

Capital Adequacy Ratio

Non-consolidated

BIS Capital Adequacy Ratio

	Millions of Yen		
	Sep. 30, 2009	Sep. 30, 2008	Mar. 31, 2009
Tier I			
Capital Stock	¥ 342,037	¥ 287,537	¥ 287,537
Noncumulative Perpetual Preferred Share	54,500	—	—
Deposit for Subscriptions to Shares	—	—	—
Legal Capital Surplus	242,555	242,555	242,555
Other Capital Surplus	54,497	—	—
Legal Retained Earnings	46,580	46,580	46,580
Other Retained Earnings	408,225	396,839	391,524
Others	279,999	210,475	279,999
Treasury Stock	458	479	453
Deposit for Subscriptions to Treasury Stock	—	—	—
Expected Distributed Amount (Deduction)	8,714	14,234	2,511
Net Unrealized Loss on Available-for-Sale Securities (Deduction)	9,194	—	105,437
Subscription Rights to Shares	—	—	—
Business Rights Equivalents (Deduction)	—	—	—
Goodwill Equivalents (Deduction)	—	—	—
Equivalent to Intangible Fixed Assets Recorded through Business Combination (Deduction)	—	—	—
Equivalent to the Increase in the Capital Associated with Securitization Transactions (Deduction)	1,633	—	1,513
Equivalent to 50% of the Excess of Expected Loss over Qualifying Allowance (Deduction)	26,332	19,681	8,861
Total Tier I before Deduction of Deferred Tax Assets (Aggregate Sum of Items Above)	1,327,563	1,149,593	1,129,420
Deducted Amount of Deferred Tax Assets (Deduction)*1	—	—	—
Total (A)	1,327,563	1,149,593	1,129,420
Noncumulative Preferred Securities Attached with Step-up Interest Rate Clause*2 (a)	156,000	156,000	156,000
Noncumulative Preferred Securities Issued by Overseas Special Purpose Companies	280,000	210,000	280,000
Tier II			
45% of Net Unrealized Gain on Available-for-Sale Securities	—	14,485	—
45% of Revaluation Reserve for Land	567	725	614
General Allowance for Loan Losses	—	—	—
Excess of Qualifying Allowance over Expected Loss	—	—	—
Debt Capital	623,784	647,026	673,625
Perpetual Subordinated Debt*3	207,885	266,150	292,740
Subordinated Term Debt and Fixed-term Preferred Share*4	415,899	380,876	380,885
Total	624,352	662,237	674,240
Included in Capital (B)	624,352	662,237	674,240
Tier III			
Subordinated Short-term Debt	—	—	—
Included in Capital (C)	—	—	—
Items for Deduction			
Items for Deduction*5 (D)	89,180	104,034	72,000
Total Qualifying Capital			
((A) + (B) + (C) - (D)) (E)	1,862,734	1,707,796	1,731,659
Risk-Weighted Assets			
Asset (On-balance Sheet) Items	10,003,106	11,334,724	10,841,202
Off-balance Sheet Transaction Items	1,531,580	1,947,828	1,665,469
Amount of Credit Risk-Weighted Assets (F)	11,534,687	13,282,553	12,506,671
Amount of Market Risk Equivalents ((H)/8%) (G)	127,594	196,949	278,815
(Reference) Market Risk Equivalents (H)	10,207	15,755	22,305
Amount of Operational Risk Equivalents ((J)/8%) (I)	488,021	550,390	502,883
(Reference) Operational Risk Equivalents (J)	39,041	44,031	40,230
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)	¥ 12,150,303	¥ 14,029,893	¥ 13,288,370
BIS Capital Adequacy Ratio = E/L x 100 (%)	15.33	12.17	13.03
Tier I Capital Ratio = A/L x 100 (%)	10.92	8.19	8.49
Ratio of Noncumulative Preferred Securities with Step-up Interest Rate Clauses to Tier I Capital = a/A x 100 (%)	11.75	13.57	13.81

*1 As of September 30, 2009, deferred tax assets total ¥113,963 million in net terms. The upper limit on the inclusion of deferred tax assets in capital is ¥265,512 million.

*2 Listed in the Notification Article 17, 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 18, 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 18, 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 20, Paragraph 1, 1 through 5, and include the amounts equivalent to intentional holdings of other financial institutions' capital funding means.

*6 We received an external audit by KPMG AZSA & Co. of the calculation of the non-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 non-consolidated financial statements but was conducted on part of the internal risk management framework concerning the calculation of the non-consolidated BIS capital adequacy ratio under agreed-upon examination procedures and is a report of the results. It thus does not represent the opinion of the external auditor regarding the non-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 “Others” of the Tier I of capital for non-consolidated BIS capital adequacy ratio calculation are the following:

1. Issuer	STB Preferred Capital 2 (Cayman) Limited	STB Preferred Capital 3 (Cayman) Limited	STB Preferred Capital 4 (Cayman) Limited	STB Preferred Capital 5 (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 seven years from the issuance at the option of the Issuer subject to the prior approval of the holders of the common 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 common shares and applicable regulatory requirements).	Same as on the left	Perpetual (the Securities may be redeemed in whole or in part on any dividend payment date on or after five years from the issuance at the option of the Issuer subject to the prior approval of the holders of the common shares and applicable regulatory requirements).
4. Dividend Rate	<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	<1st year - 5th year > Fixed Rate <Thereafter> Non Step-up Floating Rate
5. Issue Amount	¥50 billion	¥50 billion	Series A ¥56 billion Series B ¥54 billion	¥70 billion
6. Issue Date	December 7, 2005	March 2, 2007	June 24, 2008	December 18, 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 share 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 share issued directly by the Bank.	Same as on the left	Same as on the left	Same as on the left

Capital Adequacy

Non-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, 2009	Sep. 30, 2008
Portfolios to which the Standardized Approach is Applied	¥ 19,149	¥ 18,177
Exposures to Business Units Set for Phased Roll-Out Application	—	—
Exposures Excluded from Application	19,149	18,177
Portfolios to which the IRB Approach is Applied and the Breakdown by Portfolio	993,655	1,000,172
Corporate Exposures	763,853	725,109
Sovereign Exposures	10,355	25,545
Bank Exposures	24,820	28,757
Residential Mortgage Exposures	49,797	47,077
Qualifying Revolving Retail Exposures	557	612
Other Retail Exposures	11,756	12,685
Purchased Receivables	36,477	56,010
Other Assets	96,036	104,373
Securitization Exposures	24,693	46,434
Exposures to which the Standardized Approach is Applied	—	—
Exposures to which the IRB Approach is Applied	24,693	46,434

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

	Millions of Yen	
	Sep. 30, 2009	Sep. 30, 2008
Equity Exposures	¥ 73,211	¥ 84,999
PD/LGD Approach	14,999	14,023
Simple Risk Weight Method of the Market-based Approach	18,326	18,454
Internal Models Method of the Market-based Approach	—	—
Transitional Measures	39,884	52,521

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

	Millions of Yen	
	Sep. 30, 2009	Sep. 30, 2008
	¥ 43,736	¥ 87,368

(4) Amount of Required Capital against Market Risk

	Millions of Yen	
	Sep. 30, 2009	Sep. 30, 2008
Market Risk	¥ 10,207	¥ 15,755
Amount of Required Capital by Category under the Standardized Approach	1,561	1,830
Interest Rate Risk	1,561	1,830
Equity Position Risk	—	—
Foreign Exchange Risk	—	—
Commodities Risk	—	—
Options Transactions	—	—
Internal Models Approach	8,646	13,925

(5) Amount of Required Capital against Operational Risk

	Millions of Yen	
	Sep. 30, 2009	Sep. 30, 2008
Standardized Approach	¥ 39,041	¥ 44,031

(6) Total Required Capital

	Millions of Yen	
	Sep. 30, 2009	Sep. 30, 2008
Total Required Capital	¥ 972,024	¥ 1,122,391

Credit Risk

Non-consolidated

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

	Millions of Yen				
	Sep. 30, 2009				
	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	¥ 16,080,577	¥ 13,367,435	¥ 2,475,617	¥ 237,524	¥ 300,727
Outside Japan	2,402,937	507,149	1,234,109	661,678	13,703
Total for Regions	¥ 18,483,515	¥ 13,874,584	¥ 3,709,727	¥ 899,202	¥ 314,430
Manufacturing	2,839,335	2,485,327	326,071	27,936	8,805
Agriculture and Forestry	3,870	2,727	1,108	34	—
Fisheries	7,287	7,190	24	72	498
Mining and Quarrying of Stones and Gravel	15,873	15,666	—	206	—
Construction	186,146	147,048	38,107	990	17,686
Electricity, Gas, Heat Supply and Water	218,942	177,379	40,373	1,190	—
Information and Communication	210,236	204,362	5,504	370	26,425
Transport and Postal Activities	908,397	799,362	89,396	19,637	28,083
Wholesale and Retail Trade	1,413,549	1,321,380	85,267	6,902	8,566
Finance and Insurance	1,837,034	1,566,306	100,701	170,026	149,402
Real Estate	2,245,253	2,055,612	179,085	10,556	47,922
Goods Rental and Leasing	799,567	790,649	6,285	2,632	—
Local Public Bodies	83,839	74,404	9,434	—	—
Individuals	1,809,546	1,809,546	—	—	7,312
Others	5,904,634	2,417,618	2,828,369	658,646	19,727
Total for Industry Sectors	¥ 18,483,515	¥ 13,874,584	¥ 3,709,727	¥ 899,202	¥ 314,430
One Year or Shorter	4,189,760	3,701,312	439,080	49,366	—
Over One Year to less than Five Years	7,603,469	5,623,799	1,629,952	349,718	—
Five Years or Longer	6,690,285	4,549,472	1,640,694	500,118	—
Total for All Durations	18,483,515	13,874,584	3,709,727	899,202	—
Average Balance during the Period	¥ 18,468,423	¥ 13,761,370	¥ 3,798,333	¥ 908,718	—

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, 2008; March 31, 2009; and September 30, 2009.

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

5 The above data represents exposures to original debtors in loan participations.

6 Pursuant to the revision of Japan Standard Industrial Classification (November 2007), presentation of industry sectors has been partially modified from the accounting period of the first half of this fiscal year 2009 (September 30, 2009).

	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	¥ 15,179,437	¥ 12,564,754	¥ 2,429,425	¥ 185,257	¥ 72,408
Outside Japan	3,243,710	856,974	1,634,727	752,009	9,499
Total for Regions	¥ 18,423,148	¥ 13,421,728	¥ 4,064,152	¥ 937,266	¥ 81,908
Manufacturing	2,570,306	2,150,018	403,512	16,775	6,370
Agriculture	3,935	2,895	1,019	21	—
Forestry	200	200	—	—	—
Fisheries	8,434	8,254	133	46	1,797
Mining	15,432	15,181	—	250	—
Construction	193,312	184,316	8,575	420	3,111
Electricity, Gas, Heat Supply and Water	212,936	162,652	49,347	937	—
Information and Communication	209,488	195,467	13,811	209	3,592
Transport	833,058	710,375	113,241	9,441	—
Wholesale and Retail Trade	1,428,282	1,343,480	78,641	6,159	7,758
Finance and Insurance	2,036,707	1,723,287	142,080	171,339	194
Real Estate	2,089,166	1,872,424	211,219	5,523	29,497
Various Services	1,201,720	1,173,669	24,668	3,382	5,107
Local Public Bodies	108,809	85,698	23,110	—	—
Individuals	1,902,691	1,902,691	—	—	13,464
Others	5,608,665	1,891,116	2,994,790	722,758	11,014
Total for Industry Sectors	¥ 18,423,148	¥ 13,421,728	¥ 4,064,152	¥ 937,266	¥ 81,908
One Year or Shorter	4,693,040	4,273,917	355,554	63,569	
Over One Year to less than Five Years	7,162,232	5,198,518	1,610,953	352,759	
Five Years or Longer	6,567,876	3,949,293	2,097,644	520,937	
Total for All Durations	¥ 18,423,148	¥ 13,421,728	¥ 4,064,152	¥ 937,266	
Average Balance during the Period	¥ 18,387,921	¥ 13,488,587	¥ 3,912,332	¥ 987,001	

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.

(2) General Allowance for Loan Losses

	Millions of Yen			
	Sep. 30, 2009	Sep. 30, 2008	Mar. 31, 2009	Change from Mar. 31, 2009
	Balance	Balance	Balance	
General Allowance for Loan Losses	¥ 59,891	¥ 76,959	¥ 80,813	¥ (20,922)

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

	Millions of Yen	
	Sep. 30, 2009	
	Balance	
Japan	¥ 79,572	
Outside Japan	7,944	
Total for Regions	¥ 87,517	
Manufacturing	1,029	
Agriculture and Forestry	—	
Fisheries	—	
Mining and Quarrying of Stones and Gravel	—	
Construction	1,405	
Electricity, Gas, Heat Supply and Water	0	
Information and Communication	—	
Transport and Postal Activities	16,690	
Wholesale and Retail Trade	622	
Finance and Insurance	37,504	
Real Estate	15,084	
Goods Rental and Leasing	0	
Local Public Bodies	0	
Individuals	550	
Others	14,629	
Total for Industry Sectors	¥ 87,517	

Note: Pursuant to the revision of Japan Standard Industrial Classification (November 2007), presentation of industry sectors has been partially modified from the end of September 2009.

	Millions of Yen	
	Sep. 30, 2008	Mar. 31, 2009
	Balance	Balance
Japan	¥ 10,183	¥ 48,505
Outside Japan	7,845	7,561
Total for Regions	¥ 18,028	¥ 56,066
Manufacturing	1,110	1,066
Agriculture	—	—
Forestry	—	—
Fisheries	—	—
Mining	—	—
Construction	1,112	1,410
Electricity, Gas, Heat Supply and Water	—	—
Information and Communication	25	27,028
Transport	—	0
Wholesale and Retail Trade	117	6
Finance and Insurance	—	45
Real Estate	2,364	10,679
Various Services	926	528
Local Public Bodies	1,575	0
Individuals	1,567	710
Others	9,227	14,590
Total for Industry Sectors	¥ 18,028	¥ 56,066

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

Not applicable as of the end of September 2009, the end of March 2009 and the end of September 2008.

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

	Millions of Yen
	Six Months Ended Sep. 30, 2009
Manufacturing	¥ 0
Agriculture and Forestry	—
Fisheries	—
Mining and Quarrying of Stones and Gravel	—
Construction	74
Electricity, Gas, Heat Supply and Water	—
Information and Communication	—
Transport and Postal Activities	82
Wholesale and Retail Trade	0
Finance and Insurance	—
Real Estate	1,533
Goods Rental and Leasing	—
Local Public Bodies	—
Individuals	288
Others	600
Total for Industry Sectors	¥ 2,579

Note: Pursuant to the revision of Japan Standard Industrial Classification (November 2007), presentation of industry sectors has been partially modified from the first half of fiscal year 2009.

	Millions of Yen
	Six Months Ended Sep. 30, 2008
Manufacturing	¥ 0
Agriculture	—
Forestry	—
Fisheries	16
Mining	—
Construction	—
Electricity, Gas, Heat Supply and Water	—
Information and Communication	468
Transport	—
Wholesale and Retail Trade	0
Finance and Insurance	—
Real Estate	1
Various Services	0
Local Public Bodies	—
Individuals	203
Others	3,477
Total for Industry Sectors	¥ 4,167

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

	Millions of Yen			
	Sep. 30, 2009		Sep. 30, 2008	
	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 ...	¥ 266,076	¥ —	¥ 238,099	¥ —
0%	—	—	—	—
10%	—	—	—	—
20%	33,383	—	13,594	—
35%	—	—	—	—
50%	—	—	—	—
100%	232,693	—	224,505	—
150%	—	—	—	—
Amounts Deducted from Capital under				
the Notification, Article 20, Paragraph 1, 2 and 5	—	/	—	/

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

	Millions of Yen	
	Sep. 30, 2009	Sep. 30, 2008
Specialized Lending under the Slotting Criteria	¥ 1,246,648	¥ 1,267,550
High-Volatility Commercial Real Estate Exposures	237,427	281,759
Maturities of 2.5 years or Longer	94,788	153,896
Strong	30,019	28,417
Good	34,890	103,078
Satisfactory	19,662	22,400
Weak	10,215	—
Default	—	—
Maturities of less than 2.5 Years	142,638	127,862
Strong	15,517	16,464
Good	49,619	54,104
Satisfactory	64,301	57,293
Weak	—	—
Default	13,200	—
Other Exposures	¥ 1,009,220	¥ 985,791
Maturities of 2.5 years or Longer	757,136	727,976
Strong	350,382	343,184
Good	243,729	198,870
Satisfactory	148,093	167,995
Weak	5,467	17,926
Default	9,463	—
Maturities of less than 2.5 Years	252,084	257,814
Strong	64,712	69,849
Good	104,813	103,131
Satisfactory	79,220	82,283
Weak	3,155	60
Default	182	2,490
Equity Exposures to which the Simple Risk Weight Method of the Market-based Approach is Applied	¥ 55,513	¥ 58,899
Listed Stocks	5,938	17,972
Unlisted Stocks	49,575	40,926

Application of the IRB Approach

(1) Weighted average of Probability of Default (PD), weighted average of 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, 2009				
	PD	LGD	RW	On_EAD	Off_EAD
Ratings 1 – 4	0.07%	45.90%	25.44%	¥ 2,216,678	¥ 711,427
Ratings 5 – 6	0.86%	44.79%	70.77%	4,497,196	818,987
Ratings 7 – 8	14.77%	43.47%	207.59%	539,190	52,527
Ratings 8- – 10	100.00%	43.24%	—	282,783	6,784
Total	4.66%	45.01%	62.85%	¥ 7,535,848	¥ 1,589,727

Note: Specialized lending and purchased receivables are excluded.

	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.

(2) Weighted average of Probability of Default (PD), weighted average of 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, 2009				
	PD	LGD	RW	On_EAD	Off_EAD
Ratings 1 – 4	0.00%	44.98%	3.10%	¥ 3,556,294	¥ 24,156
Ratings 5 – 6	1.24%	45.00%	119.67%	12,344	1,266
Ratings 7 – 8	14.68%	42.14%	202.12%	157	—
Ratings 8- – 10	—	—	—	—	—
Total	0.01%	44.98%	3.55%	¥ 3,568,797	¥ 25,422

Note: Specialized lending and purchased receivables are excluded.

	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.

(3) Weighted average of Probability of Default (PD), weighted average of 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, 2009				
	PD	LGD	RW	On_EAD	Off_EAD
Ratings 1 – 4	0.04%	46.96%	17.79%	¥ 585,683	¥ 671,131
Ratings 5 – 6	0.46%	44.74%	59.01%	38,445	96,260
Ratings 7 – 8	9.40%	45.00%	202.10%	—	281
Ratings 8- – 10	—	—	—	—	—
Total	0.08%	46.74%	21.81%	¥ 624,129	¥ 767,674

Note: Specialized lending and purchased receivables are excluded.

	Millions of Yen				
	Sep. 30, 2008				
	PD	LGD	RW	On_EAD	Off_EAD
Ratings 1 – 4	0.04%	46.55%	18.33%	¥ 777,714	¥ 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%	20.67%	¥ 814,777	¥ 873,542

Note: Specialized lending and purchased receivables are excluded.

(4) Weighted average of Probability of Default (PD), weighted average of Risk-weights (RW) and balance, by obligor category for Equity Exposures to which the PD/LGD Approach is applied

	Millions of Yen		
	Sep. 30, 2009		
	PD	RW	Balance
Ratings 1 – 4	0.07%	106.15%	¥ 58,968
Ratings 5 – 6	0.31%	151.22%	78,898
Ratings 7 – 8	13.96%	516.34%	187
Ratings 8- – 10	100.00%	—	94
Total	0.30%	132.37%	¥ 138,148

	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

(5) Weighted average of Probability of Default (PD), weighted average of 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, by exposure pool for Retail Exposures

	Millions of Yen						
	Sep. 30, 2009						
	PD	LGD	RW	On_EAD	Off_EAD	Undrawn Commitment	CCF
Residential Mortgage							
Current	0.33%	53.65%	30.48%	¥ 1,579,049	¥ 89,970	¥ 197	75%
Overdue	37.46%	53.65%	323.23%	7,353	79	—	—
Default	100.00%	48.74%	—	5,598	83	—	—
Qualifying Revolving Retail							
Current	1.46%	100.00%	53.88%	6,327	3,339	65,994	5%
Overdue	—	—	—	—	—	—	—
Default	—	—	—	—	—	—	—
Other Retail (consumer)							
Current	1.32%	53.25%	61.50%	110,348	2,321	10,145	10%
Overdue	27.59%	53.66%	142.19%	3,221	221	341	25%
Default	100.00%	46.47%	—	898	732	118	22%
Other Retail (commercial)							
Current	0.36%	54.39%	34.28%	87,632	7,155	290	75%
Overdue	15.54%	54.39%	115.27%	1,032	344	—	—
Default	100.00%	49.85%	—	1,132	304	—	—
Total	1.05%	53.87%	33.88%	¥ 1,802,595	¥ 104,553	¥ 77,087	70%

Notes: 1 LGD estimates include EL default amounts for exposures in default.
2 "Overdue" denotes credits less than 3 months overdue.

	Millions of Yen						
	Sep. 30, 2008						
	PD	LGD	RW	On_EAD	Off_EAD	Undrawn Commitment	CCF
Residential Mortgage							
Current	0.34%	53.65%	31.42%	¥ 1,450,909	¥ 98,186	¥ 225	75%
Overdue	37.46%	53.65%	323.23%	5,558	110	—	—
Default	100.00%	48.74%	—	5,416	92	—	—
Qualifying Revolving Retail							
Current	1.46%	100.00%	53.88%	7,039	3,578	70,588	5%
Overdue	—	—	—	—	—	—	—
Default	—	—	—	—	—	—	—
Other Retail (consumer)							
Current	1.21%	53.19%	59.55%	111,695	2,521	10,790	7%
Overdue	27.58%	53.38%	141.42%	3,146	139	316	17%
Default	100.00%	46.11%	—	3,084	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%	49.85%	—	991	574	—	—
Total	1.19%	53.90%	34.48%	¥ 1,680,041	¥ 114,242	¥ 82,197	69%

Notes: 1 LGD estimates include EL default amounts for exposures in default.
2 "Overdue" denotes credits less than 3 months overdue.

(6) Actual Credit Losses in the Current Period and Year-on-Year Change

	Millions of Yen				
	Six Months Ended Sep. 30, 2009		Six Months Ended Sep. 30, 2008		Change in Actual Credit Losses
	Actual Credit Losses	Writebacks	Actual Credit Losses	Writebacks	
Corporate Exposures	¥ 27,561	¥ (20,651)	¥ 8,893	¥ (10,020)	¥ 18,668
Sovereign Exposures	(8)	(8)	0	(1)	(8)
Bank Exposures	(75)	(75)	15	—	(90)
Equity Exposures under the PD/LGD Approach	—	—	—	—	—
Retail Exposures	293	(377)	1,236	(1,213)	(942)

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

Factor Analysis

Losses in the first half of fiscal year 2009 increased ¥17.6 billion year on year, the main reason for which being write-offs of loans and allowances for loan losses due to the increase in loans to at risk of bankruptcy debtors and other non-performing loans.

(7) Estimated Credit Losses

	Millions of Yen	
	Estimated Credit Losses	Actual Credit Losses
Corporate Exposures	¥ 155,239	¥ 62,075
Sovereign Exposures	474	45
Bank Exposures	612	(15)
Equity Exposures under the PD/LGD Approach	376	—
Retail Exposures	10,511	564

Notes: 1 Estimated credit losses are the average of estimates calculated as of March 31, 2007; September 30, 2007; March 31, 2008; September 30, 2008; March 31, 2009 and September 30, 2009. Estimated credit losses for retail exposures are the average of estimates calculated as of March 31, 2008; September 30, 2008; March 31, 2009 and September 30, 2009.

2 Actual credit losses are the sum of losses for one year ended September 30, 2009.

Credit Risk Mitigation Techniques

Non-consolidated

Exposures to which Credit Risk Mitigation Techniques are Applied

	Millions of Yen			
	Sep. 30, 2009			
	Eligible Financial Collateral	Other Eligible IRB Collateral	Guarantees	Credit Derivatives
Portfolios to which the Standardized Approach is Applied	¥ —	¥ —	¥ —	¥ —
Portfolios to which the IRB Approach is Applied	1,664,756	246,700	174,209	38,244
Corporate Exposures	464,411	238,146	63,989	—
Sovereign Exposures	97,323	8,554	108,844	—
Bank Exposures	1,103,022	—	1,374	38,244
Residential Mortgage Exposures	—	—	—	—
Qualifying Revolving Retail Exposures	—	—	—	—
Other Retail Exposures	—	—	—	—

	Millions of Yen			
	Sep. 30, 2008			
	Eligible Financial Collateral	Other Eligible IRB Collateral	Guarantees	Credit Derivatives
Portfolios to which the Standardized Approach is Applied	¥ —	¥ —	¥ —	¥ —
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 technique has been enlarged.

Derivative Products and Long Settlement Transactions

Non-consolidated

Derivative Products

	Millions of Yen	
	Sep. 30, 2009	Sep. 30, 2008
Aggregate Sum of Amounts of Gross Reconstruction Costs (limited only to those not below zero)	¥ 3,437,963	¥ 1,747,409
Credit Equivalents Before Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	1,068,869	941,444
Foreign Exchange Related	1,045,056	706,341
Interest Rate Related	3,948,882	2,423,046
Gold Related	—	—
Equity Related	—	—
Precious Metals (Excluding Gold) Related	—	—
Other Commodities Related	—	—
Credit Derivatives	53	683
Effect of Mitigating Credit Equivalents due to Close-out Netting Contracts (Deduction)	(3,925,123)	(2,188,626)
Amounts of Collateral	166,466	—
Deposits	138,427	—
Securities	28,039	—
Credit Equivalents After Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	902,403	941,444
Notional Principal Amounts of Credit Derivatives Subject to the Calculation of Credit Equivalents	118,244	120,000
Purchase of Protection by Credit Default Swaps	38,244	40,000
Purchase of Protection by Total Return Swaps	—	—
Purchase of Protection by First-to-Default Credit Derivatives	—	—
Purchase of Protection by Second-to-Default Credit Derivatives	—	—
Providing Protection by Credit Default Swaps	80,000	80,000
Providing Protection by Total Return Swaps	—	—
Providing Protection by First-to-Default Credit Derivatives	—	—
Providing Protection by Second-to-Default Credit Derivatives	—	—
Notional Principal Amounts of Credit Derivatives used to Allow for the Effect of Credit Risk Mitigation Technique	¥ 38,244	¥ 40,000

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

Long Settlement Transactions

Not applicable as of the end of September 2009 and the end of September 2008.

Securitization Exposures (Originator)

Non-consolidated

First Half of Fiscal Year 2009

(1) Outline of Securitizations during the First Half of Fiscal Year 2009, 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, 2009			
	Exposure Amounts	Aggregate Sum of Underlying Assets		
		Asset Transfer-Type Securitization Transaction	Synthetic Securitization Transaction	
Housing Loans	¥ 8,735	¥ 82,328	¥ 82,328	¥ —
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	¥ 8,735	¥ 82,328	¥ 82,328	¥ —

(3) Cumulative Total for the First Half of Fiscal Year 2009 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 2009, and their Breakdowns by Type of Principal Underlying Assets

	Millions of Yen	
	Six Months Ended Sep. 30, 2009	
	Cumulative Total of Underlying Assets Overdue for Three Months or Longer or in Default	Cumulative Total Losses for First Half of Fiscal Year 2009
Housing Loans	¥ 68	¥ 59
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	¥ 68	¥ 59

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

	Millions of Yen	
	Sep. 30, 2009	
	Balance	Required Capital
Risk-Weight Category (IRB Approach)	¥ 8,735	¥ 1,447
20% or less	—	—
over 20% and 100% or less	—	—
over 100% and less than 1,250%	8,537	1,250
Capital Deduction	197	197
Risk-Weight Category (Standardized Approach)	—	—
20% or less	—	—
over 20% and 100% or less	—	—
over 100% and less than 1,250%	—	—
Capital Deduction	—	—
Total	¥ 8,735	¥ 1,447

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

	Millions of Yen
	Sep. 30, 2009
Housing Loans	¥ 1,633
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	¥ 1,633

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

	Millions of Yen
	Sep. 30, 2009
Housing Loans	¥ 197
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	¥ 197

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

Not applicable.

(8) Amounts of Gains/Losses on Sale in Association with Securitization Transactions Recognized during the First Half of Fiscal Year 2009 and Breakdown by Type of Principal Underlying Assets

	Millions of Yen
	Six Months Ended Sep. 30, 2009
Housing Loans	¥ 385
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	¥ 385

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

Not applicable.

Securitization Exposures (Originator)

Non-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	
	Six Months Ended 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 Gains/Losses 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 (Investor)

Non-consolidated

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

	Millions of Yen	
	Sep. 30, 2009	Sep. 30, 2008
	Exposure	Exposure
Housing Loans	¥ 403,820	¥ 507,756
Credit Card Loans, Consumer Loans	102,871	171,692
Auto Loans, Other Loans to Individuals	1,885	12,977
Commercial Real Estate-Secured Loans	49,912	88,530
Loans and Bonds to Corporates	217,414	295,329
Claims on Lease Payments	92,351	103,233
Accounts Receivable, Other Claims on Corporates	4,785	8,493
Total	¥ 873,041	¥ 1,188,013

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

	Millions of Yen			
	Sep. 30, 2009		Sep. 30, 2008	
	Balance	Required Capital	Balance	Required Capital
Risk-Weight Category (IRB Approach)	¥ 873,041	¥ 23,246	¥ 1,188,013	¥ 46,132
20% or less	749,460	5,725	1,022,759	8,008
over 20% and 100% or less	103,372	5,165	121,826	6,843
over 100% and less than 1,250%	15,118	7,265	21,300	9,154
Capital Deduction	5,089	5,089	22,126	22,126
Risk-Weight Category (Standardized Approach)	—	—	—	—
20% or less	—	—	—	—
over 20% and 100% or less	—	—	—	—
over 100% and less than 1,250%	—	—	—	—
Capital Deduction	—	—	—	—
Total	¥ 873,041	¥ 23,246	¥ 1,188,013	¥ 46,132

(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, 2009	Sep. 30, 2008
Housing Loans	¥ —	¥ —
Credit Card Loans, Consumer Loans	1,000	2,543
Auto Loans, Other Loans to Individuals	—	—
Commercial Real Estate-Secured Loans	—	—
Loans and Bonds to Corporates	4,088	19,583
Claims on Lease Payments	—	—
Accounts Receivable, Other Claims on Corporates	—	—
Total	¥ 5,089	¥ 22,126

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

Not applicable as of the end of September 2009 and the end of September 2008.

Market Risk

Non-consolidated

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

• Market Risk in the First Half of Fiscal Year 2009

	Banking Account	Trading Account
As of Sep. 30, 2009	¥ 109.0 billion	¥ 0.9 billion
Maximum	183.2 billion	8.9 billion
Minimum	107.6 billion	0.6 billion
Mean	126.2 billion	1.9 billion

(For the October, 2008 - September, 2009 Period)

• Market Risk in the First Half of Fiscal Year 2008

	Banking Account	Trading Account
As of Sep. 30, 2008	¥ 126.6 billion	¥ 1.7 billion
Maximum	141.2 billion	2.1 billion
Minimum	81.2 billion	0.4 billion
Mean	112.3 billion	1.0 billion

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

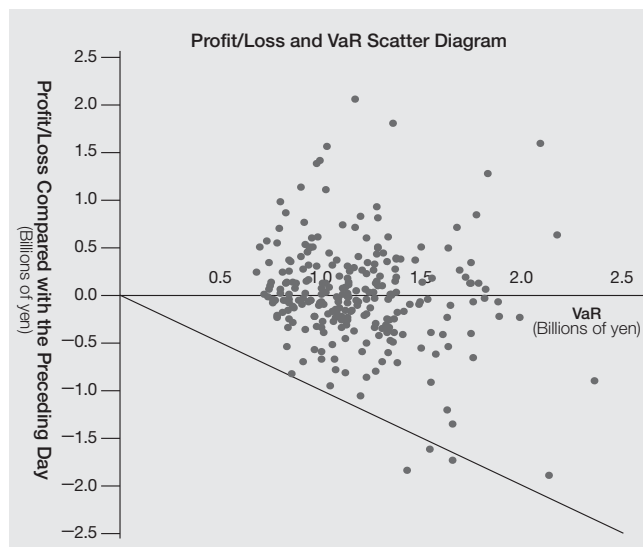
VaR Measurement Standards

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

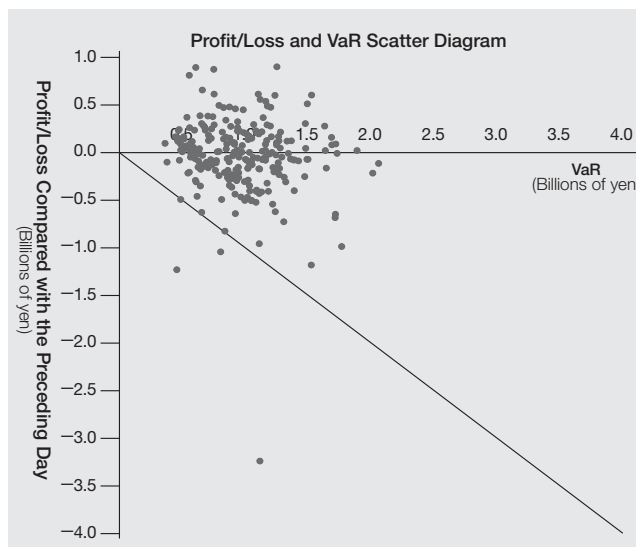
(2) Results of Back Testing and Reasons for Large Deviations between Actual Losses and VaR

• Back Testing of the Trading Account

First Half of Fiscal Year 2009



First Half of Fiscal Year 2008



Note: As shown above, for the first half of fiscal year 2009 back testing of the trading accounts shows three instances of losses in excess of VaR.

Capital Subscriptions or Equity Exposures in the Banking Account

Non-consolidated

	Millions of Yen							
	Sep. 30, 2009				Sep. 30, 2008			
	Book Value		Market Value		Book Value		Market Value	
Non-consolidated Book and Market Values*1								
Listed Equity Exposures	¥ 491,267		¥ 491,267		¥ 642,085		¥ 642,085	
Capital Subscriptions or Equity Exposures not included in "Listed Equity Exposures"	47,229		47,229		74,759		74,759	
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
	(6,320)	7,886	1,501	12,706	(9,325)	3,594	1,151	11,768
Amounts of Unrealized Gains/Losses Recognized in the Non-consolidated Balance Sheets and not Recognized in the Non-consolidated Statements of Income			68,686				174,348	
Amounts of Unrealized Gains/Losses not Reported in the Non-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 Non-consolidated Statements of Income figures for gains/losses on stock holdings and related written-off.

	Millions of Yen	
	Sep. 30, 2009	Sep. 30, 2008
	Amounts by Portfolio Category*	¥ 663,954
Outstanding Shares Held	470,291	619,307
Portfolios Adopting the Market-based Approach	55,513	58,899
Portfolios Adopting the PD/LGD Approach	138,148	116,883

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

Exposures Held in Funds

Non-consolidated

	Millions of Yen	
	Sep. 30, 2009	Sep. 30, 2008
	Aggregate Sum of Exposures Held in Funds	¥ 237,503
Look-through Approach	157,034	212,718
Simple Majority Formula	31,806	50,565
Investment Criteria Formula	18,676	19,023
Internal Models Approach	—	—
Probability Approach	26,983	74,675
Others	3,002	1,692

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

Interest Rate Risk in the Banking Account

Non-consolidated

Gains/Losses and Changes in Economic Value due to Interest Rate Shocks under the Internal Control Management used by the Parent Company

• Outlier Ratio

	Sep. 30, 2009	Sep. 30, 2008
Overall Amount of Interest Rate Risk	¥ 64.7 billion	¥ 118.0 billion
Japanese Yen Interest Rate	12.8 billion	42.8 billion
U.S. Dollar Interest Rate	32.8 billion	22.7 billion
Euro Interest Rate	15.6 billion	52.1 billion
Outlier Ratio	3.3%	6.5%

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 holding period 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 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.