

Explanation on reconciliation between balance sheet items and regulatory capital elements (December 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 | 1,426,371 | |
| Retained earnings | 8,485,337 | |
| Treasury stock | (298,917) | |
| Total shareholders' equity | 11,754,303 | |

(2) Composition of capital

| Composition of capital disclosure | Amount | Remarks |
|--|------------|---|
| Directly issued qualifying common share capital plus related capital surplus and retained earnings | 11,754,303 | Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed)) |
| of which: capital and capital surplus | 3,567,884 | |
| of which: retained earnings | 8,485,337 | |
| of which: treasury stock | (298,917) | |
| 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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1c

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2. Intangible fixed assets

(1) Consolidated balance sheet

| Consolidated balance sheet item | Amount | Remarks |
|--|------------|--|
| Intangible fixed assets | 1,238,600 | |
| Securities | 65,233,402 | |
| of which: goodwill attributable to equity-method investees | 148,505 | Goodwill attributable to equity-method investees |

| | | |
|-------------------------------|---------|---|
| Income taxes related to above | 287,965 | Income taxes related to intangibles other than goodwill and mortgage servicing rights |
|-------------------------------|---------|---|

(2) Composition of capital

| Composition of capital disclosure | Amount | Remarks |
|--|---------|---------|
| Goodwill (net of related tax liability, including those equivalent) | 421,070 | |
| Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability) | 672,240 | |
| Mortgage servicing rights | 1,220 | |
| 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) | 1,220 | |

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3. Net defined benefit assets

(1) Consolidated balance sheet

| Consolidated balance sheet item | Amount | Remarks |
|---------------------------------|---------|---------|
| Net defined benefit assets | 569,857 | |

| | | |
|-------------------------------|---------|--|
| Income taxes related to above | 190,379 | |
|-------------------------------|---------|--|

(2) Composition of capital

| Composition of capital disclosure | Amount | Remarks |
|-----------------------------------|---------|---------|
| Net defined benefit assets | 379,477 | |

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4. Deferred tax assets

(1) Consolidated balance sheet

| Consolidated balance sheet item | Amount | Remarks |
|---|---------|---------|
| Deferred tax assets | 98,931 | |
| Deferred tax liabilities | 916,318 | |
| Deferred tax liabilities for land revaluation | 136,487 | |

| | | |
|--|---------|--|
| Tax effects on other intangible fixed assets | 287,965 | |
| Tax effects on net defined benefit assets | 190,379 | |

Explanation on reconciliation between balance sheet items and regulatory capital elements (December 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) | 4,734 | 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) | 41,142 | 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) | 41,142 | | 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 | 200,330 | |

(2) Composition of capital

| Composition of capital disclosure | Amount | Remarks | Basel III Template No. |
|--|---------|--|------------------------|
| Deferred gains or losses on derivatives under hedge accounting | 245,227 | 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 | 22,860,530 | Including trading account securities and derivatives for trading assets |
| Securities | 65,233,402 | |
| Loans and bills discounted | 113,348,181 | Including subordinated loans |
| Other assets | 10,116,082 | Including derivatives and investments in the capital |
| Trading liabilities | 16,048,128 | Including trading account securities sold and derivatives for trading-assets |
| Other liabilities | 8,966,841 | Including derivatives |

(2) Composition of capital

| Composition of capital disclosure | Amount | Remarks | Basel III Template No. |
|---|---------|---------|------------------------|
| Investments in own capital instruments | 34,135 | | |
| Common equity Tier 1 capital | 17,518 | | 16 |
| Additional Tier 1 capital | 407 | | 37 |
| Tier 2 capital | 16,209 | | 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) | 901,885 | | |
| 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) | 901,885 | | 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 | 877,179 | | |
| Amount exceeding the 10% threshold on specified items | - | | 19 |
| Amount exceeding the 15% threshold on specified items | - | | 23 |
| Additional Tier 1 capital | 530 | | 40 |
| Tier 2 capital | 3,512 | | 55 |
| Significant investments in the capital of financials that are below the thresholds for deduction (before risk weighting) | 873,136 | | 73 |

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

7. Non-controlling interests

(1) Consolidated balance sheet

| Consolidated balance sheet item | Amount | Remarks |
|---------------------------------|-----------|---------|
| Non-controlling interests | 1,962,139 | |

(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) | 167,362 | After reflecting amounts eligible for inclusion (after non-controlling 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 non-controlling interest adjustments) | 30-31ab-32 |
| Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1) | 148,681 | After reflecting amounts eligible for inclusion (after non-controlling 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 non-controlling interest adjustments) | 46 |
| Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2) | 72,508 | After reflecting amounts eligible for inclusion (after non-controlling interest adjustments) | 48-49 |

8. Other capital instruments

(1) Consolidated balance sheet

| Consolidated balance sheet item | Amount | Remarks |
|---------------------------------|------------|---------|
| Borrowed money | 14,750,539 | |
| Bonds payable | 8,312,697 | |
| Total | 23,063,236 | |

(2) Composition of capital

| Composition of capital disclosure | Amount | Remarks | Basel III Template No. |
|---|---------|---------|------------------------|
| Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards | 250,000 | | 32 |
| Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards | 271,744 | | 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, 2015, the regulatory scope of consolidation was the same as the accounting scope of consolidation.