

# BASEL II PILLAR III (MARKET DISCIPLINE) DISCLOSURE

This section describes the information consistent with the Japanese FSA Notification Number 15, based on Article 19.2.1.5.d of the Bank Law Enforcement Rule (Refer to Ministry of Finance Ordinance Number 10), herein referred to as Basel II Pillar III, issued on March 23, 2007. The Accord in this section refers to the Japanese FSA Notification Number 19, herein referred to as Basel II Pillar I, issued on March 27, 2006.

## QUANTITATIVE DISCLOSURE

### 1. NAMES OF UNCONSOLIDATED SUBSIDIARIES WITH LOWER LEVEL OF CAPITAL THAN REQUIRED LEVEL OF ADEQUACY CAPITAL AND AMOUNT OF SHORTAGE

Most of the 105 unconsolidated subsidiaries are special purpose companies (SPCs) or Limited Partnerships (LPs) for leverage leasing. As the economic risk associated with leveraged leasing has been hedged in these subsidiaries, the amount of invested equity is equal to applicable loss limits.

### 2. CAPITAL STRUCTURE

Please see "Management's Discussion and Analysis of Financial Condition and Results of Operations" - "Capital Ratios" on page 41 for capital calculation details. The Bank was not required to deduct any excess deferred tax assets which banks are prohibited from including in their Tier I capital. The Bank has no Tier III capital.

### 3. CAPITAL ADEQUACY

#### AMOUNT OF REQUIRED CAPITAL FOR CREDIT RISK

(EXCLUDING EQUITIES EXPOSURE AND REGARDED-METHOD EXPOSURE)

(1) Portfolios under the Standardized Approach (SA)

	Millions of yen			
	As of September 30, 2008		As of March 31, 2008	
	Required capital amount (Consolidated)	Required capital amount (Non-consolidated)	Required capital amount (Consolidated)	Required capital amount (Non-consolidated)
Shinsei Home Loans	32,173	32,173	28,172	28,172
Subsidiaries of APLUS	6,882	—	6,617	—
Subsidiaries of Showa Leasing	3,094	—	6,665	—
Shinki Group	8,169	—	9,292	—
GEFC Group	52,431	—	—	—
Other subsidiaries	8,546	—	10,239	—

(2) Portfolios under the Internal Ratings-Based Approach (IRB)

	Millions of yen			
	As of September 30, 2008		As of March 31, 2008	
	Required capital amount (Consolidated)	Required capital amount (Non-consolidated)	Required capital amount (Consolidated)	Required capital amount (Non-consolidated)
Corporate (Excluding Specialized Lending) *	198,326	192,171	202,587	182,306
Specialized Lending	126,586	124,986	127,479	125,274
Sovereign	9,124	9,106	11,007	10,972
Bank	61,088	58,727	61,791	57,462
Residential mortgages	1,894	—	1,798	—
Qualified revolving retails	63,202	—	61,712	—
Other retails	144,563	—	146,652	—
Equity	30,771	146,227	32,012	115,904
Regarded (Fund)	49,383	39,597	76,290	70,294
Securitization	99,929	95,766	117,241	104,324
(Unrated securitization exposure)	(57,933)	(57,348)	(77,011)	(77,115)
Purchase receivables	153,358	153,358	120,992	120,992
Other assets	9,263	4,741	8,605	4,568
Total	947,492	824,684	968,171	792,102

\* "Corporate" includes "Small and Medium-sized Entities"

**QUANTITATIVE DISCLOSURE (CONTINUED)**
**AMOUNT OF REQUIRED CAPITAL FOR EQUITY EXPOSURE UNDER IRB**

Millions of yen

	<b>As of September 30, 2008</b>		As of March 31, 2008	
	Required capital amount (Consolidated)	Required capital amount (Non-consolidated)	Required capital amount (Consolidated)	Required capital amount (Non-consolidated)
Market-Based Approach				
Simplified Method	<b>17,719</b>	<b>34,834</b>	22,993	40,997
PD/LGD Method	<b>11,941</b>	<b>103,313</b>	7,411	66,815
Grandfathering Rule	<b>1,110</b>	<b>8,078</b>	1,607	8,090
<b>Total</b>	<b>30,771</b>	<b>146,227</b>	32,012	115,904

**AMOUNT OF REQUIRED CAPITAL FOR REGARDED-METHOD EXPOSURE UNDER IRB**

Millions of yen

	<b>As of September 30, 2008</b>		As of March 31, 2008	
	Required capital amount (Consolidated)	Required capital amount (Non-consolidated)	Required capital amount (Consolidated)	Required capital amount (Non-consolidated)
Look Through	<b>7,534</b>	<b>7,534</b>	3,323	3,323
Revised Naivete Majority	<b>31,633</b>	<b>21,941</b>	45,374	36,992
Simplified [400%]	<b>5,448</b>	<b>7,420</b>	7,074	7,074
Simplified [1,250%]	<b>4,767</b>	<b>2,700</b>	20,517	22,904
<b>Regarded-Method exposure</b>	<b>49,383</b>	<b>39,597</b>	76,290	70,294

**AMOUNT OF REQUIRED CAPITAL FOR MARKET RISK**

Millions of yen

	<b>As of September 30, 2008</b>		As of March 31, 2008	
	Required capital amount (Consolidated)	Required capital amount (Non-consolidated)	Required capital amount (Consolidated)	Required capital amount (Non-consolidated)
The Standardized Approach (Specific Risk)	<b>17,319</b>	<b>17,323</b>	12,469	13,818
Interest rate risk	<b>9,501</b>	<b>8,613</b>	11,192	10,411
Equity position risk	<b>9</b>	<b>—</b>	15	—
FX risk	<b>7,808</b>	<b>8,710</b>	1,261	3,406
The Standardized Approach (General Market Risk)	<b>—</b>	<b>—</b>	—	—
The Internal Models Approach (IMA) (General Market Risk)	<b>12,226</b>	<b>10,680</b>	7,641	6,344

**AMOUNT OF REQUIRED CAPITAL FOR OPERATIONAL RISK**

Millions of yen

	<b>As of September 30, 2008</b>		As of March 31, 2008	
	Required capital amount (Consolidated)	Required capital amount (Non-consolidated)	Required capital amount (Consolidated)	Required capital amount (Non-consolidated)
The Standardized Approach	<b>36,548</b>	<b>18,853</b>	37,078	20,324

**TOTAL CAPITAL ADEQUACY RATIO AND TIER I CAPITAL RATIO**

	<b>As of September 30, 2008</b>		As of March 31, 2008	
	Consolidated	Non-consolidated	Consolidated	Non-consolidated
Total capital adequacy ratio	<b>10.48%</b>	<b>13.70%</b>	11.74%	15.25%
Tier I capital ratio	<b>6.41%</b>	<b>9.44%</b>	7.37%	10.71%

**TOTAL REQUIRED CAPITAL (DOMESTIC CRITERIA)**

Millions of yen

	<b>As of September 30, 2008</b>		As of March 31, 2008	
	Consolidated	Non-consolidated	Consolidated	Non-consolidated
Total required capital	<b>703,878</b>	<b>444,990</b>	683,698	432,226
Total risk assets x 4%	<b>382,357</b>	<b>332,339</b>	368,502	315,739

QUANTITATIVE DISCLOSURE (CONTINUED)

4. CREDIT RISK EXPOSURE (EXCLUDING SECURITIZATION AND REGARDED EXPOSURE)

AMOUNT OF CREDIT RISK EXPOSURE

Geographic, Industries or Maturity (Consolidated)

Millions of yen

	As of September 30, 2008				As of March 31, 2008			
	Total	Amount of Credit Risk Exposure			Total	Amount of Credit Risk Exposure		
		Loans, etc. <sup>(1)</sup>	Securities <sup>(2)</sup>	Derivatives <sup>(3)</sup>		Loans, etc. <sup>(1)</sup>	Securities <sup>(2)</sup>	Derivatives <sup>(3)</sup>
Manufacturing	403,428	400,419	0	3,008	375,517	371,554	0	3,963
Agriculture	3,464	3,464	—	—	4,085	4,085	—	—
Mining	6,390	6,390	—	—	6,787	6,787	—	—
Construction	46,437	46,388	36	12	61,801	56,818	4,955	28
Electric power, gas, water supply	92,115	84,086	7,987	41	100,672	92,612	7,999	60
Information and communication	70,835	70,826	—	8	80,423	80,412	—	10
Transportation	313,661	287,341	6,480	19,839	312,856	282,138	8,638	22,078
Wholesale and retail	219,770	219,460	—	310	236,318	235,904	—	413
Finance and insurance	1,374,014	1,155,584	113,848	104,581	1,547,269	1,251,736	184,343	111,190
Real estate	1,655,590	1,354,390	299,305	1,894	1,601,954	1,349,842	248,576	3,534
Services	695,194	589,419	92,871	12,904	724,162	620,395	90,621	13,145
Government	1,068,413	266,675	798,971	2,766	754,894	104,561	648,167	2,166
Individuals	3,354,434	3,354,142	—	291	2,473,429	2,471,705	—	1,724
Others	1,805	1,505	300	—	14,206	14,204	—	2
Domestic Total	9,305,557	7,840,096	1,319,800	145,660	8,294,380	6,942,760	1,193,301	158,318
Foreign	1,729,847	547,880	257,522	924,444	1,754,925	477,994	306,127	970,803
Consolidated Total	11,035,404	8,387,976	1,577,323	1,070,104	10,049,306	7,420,754	1,499,428	1,129,122
To one year	3,193,486	2,320,609	679,294	193,582	2,571,815	1,832,592	464,436	274,785
One to three years	3,325,030	2,325,770	571,818	427,441	3,323,753	2,381,884	512,659	429,210
Three to five years	1,497,632	1,096,740	159,139	241,752	1,897,434	1,324,355	320,658	252,421
Over five years	1,970,086	1,597,620	165,138	207,327	2,032,359	1,659,599	200,054	172,705
Undated	1,049,168	1,047,235	1,932	—	223,944	222,323	1,620	—
Consolidated Total	11,035,404	8,387,976	1,577,323	1,070,104	10,049,306	7,420,754	1,499,428	1,129,122

Geographic, Industries or Maturity (Non-consolidated)

Millions of yen

	As of September 30, 2008				As of March 31, 2008			
	Total	Amount of Credit Risk Exposure			Total	Amount of Credit Risk Exposure		
		Loans, etc. <sup>(1)</sup>	Securities <sup>(2)</sup>	Derivatives <sup>(3)</sup>		Loans, etc. <sup>(1)</sup>	Securities <sup>(2)</sup>	Derivatives <sup>(3)</sup>
Manufacturing	295,034	292,025	0	3,008	260,245	256,282	0	3,963
Agriculture	2,800	2,800	—	—	2,900	2,900	—	—
Mining	5,638	5,638	—	—	5,850	5,850	—	—
Construction	25,709	25,697	—	12	36,080	31,133	4,918	28
Electric power, gas, water supply	91,202	83,172	7,987	41	99,723	91,664	7,999	60
Information and communication	47,339	47,331	—	8	53,349	53,338	—	10
Transportation	291,536	265,217	6,479	19,839	291,213	260,519	8,615	22,078
Wholesale and retail	132,090	131,779	—	310	137,857	137,443	—	413
Finance and insurance	1,655,022	1,418,042	113,853	123,126	1,706,273	1,405,477	184,343	116,452
Real estate	1,602,218	1,301,018	299,305	1,894	1,546,313	1,294,201	248,576	3,534
Services	520,747	415,042	92,700	13,004	533,937	430,148	90,473	13,315
Government	1,060,360	258,657	798,936	2,766	747,275	96,976	648,132	2,166
Individuals	940,756	940,464	—	291	844,739	843,014	—	1,724
Others	—	—	—	—	2	—	—	2
Domestic Total	6,670,458	5,186,889	1,319,263	164,305	6,265,761	4,908,950	1,193,058	163,752
Foreign	1,768,605	539,248	304,517	924,839	1,773,194	482,028	318,545	972,620
Bank Total	8,439,063	5,726,138	1,623,780	1,089,144	8,038,955	5,390,979	1,511,603	1,136,372
To one year	3,139,230	2,265,492	679,259	194,478	2,541,840	1,800,419	464,401	277,020
One to three years	2,593,361	1,592,525	571,818	429,018	2,631,532	1,689,794	512,659	429,078
Three to five years	1,055,340	621,163	185,265	248,911	1,367,169	779,228	333,076	254,865
Over five years	1,600,679	1,197,935	186,007	216,736	1,487,562	1,112,307	199,846	175,408
Undated	50,451	49,022	1,429	—	10,851	9,230	1,620	—
Bank Total	8,439,063	5,726,138	1,623,780	1,089,144	8,038,955	5,390,979	1,511,603	1,136,372

Notes: (\*1) Including total exposure, operating assets and securitized original assets originated from these exposures, excluding purchased receivables

(\*2) Excluding equity exposures

(\*3) Credit equivalent amount basis

**QUANTITATIVE DISCLOSURE (CONTINUED)**
**AMOUNT OF DEFAULT EXPOSURE BEFORE PARTIAL WRITE-OFF**

Geographic, Industries

	Millions of yen			
	As of September 30, 2008		As of March 31, 2008	
	Default Exposure		Default Exposure	
	Consolidated	Non-consolidated	Consolidated	Non-consolidated
Manufacturing	3,151	1,860	4,127	3,356
Agriculture	0	—	488	—
Mining	26	—	37	—
Construction	6,946	6,262	6,261	5,819
Electric power, gas, water supply	1	—	1	—
Information and communication	932	600	502	—
Transportation	7,087	6,633	8,007	7,608
Wholesale and retail	2,175	592	5,389	3,797
Finance and insurance	58,673	57,039	33,402	31,067
Real estate	19,514	5,252	7,942	2,910
Services	10,404	1,381	7,750	190
Government	—	—	—	—
Individuals	208,245	4,938	135,539	1,385
Others	613	—	702	0
Domestic Total	317,774	84,559	210,154	56,137
Foreign	42,183	45,731	51,823	51,823
Total	359,958	130,291	261,978	107,960

**AMOUNTS OF LOAN LOSS RESERVES (GENERAL, SPECIFIC AND COUNTRY RISK)**
**BEFORE PARTIAL WRITE-OFF**

Consolidated

	Millions of yen								
	As of September 30, 2008			As of March 31, 2008			As of September 30, 2007		
	Start Amount	Change Amount	End Amount	Start Amount	Change Amount	End Amount	Start Amount	Change Amount	End Amount
General	96,650	(6,215)	90,434	101,268	(4,618)	96,650	101,268	(18,097)	83,171
Specific	145,679	61,273	206,952	85,756	59,923	145,679	85,756	39,592	125,348
Country	15	(0)	14	9	6	15	9	(0)	8
Total	242,345	55,056	297,402	187,033	55,311	242,345	187,033	21,495	208,529

Non-consolidated

	Millions of yen								
	As of September 30, 2008			As of March 31, 2008			As of September 30, 2007		
	Start Amount	Change Amount	End Amount	Start Amount	Change Amount	End Amount	Start Amount	Change Amount	End Amount
General	57,903	(6,717)	51,186	65,434	(7,531)	57,903	65,434	(17,431)	48,002
Specific	70,305	20,161	90,467	47,912	22,393	70,305	47,912	20,459	68,372
Country	15	(0)	14	9	6	15	9	(0)	8
Total	128,224	13,444	141,668	113,356	14,867	128,224	113,356	3,027	116,384

Geographic (Consolidated)

	Millions of yen											
	As of September 30, 2008				As of March 31, 2008				As of September 30, 2007			
	Total	Reserve Amount			Total	Reserve Amount			Total	Reserve Amount		
		General	Specific	Country		General	Specific	Country		General	Specific	Country
Domestic	260,190	75,548	184,641	—	204,215	77,567	126,648	—	182,638	70,503	112,135	—
Foreign	37,212	14,886	22,310	14	38,129	19,083	19,031	15	25,890	12,667	13,213	8
Total	297,402	90,434	206,952	14	242,345	96,650	145,679	15	208,529	83,171	125,348	8

**QUANTITATIVE DISCLOSURE (CONTINUED)**

## Geographic (Non-consolidated)

Millions of yen

	<b>As of September 30, 2008</b>				As of March 31, 2008				As of September 30, 2007			
	Total	Reserve Amount			Total	Reserve Amount			Total	Reserve Amount		
		General	Specific	Country		General	Specific	Country		General	Specific	Country
Domestic	<b>104,590</b>	<b>36,567</b>	<b>68,023</b>	<b>—</b>	89,420	38,146	51,274	—	89,551	34,392	55,158	—
Foreign	<b>37,077</b>	<b>14,619</b>	<b>22,443</b>	<b>14</b>	38,803	19,756	19,031	15	26,832	13,610	13,213	8
Total	<b>141,668</b>	<b>51,186</b>	<b>90,467</b>	<b>14</b>	128,224	57,903	70,305	15	116,384	48,002	68,372	8

## Industries

Millions of yen

	<b>As of September 30, 2008</b>		As of March 31, 2008		As of September 30, 2007	
	Reserve Amount		Reserve Amount		Reserve Amount	
	Consolidated	Non-consolidated	Consolidated	Non-consolidated	Consolidated	Non-consolidated
Manufacturing	<b>6,144</b>	<b>2,795</b>	4,357	3,811	3,438	3,063
Agriculture	<b>26</b>	<b>18</b>	18	18	5	4
Mining	<b>101</b>	<b>26</b>	21	19	34	23
Construction	<b>3,886</b>	<b>2,771</b>	2,527	2,276	1,873	1,795
Electric power, gas, water supply	<b>245</b>	<b>234</b>	249	247	285	285
Information and communication	<b>1,452</b>	<b>310</b>	490	305	466	440
Transportation	<b>7,231</b>	<b>6,643</b>	8,059	7,947	8,704	8,638
Wholesale and retail	<b>4,451</b>	<b>1,086</b>	2,473	1,812	1,630	1,278
Finance and insurance	<b>24,606</b>	<b>28,332</b>	7,126	10,887	7,926	9,208
Real estate	<b>19,727</b>	<b>16,803</b>	16,904	15,991	15,683	15,228
Services	<b>26,370</b>	<b>17,161</b>	20,172	16,472	14,020	13,154
Government	<b>92</b>	<b>—</b>	—	—	—	—
Individuals	<b>141,090</b>	<b>4,557</b>	108,169	3,497	90,850	2,881
Others	<b>23,905</b>	<b>23,849</b>	26,136	26,132	34,672	33,548
Foreign	<b>37,212</b>	<b>37,077</b>	38,129	38,803	25,890	26,832
Non-classified	<b>855</b>	<b>—</b>	7,507	—	3,045	—
Total	<b>297,402</b>	<b>141,668</b>	242,345	128,224	208,529	116,384

**AMOUNT OF WRITE-OFFS**

## Industries

Millions of yen

	<b>Six months ended September 30, 2008</b>		Fiscal year ended March 31, 2008		Six months ended September 30, 2007	
	Amount of write-off		Amount of write-off		Amount of write-off	
	Consolidated	Non-consolidated	Consolidated	Non-consolidated	Consolidated	Non-consolidated
Manufacturing	<b>84</b>	<b>—</b>	21	—	1	—
Agriculture	<b>—</b>	<b>—</b>	—	—	—	—
Mining	<b>—</b>	<b>—</b>	—	—	—	—
Construction	<b>8</b>	<b>0</b>	35	—	5	—
Electric power, gas, water supply	<b>—</b>	<b>—</b>	—	—	—	—
Information and communication	<b>—</b>	<b>—</b>	22	—	—	—
Transportation	<b>7</b>	<b>—</b>	14	—	—	—
Wholesale and retail	<b>14</b>	<b>—</b>	113	55	1	—
Finance and insurance	<b>725</b>	<b>725</b>	—	—	—	—
Real estate	<b>18</b>	<b>18</b>	0	0	7	7
Services	<b>197</b>	<b>146</b>	94	—	82	—
Government	<b>—</b>	<b>—</b>	—	—	—	—
Individuals	<b>60,006</b>	<b>24</b>	24,979	0	0	0
Others	<b>—</b>	<b>—</b>	0	—	—	—
Foreign	<b>2,703</b>	<b>2,703</b>	—	—	—	—
Non-classified	<b>—</b>	<b>—</b>	—	—	0	—
Total	<b>63,766</b>	<b>3,618</b>	25,281	56	98	7

**QUANTITATIVE DISCLOSURE (CONTINUED)**
**AMOUNT OF EXPOSURES UNDER SA (AFTER CREDIT RISK MITIGATION)**

Millions of yen

	<b>As of September 30, 2008</b>				As of March 31, 2008			
	Consolidated		Non-consolidated		Consolidated		Non-consolidated	
	Rated	Unrated	Rated	Unrated	Rated	Unrated	Rated	Unrated
0%	82	12,533	—	—	79	3,490	—	—
10%	—	903	—	—	—	—	—	—
20%	88,636	13	—	—	74,621	78	—	—
35%	—	768,027	—	699,765	—	609,871	—	609,871
50%	6,387	24,394	—	191	235	5,626	—	140
75%	—	1,106,584	—	208,168	—	394,070	—	183,528
100%	287	174,181	—	964	2,470	213,477	—	989
150%	15	56,520	—	40	—	13,022	—	—
350%	—	—	—	—	—	—	—	—
Capital Deduction	—	—	—	—	—	—	—	—
<b>Total</b>	<b>95,408</b>	<b>2,143,158</b>	<b>—</b>	<b>909,130</b>	<b>77,406</b>	<b>1,239,637</b>	<b>—</b>	<b>794,529</b>

**SPECIALIZED LENDING EXPOSURE UNDER SLOTTING CRITERIA AND EQUITY EXPOSURE UNDER MARKET-BASED SIMPLIFIED METHOD**

## (1) Specialized lending excluding high-volatility commercial real estate

Millions of yen

Risk weight ratio	<b>As of September 30, 2008</b>		As of March 31, 2008	
	Amount of Exposure		Amount of Exposure	
	Consolidated	Non-consolidated	Consolidated	Non-consolidated
50%	159,753	159,753	157,370	157,370
70%	339,276	338,314	345,552	345,552
90%	63,367	63,367	54,549	54,549
115%	200,332	198,329	134,691	134,691
250%	58,905	54,496	38,521	30,971
0% (Default)	—	—	—	—
<b>Total</b>	<b>821,634</b>	<b>814,261</b>	<b>730,685</b>	<b>723,135</b>

## (2) Specialized lending for high-volatility commercial real estate

Millions of yen

Risk weight ratio	<b>As of September 30, 2008</b>		As of March 31, 2008	
	Amount of Exposure		Amount of Exposure	
	Consolidated	Non-consolidated	Consolidated	Non-consolidated
70%	72,902	72,902	13,506	13,506
95%	98,892	98,892	100,682	100,682
120%	8,214	8,214	11,824	11,824
140%	145,762	145,762	227,566	227,566
250%	47,824	47,824	68,437	68,437
0% (Default)	2,851	2,851	4,331	4,331
<b>Total</b>	<b>376,448</b>	<b>376,448</b>	<b>426,349</b>	<b>426,349</b>

## (3) Equity exposure under Market-Based Simplified Method

Millions of yen

	<b>As of September 30, 2008</b>		As of March 31, 2008	
	Amount Consolidated	Amount Non-consolidated	Amount Consolidated	Amount Non-consolidated
	300%	8,246	8,111	7,941
400%	46,053	96,613	61,832	115,025
<b>Total</b>	<b>54,299</b>	<b>104,725</b>	<b>69,773</b>	<b>122,812</b>

**QUANTITATIVE DISCLOSURE (CONTINUED)**
**PORTFOLIOS UNDER IRB EXCLUDING THE AMOUNT OF EXPOSURES UNDER SA (AFTER CREDIT RISK MITIGATION)**

(1) Estimated average PD, LGD, Risk Weight Ratio and Exposure at Default (EAD) (on-balance and off-balance) for Corporate, Sovereign and Bank exposure

Corporate (Consolidated)

Millions of yen (except percentages)

Credit rating	As of September 30, 2008					As of March 31, 2008				
	PD	LGD	Risk Weight	EAD (on-balance)	EAD (off-balance)	PD	LGD	Risk Weight	EAD (on-balance)	EAD (off-balance)
0	0.04%	45.00%	30.80%	18,692	2,176	0.03%	45.00%	24.44%	21,792	3,036
1	0.04%	45.00%	21.40%	34,088	49,995	0.03%	45.00%	15.95%	60,468	40,869
2	0.07%	46.64%	20.74%	363,120	75,330	0.07%	46.34%	20.51%	485,968	75,202
3	0.14%	44.82%	32.10%	927,670	109,946	0.12%	45.10%	30.71%	785,411	158,146
4	0.36%	44.83%	50.97%	538,554	80,405	0.29%	46.64%	49.58%	648,735	123,345
5	1.05%	49.20%	95.47%	302,560	35,286	0.88%	45.51%	84.64%	325,188	50,882
6	3.26%	44.26%	131.77%	249,630	8,981	2.58%	45.66%	127.15%	274,087	8,682
9A	13.27%	44.45%	215.05%	150,993	22,438	13.90%	45.17%	224.83%	162,291	13,134
Default	100.00%	44.91%	—	62,820	10	100.00%	45.00%	—	51,587	4,808

Sovereign (Consolidated)

Millions of yen (except percentages)

Credit rating	As of September 30, 2008					As of March 31, 2008				
	PD	LGD	Risk Weight	EAD (on-balance)	EAD (off-balance)	PD	LGD	Risk Weight	EAD (on-balance)	EAD (off-balance)
0	0.00%	45.00%	—	1,638,980	15,000	0.00%	45.00%	0.01%	1,575,658	15,226
1	0.04%	45.00%	17.57%	66,789	41	0.03%	45.00%	14.50%	67,894	—
2	0.07%	45.00%	32.33%	155,844	7,031	0.07%	45.00%	32.27%	111,873	3,675
3	0.10%	44.94%	31.08%	96,636	6,400	0.09%	45.00%	30.19%	110,176	5,310
4	0.33%	45.00%	59.99%	3,623	41	0.20%	45.00%	47.16%	4,514	136
5	0.74%	45.00%	69.58%	21	1,839	1.31%	45.00%	83.71%	148	—
6	—	—	—	—	—	2.90%	45.00%	147.18%	1,196	374
9A	13.27%	45.00%	232.86%	1,911	48	13.90%	45.00%	205.13%	14,685	125
Default	100.00%	45.00%	—	55	—	100.00%	45.00%	—	56	—

Bank (Consolidated)

Millions of yen (except percentages)

Credit rating	As of September 30, 2008					As of March 31, 2008				
	PD	LGD	Risk Weight	EAD (on-balance)	EAD (off-balance)	PD	LGD	Risk Weight	EAD (on-balance)	EAD (off-balance)
0	0.04%	45.00%	21.75%	43,800	258	0.03%	45.00%	14.27%	5,908	—
1	0.04%	45.00%	16.38%	5,612	32	0.03%	45.00%	11.70%	3,904	645
2	0.06%	45.18%	20.81%	430,307	668,224	0.06%	45.24%	22.52%	232,122	680,169
3	0.12%	45.00%	29.38%	166,540	157,756	0.10%	45.07%	25.26%	213,035	147,319
4	0.29%	45.00%	47.36%	29,034	11,822	0.24%	45.00%	43.26%	20,283	7,041
5	1.02%	45.00%	98.15%	2,677	4,565	0.96%	45.00%	91.32%	3,933	5,332
6	2.21%	45.00%	121.02%	742	1,374	2.17%	45.00%	142.42%	105	1,676
9A	13.27%	45.00%	213.08%	11,352	110,660	13.90%	45.00%	213.40%	20,231	119,781
Default	100.00%	45.00%	—	765	—	—	—	—	—	—

Corporate (Non-consolidated)

Millions of yen (except percentages)

Credit rating	As of September 30, 2008					As of March 31, 2008				
	PD	LGD	Risk Weight	EAD (on-balance)	EAD (off-balance)	PD	LGD	Risk Weight	EAD (on-balance)	EAD (off-balance)
0	0.04%	45.00%	30.61%	18,692	2,483	0.03%	45.00%	24.33%	21,789	3,418
1	0.04%	45.00%	21.40%	34,056	49,995	0.03%	45.00%	15.96%	60,278	40,869
2	0.07%	46.70%	20.81%	348,103	75,330	0.07%	46.37%	20.42%	471,511	75,202
3	0.14%	44.81%	31.94%	881,841	109,946	0.12%	45.10%	30.69%	755,178	158,146
4	0.37%	44.86%	49.22%	686,678	81,400	0.29%	46.52%	47.21%	706,505	126,171
5	1.07%	49.94%	99.57%	252,133	35,286	0.87%	45.65%	84.58%	244,135	50,882
6	3.38%	44.05%	135.55%	192,375	8,981	2.70%	45.89%	132.75%	200,832	8,682
9A	13.27%	44.45%	213.98%	151,205	23,246	13.90%	45.19%	221.48%	144,702	13,134
Default	100.00%	44.91%	—	61,929	10	100.00%	45.00%	—	48,468	4,808

**QUANTITATIVE DISCLOSURE (CONTINUED)**

Sovereign (Non-consolidated)

Millions of yen (except percentages)

Credit rating	As of September 30, 2008					As of March 31, 2008				
	PD	LGD	Risk Weight	EAD (on-balance)	EAD (off-balance)	PD	LGD	Risk Weight	EAD (on-balance)	EAD (off-balance)
0	0.00%	45.00%	—	1,633,401	15,000	0.00%	45.00%	0.00%	1,567,847	15,226
1	0.04%	45.00%	17.57%	66,709	41	0.03%	45.00%	14.50%	67,894	—
2	0.07%	45.00%	32.42%	154,803	7,031	0.07%	45.00%	32.32%	111,471	3,675
3	0.10%	44.94%	31.08%	96,636	6,400	0.09%	45.00%	30.19%	109,830	5,310
4	0.33%	45.00%	59.99%	3,623	41	0.20%	45.00%	47.22%	4,450	136
5	0.74%	45.00%	69.58%	21	1,839	1.31%	45.00%	83.71%	148	—
6	—	—	—	—	—	2.90%	45.00%	147.18%	1,196	374
9A	13.27%	45.00%	232.86%	1,911	48	13.90%	45.00%	205.13%	14,684	125
Default	100.00%	45.00%	—	55	—	100.00%	45.00%	—	56	—

Bank (Non-consolidated)

Millions of yen (except percentages)

Credit rating	As of September 30, 2008					As of March 31, 2008				
	PD	LGD	Risk Weight	EAD (on-balance)	EAD (off-balance)	PD	LGD	Risk Weight	EAD (on-balance)	EAD (off-balance)
0	0.04%	45.00%	25.18%	33,846	258	0.03%	45.00%	25.88%	2,158	—
1	0.04%	45.00%	16.48%	5,468	32	0.03%	45.00%	11.70%	3,904	645
2	0.06%	45.19%	20.89%	415,823	668,224	0.06%	45.24%	22.60%	221,179	680,169
3	0.12%	45.00%	34.55%	34,106	156,945	0.10%	45.13%	30.87%	38,302	146,778
4	0.25%	45.00%	47.07%	45,776	37,627	0.21%	45.00%	38.40%	44,370	15,752
5	1.00%	45.00%	110.13%	256	4,565	0.84%	45.00%	102.83%	—	5,332
6	2.26%	45.00%	133.64%	4	1,374	2.18%	45.00%	145.29%	—	1,676
9A	13.27%	45.00%	213.72%	6,819	110,660	13.90%	45.00%	214.18%	12,416	119,443
Default	100.00%	45.00%	—	765	—	—	—	—	—	—

Note: LGD after credit risk mitigation

 (2) Estimated average PD, risk weight ratio and amount of exposure for equity exposure under PD/LGD method  
 (Consolidated)

Millions of yen (except percentages)

Credit rating	As of September 30, 2008				As of March 31, 2008			
	PD	LGD	Risk Weight	Amount	PD	LGD	Risk Weight	Amount
0	0.04%	90.00%	300.00%	9	0.03%	90.00%	300.00%	9
1	—	—	—	—	—	—	—	—
2	0.06%	90.00%	222.50%	6,310	0.06%	90.00%	219.95%	6,433
3	0.17%	90.00%	249.49%	2,525	0.15%	90.00%	200.00%	2,605
4	0.38%	90.00%	265.94%	8,479	0.38%	90.00%	284.31%	11,704
5	1.29%	90.00%	380.75%	20,891	0.81%	90.00%	317.06%	2,338
6	3.64%	90.00%	332.49%	700	2.90%	90.00%	316.59%	1,140
9A	13.27%	90.00%	344.12%	3,451	13.90%	90.00%	496.09%	1,737
Default	100.00%	90.00%	—	28	100.00%	90.00%	—	1,139

(Non-consolidated)

Millions of yen (except percentages)

Credit rating	As of September 30, 2008				As of March 31, 2008			
	PD	LGD	Risk Weight	Amount	PD	LGD	Risk Weight	Amount
0	0.04%	90.00%	300.00%	9	0.03%	90.00%	300.00%	9
1	—	—	—	—	—	—	—	—
2	0.06%	90.00%	222.50%	6,310	0.06%	90.00%	219.95%	6,433
3	0.17%	90.00%	249.62%	2,519	0.15%	90.00%	200.00%	2,598
4	0.35%	90.00%	299.18%	350,352	0.23%	90.00%	299.18%	224,878
5	1.28%	90.00%	380.77%	21,014	0.82%	90.00%	319.84%	2,461
6	3.64%	90.00%	332.49%	700	2.90%	90.00%	316.59%	1,140
9A	13.27%	90.00%	483.26%	10,317	13.90%	90.00%	489.86%	11,252
Default	100.00%	90.00%	—	28	100.00%	90.00%	—	1,138

**QUANTITATIVE DISCLOSURE (CONTINUED)**

(3) Estimated average PD, LGD, risk weight ratio, Exposure at Default (EAD) (on- and off-balance), amount of undrawn commitments and estimated average Credit Conversion Factors (CCF) of undrawn commitments for residential mortgage exposure, qualified revolving retail exposure and other retail exposure

## Residential mortgage exposure

Millions of yen (except percentages)

Pool	As of September 30, 2008							As of March 31, 2008						
	PD	LGD	Risk Weight	EAD (on-balance)	EAD (off-balance)	Undrawn Commitments Amount	CCF	PD	LGD	Risk Weight	EAD (on-balance)	EAD (off-balance)	Undrawn Commitments Amount	CCF
Normal	1.97%	55.00%	106.36%	15	14,068	—	—	1.74%	54.60%	97.67%	0	14,935	—	—
Need caution	81.11%	55.00%	121.57%	5	345	—	—	90.60%	54.60%	61.97%	—	357	—	—
Default	100.00%	51.00%	—	379	165	—	—	100.00%	54.60%	—	306	103	—	—

## Qualified revolving retail exposure

Millions of yen (except percentages)

Pool	As of September 30, 2008							As of March 31, 2008						
	PD	LGD	Risk Weight	EAD (on-balance)	EAD (off-balance)	Undrawn Commitments Amount	CCF	PD	LGD	Risk Weight	EAD (on-balance)	EAD (off-balance)	Undrawn Commitments Amount	CCF
Normal	5.03%	85.32%	95.81%	126,362	84,983	2,616,563	3.24%	4.17%	83.22%	82.25%	201,498	70,382	2,583,323	2.72%
Need caution	80.35%	86.29%	138.63%	5,692	—	—	—	91.62%	81.95%	63.68%	6,007	—	—	—
Default	100.00%	84.23%	—	38,367	—	—	—	100.00%	82.30%	—	34,632	—	—	—

## Other retail exposure

Millions of yen (except percentages)

Pool	As of September 30, 2008							As of March 31, 2008						
	PD	LGD	Risk Weight	EAD (on-balance)	EAD (off-balance)	Undrawn Commitments Amount	CCF	PD	LGD	Risk Weight	EAD (on-balance)	EAD (off-balance)	Undrawn Commitments Amount	CCF
Normal	2.43%	60.68%	73.52%	307,648	811,495	—	—	2.54%	61.40%	75.02%	313,010	826,361	—	—
Need caution	77.44%	60.78%	97.20%	5,842	4,162	—	—	85.37%	61.69%	67.76%	4,857	3,842	—	—
Default	100.00%	57.12%	—	90,612	1,097	—	—	100.00%	57.39%	—	87,101	1,078	—	—

Note: LGD is shown after credit risk mitigation

**COMPARATIVE RESULTS OF ACTUAL LOSSES AND EXPECTED LOSSES FOR THE LAST THREE YEARS UNDER F-IRB APPROACH**

	Millions of yen		
	As of September 30, 2008	As of September 30, 2007	As of September 30, 2006
Results of actual losses (a)	23,616	15,553	3,226
Expected losses (b)	8,812	9,816	7,411
Differences ((b) - (a))	(14,804)	(5,737)	4,185

The above matrix shows the results of default (downgrade below substandard) losses (increase of reserve, write-offs and loss on sale) for the twelve-month period ended September 30, 2006, 2007 and 2008 for the Bank's non-default corporate exposure at the start of the twelve-month period, with expected losses calculated using estimated PD at the end of September 2008.

Several companies contributed to the losses in the three periods.

QUANTITATIVE DISCLOSURE (CONTINUED)

5. CREDIT RISK MITIGATION (CRM)

COVERED AMOUNT OF CRM BY COLLATERAL

FIRB

	Millions of yen			
	As of September 30, 2008		As of March 31, 2008	
	Eligible financial collateral	Other eligible FIRB collateral	Eligible financial collateral	Other eligible FIRB collateral
Corporate	10,275	194,738	14,775	156,628
Sovereign	—	187	—	214
Bank	—	—	—	570
Total	10,275	194,925	14,775	157,413

COVERED AMOUNT OF CRM BY GUARANTEE OR CREDIT DERIVATIVES

	Millions of yen			
	As of September 30, 2008		As of March 31, 2008	
	Consolidated	Non-consolidated	Consolidated	Non-consolidated
SA Exposures	—	—	—	—
IRB Exposures	287,625	287,625	263,518	263,518
Corporate	84,272	84,272	81,997	81,997
Sovereign	116,708	116,708	139,312	139,312
Bank	86,645	86,645	42,208	42,208
Residential mortgages	—	—	—	—
Qualified revolving retail	—	—	—	—
Other retail	—	—	—	—

QUANTITATIVE DISCLOSURE (CONTINUED)

6. COUNTERPARTY CREDIT RISK OF DERIVATIVES

(1) Measurement of EAD  
Current Exposure Method

(2) Total amount of gross positive fair value  
Refer to below table

(3) EAD before CRM  
Refer to below table

(4) Net of: (2) + amount of gross add-on - (3)  
Zero.

(5) Amount covered collateral  
Zero.

(6) EAD after CRM  
Refer to below table

	Millions of yen			
	As of September 30, 2008		As of March 31, 2008	
	Consolidated	Non-consolidated	Consolidated	Non-consolidated
Total amount of gross positive fair value	423,712	410,050	596,294	579,429
Amount of gross add-on	828,888	810,450	733,959	713,032
EAD before CRM	1,252,601	1,220,501	1,330,253	1,292,462
FX-related	543,918	544,592	674,370	676,320
Interest-related	305,628	320,508	247,938	254,277
Equity-related	37,811	—	39,573	115
Commodity-related	—	—	—	—
Credit derivatives	365,023	355,181	368,371	361,749
Others	218	218	—	—
Amount of net	125,516	131,217	150,865	156,089
EAD after net	1,127,084	1,089,283	1,179,387	1,136,372
Amount covered collateral	—	—	—	—
EAD after CRM	1,127,084	1,089,283	1,179,387	1,136,372

(7) Nominal amount of credit derivatives which have counterparty risk

	Millions of yen			
	As of September 30, 2008		As of March 31, 2008	
	Protection-buy	Protection-sell	Protection-buy	Protection-sell
Nominal amount				
Single name	853,920	1,047,320	890,806	986,735
Multi name	579,211	513,826	550,778	497,166

(8) Nominal amount of credit derivatives which cover exposures by CRM

	Millions of yen			
	As of September 30, 2008		As of March 31, 2008	
	Consolidated	Non-consolidated	Consolidated	Non-consolidated
Nominal amount	22,964	22,964	11,359	11,359

QUANTITATIVE DISCLOSURE (CONTINUED)

7. SECURITIZATION

SECURITIZATION EXPOSURE ORIGINATED BY THE BANK GROUP

(1) Amount of original assets

Securitization by transfer of assets

Consolidated

Type of original assets	Millions of yen	
	As of September 30, 2008	As of March 31, 2008
	Amount of original asset	Amount of original asset
Residential mortgages	353,178	514,373
Consumer loans	149,540	142,168
Commercial real estate loans	158,180	165,209
Corporate loans	75,615	75,981
Others	17,364	22,870
<b>Total</b>	<b>753,879</b>	<b>920,603</b>

Non-consolidated

Type of original assets	Millions of yen	
	As of September 30, 2008	As of March 31, 2008
	Amount of original asset	Amount of original asset
Residential mortgages	353,178	514,373
Consumer loans	577,867	21,736
Commercial real estate loans	158,180	165,209
Corporate loans	75,615	75,981
Others	17,364	22,870
<b>Total</b>	<b>1,182,206</b>	<b>800,170</b>

Synthetic Securitization

Consolidated/Non-consolidated

Type of original assets	Millions of yen	
	As of September 30, 2008	As of March 31, 2008
	Amount of original asset	Amount of original asset
Corporate loans	30,100	30,100
<b>Total</b>	<b>30,100</b>	<b>30,100</b>

Note: Includes originally securitized assets originated by the Bank Group, even though the Bank Group had no exposure to these particular assets.

(2) Amount of default exposure including original assets

Securitization by transfer of assets

Consolidated

Type of original assets	Millions of yen	
	As of September 30, 2008	As of March 31, 2008
	Amount of Default	Amount of Default
Residential mortgages	7,645	7,928
Consumer loans	—	—
Commercial real estate loans	—	—
Corporate loans	31,402	32,038
Others	—	—
<b>Total</b>	<b>39,048</b>	<b>39,966</b>

**QUANTITATIVE DISCLOSURE (CONTINUED)**

Non-consolidated

Millions of yen

Type of original assets	<b>As of September 30, 2008</b>	As of March 31, 2008
	Amount of Default	Amount of Default
Residential mortgages	<b>7,645</b>	7,928
Consumer loans	—	—
Commercial real estate loans	—	—
Corporate loans	<b>31,402</b>	32,038
Others	—	—
<b>Total</b>	<b>39,048</b>	39,966

Synthetic Securitization

Consolidated/Non-consolidated

Millions of yen

Type of original assets	<b>As of September 30, 2008</b>	As of March 31, 2008
	Amount of Default	Amount of Default
Corporate loans	<b>500</b>	500
<b>Total</b>	<b>500</b>	500

(3) Amount of securitization exposure the Bank Group has by type of original assets

Securitization by transfer of assets

Consolidated

Millions of yen

Type of original assets	<b>As of September 30, 2008</b>	As of March 31, 2008
	Amount of Exposure	Amount of Exposure
Residential mortgages	<b>1,351</b>	8
Consumer loans	<b>133,805</b>	120,432
Commercial real estate loans	<b>2,799</b>	—
Corporate loans	<b>58,902</b>	59,538
Others	<b>2,482</b>	1,831
<b>Total</b>	<b>199,341</b>	181,810

Non-consolidated

Millions of yen

Type of original assets	<b>As of September 30, 2008</b>	As of March 31, 2008
	Amount of Exposure	Amount of Exposure
Residential mortgages	<b>1,351</b>	8
Consumer loans	<b>404,244</b>	—
Commercial real estate loans	<b>2,799</b>	—
Corporate loans	<b>58,902</b>	59,538
Others	<b>2,482</b>	1,831
<b>Total</b>	<b>469,780</b>	61,378

Synthetic Securitization

Consolidated/Non-consolidated

Millions of yen

Type of original assets	<b>As of September 30, 2008</b>	As of March 31, 2008
	Amount of Exposure	Amount of Exposure
Corporate loans	<b>30,100</b>	29,100
<b>Total</b>	<b>30,100</b>	29,100

**QUANTITATIVE DISCLOSURE (CONTINUED)**

(4) Amount of securitization exposure and required capital the Bank Group has by risk weight ratio  
 Securitization by transfer of assets

Consolidated

Band of risk weight ratio	Millions of yen			
	As of September 30, 2008		As of March 31, 2008	
	Amount	Required Capital amount	Amount	Required Capital amount
To 12%	32,183	197	32,047	193
Over 12% to 20%	1,177	18	—	—
Over 20% to 50%	719	30	10,341	489
Over 50% to 75%	25,302	1,219	34,571	2,222
Over 75% to 100%	35,200	2,491	45,010	4,388
Over 100% to 250%	80,102	9,113	45,508	7,288
Over 250% to 425%	24,654	6,742	14,331	4,258
Over 425%	—	—	—	—
<b>Total</b>	<b>199,341</b>	<b>19,813</b>	181,810	18,841

Non-consolidated

Band of risk weight ratio	Millions of yen			
	As of September 30, 2008		As of March 31, 2008	
	Amount	Required Capital amount	Amount	Required Capital amount
To 12%	32,183	197	32,047	193
Over 12% to 20%	363,277	6,160	—	—
Over 20% to 50%	719	30	—	—
Over 50% to 75%	96	6	—	—
Over 75% to 100%	40,952	3,472	—	—
Over 100% to 250%	17,799	1,958	15,000	1,368
Over 250% to 425%	14,751	4,410	14,331	4,258
Over 425%	—	—	—	—
<b>Total</b>	<b>469,780</b>	<b>16,235</b>	61,378	5,820

Synthetic Securitization

Consolidated/Non-consolidated

Band of risk weight ratio	Millions of yen			
	As of September 30, 2008		As of March 31, 2008	
	Amount	Required Capital amount	Amount	Required Capital amount
To 12%	30,100	302	—	—
Over 12% to 20%	—	—	—	—
Over 20% to 50%	—	—	29,100	563
Over 50% to 75%	—	—	—	—
Over 75% to 100%	—	—	—	—
Over 100% to 250%	—	—	—	—
Over 250% to 425%	—	—	—	—
Over 425%	—	—	—	—
<b>Total</b>	<b>30,100</b>	<b>302</b>	29,100	563

(5) Amount of increase of capital by securitization (to be deducted from Tier I capital)

Type of original assets	Millions of yen			
	As of September 30, 2008		As of March 31, 2008	
	Consolidated	Non-consolidated	Consolidated	Non-consolidated
Residential mortgages	9,994	9,994	9,983	9,983
Consumer loans, installment receivables	677	84	1,157	84
Commercial real estate loans	169	169	442	442
Others	3,770	3,770	3,770	3,770
<b>Total</b>	<b>14,612</b>	<b>14,019</b>	15,354	14,281

## QUANTITATIVE DISCLOSURE (CONTINUED)

(6) Amount of securitization exposure which should be deducted from capital under the Accord Article 247

Type of original assets	Millions of yen			
	As of September 30, 2008		As of March 31, 2008	
	Consolidated	Non-consolidated	Consolidated	Non-consolidated
Residential mortgages	371	371	1,847	1,847
Consumer loans, installment receivables	0	0	1,747	1,747
Commercial real estate loans	95	95	250	250
Others	1,776	1,776	2,489	2,489
Total	2,243	2,243	6,334	6,334

(7) Securitization exposure subject to early amortization

None.

(8) Summary of current year's securitization activities including amount of exposure securitized, and recognized gain/loss by original asset type

None.

(9) Amount of credit risk asset of securitization under SA subject to the Accord Supplementary Provision 15

None.

## SECURITIZATION EXPOSURE IN WHICH THE BANK GROUP INVESTS

(1) Amount of securitization exposure the Bank Group has by type of original asset

Consolidated

Type of original assets	Millions of yen	
	As of September 30, 2008	As of March 31, 2008
	Amount of Exposure	Amount of Exposure
Residential mortgages	30,432	47,346
Consumer loans	19,605	23,753
Commercial real estate loans	100,745	226,499
Corporate loans	105,538	165,859
Others	151,759	187,074
Total	408,081	650,534

Non-consolidated

Type of original assets	Millions of yen	
	As of September 30, 2008	As of March 31, 2008
	Amount of Exposure	Amount of Exposure
Residential mortgages	30,432	47,346
Consumer loans	19,605	23,753
Commercial real estate loans	100,745	226,499
Corporate loans	105,538	165,859
Others	151,759	187,074
Total	408,081	650,534

## QUANTITATIVE DISCLOSURE (CONTINUED)

(2) Amount of securitization exposure and required capital for the Bank Group by risk weight ratio

Consolidated

Band of risk weight ratio	Millions of yen			
	As of September 30, 2008		As of March 31, 2008	
	Amount	Required Capital amount	Amount	Required Capital amount
To 12%	233,749	1,896	274,760	2,239
Over 12% to 20%	67,642	904	88,621	1,193
Over 20% to 50%	42,189	1,503	12,523	490
Over 50% to 75%	8,779	558	48,757	2,495
Over 75% to 100%	57	4	753	63
Over 100% to 250%	—	—	2,833	600
Over 250% to 425%	55,663	17,012	46,493	13,720
Over 425%	—	—	36	20
Total	408,081	21,879	474,780	20,824

Non-consolidated

Band of risk weight ratio	Millions of yen			
	As of September 30, 2008		As of March 31, 2008	
	Amount	Required Capital amount	Amount	Required Capital amount
To 12%	233,749	1,896	274,760	2,239
Over 12% to 20%	67,642	904	88,621	1,193
Over 20% to 50%	42,189	1,503	12,523	490
Over 50% to 75%	8,779	558	48,757	2,495
Over 75% to 100%	57	4	753	63
Over 100% to 250%	—	—	2,833	600
Over 250% to 425%	55,663	17,012	46,493	13,720
Over 425%	—	—	36	20
Total	408,081	21,879	474,780	20,824

(3) Amount of securitization exposure which should be deducted from capital under the Accord Article 247

Type of original assets	Millions of yen			
	As of September 30, 2008		As of March 31, 2008	
	Consolidated	Non-consolidated	Consolidated	Non-consolidated
Residential mortgages	6,922	6,927	15,872	15,872
Consumer loans, installment receivables	—	—	1,377	1,377
Commercial real estate loans	110	110	190	190
Corporate loans	17,588	17,588	18,890	18,890
Others	16,456	16,458	18,990	18,990
Total	41,077	41,085	55,321	55,321

(4) Amount of credit risk asset of securitization under SA subject to the Accord Supplementary Provision 15

None.

## 8. MARKET RISK (UNDER INTERNAL MODEL APPROACH)

VaR AT THE END OF MARCH 2008 AND SEPTEMBER 2008 AND THE HIGH, MEAN AND LOW VaR

VaR at term end	Millions of yen			
	As of September 30, 2008		As of March 31, 2008	
	Consolidated	Non-consolidated	Consolidated	Non-consolidated
VaR through this term	4,545	3,991	4,206	3,980
High	6,627	6,242	5,131	4,392
Mean	3,226	2,811	2,688	2,352
Low	1,518	1,214	1,518	1,214

Based on VaR back-testing for six months ended September 30, 2008, the trading portfolio experienced no losses that exceeded the specified VaR threshold.

QUANTITATIVE DISCLOSURE (CONTINUED)

9. EQUITY EXPOSURE IN BANKING BOOK

BOOK VALUE AND FAIR VALUE

	Millions of yen			
	As of September 30, 2008		As of March 31, 2008	
	Consolidated	Non-consolidated	Consolidated	Non-consolidated
Market-Based Approach				
Listed Equity Exposure	8,246	8,111	7,941	7,787
Unlisted Equity Exposure	46,053	96,613	50,191	102,065
PD/LGD Method				
Listed Equity Exposure	11,031	20,550	11,306	20,825
Unlisted Equity Exposure	31,365	370,700	15,802	229,085

GAIN OR LOSS ON SALE OR DEPRECIATION OF EQUITY EXPOSURE

	Millions of yen			
	Six months ended September 30, 2008		Fiscal year ended March 31, 2008	
	Consolidated	Non-consolidated	Consolidated	Non-consolidated
Gain/Loss on sale	2,424	2,474	4,241	1,696
Loss of depreciation	2,752	2,171	3,112	2,231

UNREALIZED GAIN OR LOSS WHICH IS RECOGNIZED ON BALANCE SHEET AND NOT RECOGNIZED ON PROFIT AND LOSS STATEMENT

	Millions of yen			
	As of September 30, 2008		As of March 31, 2008	
	Consolidated	Non-consolidated	Consolidated	Non-consolidated
Unrealized gain (loss)	628	875	(3,157)	(3,112)

UNREALIZED GAIN OR LOSS WHICH IS NOT RECOGNIZED BOTH ON BALANCE SHEET AND ON PROFIT AND LOSS STATEMENT

	Millions of yen			
	As of September 30, 2008		As of March 31, 2008	
	Consolidated	Non-consolidated	Consolidated	Non-consolidated
Equity to subsidiaries and affiliates	—	(1,152)	—	(25)

AMOUNT OF EQUITY EXPOSURE UNDER GRANDFATHERING RULE SUBJECT TO THE ACCORD SUPPLEMENTARY PROVISION 13

	Millions of yen			
	As of September 30, 2008		As of March 31, 2008	
	Consolidated	Non-consolidated	Consolidated	Non-consolidated
Grandfathering Rule (100% risk weight apply)	13,098	95,271	18,951	95,411

QUANTITATIVE DISCLOSURE (CONTINUED)

10. AMOUNT OF REGARDED EXPOSURE UNDER THE ACCORD ARTICLE 167

	Millions of yen			
	As of September 30, 2008		As of March 31, 2008	
	Consolidated	Non-consolidated	Consolidated	Non-consolidated
Regarded Exposure (Fund)	143,330	118,621	168,012	145,576

11. INTEREST RATE RISK IN THE BANKING BOOK (IRRBB) – THE INCREASE/DECREASE IN ECONOMIC VALUE FOR UPWARD/DOWNWARD RATE SHOCKS ACCORDING TO MANAGEMENT’S METHOD FOR IRRBB

The gain (loss) from an upward interest rate shock of 2% in the banking book is shown below:

	Billions of yen			
	As of September 30, 2008		As of March 31, 2008	
	Consolidated	Non-consolidated	Consolidated	Non-consolidated
JPY	(57.6)	(13.6)	(35.5)	(16.9)
USD	(1.6)	(1.6)	+1.2	+1.2
Others	(1.2)	(1.2)	+0.6	+0.6
Total	(60.6)	(16.6)	(33.5)	(14.9)