tax liabilities	988,550	
Deferred tax liabilities for land revaluation	138,669	

Tax effects on other intangible fixed assets	295,395	
Tax effects on net defined benefit assets	167,693	

Explanation on reconciliation between balance sheet items and regulatory capital elements (March 31, 2015)

(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)	5,907	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)	59,217	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)	59,217		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	83,194	

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	144,642	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	20,810,617	Including trading account securities and derivatives for trading assets
Securities	73,538,191	
Loans and bills discounted	109,368,340	Including subordinated loans
Other assets	10,119,936	Including derivatives and investments in the capital
Trading liabilities	15,521,917	Including trading account securities sold and derivatives for trading-assets
Other liabilities	9,530,371	Including derivatives

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Investments in own capital instruments	38,423		
Common equity Tier 1 capital	17,260		16
Additional Tier 1 capital	1,079		37
Tier 2 capital	20,083		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)	957,461		
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)	957,461		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	802,370		
Amount exceeding the 10% threshold on specified items	-		19
Amount exceeding the 15% threshold on specified items	-		23
Additional Tier 1 capital	593		40
Tier 2 capital	3,358		55
Significant investments in the capital of financials that are below the thresholds for deduction (before risk weighting)	798,418		73

Explanation on reconciliation between balance sheet items and regulatory capital elements (March 31, 2015)

7. Minority interests

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks
Minority interests	1,961,322	

(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)	220,823	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)	152,158	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)	41,953	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	13,866,196	
Bonds payable	8,141,713	
Total	22,007,910	

(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	100,000		32
Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards	90,000		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 March 31, 2015, the regulatory scope of consolidation was the same as the accounting scope of consolidation.