

Risk Management

Capital Adequacy Ratio

Consolidated

We calculate the BIS capital adequacy ratio on both a consolidated and non-consolidated basis in line with provisions of Article 14-2 of the Banking Law and on the basis of calculation formulae prescribed under the criteria for judging whether a bank's capital adequacy ratio is appropriate in light of assets held (the Financial Services Agency 2006 Notification No.19, hereinafter referred to as the "Notification"). Applying uniform international standards, we have adopted the Foundation Internal Ratings-Based (IRB) Approach for the calculation of credit risk-weighted assets and the Standardized Approach for the calculation of operational risk, and also introduced market risk regulations.

BIS Capital Adequacy Ratio

	Millions of Yen		
	Sep. 30, 2008	Sep. 30, 2007	Mar. 31, 2008
Tier I			
Capital Stock	¥ 287,537	¥ 287,537	¥ 287,537
Noncumulative Perpetual Preferred Stock	—	—	—
Deposit for Subscriptions to Shares	—	—	—
Capital Surplus	242,555	242,559	242,555
Retained Earnings	497,833	453,156	483,685
Treasury Stock (Deduction)	479	439	441
Deposit for Subscriptions to Treasury Stock	—	—	—
Expected Distributed Amount (Deduction)	14,234	14,234	14,234
Net Unrealized Loss on Available-for-Sale Securities (Deduction)	—	—	—
Foreign Currency Translation Adjustments	(6,644)	(2,498)	(4,729)
Share Warrants	—	—	—
Minority Interests	237,254	210,397	209,362
Noncumulative Preferred Securities Issued by Overseas Special Purpose Companies	210,000	183,000	183,000
Business Rights Equivalents (Deduction)	—	—	—
Goodwill Equivalents (Deduction)	111,244	119,777	115,508
Equivalent to Intangible Fixed Assets Recorded through Business Combination (Deduction)	—	—	—
Equivalent to the Increase in the Capital Associated with Securitization Transactions (Deduction)	—	—	—
Equivalent to 50% of the Excess of Expected Loss over Qualifying Allowance (Deduction)	18,274	16,165	14,918
Total Tier I before Deduction of Deferred Tax Assets (Aggregate Sum of Items Above)	1,114,302	1,040,536	1,073,308
Deducted Amounts of Deferred Tax Assets (Deduction) *1	—	—	—
Total (A)	1,114,302	1,040,536	1,073,308
Noncumulative Preferred Securities Attached with Step-up Interest Rate Clause*2 (a)	156,000	100,000	100,000
Tier II			
45% of Net Unrealized Gain on Available-for-Sale Securities	14,440	167,000	48,096
45% of Revaluation Reserve for Land	725	875	771
General Allowance for Loan Losses	7,069	6,942	3,213
Excess of Qualifying Allowance over Expected Loss	—	—	—
Debt Capital	647,026	746,355	708,859
Perpetual Subordinated Debt *3	266,150	331,200	314,195
Subordinated Term Debt and Fixed-term Preferred Stock *4	380,876	415,155	394,664
Total	669,262	921,173	760,940
Included in Capital (B)	669,262	921,173	760,940
Tier III			
Subordinated Short-term Debt	—	—	—
Included in Capital (C)	—	—	—
Items for Deduction			
Items for Deduction*5 (D)	99,297	125,257	101,958
Total Qualifying Capital			
(A)+(B)+(C)-(D) (E)	1,684,267	1,836,452	1,732,290
Risk-Weighted Assets			
Asset (On-balance Sheet) Items	11,907,818	12,676,642	11,722,611
Off-balance Sheet Transaction Items	1,904,390	2,042,620	2,022,727
Amount of Credit Risk-Weighted Assets (F)	13,812,209	14,719,262	13,745,339
Amount of Market Risk Equivalents (H)/8% (G)	203,320	135,417	162,263
(Reference) Market Risk Equivalents (H)	16,265	10,833	12,981
Amount of Operational Risk Equivalents (J)/8% (I)	722,800	701,187	718,385
(Reference) Operational Risk Equivalents (J)	57,824	56,095	57,470
Amount Obtained by Multiplying by 12.5 the Excess of the Amount Obtained by Multiplying the Old Required Capital by the Rate Prescribed by the Notification over the New Required Capital (K)	—	—	—
Total ((F)+(G)+(I)+(K)) (L)	¥ 14,738,329	¥ 15,555,868	¥ 14,625,988
BIS Capital Adequacy Ratio = E/L x 100 (%)	11.42	11.80	11.84
Tier I Capital Ratio = A/L x 100 (%)	7.56	6.68	7.33
Ratio of Noncumulative Preferred Securities with Step-up Interest Rate Clauses to Tier I Capital = a/A x 100 (%)	13.99	9.61	9.31

*1 As of September 30, 2008, deferred tax assets total ¥101,570 million in net terms. The upper limit on the inclusion of deferred tax assets in capital is ¥222,860 million.

*2 Listed in the Notification Article 5, Paragraph 2, i.e. stocks and other securities with high probability of redemptions through such measures as attachment of step-up interest rate clauses (including noncumulative preferred securities issued by overseas special purpose companies).

*3 Debt capital listed in the Notification Article 6, Paragraph 1, 4 that have all of the characteristics listed below:

- (1) Paid-up debts unsecured and subordinate to other debts
- (2) Not redeemable, except for certain cases
- (3) Used for compensation of loss while continuing business
- (4) Allowed to defer interest payment obligations

*4 Listed in the Notification Article 6, Paragraph 1, 5 and 6. However, subordinated term debts are limited to those with an original maturity of over five years.

*5 Listed in the Notification Article 8, Paragraph 1, 1 through 6, and include the amounts equivalent to intentional holdings of other financial institutions' capital funding means and the amounts equivalent to investments in those provided for under the Notification Article 8, Paragraph 1, 2.

*6 We received an external audit by KPMG AZSA & Co. on 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, June 12, 2007).

The external audit is not part of the accounting audit of the consolidated financial statements but was conducted on parts of the internal risk management framework concerning the calculation of the consolidated BIS capital adequacy ratio under agreed-upon examination procedures and is a report of the results. It thus does not represent an opinion by the external auditor regarding the consolidated BIS capital adequacy ratio itself or parts of the internal control which concern the ratio.

Details of preferred securities issued by overseas special purpose companies included in the Tier I of capital for consolidated BIS capital adequacy ratio calculation are the following:

1. Issuer	STB Preferred Capital (Cayman) Limited	STB Preferred Capital 2 (Cayman) Limited	STB Preferred Capital 3 (Cayman) Limited	STB Preferred Capital 4 (Cayman) Limited
2. Description of Securities	Noncumulative Preferred Securities	Same as on the left	Same as on the left	Same as on the left
3. Maturity	Perpetual (the Securities may be redeemed in whole or in part on any dividend payment date on or after ten years from the issuance at the option of the Issuer subject to the prior approval of the holders of the ordinary shares and applicable regulatory requirements).	Perpetual (the Securities may be redeemed in whole or in part on any dividend payment date on or after seven years from the issuance at the option of the Issuer subject to the prior approval of the holders of the ordinary shares and applicable regulatory requirements).	Perpetual (the Securities may be redeemed in whole or in part on any dividend payment date on or after ten years from the issuance at the option of the Issuer subject to the prior approval of the holders of the ordinary shares and applicable regulatory requirements).	Same as on the left
4. Dividend Rate	Floating Rate (Non Step-up)	<1st year - 10th year > Fixed Rate <Thereafter> Step-up Floating Rate	Same as on the left	Series A <1st year - 10th year > Fixed Rate <Thereafter> Step-up Floating Rate Series B <1st year - 10th year > Fixed Rate <Thereafter> Non Step-up Floating Rate
5. Issue Amount	¥83 billion	¥50 billion	¥50 billion	Series A ¥56 billion Series B ¥54 billion
6. Issue Date	March 26, 1999	December 7, 2005	March 2, 2007	June 24, 2008
7. Outline of Dividend Payment	Dividends are payable by the Issuer in the presence of distributable amount of the Bank in conformity with the calculation of preferred shares of the bank. If the Bank pays any dividends on any of its common stock with respect to any financial year of the Bank, then the Issuer will be required to pay full dividends on the Securities for the applicable year.	Same as on the left	Same as on the left	Same as on the left
8. Dividend Limitation	Dividends will not be paid if any of certain criteria have met. The criteria include the following: When the Bank did not pay dividend on any class of preferred shares. When the Bank's BIS capital adequacy ratio or Tier I capital ratio is to decline below the minimum percentages required by Japanese banking regulations.	Same as on the left	Same as on the left	Same as on the left
9. Rights to the Remaining Assets	The Securities are intended to provide holders, through the perpetual subordinated loan to the Bank, with rights to remaining assets that are the same as those to which holders would be entitled if they had purchased noncumulative nonvoting perpetual preferred stock issued directly by the Bank.	Same as on the left	Same as on the left	Same as on the left

Scope of Consolidation

Consolidated

Companies that are Subject to Deduction Items Listed in the Notification, Article 8, Paragraph 1, 2 (a) through (c)

	Sep. 30, 2008	Sep. 30, 2007
Companies that Failed to Meet the Regulatory Required Capital and Shortfall Amounts	Not applicable	Not applicable

Capital Adequacy

Consolidated

(1) Amount 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, 2008	Sep. 30, 2007
Portfolios to which the Standardized Approach is Applied	¥ 134,812	¥ 223,572
Retail Exposures	—	82,846
Exposures to Business Units Set for Phased Roll-Out Application	108,327	114,002
Exposures Excluded from Application	26,485	26,723
Portfolios to which the IRB Approach is Applied and the Breakdown by Portfolio	923,798	877,893
Corporate Exposures	725,109	737,955
Sovereign Exposures	25,545	31,215
Bank Exposures	28,765	25,902
Residential Mortgage Exposures	47,735	—
Qualifying Revolving Retail Exposures	612	—
Other Retail Exposures	12,989	—
Purchased Receivables	60,319	70,801
Other Assets	22,720	12,018
Securitization Exposures	47,639	97,724
Exposures to which the Standardized Approach is Applied	—	24,867
Exposures to which the IRB Approach is applied	47,639	72,856

Note: From March 31, 2008, retail exposure (including that for securitization exposures securitized by retail exposures) for the parent company, along with retail exposure for Sumishin Guaranty Company Limited and Sumishin Card Company, Limited, is being presented using the IRB approach instead of the standardized approach.

(2) Amount of Required Capital against Credit Risk concerning Equity Exposures to which the IRB Approach is Applied

	Millions of Yen	
	Sep. 30, 2008	Sep. 30, 2007
Equity Exposures	¥ 87,751	¥ 99,636
PD/LGD Approach	14,023	13,189
Simple Risk Weight Method of the Market-Based Approach	20,808	15,494
Internal Models Method of the Market-Based Approach	—	—
Transitional Measures	52,919	70,953

(3) Amount of Required Capital against Credit Risk concerning Exposures Held in Funds

	Millions of Yen	
	Sep. 30, 2008	Sep. 30, 2007
	¥ 87,368	¥ 100,057

(4) Amount of Required Capital against Market Risk

	Millions of Yen	
	Sep. 30, 2008	Sep. 30, 2007
Market Risk	¥ 16,265	¥ 10,833
Amount of Required Capital by Category under the Standardized Approach	2,340	2,008
Interest Rate Risk	1,830	1,525
Equity Position Risk	—	—
Foreign Exchange Risk	509	482
Commodities Risk	—	—
Options Transactions	—	—
Internal Models Approach	13,925	8,824

(5) Amount of Required Capital against Operational Risk

	Millions of Yen	
	Sep. 30, 2008	Sep. 30, 2007
Standardized Approach	¥ 57,824	¥ 56,095

(6) Total Required Capital

	Millions of Yen	
	Sep. 30, 2008	Sep. 30, 2007
Total Required Capital	¥ 1,179,066	¥ 1,244,469

Credit Risk

Consolidated

(1) Balance of Exposures Related to Credit Risk (excluding exposures held in funds and securitization exposures)

	Millions of Yen				
	Sep. 30, 2008				
	Credit Risk Exposures				Exposures 3 Months or Longer Overdue or Exposures in Default
	Loans, Commitments and Other Off-balance Sheet Exposures other than Derivatives	Securities	Over-The-Counter Derivatives		
Japan	¥ 16,702,099	¥ 14,075,072	¥ 2,441,066	¥ 185,959	¥ 89,776
Outside Japan	3,276,292	889,507	1,634,734	752,050	9,499
Total for Regions	¥ 19,978,391	¥ 14,964,580	¥ 4,075,800	¥ 938,010	¥ 99,275
Manufacturing	2,604,214	2,183,421	404,017	16,775	6,370
Agriculture	3,935	2,895	1,019	21	—
Forestry	200	200	—	—	—
Fishing	8,434	8,254	133	46	1,797
Mining	15,432	15,181	—	250	—
Construction	201,339	192,343	8,575	420	3,111
Energy and Utilities	213,020	162,735	49,347	937	—
Communication	231,597	217,554	13,832	209	3,592
Transportation	858,038	734,437	114,159	9,441	—
Wholesale and Retail	1,443,899	1,359,027	78,712	6,159	7,758
Finance and Insurance	2,049,607	1,729,249	148,275	172,083	194
Real Estate	2,207,512	1,989,911	212,077	5,523	29,497
Various Services	1,219,306	1,191,174	24,750	3,382	5,107
Local Public Bodies	108,809	85,698	23,110	—	—
Individuals	2,105,731	2,105,731	—	—	14,237
Others	6,707,313	2,986,764	2,997,789	722,758	27,609
Total for Industry Sectors	¥ 19,978,391	¥ 14,964,580	¥ 4,075,800	¥ 938,010	¥ 99,275
One Year or Shorter	4,877,968	4,458,809	355,554	63,605	
Over One Year to less than Five Years	7,563,915	5,599,597	1,610,953	353,364	
Five Years or Longer	7,536,506	4,906,173	2,109,292	521,040	
Total for All Durations	¥ 19,978,391	¥ 14,964,580	¥ 4,075,800	¥ 938,010	
Average Balance during the Period	¥ 19,980,601	¥ 15,068,401	¥ 3,924,852	¥ 987,347	

Notes: 1 Exposures subject to the calculation of credit risk-weighted assets excluding those subject to funds, securitization, other assets and those excluded from the application.

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

3 Average balance during the period is the average figure of those as of September 30, 2007; March 31, 2008; and September 30, 2008.

4 Data for exposure as of September 30, 2007 represents amounts before credit risk offset effects of netting contracts allowed under the law and the netting against the company's cash balance, but subsequent data represents amounts after the effects of these items from March 31, 2008.

5 Data for exposure as of September 30, 2007 represents exposures to both original creditors and debtors in loan participations, but subsequent data represents only exposures to original debtors from March 31, 2008.

6 Data for exposure as of September 30, 2007 has been restated to conform to September 30, 2008 standards.

	Millions of Yen				
	Sep. 30, 2007				
	Credit Risk Exposures				Exposures 3 Months or Longer Overdue or Exposures in Default
	Loans, Commitments and Other Off-balance Sheet Exposures other than Derivatives	Securities	Over-The-Counter Derivatives		
Japan	¥ 17,246,898	¥ 14,162,647	¥ 2,949,867	¥ 134,383	¥ 116,988
Outside Japan	3,433,856	876,506	1,700,249	857,100	1,572
Total for Regions	¥ 20,680,754	¥ 15,039,153	¥ 4,650,116	¥ 991,483	¥ 118,560
Manufacturing	2,754,350	2,150,819	593,496	10,033	7,014
Agriculture	3,886	3,022	850	13	—
Forestry	258	258	—	—	—
Fishing	9,762	9,378	365	18	—
Mining	17,167	17,093	—	73	—
Construction	232,052	218,611	12,996	444	3,744
Energy and Utilities	247,940	192,759	54,340	839	—
Communication	190,148	172,043	17,940	163	5,508
Transportation	870,625	726,184	138,178	6,262	17,809
Wholesale and Retail	1,499,133	1,368,333	123,235	7,564	38,261
Finance and Insurance	2,007,550	1,754,047	141,760	111,741	—
Real Estate	2,034,396	1,854,762	174,948	4,685	22,434
Various Services	1,344,751	1,315,754	25,919	3,076	6,458
Local Public Bodies	142,428	106,741	35,686	—	—
Individuals	2,009,945	2,009,945	—	—	6,101
Others	7,316,355	3,139,395	3,330,396	846,563	11,226
Total for Industry Sectors	¥ 20,680,754	¥ 15,039,153	¥ 4,650,116	¥ 991,483	¥ 118,560
One Year or Shorter	4,877,907	4,477,806	319,272	80,827	
Over One Year to less than Five Years	7,163,427	5,344,776	1,447,107	371,544	
Five Years or Longer	8,639,419	5,216,570	2,883,736	539,112	
Total for All Durations	¥ 20,680,754	¥ 15,039,153	¥ 4,650,116	¥ 991,483	

Notes: 1 Exposures subject to the calculation of credit risk-weighted assets excluding those subject to funds, securitization, other assets and those excluded from the application.
2 "Others" in the industry sectors include non-residents and state public services. Exposures for the duration of over five years include those with no fixed maturities.

(2) General Allowance for Loan Losses

	Millions of Yen			
	Sep. 30, 2008	Sep. 30, 2007	Mar. 31, 2008	Change from Sep. 30, 2007
	Balance	Balance	Balance	
General Allowance for Loan Losses	¥ 85,731	¥ 99,927	¥ 93,609	¥ (7,877)

(3) Specific Allowance for Loan Losses (breakdown by region, industry sector)

	Millions of Yen			
	Sep. 30, 2008	Sep. 30, 2007	Mar. 31, 2008	Change from Sep. 30, 2007
	Balance	Balance	Balance	
Japan	¥ 19,381	¥ 29,586	¥ 13,074	¥ 6,306
Outside Japan	7,845	409	—	7,845
Total for Regions	¥ 27,226	¥ 29,995	¥ 13,074	¥ 14,151
Manufacturing	1,533	1,307	1,202	331
Agriculture	0	—	—	0
Forestry	0	—	—	0
Fishing	0	—	—	0
Mining	7	—	—	7
Construction	2,157	352	153	2,004
Energy and Utilities	8	—	4	3
Communication	70	803	55	15
Transportation	107	12,130	3	104
Wholesale and Retail	629	1,289	1,415	(786)
Finance and Insurance	1	—	6	(4)
Real Estate	5,725	2,727	2,957	2,768
Various Services	2,322	2,027	885	1,437
Local Public Bodies	1,581	3,164	1,575	5
Individuals	3,743	3,372	3,025	718
Others	9,335	2,820	1,790	7,545
Total for Industry Sectors	¥ 27,226	¥ 29,995	¥ 13,074	¥ 14,151

(4) Allowance for Loan Losses from Borrowers in Specified Foreign Countries (breakdown by industry sector)

	Millions of Yen			
	Sep. 30, 2008	Sep. 30, 2007	Mar. 31, 2008	Change from Sep. 30, 2007
	Balance	Balance	Balance	
Manufacturing	¥ —	¥ 29	¥ —	¥ —
Agriculture	—	—	—	—
Forestry	—	—	—	—
Fishing	—	—	—	—
Mining	—	94	—	—
Construction	—	—	—	—
Energy and Utilities	—	—	—	—
Communication	—	—	—	—
Transportation	—	—	—	—
Wholesale and Retail	—	33	—	—
Finance and Insurance	—	575	—	—
Real Estate	—	—	—	—
Various Services	—	—	—	—
Local Public Bodies	—	—	—	—
Individuals	—	—	—	—
Others	—	17	—	—
Total for Industry Sectors	¥ —	¥ 750	¥ —	¥ —

(5) Amount of Written-off Loans (breakdown by industry sector)

	Millions of Yen	
	Six Months Ended Sep. 30, 2008	Six Months Ended Sep. 30, 2007
Manufacturing	¥ 67	¥ 211
Agriculture	0	—
Forestry	—	—
Fishing	16	—
Mining	—	—
Construction	41	300
Energy and Utilities	0	—
Communication	469	1
Transportation	2	—
Wholesale and Retail	32	4,177
Finance and Insurance	2	16
Real Estate	3	28
Various Services	77	35
Local Public Bodies	—	—
Individuals	375	228
Others	3,683	4,620
Total for Industry Sectors	¥ 4,774	¥ 9,620

(6) Amount of Exposures by Risk-Weight Category (Standardized Approach)

	Millions of Yen			
	Sep. 30, 2008		Sep. 30, 2007	
	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 ...	¥ 2,273,764	¥ 140,983	¥ 4,181,769	¥ 145,735
0%	247,820	—	283,754	—
10%	1,059	—	972	—
20%	355,261	22,941	401,923	28,477
35%	29,006	—	1,157,495	—
50%	73,754	58,269	65,536	55,782
100%	1,550,268	59,773	2,261,600	61,443
150%	16,594	—	10,486	31
Amounts Deducted from Capital under				
the Notification, Article 8, Paragraph 1, 3 and 6	¥ —	—	¥ —	—

Note: From March 31, 2008, retail exposure is not covered by the standardized approach with a switch to the IRB approach.

(7) Amount of Exposures by Risk-Weight Category (IRB Approach)

	Millions of Yen	
	Sep. 30, 2008	Sep. 30, 2007
Specialized Lending under the Slotting Criteria	¥ 1,267,550	¥ 1,220,649
High-Volatility Commercial Real Estate Exposures	281,759	218,241
Maturities of 2.5 years or Longer	153,896	88,723
Strong 95%	28,417	29,959
Good 120%	103,078	31,040
Satisfactory 140%	22,400	27,724
Weak 250%	—	—
Default 0%	—	—
Maturities of less than 2.5 Years	127,862	129,517
Strong 70%	16,464	46,550
Good 95%	54,104	50,479
Satisfactory 140%	57,293	32,487
Weak 250%	—	—
Default 0%	—	—
Other Exposures	¥ 985,791	¥ 1,002,408
Maturities of 2.5 years or Longer	727,976	678,340
Strong 70%	343,184	319,159
Good 90%	198,870	211,902
Satisfactory 115%	167,995	133,136
Weak 250%	17,926	2,183
Default 0%	—	11,959
Maturities of less than 2.5 Years	257,814	324,068
Strong 50%	69,849	131,446
Good 70%	103,131	106,958
Satisfactory 115%	82,283	85,436
Weak 250%	60	82
Default 0%	2,490	144
Equity Exposures to which the Simple Risk Weight Method of the Market-Based Approach is Applied	¥ 65,854	¥ 49,977
Listed Stocks 300%	18,034	17,191
Unlisted Stocks 400%	47,820	32,786

Application of the IRB Approach

(1) The Probability of Default (PD), Loss Given Default (LGD), weighted average of Risk Weights (RW), Exposure At Default (EAD) of On-balance sheet asset items (On_EAD), and EAD of Off-balance sheet asset items (Off_EAD) by obligor category for Corporate Exposures

	Millions of Yen				
	Sep. 30, 2008				
	PD	LGD	RW	On_EAD	Off_EAD
Ratings 1 – 4	0.06%	45.85%	23.11%	¥ 2,067,039	¥ 742,265
Ratings 5 – 6	0.91%	44.81%	72.29%	4,381,833	800,903
Ratings 7 – 8	19.14%	44.18%	218.16%	691,877	101,093
Ratings 8- – 10	100.00%	44.68%	—	65,510	2,554
Total	3.04%	45.08%	69.19%	¥ 7,206,260	¥ 1,646,816

Note: Specialized lending and purchased receivables are excluded.

	Millions of Yen				
	Sep. 30, 2007				
	PD	LGD	RW	On_EAD	Off_EAD
Ratings 1 – 4	0.06%	45.86%	23.97%	¥ 1,985,790	¥ 847,955
Ratings 5 – 6	1.02%	45.08%	76.23%	4,374,314	846,549
Ratings 7 – 8	19.86%	45.00%	219.95%	605,440	94,433
Ratings 8- – 10	100.00%	45.00%	—	93,342	13,325
Total	3.39%	45.32%	69.95%	¥ 7,058,888	¥ 1,802,263

Note: Specialized lending and purchased receivables are excluded.

(2) The Probability of Default (PD), Loss Given Default (LGD), weighted average of Risk Weights (RW), Exposure At Default (EAD) of On-balance sheet asset items (On_EAD), and EAD of Off-balance sheet asset items (Off_EAD) by obligor category for Sovereign Exposures

	Millions of Yen				
	Sep. 30, 2008				
	PD	LGD	RW	On_EAD	Off_EAD
Ratings 1 – 4	0.01%	45.00%	9.05%	¥ 3,166,089	¥ 32,260
Ratings 5 – 6	1.65%	45.00%	136.44%	11,155	1,900
Ratings 7 – 8	14.68%	44.86%	231.02%	2,877	—
Ratings 8- – 10	—	—	—	—	—
Total	0.03%	45.00%	9.77%	¥ 3,180,122	¥ 34,160

Note: Specialized lending and purchased receivables are excluded.

	Millions of Yen				
	Sep. 30, 2007				
	PD	LGD	RW	On_EAD	Off_EAD
Ratings 1 – 4	0.01%	45.00%	9.29%	¥ 3,582,069	¥ 53,996
Ratings 5 – 6	1.41%	45.00%	105.54%	23,673	1,899
Ratings 7 – 8	15.19%	45.00%	231.51%	6,791	0
Ratings 8- – 10	—	—	—	—	—
Total	0.05%	45.00%	10.37%	¥ 3,612,533	¥ 55,895

Note: Specialized lending and purchased receivables are excluded.

(3) The Probability of Default (PD), Loss Given Default (LGD), weighted average of Risk Weights (RW), Exposure At Default (EAD) of On-balance sheet asset items (On_EAD), and EAD of Off-balance sheet asset items (Off_EAD) by obligor category for Bank Exposures

	Millions of Yen				
	Sep. 30, 2008				
	PD	LGD	RW	On_EAD	Off_EAD
Ratings 1 – 4	0.04%	46.55%	18.32%	¥ 778,870	¥ 832,079
Ratings 5 – 6	0.48%	46.44%	60.55%	35,025	41,462
Ratings 7 – 8	21.40%	70.03%	411.33%	1,843	—
Ratings 8- – 10	100.00%	45.00%	—	194	—
Total	0.10%	46.57%	20.66%	¥ 815,933	¥ 873,542

Note: Specialized lending and purchased receivables are excluded.

	Millions of Yen				
	Sep. 30, 2007				
	PD	LGD	RW	On_EAD	Off_EAD
Ratings 1 – 4	0.04%	45.38%	17.35%	¥ 721,503	¥ 877,593
Ratings 5 – 6	0.70%	47.18%	66.96%	32,319	28,289
Ratings 7 – 8	—	—	—	—	—
Ratings 8- – 10	—	—	—	—	—
Total	0.06%	45.44%	19.16%	¥ 753,823	¥ 905,883

Note: Specialized lending and purchased receivables are excluded.

(4) The Probability of Default (PD), weighted average of Risk Weights (RW) and balance of Equity Exposures to which the PD/LGD approach is applied by obligor category

	Millions of Yen		
	Sep. 30, 2008		
	PD	RW	Balance
Ratings 1 – 4	0.06%	108.07%	¥ 28,968
Ratings 5 – 6	0.29%	158.24%	87,663
Ratings 7 – 8	9.40%	461.59%	117
Ratings 8- – 10	100.00%	—	134
Total	0.36%	145.93%	¥ 116,883

	Millions of Yen		
	Sep. 30, 2007		
	PD	RW	Balance
Ratings 1 – 4	0.06%	108.90%	¥ 30,801
Ratings 5 – 6	0.36%	170.37%	74,743
Ratings 7 – 8	14.68%	524.97%	75
Ratings 8- – 10	100.00%	—	19
Total	0.30%	152.67%	¥ 105,639

(5) The Probability of Default (PD), Loss Given Default (LGD), weighted average of Risk Weights (RW), Exposure At Default (EAD) of On-balance sheet asset items (On-EAD), EAD of Off-balance sheet asset items (Off-EAD), Undrawn Commitment, and weighted average of Credit Conversion Factor (CCF) applied to Undrawn Commitment for Retail Exposures by exposure pool

	Millions of Yen						
	Sep. 30, 2008						
	PD	LGD	RW	On_EAD	Off_EAD	Undrawn Commitment	CCF
Residential Mortgage							
Current	0.35%	53.65%	31.60%	¥ 1,450,909	¥ 104,578	¥ 225	75%
Overdue	37.46%	53.65%	323.23%	5,558	110	—	—
Default	100.00%	49.10%	—	5,857	92	—	—
Qualifying Revolving Retail							
Current	1.46%	100.00%	53.88%	7,039	3,578	70,588	5%
Overdue	—	—	—	—	—	—	—
Default	—	—	—	—	—	—	—
Other Retail (consumer)							
Current	1.09%	53.14%	54.61%	118,677	8,163	125,475	5%
Overdue	27.58%	53.38%	141.42%	3,146	139	316	17%
Default	100.00%	47.06%	—	3,318	741	127	24%
Other Retail (commercial)							
Current	0.36%	54.39%	34.28%	91,351	8,091	150	75%
Overdue	15.54%	54.39%	115.27%	849	206	—	—
Default	100.00%	50.12%	—	1,089	574	—	—
Total	1.22%	53.89%	34.44%	¥ 1,687,797	¥ 126,277	¥ 196,883	69%

Notes: 1 LGD estimates include EL default amounts for exposures in default.

2 "Overdue" denotes credits less than 3 months overdue.

	Millions of Yen						
	Mar. 31, 2008						
	PD	LGD	RW	On_EAD	Off_EAD	Undrawn Commitment	CCF
Residential Mortgage							
Current	0.34%	53.65%	31.32%	¥ 1,438,443	¥ 108,771	¥ 130	75%
Overdue	37.46%	53.65%	323.23%	5,977	64	—	—
Default	100.00%	49.04%	—	6,077	92	—	—
Qualifying Revolving Retail							
Current	1.46%	100.00%	53.88%	7,465	3,697	72,777	5%
Overdue	—	—	—	—	—	—	—
Default	—	—	—	—	—	—	—
Other Retail (consumer)							
Current	1.09%	53.15%	54.63%	120,900	8,259	124,720	5%
Overdue	27.59%	53.56%	141.92%	3,317	173	352	17%
Default	100.00%	48.18%	—	1,200	770	152	23%
Other Retail (commercial)							
Current	0.36%	54.39%	34.28%	89,197	8,898	95	75%
Overdue	15.54%	54.39%	115.27%	783	89	—	—
Default	100.00%	50.09%	—	1,434	577	—	—
Total	1.15%	53.92%	34.34%	¥ 1,674,797	¥ 131,396	¥ 198,228	69%

Notes: 1 LGD estimates include EL default amounts for exposures in default.

2 "Overdue" denotes credits less than 3 months overdue.

(6) Losses in the Previous Period and Comparison of Losses in the Current Period with those in the Previous Period

	Millions of Yen				
	Six Months Ended Sep. 30, 2008		Six Months Ended Sep. 30, 2007		Change in Actual Credit Losses
	Actual Credit Losses	Writebacks	Actual Credit Losses	Writebacks	
Corporate Exposures	¥ 8,893	¥ (10,020)	¥ 26,260	¥ (11,646)	¥ (17,367)
Sovereign Exposures	0	(1)	(27)	(27)	26
Bank Exposures	15	—	—	—	15
Equity Exposures under the PD/LGD Approach	—	—	—	—	—
Retail Exposures	1,578	(1,224)	—	—	1,578

Note: Of credit costs, only those that can be identified as stemming from specified asset classes are shown in the table. From fiscal year 2007, Retail Exposures are being presented with the switch to the IRB approach.

Factor Analysis

Losses in the first half of fiscal year 2008 decreased ¥15.7 billion year-on-year, the main reason for which being the reversal of general allowances for loan losses made for special mention debtors.

(7) Estimated Credit Losses

	Millions of Yen	
	Estimated Credit Losses	Actual Credit Losses
Corporate Exposures	¥ 139,738	¥ (19,543)
Sovereign Exposures	620	(4)
Bank Exposures	587	15
Equity Exposures under the PD/LGD Approach	408	—
Retail Exposures	11,053	1,872

Notes: 1 Estimated credit losses are the average of estimates calculated as of March 31, 2007; September 30, 2007; March 31, 2008 and September 30, 2008. Estimated credit losses for retail exposures are the average estimates calculated as of March 31, 2008 and September 30, 2008.

2 Actual credit losses are the sum of losses for one year beginning from September 30, 2008.

Credit Risk Mitigation Measures

Consolidated

Exposures to which Credit Risk Mitigation Measures are Applied

	Millions of Yen			
	Sep. 30, 2008			
	Eligible Financial Collateral	Other Eligible IRB Collateral	Guarantees	Credit Derivatives
Portfolios to which the Standardized Approach is Applied	¥ 28,796	¥ —	¥ —	¥ —
Portfolios to which the IRB Approach is Applied	1,629,794	121,069	135,373	40,000
Corporate Exposures	166,943	121,028	39,726	—
Sovereign Exposures	170	41	92,425	—
Bank Exposures	1,462,680	—	3,221	40,000
Residential Mortgage Exposures	—	—	—	—
Qualifying Revolving Retail Exposures	—	—	—	—
Other Retail Exposures	—	—	—	—

Note: From March 31, 2008, the scope of credit risk mitigation measures has been enlarged.

	Millions of Yen	
	Sep. 30, 2007	
	Eligible Financial Collateral	Credit Derivatives
Portfolios to which the Standardized Approach is Applied	¥ 24,756	¥ —
Portfolios to which the IRB Approach is Applied	1,404,772	40,000
Corporate Exposures	93,243	40,000
Sovereign Exposures	150	—
Bank Exposures	1,311,378	—

Derivative Products and Long Settlement Transactions

Consolidated

Derivative Products

	Millions of Yen	
	Sep. 30, 2008	Sep. 30, 2007
Aggregate Sum of Amounts of Gross Reconstruction Costs (limited only to those not below zero)	¥ 1,747,559	¥ 868,308
Aggregate Sum of Gross Add-On Amounts	1,379,516	932,951
Credit Equivalents (Gross)	¥ 3,127,076	¥ 1,801,260

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

	Millions of Yen	
	Sep. 30, 2008	Sep. 30, 2007
Foreign Exchange Related	¥ 702,987	¥ 283,001
Interest Rate Related	2,423,405	1,517,991
Gold Related	—	—
Equity Related	—	—
Precious Metals (Excluding Gold) Related	—	—
Other Commodities Related	—	—
Credit Derivatives	683	266
Total	¥ 3,127,076	¥ 1,801,260
Effect of Mitigating Credit Equivalents due to Close-out Netting Contracts (Deduction)	(2,188,626)	(809,514)
Total	¥ 938,449	¥ 991,745
Effect of Mitigation by Collateral under the Credit Risk Mitigation Measures (Deduction)	—	—
Total	¥ 938,449	¥ 991,745

	Millions of Yen			
	Sep. 30, 2008		Sep. 30, 2007	
	Providing of Protection	Purchase of Protection	Providing of Protection	Purchase of Protection
Notional Principal Amounts of Credit Derivatives				
Subject to the Calculation of Credit Equivalents				
Credit Default Swaps	¥ 80,000	¥ 40,000	¥ 80,000	¥ 40,000
Total Return Swaps	—	—	—	—
First-to-Default Credit Derivatives	—	—	—	—
Second-to-Default Credit Derivatives	—	—	—	—

	Millions of Yen	
	Sep. 30, 2008	Sep. 30, 2007
Notional Principal Amounts used to Allow for the Effect of Credit Risk Mitigation Measures	¥ 40,000	¥ 40,000

Long Settlement Transactions

Not applicable with respect to as of September 30, 2008 and as of September 30, 2007

Securitization Exposures (Originator)

Consolidated

First Half of Fiscal Year 2008

(1) Outline of Securitizations during the First Half of Fiscal Year 2008, Type and Status of Principal Underlying Assets
Not applicable

(2) Amounts of Securitization Exposures Held and Breakdown of Principal Underlying Assets by Type

	Millions of Yen			
	Sep. 30, 2008			
	Exposure Amounts	Aggregate Sum of Underlying Assets		
Asset Transfer-Type Securitization Transaction		Synthetic Securitization Transaction		
Housing Loans	¥ 302	¥ 24,956	¥ 24,956	¥ —
Credit Card Loans, Consumer Loans	—	—	—	—
Auto Loans, Other Loans to Individuals	—	—	—	—
Commercial Real Estate-Secured Loans	—	—	—	—
Loans and Bonds to Corporates	—	—	—	—
Claims on Lease Payments	—	—	—	—
Accounts Receivable, Other Claims on Corporates	—	—	—	—
Total	¥ 302	¥ 24,956	¥ 24,956	¥ —

(3) Cumulative Total for the First Half of Fiscal Year 2008 of Principal Underlying Assets Overdue for Three Months or Longer or in Default Related to Securitization Exposures Held, Cumulative Total of Losses for the First Half of Fiscal Year 2008, and their Breakdowns by Type of Principal Underlying Assets

	Millions of Yen	
	Sep. 30, 2008	
	Cumulative Total of Underlying Assets Overdue for Three Months or Longer or in Default	Cumulative Total Losses for First Half of Fiscal Year 2008
Housing Loans	¥ 60	¥ 62
Credit Card Loans, Consumer Loans	—	—
Auto Loans, Other Loans to Individuals	—	—
Commercial Real Estate-Secured Loans	—	—
Loans and Bonds to Corporates	—	—
Claims on Lease Payments	—	—
Accounts Receivable, Other Claims on Corporates	—	—
Total	¥ 60	¥ 62

(4) Balance and Amounts of Required Capital of Securitization Exposures Held by Risk-Weight Category

	Millions of Yen	
	Sep. 30, 2008	
	Balance	Required Capital
Risk-Weight Category (IRB Approach)	¥ 302	¥ 302
20% or less	—	—
over 20% and 100% or less	—	—
over 100% and less than 1,250%	—	—
Capital Deduction	302	302
Risk-Weight Category (Standardized Approach)	—	—
20% or less	—	—
over 20% and 100% or less	—	—
over 100% and less than 1,250%	—	—
Capital Deduction	—	—
Total	¥ 302	¥ 302

(5) Amount Equivalent to the Increase in Capital Following Securitization and Breakdown by Type of Principal Underlying Assets

Not applicable

(6) Amount of Securitization Exposures by Type of Principal Underlying Assets Deducted from Capital under Provisions of the Notification Article 247

	Millions of Yen
	Sep. 30, 2008
Housing Loans	¥ 302
Credit Card Loans, Consumer Loans	—
Auto Loans, Other Loans to Individuals	—
Commercial Real Estate-Secured Loans	—
Loans and Bonds to Corporates	—
Claims on Lease Payments	—
Accounts Receivable, Other Claims on Corporates	—
Total	¥ 302

(7) Items by Type of Principal Underlying Assets of Securitization Exposures with Early Redemption Clauses

Not applicable

(8) Amounts of Losses/Gains on Sale in Association with Securitization Transactions Recognized during the First Half of Fiscal Year 2008 and Breakdown by Type of Principal Underlying Assets

Not applicable

(9) Amounts of Credit Risk-Weighted Assets Calculated with the Application of Transitional Measures with respect to Securitization Exposures

Not applicable

Securitization Exposures (Originator)

Consolidated

First Half of Fiscal Year 2007

(1) Outline of Securitizations during the First Half of Fiscal Year 2007, Type and Status of Principal Underlying Assets

We conducted the following single securitization transaction as an originator during the first half of fiscal year 2007.

Date of Securitization:	July 2007		
Type of Underlying Assets:	Mortgage loans		
Aggregate Sum of Underlying Assets:	¥30,202 million (at the time of securitization), ¥29,117 million (as of the end of September 2007)		
Type of Transaction:	Asset transfer-type securitization transaction		
Rating Agency:	Moody's Investors Service, Inc. (Moody's) Standard & Poors Rating Services (S&P)		
Initial Issue Amount:	Class A	¥ 3,000 million	(Aaa/Moody's, AAA/S&P)
	Class B	¥23,570 million	(A2/Moody's, A/S&P)
	Class C	¥ 3,330 million	(no rating)
	Subordinated Earnings Right	¥ 302 million	(no rating)
Date of Redemption:	December 2036		

We hold part of the exposures related to this securitization transaction, and quantitative data in (2)–(9) below include data related to this securitization transaction.

(2) Amounts of Securitization Exposures Held and Breakdown of Principal Underlying Assets by Type

	Millions of Yen			
	Sep. 30, 2007			
	Exposure Amounts	Aggregate Sum of Underlying Assets		
		Asset Transfer-Type Securitization Transaction	Synthetic Securitization Transaction	
Housing Loans	¥ 302	¥ 29,117	¥ 29,117	¥ —
Credit Card Loans, Consumer Loans	—	—	—	—
Auto Loans, Other Loans to Individuals	—	—	—	—
Commercial Real Estate-Secured Loans	—	—	—	—
Loans and Bonds to Corporates	—	—	—	—
Claims on Lease Payments	—	—	—	—
Accounts Receivable, Other Claims on Corporates	—	—	—	—
Total	¥ 302	¥ 29,117	¥ 29,117	¥ —

(3) Cumulative Total for the First Half of Fiscal Year 2007 of Principal Underlying Assets Overdue for Three Months or Longer or in Default Related to Securitization Exposures Held, Cumulative Total of Losses for the First Half of Fiscal Year 2007, and their Breakdowns by Type of Principal Underlying Assets.

Not applicable

(4) Balance and Amounts of Required Capital of Securitization Exposures Held by Risk-Weight Category

	Millions of Yen	
	Sep. 30, 2007	
	Balance	Required Capital
Risk-Weight Category (IRB Approach)	¥ —	¥ —
20% or less	—	—
over 20% and 100% or less	—	—
over 100% and less than 1,250%	—	—
Capital Deduction	—	—
Risk-Weight Category (Standardized Approach)	302	302
20% or less	—	—
over 20% and 100% or less	—	—
over 100% and less than 1,250%	—	—
Capital Deduction	302	302
Total	¥ 302	¥ 302

(5) Amount Equivalent to the Increase in Capital Following Securitization and Breakdown by Type of Principal Underlying Assets
Not applicable

(6) Amount of Securitization Exposures by Type of Principal Underlying Assets Deducted from Capital under Provisions of the Notification Article 247

	Millions of Yen
	Sep. 30, 2007
Housing Loans	¥ 302
Credit Card Loans, Consumer Loans	—
Auto Loans, Other Loans to Individuals	—
Commercial Real Estate-Secured Loans	—
Loans and Bonds to Corporates	—
Claims on Lease Payments	—
Accounts Receivable, Other Claims on Corporates	—
Total	¥ 302

(7) Items by Type of Principal Underlying Assets of Securitization Exposures with Early Redemption Clauses
Not applicable

(8) Amounts of Losses/Gains on Sale in Association with Securitization Transactions Recognized during the First Half of Fiscal Year 2007 and Breakdown by Type of Principal Underlying Assets

	Millions of Yen
	Sep. 30, 2007
Housing Loans	¥ (30)
Credit Card Loans, Consumer Loans	—
Auto Loans, Other Loans to Individuals	—
Commercial Real Estate-Secured Loans	—
Loans and Bonds to Corporates	—
Claims on Lease Payments	—
Accounts Receivable, Other Claims on Corporates	—
Total	¥ (30)

(9) Amounts of Credit Risk-Weighted Assets Calculated with the Application of Transitional Measures with respect to Securitization Exposures
Not applicable

Securitization Exposures (Investor)

Consolidated

(1) Amount of Securitization Exposures Held and Breakdown of Principal Underlying Assets by Type

	Millions of Yen	
	Sep. 30, 2008	Sep. 30, 2007
	Exposure	Exposure
Housing Loans	¥ 507,756	¥ 627,680
Credit Card Loans, Consumer Loans	171,692	239,660
Auto Loans, Other Loans to Individuals	13,477	41,100
Commercial Real Estate-Secured Loans	88,530	101,556
Loans and Bonds to Corporates	296,514	579,970
Claims on Lease Payments	106,109	133,848
Accounts Receivable, Other Claims on Corporates	8,493	5,990
Total	¥ 1,192,574	¥ 1,729,807

(2) Balance and Amounts of Required Capital of Securitization Exposures Held by Risk-Weight Category

	Millions of Yen			
	Sep. 30, 2008		Sep. 30, 2007	
	Balance	Required Capital	Balance	Required Capital
Risk-Weight Category (IRB Approach)	¥ 1,192,574	¥ 47,337	¥ 821,365	¥ 72,856
20% or less	1,026,135	8,028	651,279	5,312
over 20% and 100% or less	121,826	6,843	90,609	4,030
over 100% and less than 1,250%	21,300	9,154	28,202	12,238
Capital Deduction	23,311	23,311	51,274	51,274
Risk-Weight Category (Standardized Approach)	—	—	908,441	24,565
20% or less	—	—	711,267	11,380
over 20% and 100% or less	—	—	197,173	13,185
over 100% and less than 1,250%	—	—	—	—
Capital Deduction	—	—	—	—
Total	¥ 1,192,574	¥ 47,337	¥ 1,729,807	¥ 97,422

Note: From March 31, 2008, exposure for securitization exposures securitized by retail exposures is being presented using the IRB approach instead of the Standardized Approach.

(3) Amount of Securitization Exposures by Type of Principal Underlying Assets Deducted from Capital under Provisions of the Notification Article 247

	Millions of Yen	
	Sep. 30, 2008	Sep. 30, 2007
Housing Loans	¥ —	¥ —
Credit Card Loans, Consumer Loans	2,543	—
Auto Loans, Other Loans to Individuals	—	—
Commercial Real Estate-Secured Loans	—	—
Loans and Bonds to Corporates	20,767	51,274
Claims on Lease Payments	—	—
Accounts Receivable, Other Claims on Corporates	—	—
Total	¥ 23,311	¥ 51,274

(4) Amounts of Credit Risk-Weighted Assets Calculated with the Application of Transitional Measures with respect to Securitization Exposures

Not applicable

(1) End of Period Value at Risk (VaR) and Maximum, Minimum and Mean VaR for the Period

• Market Risk in the First Half of FY2008

	Banking Account	Trading Account
As of Sep. 30, 2008	¥ 131.2 billion	¥ 1.7 billion
Maximum	145.8 billion	2.1 billion
Minimum	84.7 billion	0.4 billion
Mean	117.0 billion	1.0 billion

(For the October, 2007 - September, 2008 Period)

• Market Risk in the First Half of FY2007

	Banking Account	Trading Account
As of Sep. 30, 2007	¥ 100.0 billion	¥ 0.5 billion
Maximum	103.7 billion	1.3 billion
Minimum	81.8 billion	0.3 billion
Mean	90.5 billion	0.6 billion

(For the October, 2006 - September, 2007 Period)

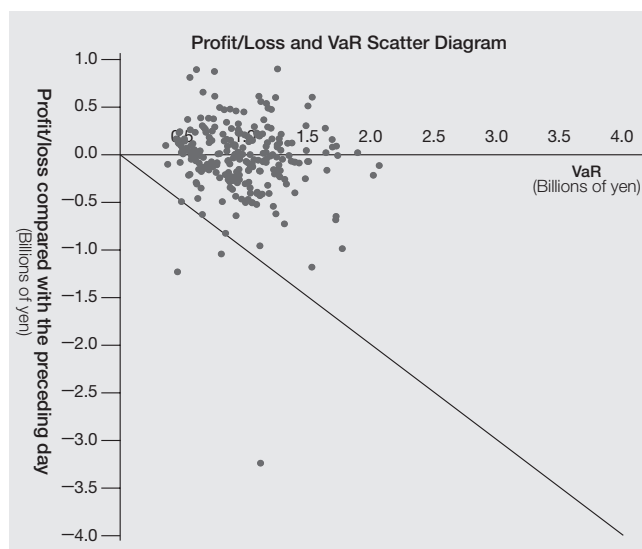
VaR Measurement Standards

Banking Account	Confidence Interval: One-tailed 99%	Time Horizon: 21 business days	Observation Period: One Year
Trading Account	Confidence Interval: One-tailed 99%	Time Horizon: 1 business day	Observation Period: One Year

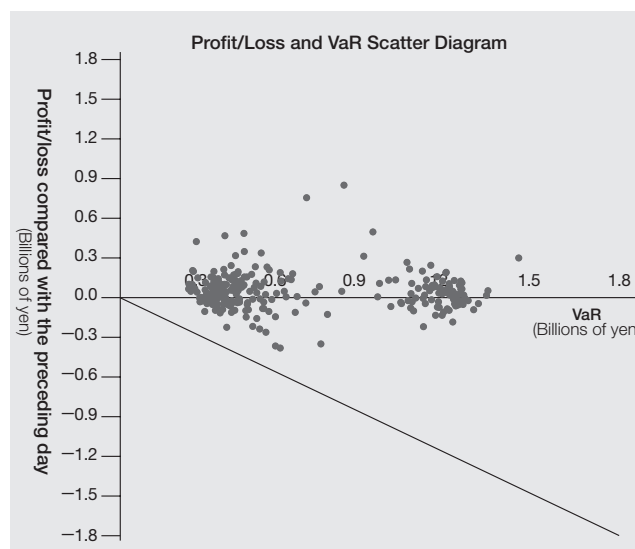
(2) Results of Back Testing and Reasons for Large Deviations between Actual Losses and VaR

• Back Testing of the Trading Account

First Half of FY 2008



First Half of FY 2007



Note: As shown above, for the first half of fiscal year 2008 back testing of the trading account shows three instances of losses in excess of VaR, one of which shows large deviations between actual losses and VaR due to the abrupt decline in US dollar interest rates caused by the bankruptcy of Lehman Brothers on September 15, 2008. Back testing on our position concerning overall market risks shows four instances of losses in excess of VaR.

Capital Subscriptions or Equity Exposures in the Banking Account

Consolidated

	Millions of Yen							
	Sep. 30, 2008				Sep. 30, 2007			
	Book Value		Market Value		Book Value		Market Value	
Consolidated Book and Market Values* ¹								
Listed Equity Exposures	¥	642,503	¥	642,503	¥	914,935	¥	914,935
Capital Subscriptions or Equity Exposures not included in "Listed Equity Exposures"		75,262		75,262		74,853		74,853
Amounts of Gains/Losses on Sale and Written-off of Capital Subscriptions or Equity Exposures* ^{1,2}	Gains/Losses	Gains	Losses	Written-off	Gains/Losses	Gains	Losses	Written-off
	(10,205)	3,612	1,206	12,611	4,695	7,646	813	2,138
Amounts of Unrealized Gains/Losses Recognized in the Consolidated Balance Sheets and not Recognized in the Consolidated Statements of Income				174,673				421,310
Amounts of Unrealized Gains/Losses not Reported 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 Interim Consolidated Statements of Income figures for gains/losses on stock holdings and related written-off.

	Millions of Yen	
	Sep. 30, 2008	Sep. 30, 2007
Amounts by Portfolio Category*	¥ 806,737	¥ 992,328
Outstanding Shares Held	624,000	836,711
Portfolios Adopting the Market-Based Approach	65,854	49,977
Portfolios Adopting the PD/LGD Approach	116,883	105,639

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

Amounts Held in Funds

Consolidated

	Millions of Yen	
	Sep. 30, 2008	Sep. 30, 2007
Aggregate Sum of Exposures Held in Funds	¥ 358,676	¥ 422,272
Look-through Approach	212,718	242,947
Simple Majority Formula	50,565	60,115
Investment Criteria Formula	19,023	23,138
Internal Models Approach	—	—
Probability Approach	74,675	88,756
Others	1,692	7,314

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

Interest Rate Risk in the Banking Account

Consolidated

Gains/Losses and Changes in Economic Value due to Interest Rate Shocks under the Internal Control System used by the Consolidated Group

- Outlier Ratio

	Sep. 30, 2008	Sep. 30, 2007
Overall Amount of Interest Rate Risk	¥ 132.1 billion	¥ 191.2 billion
Outlier Ratio	7.4%	9.7%

Notes: 1 Our interest rate fluctuation scenario assumes an interest rate shock consisting of the 1st and 99th percentile of the fluctuation range measured for a one year time horizon and a minimum observation period of five years.

2 Our risk measurement method uses the interest rate sensitivity approach. Core deposits are defined as the lowest of the following three items, as an upper limit, for the five-year maturity (an average 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.