

## Capital Adequacy Ratio Quantitative Disclosure Data:

### Sumitomo Mitsui Trust Holdings, Inc. ("SuMi TRUST Holdings")

Capital Adequacy Ratio	102
Scope of Consolidation	102
Composition of Capital (Consolidated BIS capital adequacy ratio)	103
Outline and Details of Agreements Concerning Capital Funding Instruments	106
Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements	106
Capital Adequacy	118
Credit Risk	120
Credit Risk Mitigation Techniques	129
Counterparty Risk in Derivative and Long-term Settlement Transactions	129
Securitization Exposures	130
Market Risk	137
Capital Subscriptions or Equity Exposures in the Banking Account	139
Exposures Held in Funds as Credit Risk-Weighted Assets	140
Gains/Losses and Changes in Economic Value Due to Interest Rate Shocks under Internal Control Management Used by the SuMi TRUST Holdings Group Regarding Interest Rate Risk in the Banking Account	140
Composition of Leverage Ratio	141
Liquidity Coverage Ratio (LCR)	142

# Sumitomo Mitsui Trust Holdings, Inc.

## Capital Adequacy Ratio

Consolidated

We calculate the consolidated BIS capital adequacy ratio in line with provisions of Article 52-25 of the Banking Act and on the basis of calculation formula prescribed under the criteria for judging whether a bank holding company and its subsidiaries' capital adequacy ratios are appropriate in light of assets held (the Financial Services Agency 2006 Notification No. 20, hereinafter referred to as the "Notification").

Since the end of September 2017, we have adopted the Advanced Internal Ratings-Based (IRB) Approach for the calculation of credit risk-weighted assets, the Advanced Measurement Approach for the calculation of operational risk, and market risk regulations.

## Scope of Consolidation

Consolidated

(1) There is no difference between companies belonging to the group of companies subject to the consolidated BIS capital adequacy ratio as prescribed by the Basel Notification, Article 3 (hereinafter referred to as the "SuMi TRUST Holdings Group") and the companies included in the scope of accounting consolidation.

(2) The number of consolidated subsidiaries that belong to the SuMi TRUST Holdings Group is 69. The principal company is the following.

Name	Principal Business Operations
Sumitomo Mitsui Trust Bank, Limited	Trust and Banking Businesses

(3) There is no affiliated company that undertakes financial services subject to the Basel Notification, Article 9.

(4) There are no particular restrictions etc. on the transfer of funds and capital within the SuMi TRUST Holdings Group.

(5) Of the subsidiaries which are banking, financial and insurance entities that are outside the scope of regulatory consolidation, none failed to meet the regulatory required capital.

## Composition of Capital (Consolidated BIS capital adequacy ratio)

Consolidated

Basel III Template No.	Items	Millions of Yen, %			
		Sep. 30, 2017	Amounts Excluded under Transitional Arrangements	Sep. 30, 2016	Amounts Excluded under Transitional Arrangements
<b>Common Equity Tier 1 Capital: Instruments and Reserves</b>					
1a+2-1c-26	Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 2,049,591		¥ 1,997,920	
1a	of Which: Capital Stock and Capital Surplus	906,624		906,657	
2	of Which: Retained Earnings	1,209,904		1,150,155	
1c	of Which: Treasury Stock (Deduction)	42,203		34,025	
26	of Which: Earnings to be Distributed (Deduction)	24,734		24,865	
	of Which: Others	—		—	
1b	Subscription Rights to Common Shares	803		584	
3	Accumulated Other Comprehensive Income	363,518	¥ 90,879	207,147	¥ 138,098
5	Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	2,025		2,109	
	Amount Allowed in Group Common Equity Tier 1 Subject to Transitional Arrangements	6,597		13,515	
	of Which: Common Share Capital Issued by Subsidiaries and Held by Third Parties	6,597		13,515	
6	Common Equity Tier 1 Capital: Instruments and Reserves (A)	2,422,536		2,221,278	
<b>Common Equity Tier 1 Capital: Regulatory Adjustments</b>					
8+9	Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	144,830	36,207	112,653	75,102
8	of Which: Goodwill (Including Those Equivalent)	77,097	19,274	64,253	42,835
9	of Which: Other Intangible Assets	67,733	16,933	48,399	32,266
10	Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	78	19	432	288
11	Deferred Gains or Losses on Derivatives under Hedge Accounting	(16,163)	(4,040)	(9,305)	(6,203)
12	Shortfall of Eligible Provisions to Expected Losses	12,092	3,023	14,738	9,825
13	Securitization Gain on Sale	1,524	381	1,728	1,152
14	Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	—	—	—	—
15	Assets for Retirement Benefits	69,171	17,292	40,742	27,161
16	Investments in Own Shares (Excluding Those Reported in the Net Assets Section)	13	3	3	2
17	Reciprocal Cross-Holdings in Common Equity	—	—	—	—
	Investments in the Common Stock 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)	—	—	2,541	1,694
19+20+21	Amount above the 10% Threshold on the Specified Items	—	—	—	—
	of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	—	—
19	of Which: Mortgage Servicing Rights	—	—	—	—
20	of Which: Deferred Tax Assets Arising from Temporary Differences	—	—	—	—
21	(Net of Related Deferred Tax Liabilities)	—	—	—	—
22	Amount Exceeding the 15% Threshold on the Specified Items	—	—	—	—
	of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	—	—
23	of Which: Mortgage Servicing Rights	—	—	—	—
24	of Which: Deferred Tax Assets Arising from Temporary Differences	—	—	—	—
25	(Net of Related Deferred Tax Liabilities)	—	—	—	—
27	Regulatory Adjustments Applied to Common Equity Tier 1 Due to Insufficient Additional Tier 1 and Tier 2 to Cover Deductions	—	—	—	—
28	Common Equity Tier 1 Capital: Regulatory Adjustments (B)	211,548		163,534	
<b>Common Equity Tier 1 Capital (CET1)</b>					
29	Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 2,210,988		¥ 2,057,744	

Basel III Template No.	Items	Millions of Yen, %				
		Sep. 30, 2017	Amounts Excluded under Transitional Arrangements	Sep. 30, 2016	Amounts Excluded under Transitional Arrangements	
<b>Additional Tier 1 Capital: Instruments</b>						
30	31a	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	¥ —		¥ —	
	31b	Subscription Rights to Additional Tier 1 Instruments	—		—	
32	32	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	290,000		220,000	
		Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		—	
34-35		Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	13,965		11,215	
33+35		Eligible Tier 1 Capital Instruments Subject to Phase out from Additional Tier 1 Capital	193,000		276,000	
33		of Which: Directly Issued and Issued by Special Purpose Vehicles	83,000		116,000	
35		of Which: Issued by Subsidiaries	110,000		160,000	
36		Amount Allowed in Group Additional Tier 1 Subject to Transitional Arrangements	1,017		(4,456)	
		of Which: Foreign Currency Translation Adjustment	1,017		(4,456)	
		Additional Tier 1 Capital: Instruments (D)	497,983		502,759	
<b>Additional Tier 1 Capital: Regulatory Adjustments</b>						
37		Investments in Own Additional Tier 1 Instruments	—	¥ —	—	¥ —
38		Reciprocal Cross-Holdings in Additional Tier 1 Instruments	—	—	—	—
39		Investments in the Additional Tier 1 Instruments 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 Common Share Capital of the Entity (Amount above 10% Threshold)	—	—	492	328
		Significant Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	—	—
40		Regulatory Adjustments Applied to Additional Tier 1 Subject to Transitional Arrangements	20,075		44,842	
		of Which: Goodwill Equivalents	17,161		38,043	
		of Which: Equivalent to Intangible Fixed Assets Recorded through Business Combination	1,021		733	
		of Which: Equivalent to Capital Increase Due to Securitization Transactions	381		1,152	
		of Which: Equivalent to 50% of the Excess of Expected Loss over Qualifying Allowance	1,511		4,912	
42		Regulatory Adjustments Applied to Additional Tier 1 Due to Insufficient Tier 2 to Cover Deductions	—		—	
43		Additional Tier 1 Capital: Regulatory Adjustments (E)	20,075		45,334	
<b>Additional Tier 1 Capital (ATI)</b>						
44		Additional Tier 1 Capital (F) = (D) - (E)	477,907		457,424	
<b>Tier 1 Capital (TI = CET1 + ATI)</b>						
45		Tier 1 Capital (G) = (C) + (F)	2,688,896		2,515,169	
<b>Tier 2 Capital: Instruments and Provisions</b>						
46		Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—		—	
		Subscription Rights to Tier 2 Instruments	—		—	
48-49		Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	180,000		90,000	
		Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		—	
47+49		Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	3,524		3,056	
47		Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2 of Which: Directly Issued and Issued by Special Purpose Vehicles	344,156		383,632	
49		of Which: Issued by Subsidiaries	344,156		383,632	
50		Provisions Allowed in Group Tier 2	4,293		3,360	
50a		of Which: General Allowance for Credit Losses	4,293		3,360	
50b		of Which: Excess Amount of Eligible Provisions to Expected Losses	—		—	
51		Amount Allowed in Group Tier 2 Subject to Transitional Arrangements	63,258		105,422	
		of Which: 45% of Net Unrealized Gain on Available-for-Sale Securities	63,561		105,916	
		of Which: 45% of Revaluation Reserve for Land	(302)		(493)	
		Tier 2 Capital: Instruments and Provisions (H)	¥ 595,233		¥ 585,472	

Basel III Template No.	Items	Millions of Yen, %			
		Sep. 30, 2017	Amounts Excluded under Transitional Arrangements	Sep. 30, 2016	Amounts Excluded under Transitional Arrangements
<b>Tier 2 Capital: Regulatory Adjustments</b>					
52	Investments in Own Tier 2 Instruments	¥ —	¥ —	¥ —	¥ —
53	Reciprocal Cross-Holdings in Tier 2 Instruments	—	—	—	—
54	Investments in the Tier 2 Instruments 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 Common Share Capital of the Entity (Amount above 10% Threshold)	—	—	3,486	2,324
55	Significant Investments in the Tier 2 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	—	—
	Regulatory Adjustments Applied to Tier 2 Subject to Transitional Arrangements	3,624	—	9,888	—
	of Which: Accumulated Investments in the Common Stock of Banking, Financial and Insurance Entities	2,112	—	4,975	—
	of Which: Equivalent to 50% of the Excess of Expected Loss over Qualifying Allowance	1,511	—	4,912	—
57	Tier 2 Capital: Regulatory Adjustments (I)	3,624	—	13,375	—
<b>Tier 2 Capital (TII)</b>					
58	Tier 2 Capital (J) = (H) - (I)	591,608	—	572,097	—
<b>Total Capital (TC = T1 + TII)</b>					
59	Total Capital (K) = (G) + (J)	3,280,504	—	3,087,266	—
<b>Total Risk Weighted Assets</b>					
	Risk Weighted Assets Subject to Transitional Arrangements	33,234	—	68,500	—
	of Which: Intangible Fixed Assets (excluding Mortgage Servicing Rights)	15,912	—	31,533	—
	of Which: Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	19	—	288	—
	of Which: Assets for Retirement Benefits	17,292	—	27,161	—
	of Which: Investments in Own Shares (Excluding Those Reported in the Net Assets Section)	9	—	6	—
	of Which: Investments in the Common Stock of Banking, Financial and Insurance Entities	—	—	9,510	—
60	Total Risk Weighted Assets (L)	19,570,897	—	18,141,328	—
<b>Capital Ratios (Consolidated)</b>					
61	Common Equity Tier 1 Capital Ratio (C)/(L)	11.29%	—	11.34%	—
62	Tier 1 Capital Ratio (G)/(L)	13.73%	—	13.86%	—
63	Total Capital Ratio (K)/(L)	16.76%	—	17.01%	—
<b>Regulatory Adjustments (before Risk Weighting)</b>					
72	Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital (Amount below the Threshold for Deduction)	199,341	—	207,754	—
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)	80,926	—	65,590	—
74	Mortgage Servicing Rights (Amount below the Thresholds for Deduction)	—	—	—	—
75	Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)	—	—	—	—
<b>Provisions Included in Tier 2 Capital: Instruments and Provisions</b>					
76	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Standardized Approach (Prior to Applicable of Cap)	4,293	—	3,360	—
77	Cap on Inclusion of Provisions in Tier 2 under Standardized Approach	9,690	—	7,211	—
78	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Applicable of Cap)	—	—	—	—
79	Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach	99,623	—	92,741	—
<b>Capital Instruments Subject to Phase out Arrangements</b>					
82	Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements	272,500	—	327,000	—
83	Amount Excluded from Additional Tier 1 Due to Cap (Excess over Cap after Redemptions and Maturities)	—	—	—	—
84	Current Cap on Tier 2 Instruments Subject to Phase out Arrangements	428,954	—	514,745	—
85	Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)	¥ —	—	¥ —	—

Note: SuMi TRUST Holdings received an external audit by KPMG AZSA LLC of the calculation of the consolidated BIS capital adequacy ratio in line with "Agreed Upon Methods for the Implementation of Capital Adequacy Ratio Audits" (Pronouncement 30 of the Japanese Institute of Certified Public Accountants, Bank Auditing Committee, May 13, 2014). The external audit is not part of the accounting audit of the consolidated financial statements but was conducted by the external auditor as part of the internal risk management framework concerning the calculation of the consolidated BIS capital adequacy ratio under agreed-upon examination procedures, which we considered it necessary, and is a report of the results presented to us. It thus does not represent an opinion by the external auditor regarding the consolidated BIS capital adequacy ratio itself or parts of internal risk management framework which concern the ratio.

## Outline and Details of Agreements Concerning Capital Funding Instruments

Consolidated

Outline and Details of Agreements Concerning Capital Funding Instruments are available on our website (<http://smth.jp/ir/basel/index.html>).

## Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements

Consolidated

As of September 30, 2017

Items	Consolidated Balance Sheet <sup>(*)</sup>	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
	Amount (Millions of Yen)		
<b>(Assets)</b>			
Cash and Due from Banks	¥ 26,142,143		
Call Loans and Bills Bought	159,904		
Receivables under Resale Agreements	75,310		
Receivables under Securities Borrowing Transactions	631,532		
Monetary Claims Bought	747,500		
Trading Assets	534,510		
Money Held in Trust	1,490		
Securities	5,234,392	2-b, 6-a	
Loans and Bills Discounted	28,342,609	6-b	
Foreign Exchanges	32,772		
Lease Receivables and Investment Assets	686,741		
Other Assets	2,049,302	6-c	
Tangible Fixed Assets	217,944		
Intangible Fixed Assets	206,893	2-a	
Assets for Retirement Benefits	124,637	3	
Deferred Tax Assets	22,632	4-a	
Customers' Liabilities for Acceptances and Guarantees	423,483		
Allowance for Loan Losses	(104,181)		
Total Assets	¥ 65,529,618		

Items	Consolidated Balance Sheet <sup>(*)</sup>	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
	Amount (Millions of Yen)		
<b>(Liabilities)</b>			
Deposits	¥ 35,044,955		
Negotiable Certificates of Deposit	6,966,238		
Call Money and Bills Sold	1,363,588		
Payables under Repurchase Agreements	1,624,326		
Payables under Securities Lending Transactions	11,881		
Trading Liabilities	345,958		
Borrowed Money	4,591,776	8-a	
Foreign Exchanges	358		
Short-term Bonds Payable	695,138		
Bonds Payable	1,560,962	8-b	
Borrowed Money from Trust Account	8,750,039		
Other Liabilities	1,160,072	6-d	
Provision for Bonuses	13,828		
Provision for Director's Bonuses	60		
Retirement Benefits Liabilities	14,530		
Provision for Reward Points Program	17,488		
Provision for Reimbursement of Deposits	3,593		
Provision for Contingent Loss	8,545		
Deferred Tax Liabilities	153,969	4-b	
Deferred Tax Liabilities for Land Revaluation	3,016	4-c	
Acceptances and Guarantees	423,483		
Total Liabilities	62,753,814		
<b>(Net Assets)</b>			
Capital Stock	261,608	1-a	
Capital Surplus	645,015	1-b	
Retained Earnings	1,209,904	1-c	
Treasury Stock	(42,203)	1-d	
Total Shareholders' Equity	2,074,326		
Valuation Difference on Available-for-Sale Securities	495,663		
Deferred Gains or Losses on Hedges	(22,244)	5	
Revaluation Reserve for Land	(6,381)		
Foreign Currency Translation Adjustment	5,089		
Remeasurements of Retirement Benefits	(17,728)		
Total Accumulated Other Comprehensive Income	454,398		3
Subscription Rights to Shares	803		1b
Non-controlling Interests	246,276	7	
Total Net Assets	2,775,804		
Total Liabilities and Net Assets	¥ 65,529,618		

<sup>(\*)</sup> The regulatory scope of consolidation is the same as the accounting scope of consolidation.

**(Appendix)**

Note: Amounts in the “Composition of capital” are based on those before considering under transitional arrangements. Therefore, they include “Amounts excluded under transitional arrangements” disclosed in “Composition of capital disclosure” and exclude items for regulatory purpose under transitional arrangement from these tables.

**1. Shareholders' equity****(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 261,608		1-a
Capital Surplus	645,015		1-b
Retained Earnings	1,209,904		1-c
Treasury Stock	(42,203)		1-d
<b>Total Shareholders' Equity</b>	<b>¥ 2,074,326</b>		

**(2) Composition of capital**

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 2,074,326	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	906,624		1a
of Which: Retained Earnings	1,209,904		2
of Which: Treasury Stock (Deduction)	42,203		1c
of Which: Others	—		
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 at the Point of Non-Viability	31a

**2. Intangible fixed assets****(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 206,893		2-a
Securities	5,234,392		2-b
of Which: Goodwill Arising on the Application of the Equity Method	10,563		
Associated Deferred Tax Liabilities	36,418		



**(2) Composition of capital**

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ 96,372		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	84,666	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

**3. Assets for Retirement Benefits****(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Assets for Retirement Benefits	¥ 124,637		3
Associated Deferred Tax Liabilities	38,173		

**(2) Composition of capital**

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Assets for Retirement Benefits	¥ 86,464		15

**4. Deferred tax assets****(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 22,632		4-a
Deferred Tax Liabilities	153,969		4-b
Deferred Tax Liabilities for Land Revaluation	3,016		4-c
Associated Intangible Fixed Assets	36,418		
Associated Assets for Retirement Benefits	38,173		

**(2) Composition of capital**

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ 98	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	10
Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	
Amount above the 10% Threshold on the Specified Items	—		21
Amount exceeding the 15% Threshold on the Specified Items	—		25
Amount below the Thresholds for Deduction (before Risk Weighting)	—		75

## 5. Deferred gains or losses on hedges

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains or Losses on Hedges	¥ (22,244)		5

## (2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (20,203)	Excluding those items whose valuation differences arising from hedged items are recognized as “Accumulated other comprehensive income”	11

## 6. Investments in the capital of financial entities

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Securities	¥ 5,234,392		6-a
Loans and Bills Discounted	28,342,609	Including subordinated loans	6-b
Other Assets	2,049,302	Including derivatives	6-c
Other Liabilities	¥ 1,160,072	Including derivatives	6-d

## (2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital Instruments	¥ 16		
Common Equity Tier 1 Capital	16		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in Capital Instruments	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital	—		53
Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	199,341		
Common Equity Tier 1 Capital	—		18
Additional Tier 1 Capital	—		39
Tier 2 Capital	—		54
Amount below the Thresholds for Deduction (before Risk Weighting)	199,341		72
Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	80,926		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital	—		55
Amount below the Thresholds for Deduction (before Risk Weighting)	80,926		73

## 7. Non-controlling Interests

### (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 246,276		7

### (2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	¥ 2,025	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	5
Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		30–31ab–32
Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	13,965	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	34–35
Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		46
Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	3,524	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	48–49

## 8. Other Capital Instruments

### (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 4,591,776		8–a
Bonds Payable	1,560,962		8–b

### (2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	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	¥ 290,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	180,000		46

## As of September 30, 2016

Items	Consolidated Balance Sheet <sup>(*)</sup>	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
	Amount (Millions of Yen)		
<b>(Assets)</b>			
Cash and Due from Banks	¥ 21,293,558		
Call Loans and Bills Bought	147,615		
Receivables under Resale Agreements	76,851		
Receivables under Securities Borrowing Transactions	404,833		
Monetary Claims Bought	651,845		
Trading Assets	752,131		
Money Held in Trust	1,586	6-a	
Securities	5,285,173	2-b, 6-b	
Loans and Bills Discounted	27,411,347	6-c	
Foreign Exchanges	11,021		
Lease Receivables and Investment Assets	639,388		
Other Assets	1,911,881	6-d	
Tangible Fixed Assets	225,877		
Intangible Fixed Assets	210,726	2-a	
Assets for Retirement Benefits	97,883	3	
Deferred Tax Assets	23,342	4-a	
Customers' Liabilities for Acceptances and Guarantees	423,525		
Allowance for Loan Losses	(88,839)		
<b>Total Assets</b>	<b>¥ 59,479,751</b>		

Items	Consolidated Balance Sheet <sup>(*)</sup>	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
	Amount (Millions of Yen)		
<b>(Liabilities)</b>			
Deposits	¥ 32,829,968		
Negotiable Certificates of Deposit	5,286,937		
Call Money and Bills Sold	1,268,711		
Payables under Repurchase Agreements	1,589,543		
Payables under Securities Lending Transactions	110,821		
Trading Liabilities	474,176		
Borrowed Money	2,324,354		
Foreign Exchanges	124		
Short-term Bonds Payable	946,503		
Bonds Payable	1,043,764	8	
Borrowed Money from Trust Account	9,001,840		
Other Liabilities	1,313,981	6-e	
Provision for Bonuses	13,511		
Provision for Director's Bonuses	60		
Retirement Benefits Liabilities	14,104		
Provision for Reward Points Program	17,407		
Provision for Reimbursement of Deposits	3,640		
Provision for Contingent Loss	7,425		
Deferred Tax Liabilities	110,491	4-b	
Deferred Tax Liabilities for Land Revaluation	3,111	4-c	
Acceptances and Guarantees	423,525		
Total Liabilities	56,784,006		
<b>(Net Assets)</b>			
Capital Stock	261,608	1-a	
Capital Surplus	645,048	1-b	
Retained Earnings	1,150,155	1-c	
Treasury Stock	(34,025)	1-d	
Total Shareholders' Equity	2,022,786		
Valuation Difference on Available-for-Sale Securities	419,354		
Deferred Gains or Losses on Hedges	(20,957)	5	
Revaluation Reserve for Land	(5,852)		
Foreign Currency Translation Adjustment	(11,140)		
Remeasurements of Retirement Benefits	(36,158)		
Total Accumulated Other Comprehensive Income	345,246		3
Subscription Rights to Shares	584		1b
Non-controlling Interests	327,126	7	
Total Net Assets	2,695,744		
Total Liabilities and Net Assets	¥ 59,479,751		

<sup>(\*)</sup> The regulatory scope of consolidation is the same as the accounting scope of consolidation.

**(Appendix)**

Note: Amounts in the "Composition of capital" are based on those before considering under transitional arrangements. Therefore, they include "Amounts excluded under transitional arrangements" disclosed in "Composition of capital disclosure" and exclude items for regulatory purpose under transitional arrangement from these tables.

**1. Shareholders' equity****(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 261,608		1-a
Capital Surplus	645,048		1-b
Retained Earnings	1,150,155		1-c
Treasury Stock	(34,025)		1-d
<b>Total Shareholders' Equity</b>	<b>¥ 2,022,786</b>		

**(2) Composition of capital**

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 2,022,786	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	906,657		1a
of Which: Retained Earnings	1,150,155		2
of Which: Treasury Stock (Deduction)	34,025		1c
of Which: Others	—		
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 at the Point of Non-Viability	31a

**2. Intangible fixed assets****(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 210,726		2-a
Securities	5,285,173		2-b
of Which: Goodwill Arising on the Application of the Equity Method	11,980		
Associated Deferred Tax Liabilities	34,951		

**(2) Composition of capital**

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ 107,089		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	80,665	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

**3. Assets for Retirement Benefits****(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Assets for Retirement Benefits	¥ 97,883		3
Associated Deferred Tax Liabilities	29,980		

**(2) Composition of capital**

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Assets for Retirement Benefits	¥ 67,903		15

**4. Deferred tax assets****(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 23,342		4-a
Deferred Tax Liabilities	110,491		4-b
Deferred Tax Liabilities for Land Revaluation	3,111		4-c
Associated Intangible Fixed Assets	34,951		
Associated Assets for Retirement Benefits	29,980		

**(2) Composition of capital**

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ 721	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	10
Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	
Amount above the 10% Threshold on the Specified Items	—		21
Amount exceeding the 15% Threshold on the Specified Items	—		25
Amount below the Thresholds for Deduction (before Risk Weighting)	—		75

## 5. Deferred gains or losses on hedges

### (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains or Losses on Hedges	¥ (20,957)		5

### (2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (15,509)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

## 6. Investments in the capital of financial entities

### (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Money Held in Trust	¥ 1,586		6-a
Securities	5,285,173		6-b
Loans and Bills Discounted	27,411,347	Including subordinated loans	6-c
Other Assets	1,911,881	Including derivatives	6-d
Other Liabilities	¥ 1,313,981	Including derivatives	6-e

### (2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital Instruments	¥ 5		
Common Equity Tier 1 Capital	5		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in Capital Instruments	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital	—		53
Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own more than 10% of the Issued Share Capital	218,622		
Common Equity Tier 1 Capital	4,235		18
Additional Tier 1 Capital	821		39
Tier 2 Capital	5,811		54
Amount below the Thresholds for Deduction (before Risk Weighting)	207,754		72
Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	65,590		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital	—		55
Amount below the Thresholds for Deduction (before Risk Weighting)	65,590		73



## 7. Non-controlling Interests

### (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 327,126		7

### (2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	¥ 2,109	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	5
Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		30–31ab–32
Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	11,215	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	34–35
Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		46
Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	3,056	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	48–49

## 8. Other Capital Instruments

### (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Bonds Payable	¥ 1,043,764		8

### (2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	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	¥ 220,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	90,000		46

## Capital Adequacy

Consolidated

### Amounts of Required Capital

#### (1) Amounts of required capital against credit risk (excluding equity exposures to which the IRB Approach is applied and exposures held in funds)

	Millions of Yen	
	Sep. 30, 2017	Sep. 30, 2016
Portfolios to Which the Standardized Approach is Applied	¥ 63,929	¥ 48,989
Exposures to Business Units Set for Phased Roll-out Application	21,433	16,776
Exposures Excluded from Application	42,495	32,212
Portfolios to Which the IRB Approach is Applied and Breakdown by Portfolio	1,213,580	1,147,227
Corporate Exposures	868,882	807,415
Sovereign Exposures	16,085	15,241
Financial Institution Exposures	35,581	43,504
Residential Mortgage Exposures	115,900	105,723
Qualifying Revolving Retail Exposures	1,666	1,632
Other Retail Exposures	25,387	25,005
Other Exposures* <sup>1</sup>	150,076	148,704
Securitization Exposures	12,002	14,855

\*1. Other exposures refer to the exposures below.

Purchased receivables, unsettled transactions, lease transactions, CVA risk, central counterparty-related, equities, with 250% risk-weight applied and other assets

\*2. The calculation method of the amounts of required capital ratio against credit risk is as follows:

Portfolios to which the Standardized Approach is applied: amount of credit risk-weighted assets x 8%

Portfolios to which the IRB Approach is applied: (amount of credit risk-weighted assets x 1.06) x 8% + expected loss amount

Securitization exposures: (amount of credit risk-weighted assets x 1.06) x 8% + expected loss amount

#### (2) Amounts of required capital against credit risk concerning equity exposures to which the IRB Approach is applied

	Millions of Yen	
	Sep. 30, 2017	Sep. 30, 2016
Equity Exposures	¥ 132,775	¥ 140,898
PD/LGD Approach	111,094	119,062
Simple Risk-Weight Method of the Market-based Approach	21,681	21,835
Internal Model Method of the Market-based Approach	—	—

\* The calculation method of the amounts of required capital against credit risk concerning equity exposures to which the IRB Approach is applied is as follows

Those applicable to the PD/LGD approach: (amount of credit risk-weighted assets x 1.06) x 8%

Those applicable to the simple risk-weight method of the market-based approach: (amount of credit risk-weighted assets x 1.06) x 8%

#### (3) Amounts of required capital against credit risk concerning exposures held in funds

	Millions of Yen	
	Sep. 30, 2017	Sep. 30, 2016
Exposures Held in Funds*	¥ 144,888	¥ 113,013

\* (Amount of credit risk-weighted assets x 1.06) x 8% + expected loss amount

**(4) Amounts of required capital against market risk**

	Millions of Yen	
	Sep. 30, 2017	Sep. 30, 2016
Market Risk	¥ 59,296	¥ 42,491
Amounts of Required Capital by Category under the Standardized Approach	11,139	8,360
Interest Rate Risk	6,198	4,812
Equity Position Risk	—	—
Foreign Exchange Risk	4,941	3,547
Commodities Risk	—	—
Options Transactions	—	—
Internal Model Approach	48,156	34,131

**(5) Amounts of required capital against operational risk**

	Millions of Yen	
	Sep. 30, 2017	Sep. 30, 2016
Operational Risk	¥ 79,153	¥ 76,884
Advanced Measurement Approach	66,340	64,297
Standardized Approach	—	—
Basic Indicator Approach	12,813	12,587

**(6) Consolidated total required capital**

	Millions of Yen	
	Sep. 30, 2017	Sep. 30, 2016
Consolidated Total Required Capital*	¥ 1,565,671	¥ 1,451,306

\* (Total amount of credit risk-weighted assets + market risk equivalents/8% + operational risk equivalents/8%) x 8%

## Credit Risk

Consolidated

## Balance of Exposures Related to Credit Risk and Breakdown by Primary Types

	Millions of Yen					
	Sep. 30, 2017					
	Credit Risk Exposures					Exposures Three Months or Longer Overdue or Exposures in Default
Loans, Call Loans, Deposits, etc.	Securities	Derivative Transactions	Other Off-balance Sheet Transactions			
Japan	¥ 44,399,550	¥ 39,042,021	¥ 1,995,931	¥ 389,911	¥ 2,971,686	¥ 114,471
Outside Japan	7,023,193	4,942,182	1,167,751	339,685	573,574	17,300
Total for Regions	¥ 51,422,743	¥ 43,984,203	¥ 3,163,683	¥ 729,596	¥ 3,545,260	¥ 131,772
Manufacturing	4,380,128	2,818,853	494,300	28,905	1,038,069	11,005
Agriculture and Forestry	4,992	4,865	10	100	15	—
Fisheries	88	43	44	—	—	—
Mining and Quarrying of Stones and Gravel	22,340	7,302	201	—	14,836	—
Construction	219,123	132,086	28,088	861	58,087	13
Electricity, Gas, Heat Supply and Water	1,170,895	939,214	17,007	15,698	198,973	—
Information and Communication	594,771	531,039	5,579	807	57,344	—
Transport and Postal Activities	1,428,620	1,155,644	149,463	16,619	106,892	58
Wholesale and Retail Trade	1,873,426	1,502,918	81,448	3,353	285,706	1,690
Finance and Insurance	2,376,759	1,616,073	312,160	265,795	182,729	228
Real Estate	3,975,658	3,247,911	399,911	26,543	301,292	12,559
Goods Rental and Leasing	958,027	855,081	6,920	1,016	95,009	224
Local Public Bodies	91,921	77,152	4,808	—	9,960	—
Individuals	9,728,845	9,589,169	—	—	139,675	71,336
Others	24,597,144	21,506,847	1,663,737	369,893	1,056,666	34,656
Total for Industry Sectors	¥ 51,422,743	¥ 43,984,203	¥ 3,163,683	¥ 729,596	¥ 3,545,260	¥ 131,772
One Year or Less	8,960,428	6,713,577	526,464	242,572	1,477,814	
Over One Year to Three Years	5,423,968	4,377,030	281,530	84,383	681,023	
Over Three Years to Five Years	18,915,931	17,814,652	486,582	109,348	505,348	
Over Five Years	18,122,415	15,078,942	1,869,106	293,291	881,074	
Total for All Durations	¥ 51,422,743	¥ 43,984,203	¥ 3,163,683	¥ 729,596	¥ 3,545,260	
Average Balance during the Period	¥ 50,563,042	¥ 43,057,838	¥ 3,211,195	¥ 733,973	¥ 3,560,034	

- Notes: 1. Of exposures subject to the calculation of credit risk-weighted assets, the above lists corporate, retail, equities, etc., purchased receivables, lease transactions as well as phased application exposures.  
2. "Others" in the industry sectors include non-residents and state public services. Exposures for durations of over five years include those with no fixed maturities.  
3. "Average Balance during the Period" is the average of the balance as of March 31, 2017 and September 30, 2017.  
4. The above data represents amounts after credit risk mitigation effects of netting contracts allowed under the law and netting against the obligor's cash on deposit.

	Millions of Yen					
	Sep. 30, 2016					
	Credit Risk Exposures					Exposures Three Months or Longer Overdue or Exposures in Default
Loans, Call Deposits, etc.	Loans, Deposits, etc.	Securities	Derivative Transactions	Other Off-balance Sheet Transactions		
Japan	¥ 39,984,260	¥ 34,225,977	¥ 2,294,739	¥ 387,470	¥ 3,076,072	¥ 119,949
Outside Japan	6,286,003	3,885,229	1,573,498	426,471	400,804	23,781
<b>Total for Regions</b>	<b>¥ 46,270,264</b>	<b>¥ 38,111,206</b>	<b>¥ 3,868,238</b>	<b>¥ 813,942</b>	<b>¥ 3,476,876</b>	<b>¥ 143,731</b>
Manufacturing	4,320,354	2,729,825	535,369	36,535	1,018,624	17,848
Agriculture and Forestry	4,247	4,027	—	220	—	1,105
Fisheries	56	11	45	—	—	—
Mining and Quarrying of Stones and Gravel	22,642	7,935	132	—	14,575	—
Construction	243,630	150,409	29,584	2,466	61,170	134
Electricity, Gas, Heat Supply and Water	1,018,626	869,686	22,702	13,707	112,530	—
Information and Communication	575,959	507,171	8,260	2,300	58,226	—
Transport and Postal Activities	1,453,092	1,116,159	177,432	41,025	118,476	318
Wholesale and Retail Trade	1,837,903	1,390,466	124,126	8,732	314,577	2,896
Finance and Insurance	2,343,702	1,493,416	413,335	190,378	246,571	281
Real Estate	3,806,649	3,077,869	397,942	41,880	288,957	22,505
Goods Rental and Leasing	812,715	742,076	9,083	1,449	60,106	237
Local Public Bodies	88,539	73,302	4,315	—	10,921	—
Individuals	8,915,804	8,773,863	—	—	141,940	60,943
Others	20,826,337	17,174,985	2,145,909	475,244	1,030,198	37,460
<b>Total for Industry Sectors</b>	<b>¥ 46,270,264</b>	<b>¥ 38,111,206</b>	<b>¥ 3,868,238</b>	<b>¥ 813,942</b>	<b>¥ 3,476,876</b>	<b>¥ 143,731</b>
One Year or Less	8,438,536	6,403,526	528,316	155,905	1,350,787	
Over One Year to Three Years	5,341,758	4,168,610	328,583	148,967	695,597	
Over Three Years to Five Years	15,123,859	14,049,777	448,976	137,290	487,815	
Over Five Years	17,366,108	13,489,291	2,562,362	371,778	942,675	
<b>Total for All Durations</b>	<b>¥ 46,270,264</b>	<b>¥ 38,111,206</b>	<b>¥ 3,868,238</b>	<b>¥ 813,942</b>	<b>¥ 3,476,876</b>	
<b>Average Balance during the Period</b>	<b>¥ 47,820,456</b>	<b>¥ 39,779,617</b>	<b>¥ 3,665,957</b>	<b>¥ 838,683</b>	<b>¥ 3,536,198</b>	

Notes: 1. Of exposures subject to the calculation of credit risk-weighted assets, the above lists corporate, retail, equities, etc., purchased receivables, lease transactions as well as phased application exposures.

2. "Others" in the industry sectors include non-residents and state public services. Exposures for durations of over five years include those with no fixed maturities.

3. "Average Balance during the Period" is the average of the balance as of March 31, 2016 and September 30, 2016.

4. The above data represents amounts after credit risk mitigation effects of netting contracts allowed under the law and netting against the obligor's cash on deposit.

## Balance and Changes of General Allowance for Loan Losses, Specific Allowance for Loan Losses, and Allowance for Loan Losses from Specified Foreign Country Borrowers

### (1) General allowance for loan losses

	Millions of Yen			
	Sep. 30, 2017	Sep. 30, 2016	Mar. 31, 2017	Change from Mar. 31, 2017
	Balance	Balance	Balance	
General Allowance for Loan Losses	¥ 91,621	¥ 67,429	¥ 97,567	¥ (5,946)

**(2) Specific allowance for loan losses (breakdown by region, industry sector)**

	Millions of Yen			
	Sep. 30, 2017	Sep. 30, 2016	Mar. 31, 2017	Change from Mar. 31, 2017
	Balance	Balance	Balance	
Japan	¥ 9,655	¥ 18,612	¥ 15,280	¥ (5,625)
Outside Japan	2,905	2,796	2,966	(61)
<b>Total for Regions</b>	<b>¥ 12,560</b>	<b>¥ 21,409</b>	<b>¥ 18,246</b>	<b>¥ (5,686)</b>
Manufacturing	1,532	4,968	4,899	(3,366)
Agriculture and Forestry	0	—	1	0
Fisheries	—	—	—	—
Mining and Quarrying of Stones and Gravel	—	—	—	—
Construction	53	30	15	37
Electricity, Gas, Heat Supply and Water	6	134	128	(122)
Information and Communication	7	8	8	0
Transport and Postal Activities	2,243	5,972	3,403	(1,160)
Wholesale and Retail Trade	446	661	424	21
Finance and Insurance	139	185	184	(45)
Real Estate	86	502	342	(255)
Goods Rental and Leasing	2	47	5	(2)
Local Public Bodies	—	—	—	—
Individuals	4,700	4,899	4,650	50
Others	3,339	3,998	4,180	(840)
<b>Total for Industry Sectors</b>	<b>¥ 12,560</b>	<b>¥ 21,409</b>	<b>¥ 18,246</b>	<b>¥ (5,686)</b>

Note: "Others" in the industry sectors include non-residents and state public services.

**(3) Allowance for loan losses from specified foreign country borrowers**

Not applicable as of the end of September 2017, March 2017 and September 2016.

**Amounts of Written-off Loans by Industry Sector**

	Millions of Yen	
	Six Months Ended Sep. 30, 2017	Six Months Ended Sep. 30, 2016
Manufacturing	¥ 504	¥ 9
Agriculture and Forestry	—	0
Fisheries	—	—
Mining and Quarrying of Stones and Gravel	—	—
Construction	2	—
Electricity, Gas, Heat Supply and Water	—	2
Information and Communication	1	4
Transport and Postal Activities	1	2
Wholesale and Retail Trade	6	0
Finance and Insurance	0	1
Real Estate	0	—
Goods Rental and Leasing	—	—
Local Public Bodies	—	—
Individuals	300	535
Others	710	167
<b>Total for Industry Sectors</b>	<b>¥ 1,528</b>	<b>¥ 724</b>

Note: "Others" in the industry sectors include non-residents and state public services.

## Balance of Exposures to which the Standardized Approach is Applied by Risk-Weight Category

	Millions of Yen			
	Sep. 30, 2017		Sep. 30, 2016	
	Subject to Rating		Subject to Rating	
Balance of Exposures to which the Standardized Approach is Applied after Allowing for the Credit Risk Mitigation Effect by Risk-Weight Category	¥ 12,087,290	¥ 17,003	¥ 11,463,095	¥ 86
0%	10,877,276	—	10,519,669	—
10%	305	—	305	—
20%	396,629	20	362,941	24
35%	—	—	—	—
50%	160,814	13,919	42,662	35
75%	—	—	—	—
100%	652,263	3,064	537,515	26
150%	1	—	1	—
Amounts of exposures with 1,250% risk-weight applied	—	—	—	—

## Exposures to which the IRB Approach is Applied

		Millions of Yen	
		Sep. 30, 2017	Sep. 30, 2016
Specialized Lending under the Slotting Criteria		¥ 2,047,233	¥ 1,781,365
High-Volatility Commercial Real Estate Exposures		286,386	231,799
Maturities of 2.5 Years or Longer		235,730	204,871
Strong	95%	36,086	30,444
Good	120%	60,494	100,201
Satisfactory	140%	139,149	64,554
Weak	250%	—	9,670
Default	0%	—	—
Maturities of Less than 2.5 Years		50,655	26,928
Strong	70%	1,162	—
Good	95%	21,351	—
Satisfactory	140%	28,141	26,656
Weak	250%	—	271
Default	0%	—	—
Other Exposures		¥ 1,760,847	¥ 1,549,565
Maturities of 2.5 Years or Longer		1,612,705	1,453,363
Strong	70%	498,545	570,963
Good	90%	823,320	610,236
Satisfactory	115%	254,094	218,603
Weak	250%	36,745	47,684
Default	0%	—	5,875
Maturities of Less than 2.5 Years		148,142	96,201
Strong	50%	34,327	29,486
Good	70%	73,747	37,484
Satisfactory	115%	28,717	18,412
Weak	250%	11,349	10,817
Default	0%	—	—
Equity Exposures to which the Simple Risk-Weight Method of the Market-based Approach is Applied		¥ 79,639	¥ 76,717
300%		62,883	49,371
400%		16,755	27,346

Note: The supervisory formula has been applied to some of the specialised lendings since the end of March 2016 and the exposures above are not included.

## Portfolios to which the IRB Approach is Applied

## (1) Corporate exposures

	Millions of Yen							
	Sep. 30, 2017							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
On-balance Sheet Asset Items					Off-balance Sheet Asset Items			
Ordinary Assets (Seijo-Saki)	0.38%	32.79%	—	38.75%	¥ 14,536,764	¥ 2,625,179	¥ 2,094,697	75.00%
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	17.92%	33.65%	—	176.50%	357,546	133,484	105,859	75.00%
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	39.78%	38.95%	10.91%	47,838	9,130	562	75.00%
Total	1.19%	32.84%	—	42.48%	¥ 14,942,149	¥ 2,767,793	¥ 2,201,119	75.00%

Note: The supervisory formula has been applied to some of the specialised lendings since the end of March 2016 and the exposures above are included.

	Millions of Yen							
	Sep. 30, 2016							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
On-balance Sheet Asset Items					Off-balance Sheet Asset Items			
Ordinary Assets (Seijo-Saki)	0.37%	33.58%	—	38.80%	¥ 14,110,282	¥ 2,808,061	¥ 2,186,770	75.00%
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	15.76%	32.84%	—	167.43%	274,751	52,031	9,198	75.00%
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	37.57%	36.23%	17.79%	61,003	16,658	247	75.00%
Total	1.11%	33.58%	—	41.13%	¥ 14,446,036	¥ 2,876,751	¥ 2,196,216	75.00%

Note: The supervisory formula has been applied to some of the specialised lendings since the end of March 2016 and the exposures above are included.

## (2) Sovereign exposures

	Millions of Yen							
	Sep. 30, 2017							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
On-balance Sheet Asset Items					Off-balance Sheet Asset Items			
Ordinary Assets (Seijo-Saki)	0.00%	44.11%	—	0.80%	¥ 17,544,732	¥ 138,870	¥ 21,674	75.00%
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	34.12%	45.00%	—	282.39%	11,283	746	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—	—	—	—
Total	0.03%	44.11%	—	0.99%	¥ 17,556,016	¥ 139,617	¥ 21,674	75.00%

	Millions of Yen							
	Sep. 30, 2016							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
On-balance Sheet Asset Items					Off-balance Sheet Asset Items			
Ordinary Assets (Seijo-Saki)	0.01%	43.60%	—	0.96%	¥ 13,888,750	¥ 90,428	¥ 20,180	75.00%
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	34.12%	45.00%	—	282.39%	10,121	1,272	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—	—	—	—
Total	0.03%	43.60%	—	1.19%	¥ 13,898,872	¥ 91,700	¥ 20,180	75.00%



## (3) Financial Institution exposures

	Millions of Yen							
	Sep. 30, 2017							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
On-balance Sheet Asset Items					Off-balance Sheet Asset Items			
Ordinary Assets (Seijo-Saki)	0.13%	41.12%	/	25.46%	¥ 1,030,099	¥ 671,667	¥ 74,729	75.00%
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	—	—	/	—	—	—	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—	—	—	—
Total	0.13%	41.12%	/	25.46%	¥ 1,030,099	¥ 671,667	¥ 74,729	75.00%

	Millions of Yen							
	Sep. 30, 2016							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
On-balance Sheet Asset Items					Off-balance Sheet Asset Items			
Ordinary Assets (Seijo-Saki)	0.12%	41.78%	/	28.23%	¥ 1,277,193	¥ 605,245	¥ 108,219	75.00%
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	—	—	/	—	—	—	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—	—	—	—
Total	0.12%	41.78%	/	28.23%	¥ 1,277,193	¥ 605,245	¥ 108,219	75.00%

## (4) Equity exposures under the PD/LGD Approach

	Millions of Yen		
	Sep. 30, 2017		
	Weighted Average of PD Value	Weighted Average of Risk-Weight	Balance
Ordinary Assets (Seijo-Saki)	0.22%	145.04%	¥ 932,959
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	14.05%	656.84%	5,393
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	1,192.50%	8
Total	0.30%	147.99%	¥ 938,361

Note: Weighted average of risk-weight include the amounts obtained by multiplying the expected loss amounts by 1,250% risk-weight.

	Millions of Yen		
	Sep. 30, 2016		
	Weighted Average of PD Value	Weighted Average of Risk-Weight	Balance
Ordinary Assets (Seijo-Saki)	0.21%	141.76%	¥ 1,036,512
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	9.02%	543.91%	2,956
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	1,192.50%	237
Total	0.26%	143.14%	¥ 1,039,706

Note: Weighted average of risk-weight include the amounts obtained by multiplying the expected loss amounts by 1,250% risk-weight.

## (5) Residential mortgage exposures, qualifying revolving retail exposures, and other retail exposures

	Millions of Yen							
	Sep. 30, 2017							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
On-balance Sheet Asset Items					Off-balance Sheet Asset Items			
Residential Mortgage								
Current	0.24%	26.84%	—	12.33%	¥ 8,637,640	¥ 25,824	¥ 1,239	100.00%
Overdue	21.27%	27.46%	—	163.44%	75,601	71	—	—
Default	100.00%	28.92%	21.34%	100.47%	36,022	19	—	—
Qualifying Revolving Retail								
Current	0.46%	74.32%	—	15.58%	20,439	56,109	620,234	9.05%
Overdue	35.14%	69.64%	—	189.20%	169	84	628	13.45%
Default	100.00%	75.34%	73.77%	20.74%	172	288	3,536	8.16%
Other Retail (consumer)								
Current	0.77%	61.97%	—	45.88%	160,214	54,141	168,757	28.47%
Overdue	32.89%	37.26%	—	97.15%	620	599	88	23.90%
Default	100.00%	45.19%	34.63%	139.87%	3,452	376	1,143	22.51%
Other Retail (commercial)								
Current	0.94%	33.67%	—	30.21%	384,631	2,639	1,734	100.00%
Overdue	37.24%	31.50%	—	84.45%	2,669	1	1	100.00%
Default	100.00%	36.74%	34.56%	28.93%	9,450	184	46	100.00%
Total	0.99%	28.34%	—	15.50%	¥ 9,331,085	¥ 140,341	¥ 797,411	13.52%

	Millions of Yen							
	Sep. 30, 2016							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
On-balance Sheet Asset Items					Off-balance Sheet Asset Items			
Residential Mortgage								
Current	0.24%	25.40%	—	11.71%	¥ 7,844,893	¥ 31,136	¥ 1,451	100.00%
Overdue	22.20%	26.01%	—	156.01%	89,736	141	15	100.00%
Default	100.00%	28.01%	22.00%	79.51%	37,749	24	—	—
Qualifying Revolving Retail								
Current	0.50%	74.76%	—	16.62%	20,551	46,158	489,100	9.44%
Overdue	33.93%	69.48%	—	193.88%	235	143	858	16.69%
Default	100.00%	76.72%	73.45%	43.33%	254	197	2,232	8.83%
Other Retail (consumer)								
Current	0.74%	60.90%	—	47.65%	149,523	60,518	181,609	30.76%
Overdue	32.96%	36.80%	—	94.55%	919	566	160	33.89%
Default	100.00%	42.54%	33.54%	119.31%	3,068	412	1,032	33.76%
Other Retail (commercial)								
Current	0.99%	33.26%	—	30.39%	358,466	2,636	1,448	100.00%
Overdue	35.80%	30.45%	—	79.95%	3,247	21	21	100.00%
Default	100.00%	34.19%	31.69%	33.17%	10,985	198	38	100.00%
Total	1.14%	27.02%	—	15.32%	¥ 8,519,631	¥ 142,156	¥ 677,969	15.60%

## Actual Credit Losses in the Current Period and Year-on-Year Change for Portfolios to which the IRB Approach is Applied

	Millions of Yen						Change in Actual Credit Losses
	Six Months Ended Sep. 30, 2017			Six Months Ended Sep. 30, 2016			
	Actual Credit Losses	Provisions	Reversals	Actual Credit Losses	Provisions	Reversals	
Corporate Exposures	¥ (5,945)	¥ 2,725	¥ (8,670)	¥ (2,250)	¥ 2,649	¥ (4,899)	¥ (3,694)
Sovereign Exposures	43	61	(18)	(364)	—	(364)	407
Financial Institution Exposures	0	0	—	27	27	—	(28)
Retail Exposures	1,013	2,082	(1,068)	1,998	2,666	(667)	(984)

Note: Of total credit costs, only those that can be identified as stemming from specified asset classes are shown in the table.

## Factor Analysis

In the first half of FY2017, actual credit losses decreased by ¥4.2 billion year on year. This was mainly due to the recognition of only a limited amount of new non-performing loans in our corporate exposures, as well as the booking of reversals from loan loss allowances with the improvement in the credit status of specific obligors in this category.

## Estimated Credit Losses and Comparable Actual Credit Losses for Portfolios to which the IRB Approach is Applied

	Millions of Yen	
	Six Months Ended Sep. 30, 2017	Six Months Ended Sep. 30, 2016
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ 21,132	¥ 92,363
Sovereign Exposures	(633)	1,965
Financial Institution Exposures	(25)	992
Retail Exposures	3,319	26,243

Notes: 1. Estimated credit losses for the first half of fiscal year 2016 are the expected loss amount as of September 30, 2016.

2. Actual credit losses for the first half of fiscal year 2017 are the sum of the losses for the most recent one-year period ended September 30, 2017.

	Millions of Yen	
	Six Months Ended Sep. 30, 2016	Six Months Ended Sep. 30, 2015
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ 11,548	¥ 104,393
Sovereign Exposures	2,582	2,514
Financial Institution Exposures	27	1,279
Retail Exposures	11,193	25,794

Notes: 1. Estimated credit losses for the first half of fiscal year 2015 are the expected loss amount as of September 30, 2015.

2. Actual credit losses for the first half of fiscal year 2016 are the sum of the losses for the most recent one-year period ended September 30, 2016.

	Millions of Yen	
	Six Months Ended Sep. 30, 2015	Six Months Ended Sep. 30, 2014
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ (7,031)	¥ 173,155
Sovereign Exposures	1,031	362
Financial Institution Exposures	3	921
Retail Exposures	3,304	34,663

Notes: 1. Estimated credit losses for the first half of fiscal year 2014 are the expected loss amount as of September 30, 2014.

2. Actual credit losses for the first half of fiscal year 2015 are the sum of the losses for the most recent one-year period ended September 30, 2015.

	Millions of Yen	
	Six Months Ended Sep. 30, 2014	Six Months Ended Sep. 30, 2013
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ (4,095)	¥ 191,300
Sovereign Exposures	(66)	522
Financial Institution Exposures	(5)	901
Retail Exposures	484	34,992

Notes: 1. Estimated credit losses for the first half of fiscal year 2013 are the expected loss amount as of September 30, 2013.

2. Actual credit losses for the first half of fiscal year 2014 are the sum of the losses for the most recent one-year period ended September 30, 2014.

	Millions of Yen	
	Six Months Ended Sep. 30, 2013	Six Months Ended Sep. 30, 2012
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ (2,782)	¥ 183,465
Sovereign Exposures	(1)	309
Financial Institution Exposures	(29)	1,045
Retail Exposures	1,297	27,019

Notes: 1. Estimated credit losses for the first half of fiscal year 2012 are the expected loss amount as of September 30, 2012.

2. Actual credit losses for the first half of fiscal year 2013 are the sum of the losses for the most recent one-year period ended September 30, 2013.

	Millions of Yen	
	Six Months Ended Sep. 30, 2012	Six Months Ended Sep. 30, 2011
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ 8,781	¥ 185,151
Sovereign Exposures	(21)	303
Financial Institution Exposures	7	836
Retail Exposures	2,379	34,175

Notes: 1. Estimated credit losses for the first half of fiscal year 2011 are the expected loss amount as of September 30, 2011.

2. Actual credit losses for the first half of fiscal year 2012 are the sum of the losses for the most recent one-year period ended September 30, 2012.

	Millions of Yen	
	Six Months Ended Sep. 30, 2011	Six Months Ended Sep. 30, 2010
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ 12,553	¥ 213,322
Sovereign Exposures	4,753	227
Financial Institution Exposures	(346)	3,526
Retail Exposures	2,215	36,493

Notes: 1. Estimated credit losses for the first half of fiscal year 2010 are the expected loss amount as of September 30, 2010.

2. Actual credit losses for the first half of fiscal year 2011 are the sum of the losses for the most recent one-year period ended September 30, 2011.

## Credit Risk Mitigation Techniques

Consolidated

## Amounts of Exposures to which Credit Risk Mitigation Techniques are Applied

	Millions of Yen			
	Sep. 30, 2017			
	Eligible Financial Collateral	Other Eligible Collateral	Guarantees	Credit Derivatives
Portfolios to which the Standardized Approach is Applied	¥ 1,003,570	¥ —	¥ —	¥ —
Portfolios to which the IRB Approach is Applied	2,740,338	239,167	326,568	—
Corporate Exposures	623,068	234,548	178,317	—
Sovereign Exposures	37,356	4,619	147,408	—
Financial Institution Exposures	2,079,913	—	842	—
Retail Exposures	—	—	—	—

	Millions of Yen			
	Sep. 30, 2016			
	Eligible Financial Collateral	Other Eligible Collateral	Guarantees	Credit Derivatives
Portfolios to which the Standardized Approach is Applied	¥ 870,824	¥ —	¥ —	¥ —
Portfolios to which the IRB Approach is Applied	2,842,308	196,855	277,406	—
Corporate Exposures	685,399	191,865	169,349	—
Sovereign Exposures	5,904	4,989	108,057	—
Financial Institution Exposures	2,151,005	—	—	—
Retail Exposures	—	—	—	—

## Counterparty Risk in Derivative and Long-term Settlement Transactions

Consolidated

## Derivative Transactions

	Millions of Yen	
	Sep. 30, 2017	Sep. 30, 2016
Aggregate Sum of Amounts of Gross Reconstruction Costs (limited only to those not below zero)	¥ 1,444,545	¥ 2,258,535
Credit Equivalents Before Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	825,739	1,087,217
Foreign Exchange Related	961,370	1,293,110
Interest Rate Related	1,208,055	1,768,652
Credit Derivatives	9,288	15,640
Others	304	227
Effect of Mitigating Credit Equivalents Due to Close-out Netting Contracts (Deduction)	1,353,279	1,990,413
Amounts of Collateral	95,220	273,014
Deposits	93,606	262,485
Securities	1,614	10,529
Credit Equivalents After Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	730,519	814,203
Notional Principal Amounts of Credit Derivatives Subject to the Calculation of Credit Equivalents	150,300	140,700
Purchasing Protection by Credit Default Swaps	74,400	71,900
Providing Protection by Credit Default Swaps	75,900	68,800
Notional Principal Amounts of Credit Derivatives Used to Allow for the Effect of Credit Risk Mitigation Technique	—	—

Note: Credit equivalents are calculated with the current exposure approach.

## Long-term Settlement Transactions

	Millions of Yen	
	Sep. 30, 2017	Sep. 30, 2016
Aggregate Sum of Amounts of Gross Reconstruction Costs (limited only to those not below zero)	¥ —	¥ —
Credit Equivalents Before Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	7	7
Amounts of Collateral	—	—
Credit Equivalents After Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	7	7

Note: Credit equivalents are calculated with the current exposure approach.

## Securitization Exposures

Consolidated

### Securitization Exposures Originated by the SuMi TRUST Holdings Group

#### First Half of Fiscal Year 2017

Subject to the Calculation of Credit Risk-Weighted Assets

#### (1) Outline of securitizations during the first half of fiscal year 2017, type and status of principal underlying assets

Not applicable.

#### (2) Amounts of securitization exposures held and breakdown of main principal underlying assets by type

	Millions of Yen				
	Sep. 30, 2017				
	Exposure Amounts		Aggregate Sum of Underlying Assets		
	On-balance Sheet Transactions	Off-balance Sheet Transactions		Asset Transfer-Type Securitization Transactions	Synthetic Securitization Transaction
Securitization Exposures except					
Resecuritization Exposures	¥ 38,005	¥ —	¥ 179,895	¥ 179,895	¥ —
Residential Mortgage Loans	38,005	—	179,895	179,895	—
Others	—	—	—	—	—
Resecuritization Exposures	—	—	—	—	—
Total	¥ 38,005	¥ —	¥ 179,895	¥ 179,895	¥ —

#### (3) Cumulative total of underlying assets overdue for three months or longer or in default related to securitization exposures held, cumulative total of losses, and breakdown by type of main principal underlying assets

	Millions of Yen	
	Six Months Ended Sep. 30, 2017	
	Cumulative Total of Underlying Assets Overdue for Three Months or Longer or in Default	Cumulative Total Losses
Residential Mortgage Loans	¥ 84	¥ (15)
Others	—	—
Total	¥ 84	¥ (15)

#### (4) Amounts of assets held for the purpose of securitization transactions and breakdown of principal assets by type

Not applicable.

## (5) Balance and amounts of required capital of securitization exposures held by risk-weight category

	Millions of Yen			
	Sep. 30, 2017			
	Balance		Required Capital	
	On-balance Sheet Transactions	Off-balance Sheet Transactions	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except				
Resecuritization Exposures (IRB Approach)	¥ 38,005	¥ —	¥ 4,531	¥ —
Less than 20%	—	—	—	—
20% to Less than 50%	16,245	—	445	—
50% to Less than 100%	15,143	—	680	—
100% to Less than 350%	3,816	—	436	—
350% to Less than 1,250%	—	—	—	—
1,250%	2,800	—	2,968	—
Resecuritization Exposures (IRB Approach)	—	—	—	—
Less than 20%	—	—	—	—
20% to Less than 50%	—	—	—	—
50% to Less than 100%	—	—	—	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
1,250%	—	—	—	—
Total	¥ 38,005	¥ —	¥ 4,531	¥ —

## (6) Amounts equivalent to the increase in capital following securitization and breakdown by type of principal underlying assets

	Millions of Yen
	Sep. 30, 2017
Residential Mortgage Loans	¥ 1,905
Others	—
Total	¥ 1,905

## (7) Amounts of securitization exposures by type of principal underlying assets risk-weighted at 1,250% under provisions of the Notification, Article 225

	Millions of Yen
	Sep. 30, 2017
Residential Mortgage Loans	¥ 2,800
Others	—
Total	¥ 2,800

(8) Items by type of principal underlying assets of securitization exposures with early redemption clauses  
Not applicable.(9) Application of credit risk mitigation techniques to resecuritization exposures held  
Not applicable.(10) Amounts of gains/losses on sale following securitization transactions recognized during the first half of fiscal year 2017 and breakdown by type of principal underlying assets  
Not applicable.

**Subject to the Calculation of Market Risk Assets**

Not applicable.

**First Half of Fiscal Year 2016**

Subject to the Calculation of Credit Risk-Weighted Assets

**(1) Outline of securitizations during the first half of fiscal year 2016, type and status of principal underlying assets**

Not applicable.

**(2) Amounts of securitization exposures held and breakdown of main principal underlying assets by type**

	Millions of Yen				
	Sep. 30, 2016				
	Exposure Amounts		Aggregate Sum of Underlying Assets		
	On-balance Sheet Transactions	Off-balance Sheet Transactions		Asset Transfer-Type Securitization Transactions	Synthetic Securitization Transaction
Securitization Exposures except					
Resecuritization Exposures	¥ 55,229	¥ —	¥ 236,064	¥ 236,064	¥ —
Residential Mortgage Loans	55,229	—	236,064	236,064	—
Others	—	—	—	—	—
Resecuritization Exposures	—	—	—	—	—
<b>Total</b>	<b>¥ 55,229</b>	<b>¥ —</b>	<b>¥ 236,064</b>	<b>¥ 236,064</b>	<b>¥ —</b>

**(3) Cumulative total of underlying assets overdue for three months or longer or in default related to securitization exposures held, cumulative total of losses, and breakdown by type of main principal underlying assets**

	Millions of Yen	
	Six Months Ended Sep. 30, 2016	
	Cumulative Total of Underlying Assets Overdue for Three Months or Longer or in Default	Cumulative Total Losses
Residential Mortgage Loans	¥ 336	¥ 11
Others	—	—
<b>Total</b>	<b>¥ 336</b>	<b>¥ 11</b>

**(4) Amounts of assets held for the purpose of securitization transactions and breakdown of main principal assets by type**

Not applicable.



## (5) Balance and amounts of required capital of securitization exposures held by risk-weight category

	Millions of Yen			
	Sep. 30, 2016			
	Balance		Required Capital	
	On-balance Sheet Transactions	Off-balance Sheet Transactions	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except				
Resecuritization Exposures (IRB Approach)	¥ 55,229	¥ —	¥ 5,849	¥ —
Less than 20%	—	—	—	—
20% to Less than 50%	30,662	—	809	—
50% to Less than 100%	16,982	—	733	—
100% to Less than 350%	3,986	—	492	—
350% to Less than 1,250%	—	—	—	—
1,250%	3,598	—	3,814	—
Resecuritization Exposures (IRB Approach)	—	—	—	—
Less than 20%	—	—	—	—
20% to Less than 50%	—	—	—	—
50% to Less than 100%	—	—	—	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
1,250%	—	—	—	—
Total	¥ 55,229	¥ —	¥ 5,849	¥ —

## (6) Amounts equivalent to the increase in capital following securitization and breakdown by type of main principal underlying assets

	Millions of Yen
	Sep. 30, 2016
Residential Mortgage Loans	¥ 2,880
Others	—
Total	¥ 2,880

## (7) Amounts of securitization exposures by type of principal underlying assets risk-weighted at 1,250% under provisions of the Notification, Article 225

	Millions of Yen
	Sep. 30, 2016
Residential Mortgage Loans	¥ 3,598
Others	—
Total	¥ 3,598

(8) Items by type of principal underlying assets of securitization exposures with early redemption clauses  
Not applicable.(9) Application of credit risk mitigation techniques to resecuritization exposures held  
Not applicable.

**(10) Amounts of gains/losses on sale following securitization transactions recognized during the first half of fiscal year 2016 and breakdown by type of principal underlying assets**

Not applicable.

**Subject to the Calculation of Market Risk Assets**

Not applicable.

**Securitization Exposures Purchased by the SuMi TRUST Holdings Group****First Half of Fiscal Year 2017****Subject to the Calculation of Credit Risk-Weighted Assets****(1) Amounts of securitization exposures held and breakdown of main principal underlying assets by type**

	Millions of Yen	
	Sep. 30, 2017	
	Exposure Amounts	
	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except Resecuritization Exposures	¥ 766,168	¥ 72,291
Residential Mortgage Loans	170,019	6,373
Credit Card Loans	34,479	255
Claims on Lease Payments, Installment Receivables	155,567	13,388
Commercial Real Estate-Secured Loans	3,395	—
Other Claims on Corporates	402,706	52,273
Resecuritization Exposures	1,397	—
Securitization Exposures to Residential Mortgage Loans and Residential Mortgage Loans as Underlying Assets	—	—
Securitization Exposures to Commercial Real Estate Secured Loans and Commercial Real Estate Secured Loans as Underlying Assets	—	—
Securitization Exposures to Other Claims on Corporates and Other Claims on Corporates as Underlying Assets	1,397	—
<b>Total</b>	<b>¥ 767,565</b>	<b>¥ 72,291</b>

## (2) Balance and amounts of required capital of securitization exposures held by risk-weight category

	Millions of Yen			
	Sep. 30, 2017			
	Balance		Required Capital	
	On-balance Sheet Transactions	Off-balance Sheet Transactions	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except				
Resecuritization Exposures (IRB Approach)	¥ 766,168	¥ 72,291	¥ 5,752	¥ 1,684
Less than 20%	741,029	48,235	4,487	286
20% to Less than 50%	10,171	717	181	21
50% to Less than 100%	11,411	23,338	583	1,376
100% to Less than 350%	3,395	—	330	—
350% to Less than 1,250%	—	—	—	—
1,250%	159	—	168	—
Resecuritization Exposures (IRB Approach)	1,397	—	34	—
Less than 20%	—	—	—	—
20% to Less than 50%	1,397	—	34	—
50% to Less than 100%	—	—	—	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
1,250%	—	—	—	—
Total	¥ 767,565	¥ 72,291	¥ 5,786	¥ 1,684

## (3) Amounts of securitization exposures by type of underlying assets risk-weighted at 1,250% under provisions of the Notification, Article 225

	Millions of Yen
	Sep. 30, 2017
Residential Mortgage Loans	¥ 159
Credit Card Loans	—
Claims on Lease Payments, Installment Receivables	—
Commercial Real Estate-Secured Loans	—
Other Claims on Corporates	—
Total	¥ 159

## (4) Application of credit risk mitigation techniques to resecuritization exposures held

Not applicable.

**Subject to the Calculation of Market Risk Assets**

Not applicable.

**First Half of Fiscal Year 2016**

Subject to the Calculation of Credit Risk-Weighted Assets

**(1) Amounts of securitization exposures held and breakdown of main principal underlying assets by type**

	Millions of Yen	
	Sep. 30, 2016	
	Exposure Amounts	
	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except Resecuritization Exposures	¥ 730,236	¥ 136,171
Residential Mortgage Loans	194,379	55,450
Credit Card Loans	19,237	3,199
Claims on Lease Payments, Installment Receivables	149,807	48,274
Commercial Real Estate-Secured Loans	16,785	—
Other Claims on Corporates	350,026	29,246
Resecuritization Exposures	6,025	—
Securitization Exposures to Residential Mortgage Loans and Residential Mortgage Loans as Underlying Assets	3,499	—
Securitization Exposures to Commercial Real Estate Secured Loans and Commercial Real Estate Secured Loans as Underlying Assets	—	—
Securitization Exposures to Other Claims on Corporates and Other Claims on Corporates as Underlying Assets	2,526	—
<b>Total</b>	<b>¥ 736,262</b>	<b>¥ 136,171</b>

**(2) Balance and amounts of required capital of securitization exposures held by risk-weight category**

	Millions of Yen			
	Sep. 30, 2016			
	Balance		Required Capital	
	On-balance Sheet Transactions	Off-balance Sheet Transactions	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except				
Resecuritization Exposures (IRB Approach)	¥ 730,236	¥ 136,171	¥ 6,970	¥ 1,906
Less than 20%	696,790	115,147	4,351	686
20% to Less than 50%	4,213	800	93	23
50% to Less than 100%	12,246	20,224	577	1,196
100% to Less than 350%	16,785	—	1,733	—
350% to Less than 1,250%	—	—	—	—
1,250%	201	—	213	—
Resecuritization Exposures (IRB Approach)	6,025	—	129	—
Less than 20%	—	—	—	—
20% to Less than 50%	5,231	—	95	—
50% to Less than 100%	794	—	33	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
1,250%	—	—	—	—
<b>Total</b>	<b>¥ 736,262</b>	<b>¥ 136,171</b>	<b>¥ 7,099</b>	<b>¥ 1,906</b>

**(3) Amounts of securitization exposures by type of principal underlying assets risk-weighted at 1,250% under provisions of the Notification, Article 225**

	Millions of Yen Sep. 30, 2016
Residential Mortgage Loans	¥ 201
Credit Card Loans	—
Claims on Lease Payments, Installment Receivables	—
Commercial Real Estate-Secured Loans	—
Other Claims on Corporates	—
Total	¥ 201

**(4) Application of credit risk mitigation techniques to resecuritization exposures held**  
Not applicable.**Subject to the Calculation of Market Risk Assets**

Not applicable.

**Market Risk**

Consolidated

**(1) Value at Risk (VaR) as of the end of period and maximum, mean, and minimum VaR for the period**

	Billions of Yen							
	Sep. 30, 2017	Six Months Ended Sep. 30, 2017			Sep. 30, 2016	Six Months Ended Sep. 30, 2016		
		Maximum	Minimum	Mean		Maximum	Minimum	Mean
VaR in Banking Account	¥ 866.3	¥ 1,122.8	¥ 774.9	¥ 922.2	¥ 987.0	¥ 1,191.2	¥ 860.7	¥ 993.6
VaR in Trading Account	7.2	9.6	3.2	5.4	3.4	8.5	3.4	5.7

VaR Measurement Standards (We implemented model revisions relating to Value at Risk (VaR) measurement from the base date of June 23, 2017) (Through the base date of June 22, 2017)

Measurement method: Hybrid method (combines variance-covariance method for calculating VaR with the historical simulation method)

Banking account Confidence interval: one-tailed 99% Holding period: 21 business days to 1 year Observation period: 1 year

Trading account Confidence interval: one-tailed 99% Holding period: 10 business days Observation period: 1 year

(After the base date of June 23, 2017)

Measurement method: Historical simulation method

Banking account Confidence interval: one-tailed 99% Holding period: 21 business days to 1 year Observation period: 5 years (exponential weight applied)

Trading account Confidence interval: one-tailed 99% Holding period: 10 business days Observation period: 5 years (exponential weight applied)

**(2) Term-end Stressed Value at Risk and maximum, mean and minimum of Stressed Value at Risk for the period**

	Billions of Yen							
	Sep. 30, 2017	Six Months Ended Sep. 30, 2017			Sep. 30, 2016	Six Months Ended Sep. 30, 2016		
		Maximum	Minimum	Mean		Maximum	Minimum	Mean
Stressed VaR in Trading Account	¥ 21.5 [6.8]	¥ 21.5 [6.8]	¥ 2.6 [0.8]	¥ 6.5 [2.0]	¥ 4.0 [1.2]	¥ 14.7 [4.6]	¥ 2.6 [0.8]	¥ 6.2 [1.9]

Stressed VaR Measurement Standards (We implemented model revisions relating to Stressed Value at Risk (Stressed VaR) measurement from the base date of June 23, 2017) (Through the base date of June 22, 2017)

Measurement method: Hybrid method (combines variance-covariance method for calculating Stressed VaR with the historical simulation method)

Trading account Confidence interval: one-tailed 99% Holding period: 10 business days Observation period: 1 year

(After the base date of June 23, 2017)

Measurement method: Historical simulation method

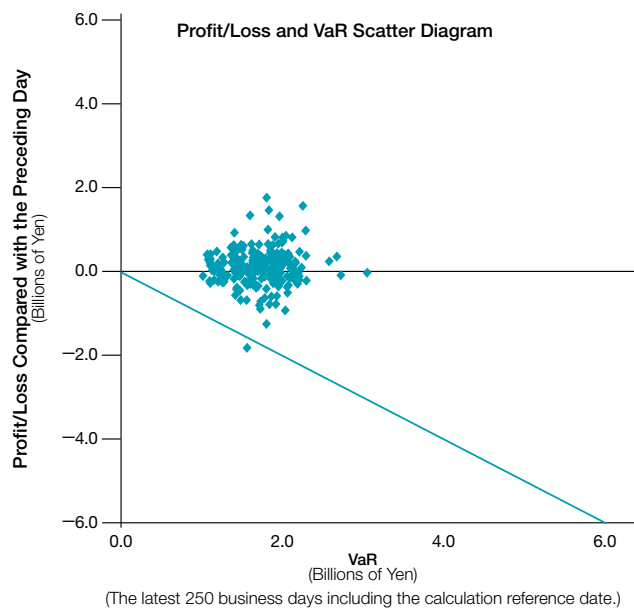
Trading account Confidence interval: one-tailed 99% Holding period: 10 business days Observation period: 1 year

The figures inside the square brackets above denote stress VaR in a case where the holding period is one business day.

(3) The amounts of required capital related to term-end incremental risk and comprehensive risk, and maximum, mean and minimum amounts of required capital related to incremental risk and comprehensive risk for the period  
Not applicable in the first half of fiscal year 2016 and in the first half of fiscal year 2017.

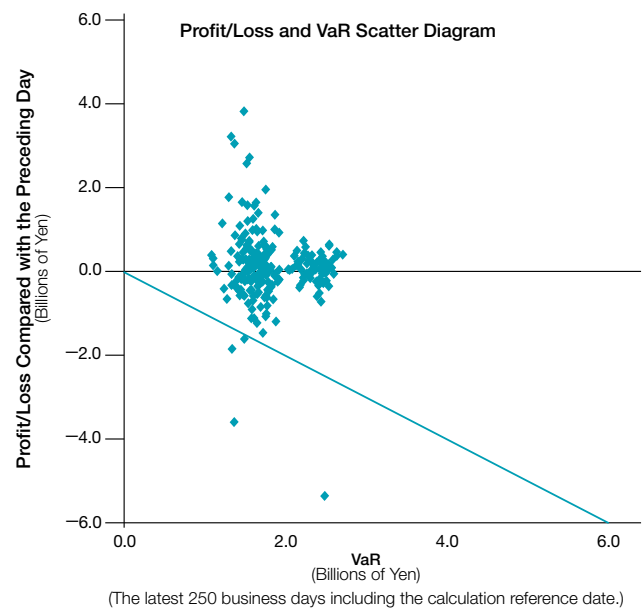
(4) Results of back testing and reasons for large downward deviations between actual losses and VaR

• Back testing of the trading account  
First Half of Fiscal Year 2017



Note: As shown above, for the first half of fiscal year 2017 back testing of the trading accounts shows one instance of losses in excess of VaR.

• Back testing of the trading account  
First Half of Fiscal Year 2016



Note: As shown above, for the first half of fiscal year 2016 back testing of the trading accounts shows four instances of losses in excess of VaR.

## Capital Subscriptions or Equity Exposures in the Banking Account

Consolidated

	Millions of Yen							
	Sep. 30, 2017				Sep. 30, 2016			
	Book Value		Fair Value		Book Value		Fair Value	
Consolidated Book and Fair Values*1								
Listed Shares Exposures	¥ 1,488,571		¥ 1,488,571		¥ 1,257,941		¥ 1,257,941	
Capital Subscriptions or Equity Exposures Other than Above	73,603		73,603		77,498		77,498	
Amounts of Gains/Losses on Sales and Write-offs of Capital Subscriptions or Equity Exposures*2	Gains/Losses	Gains	Losses	Write-offs	Gains/Losses	Gains	Losses	Write-offs
	9,173	10,530	1,356	0	9,951	11,844	731	1,160
Amounts of Unrealized Gains/Losses Recognized in the Consolidated Balance Sheets and not Recognized in the Consolidated Statements of Income	820,274				548,107			
Amounts of Unrealized Gains/Losses not Recognized in the Consolidated Balance Sheets and Statements of Income	Not applicable				Not applicable			

\*1. Figures for available-for-sale securities include only Japanese and foreign stocks.

\*2. Consolidated statements of income show gains/losses on stockholdings and related write-offs.

	Millions of Yen	
	Sep. 30, 2017	Sep. 30, 2016
Amounts by Portfolio Category	¥ 1,017,970	¥ 1,116,394
Portfolios Adopting the Market-based Approach	79,639	76,717
Portfolios Adopting the PD/LGD Approach	938,331	1,039,676

Note: Amounts by portfolio category show exposures subject to the calculation of credit risk-weighted assets.

## Exposures Held in Funds as Credit Risk-Weighted Assets

Consolidated

	Millions of Yen	
	Sep. 30, 2017	Sep. 30, 2016
Aggregate Sum of Exposures Held in Funds	¥ 1,878,782	¥ 1,649,023
Look-through Approach	1,759,337	1,540,992
Simple Majority Formula	58,537	46,723
Investment Criteria Formula	25,901	21,003
Internal Model Approach	—	—
Probability Approach	33,929	39,381
Others	1,076	922

Note: Exposures subject to the calculation of credit risk-weighted assets are shown.

## Gains/Losses and Changes in Economic Value Due to Interest Rate Shocks under Internal Control Management Used by the SuMi TRUST Holdings Group Regarding Interest Rate Risk in the Banking Account Consolidated

## • Outlier ratios

	Millions of Yen	
	Sep. 30, 2017	Sep. 30, 2016
Overall Amounts of Interest Rate Risk	¥ 112,126	¥ 146,823
Japanese Yen Interest Rates	40,647	5,113
U.S. Dollar Interest Rates	59,919	132,864
Other Interest Rates	11,559	8,844
Outlier Ratios	3.6%	5.0%

Notes: 1. The amount of assets at consolidated units outside of Sumitomo Mitsui Trust Bank was small, so the overall risk and outlier ratios are shown at the consolidated level for Sumitomo Mitsui Trust Bank.  
 2. The above table indicates figures calculated by individual banks in accordance with the outlier standard specified by the "Comprehensive Guidelines for Supervision of Major Banks, etc." and based on the following assumptions:

- Risk measurement method: Interest rate sensitivity approach
- Interest rate fluctuation scenario: An interest rate shock consisting of the 1st and 99th percentile of the fluctuation of interest rates measured for the one-year holding period and a minimum observation period of five years.
- Definition of the core deposits: The lowest of the following three is the upper limit on the core deposit amount (No.3 is adopted) and the maturity is five years (an average remaining term of 2.5 years): 1) The lowest balance of deposits in the past five years, 2) the balance left after deducting the maximum annual outflow of deposits in the past five years from the current balance of deposits, or 3) the amount equivalent to 50% of the current balance of deposits.



## Composition of Leverage Ratio

Consolidated

Basel III Template No. (Table 2)	Basel III Template No. (Table 1)	Items	Millions of Yen, %	
			Sep. 30, 2017	Sep. 30, 2016
<b>On-Balance Sheet Exposures</b>				
1		On-Balance Sheet Exposures before Deducting Adjustment Items	¥ 62,858,786	¥ 56,857,686
1a	1	Total Assets Reported in the Consolidated Balance Sheet	65,529,618	59,479,751
1b	2	The Amount of Assets of Subsidiaries that are not Included in the Scope of the Leverage Ratio on a Consolidated Basis (Deduction)	—	—
1c	7	The Amount of Assets of Subsidiaries that are Included in the Scope of the Leverage Ratio on a Consolidated Basis (except Those Included in the Total Assets Reported in the Consolidated Balance Sheet)	—	—
1d	3	The Amount of Assets that are Deducted from the Total Assets Reported in the Consolidated Balance Sheet (except Adjustment Items) (Deduction)	2,670,831	2,622,064
2	7	The Amount of Adjustment Items Pertaining to Tier 1 Capital (Deduction)	245,881	215,294
3		Total On-Balance Sheet Exposures (A)	62,612,905	56,642,392
<b>Exposures Related to Derivative Transactions</b>				
4		Replacement Cost Associated with Derivatives Transactions, etc.	630,066	584,888
5		Add-On Amount Associated with Derivatives Transactions, etc.	1,167,951	946,414
		The Amount of Receivables Arising from Providing Cash Margin in Relation to Derivatives Transactions, etc.	688,175	456,672
6		The Amount of Receivables Arising from Providing Cash Margin, Provided where Deducted from the Consolidated Balance Sheet Pursuant to the Operative Accounting Framework	—	—
7		The Amount of Deductions of Receivables (out of those Arising from Providing Cash Variation Margin) (Deduction)	239,508	211,689
8		The Amount of Client-Cleared Trade Exposures for which a Bank or Bank Holding Company Acting as Clearing Member is not Obligated to Make Any Indemnification (Deduction)	—	—
9		Adjusted Effective Notional Amount of Written Credit Derivatives	77,900	71,900
10		The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)	77,900	71,900
11	4	Total Exposures Related to Derivative Transactions (B)	2,246,684	1,776,286
<b>Exposures Related to Repo Transactions</b>				
12		The Amount of Assets Related to Repo Transactions, etc.	706,843	481,685
13		The Amount of Deductions from the Assets Above (Line 12) (Deduction)	—	—
14		The Exposures for Counterparty Credit Risk for Repo Transactions, etc.	200,120	39,328
15		The Exposures for Agent Repo Transaction	—	—
16	5	The Total Exposures Related to Repo Transactions, etc. (C)	906,963	521,013
<b>Exposures Related to Off-Balance Sheet Transactions</b>				
17		Notional Amount of Off-Balance Sheet Transactions	7,322,876	7,436,868
18		The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)	4,749,980	4,744,646
19	6	Total Exposures Related to Off-Balance Sheet Transactions (D)	2,572,895	2,692,221
<b>Leverage Ratio on a Consolidated Basis</b>				
20		The Amount of Capital (Tier 1 Capital) (E)	2,688,896	2,515,169
21	8	Total Exposures (F) = (A)+(B)+(C)+(D)	68,339,449	61,631,915
22		Leverage Ratio on a Consolidated Basis (G) = (E)/(F)	3.93%	4.08%

## Liquidity Coverage Ratio (LCR)

Consolidated

## Quantitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a consolidated basis

Items	Millions of Yen, %, the Number of Data			
	Fiscal Year 2017 2nd Quarter		Fiscal Year 2017 1st Quarter	
<b>High-Quality Liquid Assets (1)</b>				
1 Total High-Quality Liquid Assets (HQLA)	¥ 25,662,551		¥ 25,214,341	
<b>Cash Outflows (2)</b>				
	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2 Cash Outflows Related to Unsecured Retail Funding	¥ 17,741,635	782,647	¥ 17,687,376	750,937
3 of Which, Stable Deposits	602,070	18,062	573,203	17,196
4 of Which, Less Stable Deposits	7,611,396	764,585	7,305,013	733,741
5 Cash Outflows Related to Unsecured Wholesale Funding	22,426,108	18,588,519	22,702,645	19,047,506
6 of Which, Qualifying Operational Deposits	443,488	110,872	459,732	114,933
7 of Which, Cash Outflows Related to Unsecured Wholesale Funding Other than Qualifying Operational Deposits and Debt Securities	19,682,024	16,177,051	19,828,654	16,518,314
8 of Which, Debt Securities	2,300,596	2,300,596	2,414,259	2,414,259
9 Cash Outflows Related to Secured Funding, etc.	61,099		37,907	
10 Cash Outflows Related to Derivative Transactions, etc. Funding Programs, Credit and Liquidity Facilities	5,347,125	1,358,622	5,480,033	1,387,705
11 of Which, Cash Outflows Related to Derivative Transactions, etc.	560,452	560,452	553,709	553,709
12 of Which, Cash Outflows Related to Funding Programs	0	0	0	0
13 of Which, Cash Outflows Related to Credit and Liquidity Facilities	4,786,673	798,170	4,926,324	833,996
14 Cash Outflows Related to Contractual Funding Obligations, etc.	421,772	209,270	398,322	254,201
15 Cash Outflows Related to Contingencies	10,174,988	23,010	10,278,079	24,865
16 Total Cash Outflows	21,023,167		21,503,121	
<b>Cash Inflows (3)</b>				
	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17 Cash Inflows Related to Secured Lending, etc.	74,850	65,531	75,795	55,073
18 Cash Inflows Related to Collection of Loans, etc.	4,642,871	2,916,990	4,533,658	2,825,846
19 Other Cash Inflows	268,026	195,522	241,076	189,548
20 Total Cash Inflows	4,985,747	3,178,043	4,850,529	3,070,467
<b>Consolidated Liquidity Coverage Ratio (4)</b>				
21 Total HQLA Allowed to be Included in the Calculation	25,662,551		25,214,341	
22 Net Cash Outflows	17,845,124		18,432,654	
23 Consolidated Liquidity Coverage Ratio (LCR)	143.8		136.7	
24 The Number of Data Used to Calculate the Average Value	62		62	

## Qualitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a consolidated basis

## (1) Items concerning fluctuations in the LCR over time

Our consolidated LCR has trended steadily for the most part in the past two years.

## (2) Items concerning evaluation of the LCR level

Our consolidated LCR satisfies the required criteria and we do not expect the LCR to significantly fluctuate from the current level. Furthermore, the actual LCR is not significantly different from our forecast.

## (3) Items concerning the composition of totals for eligible high-quality liquid assets

The majority of our eligible high-quality liquid assets are reserve deposit held at central banks and sovereign bonds. There have been no material fluctuations in the composition of currencies, their types and locations. Furthermore, there has been no material difference between totals for eligible high-quality assets and net cash outflows in major currencies.

## (4) Other items concerning LCR

For some of borrowings from the trust funds (trust accounts), we apply the "treatment for qualifying operational deposit." We regularly estimate the amount held from the sum circulating based on monthly outflows and inflows. We do not apply the "additional collateral required to market valuation changes based on the scenario approach."

Furthermore, taking account of the impact to LCR, we are using month-end data in lieu of daily data for the consolidated subsidiary companies of minor importance with practical restrictions.