INTERIM REPORT

For The Six Months Ended **September 30, 2019**

NORINCHUKIN

Our work at The Norinchukin Bank won't change the world overnight.

**Our focus is on the agriculture, fishery and forestry industries.
This means that nature is our partner,
and nothing in nature bears fruit overnight.
Industries in this sector don't make things
—they produce and nurture life as a legacy for future generations.**

**This is precisely why we are dedicated to serving those who sustain these industries
and their local communities, no matter how small the scale of their operations.
As the sole financial institution wholly devoted to this sector
—the very cornerstone of our nation, we strive consistently
to generate solid outcomes in the global financial markets.**

Our history spans more than 90 years.

**But that alone is no longer enough.
We must take on a greater role than ever before
if this sector is to continue developing in response to the changing times.**

**We must harness our financial knowledge to make
new contributions that extended beyond our past functions and scope.
We must do our utmost to address on-the-ground issues.
We must respond to the needs not only of producers,
but also to those of processors, distributors and consumers.**

**The life generated by the agriculture, fishery and forestry industries
sprouts the workings of all life well into the future.**

**Now is the time for each and every one of us to give our all.
We aim to make the chain of life that connects us to the future
more bounteous and more certain.**

Dedicated to sustaining all life.

The Norinchukin Bank

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Forward-Looking Statements
This report contains information about the financial condition and performance of the Bank as of September 30, 2019 (as of the latest date for information on business locations), as well as forward-looking statements pertaining to the prospects, business plans, targets, etc. of the Bank. The forward-looking statements are based on our current expectations and are subject to risks and uncertainties that may affect our businesses, which could cause actual results to differ materially from those currently anticipated.

In this report, Japan Agricultural Cooperatives are referred to as JA, Japan Fishery Cooperatives as JF, and Japan Forest Owners' Cooperatives as JForest.

Message from the Management

Report on Financial Statements for the First Half of Fiscal 2019

Toru Nakaya
Chairman of the Supervisory Committee

Kazuto Oku
President and Chief Executive Officer

In fiscal 2019, as the first year of the Medium-Term Management Plan (FY2019-FY2023), which covers the five years starting in fiscal 2019, The Norinchukin Bank (the Bank) is proceeding steadily with its business operations and is continuing to work toward becoming the leading bank that supports the agriculture, fishery and forestry industries, food production and consumption, and the daily lives of local communities.

In the first half of fiscal 2019, against the backdrop of the U.S. Federal Reserve cutting interest rates and issues such as U.S.-China trade tension, long-term interest rates declined. The trend of rising stock prices continued in the United States although some adjustment phases were seen. Foreign exchange rates saw a progression of yen appreciation mainly against the U.S. dollar.

Under such circumstances, the Bank undertook appropriate financial management aiming at stable profit. As a result, in the first half of fiscal 2019, the Bank secured Consolidated Ordinary Profits of ¥86.0 billion. At the same time, it maintained its Consolidated Capital Adequacy Ratio at a high level, with a Common Equity Tier 1 Capital Ratio of 18.09%, a Tier 1 Capital Ratio of 21.19%, and a Total Capital Ratio of 21.19%. Looking ahead, with the economic and financial environment expected to remain harsh—e.g., the continuing low-interest global environment such as the prolonged negative interest rate policy in Japan—the Bank will seek to engage in appropriate financial management.

Looking at business operations going forward, under the basic policy of the Medium-Term Management Plan (FY2019-FY2023)—"More customer-orientation," "Lead Agriculture, Fishery and Forestry industries," "Proactive digital innovation," "Forward looking business transformation" and "Establish a sustainable financial base," we will work in alliance with the entire cooperative groups within the structure of the "Food and Agriculture Business," the "Retail Business" and the "Investment Business," supported by "Corporate & Shared Services," jointly with JA Bank Medium-Term Management Strategies, JF Marine Bank Medium-Term Management Strategies and the JForest Cooperatives Action Policy. Moreover, the Bank will steadily implement continuous self-reform as a member of JA Group.

JA Bank, JF Marine Bank, JForest Group and the Bank will continue to perform their roles and functions with the goal of becoming financial institutions and organizations that win the confidence of their customers, and contribute to the advancement of the agriculture, fishery and forestry industries and their rural communities.

Finally, we would like to ask you all for your continued support for JA Bank, JF Marine Bank, JForest Group and The Norinchukin Bank.

January 2020

TORU NAKAYA　Kazuto Oku

Financial Results for the First Half of Fiscal 2019

■ Income

On a consolidated basis, Ordinary Profits* came to ¥86.0 billion, down ¥31.1 billion on a year-over-year basis, and Profit Attributable to Owners of Parent was ¥68.1 billion, down ¥17.6 billion on a year-over-year basis.

On a non-consolidated basis, Ordinary Profits came to ¥84.4 billion, down ¥31.4 billion on a year-over-year basis, and Net Income was ¥68.7 billion, down ¥17.8 billion on a year-over-year basis.

**Ordinary Profits represent Ordinary Income less Ordinary Expenses. Ordinary Income represents Total Income less certain special income, and Ordinary Expenses represent Total Expenses less certain special expenses.*

■ Balance of Assets and Liabilities

On a consolidated basis, Total Assets at the end of the first half of fiscal 2019 was ¥108,398.2 billion, up ¥2,444.2 billion from the previous fiscal year-end. Total Net Assets came to ¥7,770.7 billion, up ¥297.4 billion from the previous fiscal year-end.

On a non-consolidated basis, Total Assets was ¥106,479.7 billion, up ¥2,302.9 billion from the previous fiscal year-end. On the assets side, Loans and Bills Discounted was ¥18,989.9 billion, and Securities was ¥55,547.3 billion. On the liabilities side, Deposits amounted to ¥66,139.6 billion, and Debentures was ¥1,015.2 billion.

■ Capital Adequacy Ratio (Basel III Standard)

On a consolidated basis, the Bank's Common Equity Tier 1 Capital Ratio was 18.09%, its Tier 1 Capital Ratio was 21.19%, and its Total Capital Ratio was 21.19%.

On a non-consolidated basis, the Bank's Common Equity Tier 1 Capital Ratio was 18.27%, its Tier 1 Capital Ratio was 21.45%, and its Total Capital Ratio was 21.45%.

Key Management Indicators

<Consolidated>

(Billions of Yen/Millions of U.S. Dollars (Note 1))

	First Half of Fiscal 2017	Fiscal 2017	First Half of Fiscal 2018	Fiscal 2018	**First Half of Fiscal 2019**	**First Half of Fiscal 2019**
Total Income	¥ 756.0	¥ 1,464.4	¥ 911.0	¥ 1,732.1	**¥ 832.6**	**$ 7,714**
Total Expenses	614.1	1,280.5	793.8	1,607.8	**745.0**	**6,903**
Profit Attributable to Owners of Parent	106.5	147.6	85.8	103.5	**68.1**	**631**
Total Comprehensive Income	230.5	(192.9)	(8.3)	238.5	**397.9**	**3,686**
Total Net Assets	7,169.4	6,746.0	6,666.6	7,473.2	**7,770.7**	**71,997**
Total Assets	113,201.5	104,927.7	108,041.1	105,953.9	**108,398.2**	**1,004,338**
Capital Adequacy Ratio (BIS) (Note 2)						
Common Equity Tier 1 Capital Ratio (%)	18.72	19.02	16.62	16.59	**18.09**	**18.09**
Tier 1 Capital Ratio (%)	18.75	19.02	16.63	19.65	**21.19**	**21.19**
Total Capital Ratio (%)	23.54	23.50	20.60	19.65	**21.19**	**21.19**

Notes: 1. U.S. dollars have been converted at the rate of ¥107.93 to U.S.$1, the effective rate of exchange at September 30, 2019.
2. The calculation of the Bank's Consolidated BIS Capital Adequacy Ratio is based on the formula found in Notification No. 4 of the Financial Services Agency and the Ministry of Agriculture, Forestry and Fisheries (Standards for Judging the Soundness of Management of the Norinchukin Bank) issued in 2006.

<Non-Consolidated>

(Billions of Yen/Millions of U.S. Dollars (Note 1))

	First Half of Fiscal 2017	Fiscal 2017	First Half of Fiscal 2018	Fiscal 2018	**First Half of Fiscal 2019**	**First Half of Fiscal 2019**
Total Income	¥ 745.6	¥ 1,425.7	¥ 902.2	¥ 1,709.1	**¥ 822.3**	**$ 7,619**
Total Expenses	608.1	1,268.4	786.4	1,591.9	**736.4**	**6,822**
Net Income	104.5	129.9	86.5	100.6	**68.7**	**636**
Paid-in Capital	3,480.4	3,480.4	3,480.4	4,040.1	**4,040.1**	**37,433**
Total Net Assets	7,098.3	6,654.0	6,576.6	7,381.8	**7,683.4**	**71,189**
Total Assets	111,841.2	103,417.6	106,408.0	104,176.8	**106,479.7**	**986,562**
Deposits	65,281.2	65,823.8	67,074.1	66,821.5	**66,139.6**	**612,801**
Debentures	2,098.9	1,774.4	1,515.5	1,262.2	**1,015.2**	**9,406**
Loans and Bills Discounted	11,654.5	11,742.6	13,821.1	18,438.0	**18,989.9**	**175,946**
Securities	62,572.5	52,332.7	54,003.4	55,751.1	**55,547.3**	**514,660**
Capital Adequacy Ratio (BIS) (Note 2)						
Common Equity Tier 1 Capital Ratio (%)	18.83	19.20	16.78	16.73	**18.27**	**18.27**
Tier 1 Capital Ratio (%)	18.88	19.23	16.81	19.86	**21.45**	**21.45**
Total Capital Ratio (%)	23.74	23.78	20.84	19.86	**21.45**	**21.45**

Notes: 1. U.S. dollars have been converted at the rate of ¥107.93 to U.S.$1, the effective rate of exchange at September 30, 2019.

2. The calculation of the Bank's Non-Consolidated BIS Capital Adequacy Ratio is based on the formula found in Notification No. 4 of the Financial Services Agency and the Ministry of Agriculture, Forestry and Fisheries (Standards for Judging the Soundness of Management of the Norinchukin Bank) issued in 2006.

Revitalization of Local Communities

● Training of Next-Generation Farm Operators

As the main sponsor of AgriFuture Japan, the Bank encourages to train farm operators of the next generation through the Japan Institute of Agricultural Management operated by the association.

Since the opening of the institute in 2013, 72 students have graduated and started engaging in farming nationwide. At present, class of 2019 and 2020 students are studying hard, encouraging each other in the institute located inside The Norinchukin Bank Shinagawa Training Center.

● Stronger Collaboration with the Japan Agricultural Corporations Association

In February 2014, the Bank entered into a comprehensive partnership agreement with the Japan Agricultural Corporations Association, a public interest incorporated association, consisting of pioneering agricultural corporation members nationwide. By utilizing the Bank's network, the partnership enables the association's members to address issues they face as well as provides a wide range of supports for the creation of new customers and export of agricultural and livestock products.

In fiscal 2019, the Bank cosponsored the "Next Generation Agriculture Summit" and the "Farmers' & Kids' Festival."

● Agricultural, Forestry, and Fisheries Future Fund

To support initiatives of agricultural, fishery and forestry workers/business entities, the Bank established the "Agricultural, Forestry, and Fisheries Future Fund" in 2014, to which the Bank contributed ¥20.0 billion.

The Fund has provided subsidies for a total of 37 projects and conducted solicitation in fiscal 2019 as well.

● Initiatives to Donate Food and Farming Study Materials

Toward the development of local communities, the Bank supports and encourages initiatives such as donating study materials on the theme of agriculture and food for fifth graders in primary schools. Since fiscal 2008, the Bank has distributed more than 15 million books cumulatively to primary schools nationwide and Japanese schools overseas. In the first half of fiscal 2019, we donated 1.3 million books.

● Support for New Fishery Workers

To nurture leaders in local fishery business and contribute to maintaining the foundation of the business and revitalizing local communities, since fiscal 2016 the Bank has implemented projects to subsidize employment-related expenses for fishery business operators who employ new fishery workers or accept trainees. The Bank has provided such subsidies to a total of 540 fishery businesses to date.

● Wood Solution Network

In October 2016, we established the Wood Solution Network (WSN). Via the WSN, the industrial, government, academic and financial sectors collaborate to address various issues. In June 2019, the Bank produced a book to promote the use of wood for non-residential buildings: "Seize the Current Trend! Incorporate Wood Construction and Sustainable Lumber Use into Management Strategies to Increase Corporate Value."

● Expand Domestic Lumber Use and Provide Wood Use Education

As support for initiatives that contribute to the expansion of domestic lumber use and forest conservation, the Bank has donated wood products made from locally produced lumber, sponsored tree-planting events and subsidized wood use education activities. In fiscal 2018, the Bank provided subsidies totaling ¥42 million for 49 projects in 46 prefectures.

JA Bank's Agriculture Financing

JA Bank supports farmers' agricultural management and livelihoods by providing various types of loans. As of March 31, 2019, JA Bank's outstanding balance of agricultural loans was ¥1,992.8 billion (of which loans to farmers amounted to ¥1,298.4 billion). The outstanding balance of loans in trust of the Japan Finance Corporation and other entities came to ¥473.4 billion.

Notes: 1. "Direct agricultural loans" are non-policy-based loans funded by JA Bank.
2. "Agricultural policy-based loans" refer to: (1) those financed directly or indirectly by local authorities; and (2) those provided by JA Bank at a low interest rate based on interest subsidies, etc., from local authorities.
3. "Other policy-based loans" include agricultural management improvement promotion loans (New Super S Fund) and agricultural management assistance support loans.
4. Of the "direct agricultural loans" funded by JA Bank, the outstanding balance of loans of The Norinchukin Bank excludes the source fund for financing facilities extended to JA Bank, such as the Bank of Japan's loan support program and other policy-based loans.

Outstanding Balance of Agricultural Loans, by Type

(Billions of Yen)

Type	March 31, 2019
Direct agricultural loans [1]	1,557.1
Agriculture policy-based loans [2]	435.7
Agriculture Modernization Loans	175.1
Other policy-based loans [3]	260.6
Total	1,992.8

Outstanding Balance of Agricultural Loans in Trust

(Billions of Yen)

Type	March 31, 2019
Japan Finance Corporation loans	473.0
Others	0.4
Total	473.4

Consolidated Balance Sheet (Unaudited)

The Norinchukin Bank and Subsidiaries
As of September 30, 2019

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	September 30 2019	March 31 2019	**September 30 2019**
Assets			
Cash and Due from Banks (Notes 11, 13 and 14)	**¥ 21,659,549**	¥ 18,941,664	**$ 200,681**
Call Loans and Bills Bought (Note 13)	**607,379**	44,368	**5,627**
Receivables under Resale Agreements	**—**	10,096	**—**
Monetary Claims Bought (Notes 13 and 14)	**310,887**	326,079	**2,880**
Trading Assets (Note 13)	**14,422**	15,844	**133**
Money Held in Trust (Notes 5, 13 and 15)	**6,997,963**	8,667,392	**64,837**
Securities (Notes 3, 5, 9, 13 and 14)	**55,424,899**	55,658,707	**513,526**
Loans and Bills Discounted (Notes 4, 5, 8 and 13)	**19,193,297**	18,613,018	**177,830**
Foreign Exchange Assets	**244,264**	344,943	**2,263**
Other Assets (Notes 5 and 13)	**1,877,398**	1,415,586	**17,394**
Tangible Fixed Assets (Note 12)	**114,379**	117,294	**1,059**
Intangible Fixed Assets	**52,059**	48,765	**482**
Net Defined Benefit Asset	**58,042**	57,715	**537**
Deferred Tax Assets	**2,180**	2,034	**20**
Customers' Liabilities for Acceptances and Guarantees	**1,890,578**	1,738,971	**17,516**
Reserve for Possible Loan Losses (Note 13)	**(48,953)**	(48,402)	**(453)**
Reserve for Possible Investment Losses	**(130)**	(154)	**(1)**
Total Assets	**¥108,398,217**	¥105,953,925	**$1,004,338**
Liabilities and Net Assets			
Liabilities			
Deposits (Notes 6 and 13)	**¥ 66,115,817**	¥ 66,797,069	**$ 612,580**
Negotiable Certificates of Deposit (Note 13)	**2,631,483**	790,599	**24,381**
Debentures (Note 13)	**1,007,792**	1,254,239	**9,337**
Payables under Repurchase Agreements (Notes 5 and 13)	**15,617,369**	15,111,297	**144,699**
Trading Liabilities (Note 13)	**8,935**	7,022	**82**
Borrowed Money (Notes 5, 7 and 13)	**4,963,385**	4,837,392	**45,987**
Foreign Exchange Liabilities	**0**	32	**0**
Short-term Entrusted Funds (Note 13)	**2,166,311**	1,048,091	**20,071**
Other Liabilities (Note 13)	**5,521,773**	6,320,163	**51,160**
Reserve for Bonus Payments	**7,542**	7,557	**69**
Net Defined Benefit Liability	**37,877**	38,287	**350**
Reserve for Directors' Retirement Benefits	**1,231**	1,236	**11**
Deferred Tax Liabilities	**648,809**	520,070	**6,011**
Deferred Tax Liabilities for Land Revaluation	**8,607**	8,607	**79**
Acceptances and Guarantees	**1,890,578**	1,738,971	**17,516**
Total Liabilities	**100,627,515**	98,480,637	**932,340**
Net Assets			
Paid-in Capital (Note 10)	**4,040,198**	4,040,198	**37,433**
Capital Surplus	**24,993**	24,993	**231**
Retained Earnings	**1,989,733**	2,021,435	**18,435**
Total Owners' Equity	**6,054,926**	6,086,627	**56,100**
Net Unrealized Gains on Other Securities	**2,022,141**	1,501,790	**18,735**
Net Deferred Losses on Hedging Instruments	**(342,645)**	(152,678)	**(3,174)**
Revaluation Reserve for Land	**14,312**	14,312	**132**
Foreign Currency Transaction Adjustments	**(92)**	(67)	**(0)**
Remeasurements of Defined Benefit Plans	**11,617**	12,959	**107**
Total Accumulated Other Comprehensive Income	**1,705,332**	1,376,316	**15,800**
Non-controlling Interests	**10,442**	10,343	**96**
Total Net Assets	**7,770,701**	7,473,287	**71,997**
Total Liabilities and Net Assets	**¥108,398,217**	¥105,953,925	**$1,004,338**

The accompanying notes are an integral part of the financial statements.

Consolidated Statements of Operations and Comprehensive Income (Unaudited)

(1) Consolidated Statement of Operations

The Norinchukin Bank and Subsidiaries
For the six months ended September 30, 2019

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	Six Months ended September 30		Six Months ended September 30
	2019	2018	**2019**
Income			
Interest Income:	**¥643,796**	¥682,203	**$5,964**
Interest on Loans and Bills Discounted	**62,933**	51,970	**583**
Interest and Dividends on Securities	**565,683**	617,881	**5,241**
Fees and Commissions	**16,701**	14,308	**154**
Trading Income	**85**	296	**0**
Other Operating Income	**75,130**	94,914	**696**
Other Income	**96,899**	119,286	**897**
Total Income	**832,612**	911,008	**7,714**
Expenses			
Interest Expenses:	**622,894**	606,191	**5,771**
Interest on Deposits	**69,025**	62,465	**639**
Fees and Commissions	**9,077**	8,637	**84**
Trading Expenses	**78**	346	**0**
Other Operating Expenses	**27,411**	94,199	**253**
General and Administrative Expenses	**77,981**	80,444	**722**
Other Expenses	**7,619**	4,073	**70**
Total Expenses	**745,063**	793,892	**6,903**
Income before Income Taxes	**87,548**	117,115	**811**
Income Taxes — Current	**17,643**	21,197	**163**
Income Taxes — Deferred	**1,001**	9,410	**9**
Total Income Taxes	**18,645**	30,608	**172**
Profit	**68,903**	86,507	**638**
Profit Attributable to Non-controlling Interests	**735**	703	**6**
Profit Attributable to Owners of Parent	**¥ 68,168**	¥ 85,803	**$ 631**

	Yen		U.S. Dollars (Note 1)
	Six Months ended September 30		Six Months ended September 30
	2019	2018	**2019**
Profit Attributable to Owners of Parent per Share	**¥16.01**	¥20.15	**$0.14**

The accompanying notes are an integral part of the financial statements.

Consolidated Statements of Operations and Comprehensive Income (Unaudited), continued

(2) Consolidated Statement of Comprehensive Income

The Norinchukin Bank and Subsidiaries
For the six months ended September 30, 2019

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	Six Months ended September 30		Six Months ended September 30
	2019	2018	**2019**
Profit	**¥ 68,903**	¥ 86,507	**$ 638**
Other Comprehensive Income	**329,018**	(94,897)	**3,048**
Net Unrealized Gains (Losses) on Other Securities	**520,493**	(99,336)	**4,822**
Net Deferred Gains (Losses) on Hedging Instruments	**(189,968)**	5,771	**(1,760)**
Foreign Currency Transaction Adjustments	**(3)**	13	**(0)**
Remeasurements of Defined Benefit Plans	**(1,363)**	(1,641)	**(12)**
Share of Other Comprehensive Income of Affiliates accounted for by the equity method	**(139)**	294	**(1)**
Total Comprehensive Income	**¥ 397,922**	¥ (8,390)	**$ 3,686**
Attributable to:			
Owners of Parent	**397,184**	(9,095)	**3,680**
Non-controlling Interests	**737**	705	**6**

The accompanying notes are an integral part of the financial statements.

Consolidated Statement of Capital Surplus and Retained Earnings (Unaudited)

The Norinchukin Bank and Subsidiaries
For the six months ended September 30, 2019

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	Six Months ended September 30		Six Months ended September 30
	2019	2018	**2019**
Capital Surplus			
Balance at the Beginning of the Fiscal Year	**¥ 24,993**	¥ 24,993	**$ 231**
Balance at the End of the Period	**24,993**	24,993	**231**
Retained Earnings			
Balance at the Beginning of the Fiscal Year	**2,021,435**	1,988,359	**18,729**
Additions:			
Profit Attributable to Owners of Parent	**68,168**	85,803	**631**
Deductions:			
Dividends	**99,870**	70,500	**925**
Balance at the End of the Period	**¥1,989,733**	¥2,003,663	**$18,435**

The accompanying notes are an integral part of the financial statements.

Consolidated Statement of Cash Flows (Unaudited)

The Norinchukin Bank and Subsidiaries
For the six months ended September 30, 2019

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	Six Months ended September 30		Six Months ended September 30
	2019	2018	**2019**
Cash Flows from Operating Activities:			
Income before Income Taxes	**¥ 87,548**	¥ 117,115	**$ 811**
Depreciation	**9,613**	8,587	**89**
Equity in Losses (Earnings) of Affiliates	**(2,560)**	(2,182)	**(23)**
Net Increase (Decrease) in Reserve for Possible Loan Losses	**572**	(1,949)	**5**
Net Increase (Decrease) in Reserve for Possible Investment Losses	**(24)**	(2)	**(0)**
Net Increase (Decrease) in Reserve for Bonus Payments	**(13)**	0	**(0)**
Net Decrease (Increase) in Net Defined Benefit Asset	**(326)**	(579)	**(3)**
Net Increase (Decrease) in Net Defined Benefit Liability	**(410)**	(316)	**(3)**
Net Increase (Decrease) in Reserve for Directors' Retirement Benefits	**(5)**	(476)	**(0)**
Interest Income	**(643,796)**	(682,203)	**(5,964)**
Interest Expenses	**622,894**	606,191	**5,771**
Losses (Gains) on Securities	**(68,282)**	(103,333)	**(632)**
Losses (Gains) on Money Held in Trust	**(30,007)**	(19,675)	**(278)**
Foreign Exchange Losses (Gains)	**1,415,961**	(1,858,663)	**13,119**
Losses (Gains) on Disposal of Fixed Assets	**(1,522)**	96	**(14)**
Net Decrease (Increase) in Trading Assets	**1,422**	1,091	**13**
Net Increase (Decrease) in Trading Liabilities	**1,913**	(877)	**17**
Net Decrease (Increase) in Loans and Bills Discounted	**(590,123)**	(2,084,461)	**(5,467)**
Net Increase (Decrease) in Deposits	**(681,251)**	1,252,918	**(6,311)**
Net Increase (Decrease) in Negotiable Certificates of Deposit	**1,840,884**	(941,334)	**17,056**
Net Increase (Decrease) in Debentures	**(246,446)**	(258,975)	**(2,283)**
Net Increase (Decrease) in Borrowed Money (Excluding Subordinated Borrowed Money)	**134,022**	247,819	**1,241**
Net Decrease (Increase) in Interest-bearing Due from Banks	**324,562**	370,280	**3,007**
Net Decrease (Increase) in Call Loans and Bills Bought and Other	**(537,708)**	(443,136)	**(4,982)**
Net Increase (Decrease) in Call Money and Bills Sold and Other	**506,072**	(55,463)	**4,688**
Net Increase (Decrease) in Short-term Entrusted Funds	**1,118,220**	940,756	**10,360**
Net Decrease (Increase) in Foreign Exchange Assets	**100,678**	96,213	**932**
Net Increase (Decrease) in Foreign Exchange Liabilities	**(32)**	(29)	**(0)**
Interest Received	**640,991**	664,623	**5,938**
Interest Paid	**(451,747)**	(427,403)	**(4,185)**
Other, Net	**(524,981)**	34,265	**(4,864)**
Subtotal	**3,026,117**	(2,541,103)	**28,037**
Income Taxes (Paid) Refunded	**5,009**	1,514	**46**
Net Cash Provided by (Used in) Operating Activities	**3,031,127**	(2,539,588)	**28,084**

Consolidated Statement of Cash Flows (Unaudited), continued

The Norinchukin Bank and Subsidiaries
For the six months ended September 30, 2019

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	Six Months ended September 30		Six Months ended September 30
	2019	2018	**2019**
Cash Flows from Investing Activities:			
Purchases of Securities	**(4,994,147)**	(6,681,017)	**(46,272)**
Proceeds from Sales of Securities	**941,690**	3,648,171	**8,725**
Proceeds from Redemption of Securities	**3,518,033**	3,123,814	**32,595**
Increase in Money Held in Trust	**(443,887)**	(62,287)	**(4,112)**
Decrease in Money Held in Trust	**1,096,902**	526,445	**10,163**
Purchases of Tangible Fixed Assets	**(327)**	(913)	**(3)**
Purchases of Intangible Fixed Assets	**(7,543)**	(6,779)	**(69)**
Proceeds from Sales of Tangible Fixed Assets	**2,384**	—	**22**
Net Cash Provided by (Used in) Investing Activities	**113,105**	547,433	**1,047**
Cash Flows from Financing Activities:			
Dividends Paid	**(99,870)**	(70,500)	**(925)**
Dividends Paid to Non-controlling Shareholders	**(638)**	(548)	**(5)**
Net Cash Provided by (Used in) Financing Activities	**(100,508)**	(71,049)	**(931)**
Effect of Exchange Rate Changes on Cash and Cash Equivalents	**(553)**	50	**(5)**
Net Increase (Decrease) in Cash and Cash Equivalents	**3,043,169**	(2,063,153)	**28,195**
Cash and Cash Equivalents at the Beginning of the Fiscal Year	**18,330,229**	27,874,673	**169,834**
Cash and Cash Equivalents at the End of the Period (Note 11)	**¥21,373,399**	¥25,811,520	**$198,030**

The accompanying notes are an integral part of the financial statements.

Notes to the Consolidated Financial Statements (Unaudited)

The Norinchukin Bank and Subsidiaries

1. Basis of Presentation

The consolidated financial statements have been prepared based on the accounting records maintained by The Norinchukin Bank ("the Bank") and its consolidated subsidiaries in conformity with accounting principles and practices generally accepted in Japan, that are different in certain respects from the application and disclosure requirements of International Financial Reporting Standards.

The consolidated financial statements are intended only to present the consolidated financial position and results of operations and cash flows in accordance with accounting principles and practices generally accepted in Japan.

Amounts in U.S. dollars are included solely for the convenience of readers. The exchange rate of ¥107.93=U.S.$1, the approximate rate of exchange prevailing on September 30, 2019, has been used for translation purposes. The inclusion of such amounts is not intended to imply that Japanese yen amounts have been, or could be, readily converted, realized or settled in U.S. dollars at the aforementioned rate or at any other rate.

The yen and U.S. dollars figures disclosed in the consolidated financial statements are expressed in millions of yen and millions of U.S. dollars, and have been rounded down. Consequently, differences may exist between the sum of rounded figures and the totals listed in the interim report.

2. Summary of Significant Accounting Policies

(1) Principles of Consolidation

Scope of Consolidation

Subsidiaries

Subsidiaries are, in general, the companies in which the Bank 1) holds, directly and/or indirectly, more than 50% of the voting shares; 2) holds, directly and/or indirectly, 40% or more of the voting shares and, at the same time, exercises effective control over the decision-making body by directing business policy and deciding on financial and operating policies; or 3) holds more than 50% of the voting shares together with those entities that would vote or agree to vote with the Bank due to their close relationship with the Bank through sharing of personnel, provision of finance and technology and other relationships and, at the same time, has effective control over the decision-making body, unless evidence exists which shows that the Bank does not have such control.

The number of subsidiaries as of September 30, 2019 was 17, all of which were consolidated.

The major consolidated subsidiaries are as follows:

The Norinchukin Trust & Banking Co., Ltd.

Kyodo Housing Loan Co., Ltd.

The dates of the first half of fiscal year of consolidated subsidiaries are as follows:

Closing date: June 30, 2019 Number of subsidiaries: 4

Closing date: September 30, 2019 Number of subsidiaries: 13

The necessary adjustments have been made to the financial statements for any significant transactions that took place between their respective closing dates and the date of the consolidated financial statements.

Affiliates

Affiliates are, in general, the companies, other than subsidiaries, in which the Bank 1) holds, directly and/or indirectly, 20% or more of the voting shares; 2) holds, directly and/or indirectly, 15% or more of the voting shares and also is able to influence the decision-making body through sharing of personnel, provision of finance and technology, and other relationships; or 3) holds more than 20% of the voting shares together with those entities that would vote or agree to vote with the Bank due to their close relationship with the Bank through sharing of personnel, provision of finance and technology and other relationships and, at the same time, is able to influence the decision-making body in a material degree, unless evidence exists which shows that the Bank does not have such influence.

The number of affiliates as of September 30, 2019 was 7, all of which were accounted for by the equity method. Differences between the cost and the underlying net equity at fair value of investments in companies which are accounted for by the equity method have been amortized by the straight-line method over 20 years except for immaterial goodwill which are charged to income in the year of acquisition. Negative goodwill is credited to income in the year of acquisition. The major affiliate accounted for by the equity method is as follows:

JA MITSUI LEASING, LTD.

(2) Transactions for Trading Purposes

Transactions for trading purposes are those seeking gains arising from short-term market movements or from the arbitrage opportunities in interest rates, foreign exchange rates and other market related indices. Such transactions are reported as Trading Assets or Trading Liabilities in the consolidated balance sheet on a trade date basis.

Gains and losses arising from transactions for trading purposes are recorded in Trading Income and Trading Expenses on the consolidated statement of operations.

Securities, monetary claims and certain other instruments held for trading purposes are valued at fair value prevailing at the end of the period. Derivatives held for trading purposes, such as swaps, futures and options, are valued on the assumption that they were settled at the end of the period.

Trading Income and Trading Expenses include interest received and paid in the period, gains or losses resulting from any change in the fair value of securities and monetary claims from the end of the previous fiscal year and gains or losses of derivatives resulting from any change in the fair value, which is determined assuming they were settled at the end of the period, from the end of the previous fiscal year.

(3) Financial Instruments

a. Securities

Held-to-maturity debt securities are valued at amortized cost (straight-line method), as determined by the moving average method.

In principle, other securities are valued at fair value, which is determined at the quoted market price if available, or other reasonable value at the consolidated balance sheet date (the cost of securities sold is calculated primarily by the moving average method). Other securities which are extremely difficult to determine the fair value are valued at cost determined by the moving average method.

Net Unrealized Gains or Losses on Other Securities, net-of-taxes, are reported separately in Net Assets.

Securities included in Money Held in Trust are valued using the same methods described in (2) and (3) a. above.

b. Derivatives

Derivative transactions (other than transactions for trading purposes) are recorded at fair value.

c. Hedge Accounting

(a) Hedge of Interest Rate Risk

The Bank applies the deferral method of hedge accounting to the hedge transactions to manage interest rate risk associated with various financial assets and liabilities, which is described in "Accounting and Auditing Treatment relating to the Adoption of 'Accounting for Financial Instruments' for Banks," issued by the Japanese Institute of Certified Public Accountants ("JICPA"), (JICPA Industry Audit Committee Report No. 24, issued on February 13, 2002). Hedge effectiveness of a fair value hedge is assessed by identified groups of hedged items, such as loans and deposits, and the corresponding groups of hedging instruments, such as interest rate swaps within the same maturity bucket. Hedge effectiveness of a cash flow hedge is assessed based on the correlation of the interest rate risk indicators of the hedged items and that of the hedging instruments.

(b) Hedge of Foreign Exchange Rate Risk

The Bank applies the deferral method of hedge accounting to the hedge transactions to manage foreign exchange rate risk arising from various financial assets and liabilities denominated in foreign currencies, which is described in "Accounting and Auditing Treatment relating to Accounting for Foreign Currency Transactions in the Banking Industry" (JICPA Industry Audit Committee Report No. 25, issued on July 29, 2002). Hedge effectiveness is assessed by reviewing whether the amount of the hedged items, such as financial monetary assets and liabilities denominated in foreign currencies, exceeds that of the hedging instruments, such as currency swap or foreign exchange swap transactions, entered into to mitigate the foreign exchange rate risk arising from the hedged items.

The deferral method or the fair value method of hedge accounting is applied to the portfolio hedges of foreign exchange rate risks associated with securities denominated in foreign currencies (other than debt securities), provided that (1) the securities denominated in foreign currencies are identified as hedged items in advance, and (2) foreign currency amounts of spot and forward liabilities exceeds those of the acquisition costs of the foreign currency securities designated as hedged items.

(c) Internal Derivative Transactions

Internal derivative transactions between trading accounts and banking accounts or inter-division transactions, which are designated as hedges, are not eliminated. The related gains and losses are recognized in the consolidated statement of operations or are deferred in the consolidated balance sheet in accordance with the hedge accounting rules, because the internal interest rate swap and currency swap transactions, that are designated as hedging instruments, are traded in a non-discretionary manner and are appropriately and ultimately covered by third party transactions, which are conducted in accordance with the standards stipulated in the JICPA Industry Audit Committee Report No. 24 and No. 25.

For certain other assets or liabilities, the Bank applies the deferral method or the accrual method of hedge accounting, as specifically permitted for certain interest rate swaps. Under the deferral method, the recognition of income or expenses associated with a hedging instrument is deferred to the period when the income or expense arising from the hedged item is recognized.

(4) Tangible Fixed Assets (other than Lease Assets)

a. Depreciation

Depreciation of Tangible Fixed Assets of the Bank is calculated using the declining-balance method. However, depreciation on buildings acquired on or after April 1, 1998 (excluding buildings and accompanying facilities) and buildings and accompanying facilities and structures acquired on or after April 1, 2016 are calculated using the straight-line method. The applicable share of estimated annual depreciation cost for the period is recorded based on the following range of useful lives.

Buildings: 15 years to 50 years

Others: 5 years to 15 years

Depreciation of Tangible Fixed Assets of the consolidated subsidiaries is primarily calculated using the declining-balance method over their estimated economic useful lives.

b. Land Revaluation

In accordance with the Law Concerning the Revaluation of Land, effective as of March 31, 1998, land used for business purposes was revaluated on March 31, 1998. Unrealized gains arising from revaluation, net of deferred tax, are disclosed as Revaluation Reserve for Land and included in Net Assets on the consolidated balance sheet. The related deferred tax liability is recorded as Deferred Tax Liabilities for Land Revaluation.

The land prices used for the revaluation were reasonably calculated based on third-party appraisals in accordance with Article 2-5 of the enforcement ordinance for the Law Concerning the Revaluation of Land.

(5) Intangible Fixed Assets (other than Lease Assets)

Depreciation of Intangible Fixed Assets is calculated using the straight-line method.

The costs of software developed or obtained for internal use are capitalized and amortized over an estimated useful life of 5 years.

(6) Lease Assets

Depreciation of Lease Assets in Tangible Fixed Assets and Intangible Fixed Assets which are finance leases where the ownership of assets is not transferred to the lessees is calculated using the straight-line method over the lease term with zero residual value unless residual value is guaranteed by the corresponding lease contracts.

(7) Foreign Currency Translation

Assets and liabilities denominated in foreign currencies, and accounts of overseas branches are translated into Japanese yen primarily using the exchange rates in effect at the end of the period.

Assets and liabilities of the consolidated subsidiaries denominated in foreign currencies are translated into Japanese yen using the respective exchange rates in effect at the end of the period.

(8) Reserve for Possible Loan Losses

Reserve for Possible Loan Losses of the Bank is computed as follows:

a. Reserve for loans to debtors who are legally bankrupt under the Bankruptcy Law, Special Liquidation under Company Law or other similar laws ("debtors in bankruptcy") or debtors who are substantially bankrupt under those laws ("debtors in default") is provided based on the remaining book value of the loans after the direct write-off described below and the deduction of the amount expected to be collected through the disposals of collateral or the execution of guarantees.

With respect to loans to borrowers who are legally or substantially bankrupt and that are secured by collateral or guarantees, the remaining book value of the loan, after the deduction of the amount of collateral or the execution of guarantees, is directly written off. Direct write-offs were ¥10,522 million ($97 million) and ¥12,461 million for the period ended September 30, 2019 and the fiscal year ended March 31, 2019, respectively.

b. Reserve for loans to debtors who are not currently bankrupt, but are likely to become bankrupt ("doubtful debtors"), is determined after taking into account a comprehensively evaluated repayment ability of debtors after deducting the amount expected to be collected through the disposals of collateral or the execution of guarantees.

c. Reserve for loans to debtors with restructured loans (see Note 4) and other debtors requiring close monitoring going forward is provided based on the Discounted Cash Flow method if the loan balance exceeds a specific amount and the future cash flows of the principal and interest of the loan can be reasonably estimated. Under the Discounted Cash Flow method, reserve is measured as the difference between the book value of the loan and its present value of expected future cash flows, discounted primarily by the contractual interest rate before the terms of the loan were restructured.

d. Reserve for loans other than those indicated above, is provided primarily at the amount calculated using the default rates which the Bank has calculated based on actual defaults experienced in the past.

e. Specific reserve for loans to certain countries with financial difficulties is provided based on the expected amount of losses taking into account the political, economic and other conditions in each country.

All claims are assessed by the Business Units based on the Bank's internal rules for the self-assessment of asset quality. The Asset Audit Department, which is independent from the Business Units, audits these self-assessments. Reserves described above are determined based on the results of these self-assessments.

Reserve for Possible Loan Losses for receivables of the Bank's consolidated subsidiaries is provided at the amount determined as necessary using the past default ratio. Reserve for Possible Loan Losses for problem receivables of the Bank's consolidated subsidiaries is provided by taking into account their recoverability and an estimate of uncollectible amount.

(9) Reserve for Possible Investment Losses

Reserve for Possible Investment Losses represents an amount determined to be necessary to cover the estimated loss from the investments, taking into account the financial condition and other factors of the issuer of the securities.

(10) Reserve for Bonus Payments

Reserve for Bonus Payments represents estimated cost of payment of employees' bonuses attributable to the period.

(11) Reserve for Directors' Retirement Benefits

Reserve for Directors' Retirement Benefits for the payments of retirement benefits for directors (including Executive Officers) and corporate auditors is recognized as the required amount accrued at the end of the period.

(12) Accounting Method for Retirement Benefits

In calculating retirement benefit obligations, the benefit formula basis is used for attributing expected retirement benefits to the end of the period.

Unrecognized prior service cost is amortized over a certain period (10 years) within the employees' average remaining service period using the straight-line method beginning in the fiscal year in which the difference has arisen.

Unrecognized actuarial differences are amortized over a certain period (10 years) within the employees' average remaining service period using the declining-balance method beginning in the fiscal year after the difference has arisen.

Some of the Bank's consolidated subsidiaries, in calculating Net Defined Benefit Liability and retirement benefit cost, adopt the simplified method whereby the retirement benefit obligations are calculated at an amount that would be paid if all eligible employees voluntarily retired at the end of the period.

(13) Consumption Taxes

Consumption tax and local consumption tax incurred on taxable transactions are excluded from these transaction amounts.

(14) Accounting for Income Taxes

Income Taxes-Current and Income Taxes-Deferred for the period are calculated based upon assumption that reversal from or transfer to Reserve for Tax Basis Adjustments of Fixed Assets by the disposal of Retained Earnings is made at the end of the fiscal year.

(15) Scope of "Cash and Cash Equivalents" in the Consolidated Statement of Cash Flows

"Cash and Cash Equivalents" in the consolidated statement of cash flows represents cash, non-interest bearing due from banks and due from the Bank of Japan in Cash and Due from Banks on the consolidated balance sheet.

(16) Profit Attributable to Owners of Parent per Share

Profit Attributable to Owners of Parent per Share is computed based upon the weighted average number of shares outstanding during the period.

The aggregate number of lower dividend rate stocks and preferred stocks is deducted from the denominator in the calculation of Profit Attributable to Owners of Parent per Share.

3. Securities

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2019	As of March 31, 2019	**As of September 30, 2019**
Japanese Government Bonds	**¥10,823,640**	¥10,563,017	**$100,283**
Municipal Government Bonds	**52,590**	13,262	**487**
Corporate Bonds	**1,344,643**	1,215,377	**12,458**
Stocks	**789,883**	832,578	**7,318**
Other	**42,414,141**	43,034,472	**392,978**
Foreign Bonds	**28,069,402**	28,677,351	**260,070**
Foreign Stocks	**32,016**	32,575	**296**
Investment Trusts	**13,429,509**	13,437,295	**124,427**
Other	**883,212**	887,250	**8,183**
Total	**¥55,424,899**	¥55,658,707	**$513,526**

4. Loans and Bills Discounted

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2019	As of March 31, 2019	**As of September 30, 2019**
Loans on Deeds	**¥17,690,618**	¥17,106,235	**$163,908**
Loans on Bills	**408,024**	367,218	**3,780**
Overdrafts	**1,092,804**	1,136,946	**10,125**
Bills Discounted	**1,850**	2,616	**17**
Total	**¥19,193,297**	¥18,613,018	**$177,830**

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2019	As of March 31, 2019	**As of September 30, 2019**
Loans to Borrowers under Bankruptcy Proceedings	**¥ 468**	¥ 534	**$ 4**
Delinquent Loans	**22,285**	24,177	**206**
Loans Past Due for Three Months or More	**1,788**	888	**16**
Restructured Loans	**23,468**	18,040	**217**
Total	**¥48,010**	¥43,641	**$444**

(1) Loans to Borrowers under Bankruptcy Proceedings are loans (excluding the parts written-off for possible loan losses) stipulated in Article 96-1-3, 4 of Order for Enforcement of the Corporation Tax Act (Cabinet Order No. 97, 1965) on which interest is placed on a no-accrual status (hereinafter referred to as "Non-accrual Loans") since the loan principals and/or their pertaining interests are determined to be uncollectible considering the period of time past due and other reasons.

(2) Delinquent Loans are also Non-accrual Loans other than Loans to Borrowers under Bankruptcy Proceedings or loans whereby payments of interests are deferred in order to support the borrowers' rehabilitation.

(3) Loans Past Due for Three Months or More are loans whose principal or interest is past-due for three months or more, other than Loans to Borrowers under Bankruptcy Proceedings and Delinquent Loans.
Note: Even if debtors' loans past due for six months or more, in case that they are not identified as doubtful debtors or below based on their debt repayment statuses, the prospect of their capacity to eliminate liabilities in excess of assets as well as their business revitalization plan, their loans are included in this scope.

(4) Restructured Loans are loans whereby its terms are modified in favor of the borrowers by reducing the interest rate, deferral of payments of interest or principal, waiving principal repayments, etc., in order to support the borrowers' rehabilitation and facilitate the collection of the loan.

5. Assets Pledged

Assets pledged as collateral comprise the following:

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2019	As of March 31, 2019	**As of September 30, 2019**
Securities	**¥18,465,934**	¥18,229,425	**$171,091**
Loans and Bills Discounted	**1,232,885**	1,388,120	**11,423**

Liabilities secured by the above assets are as follows:

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2019	As of March 31, 2019	**As of September 30, 2019**
Payables under Repurchase Agreements	**¥15,365,634**	¥15,111,297	**$142,366**
Borrowed Money	**3,027,822**	3,079,812	**28,053**

In addition, as of September 30, 2019 and March 31, 2019, Securities (including transactions of Money Held in Trust) of ¥11,262,269 million ($104,347 million) and ¥12,429,226 million, respectively, were pledged as collateral for settlement of exchange and derivative transactions or as margins of futures transactions.

As of September 30, 2019 and March 31, 2019, initial margins of futures markets of ¥30,904 million ($286 million) and ¥32,203 million, respectively, cash collateral paid for financial instruments of ¥819,879 million ($7,596 million) and ¥348,567 million, respectively, other cash collateral paid of ¥573,546 million ($5,314 million) and ¥599,203 million, respectively, and guarantee deposits of ¥8,017 million ($74 million) and ¥7,862 million, respectively, were included in Other Assets.

6. Deposits

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2019	As of March 31, 2019	**As of September 30, 2019**
Time Deposits	**¥57,586,087**	¥58,135,842	**$533,550**
Deposits at Notice	**13,026**	14,020	**120**
Ordinary Deposits	**3,460,863**	3,197,984	**32,065**
Current Deposits	**90,251**	82,320	**836**
Other Deposits	**4,965,589**	5,366,900	**46,007**
Total	**¥66,115,817**	¥66,797,069	**$612,580**

7. Borrowed Money

Borrowed Money includes subordinated borrowings of ¥1,317,895 million ($12,210 million) and ¥1,317,895 million as of September 30, 2019 and March 31, 2019, respectively, which have a special agreement that requires the fulfillment of the payment obligations of such borrowing to be subordinated to other general liabilities.

8. Commitments to Overdrafts and Loans

Commitments related to overdrafts and loans represent agreements to extend overdrafts or loans up to the pre-agreed amount at the customer's request as long as no violation of the conditions stipulated in the commitment agreement exists. The amounts of undrawn commitments in relation to such agreements were ¥4,004,246 million ($37,100 million) and ¥3,906,443 million as of September 30, 2019 and March 31, 2019, respectively. The amounts of the undrawn commitments, which the Bank and its consolidated subsidiaries could cancel at any time without cause, were ¥2,611,774 million ($24,198 million) and ¥2,796,710 million as of September 30, 2019 and March 31, 2019, respectively.

The amount of undrawn commitments does not necessarily affect the future cash flow of the Bank and its consolidated subsidiaries because the majority of such agreements are terminated without being exercised. Most of these agreements have provisions which stipulate that the Bank and its consolidated subsidiaries may not extend the loan or may decrease the commitment when there are certain changes in the overall financial conditions, certain issues relating to collateral and other reasons. At the time of extending loans to customers, the Bank and its consolidated subsidiaries are able to request collateral in the form of premises or securities as necessary. After extending loans, the Bank and its consolidated subsidiaries periodically check the financial condition of its customers based on predefined policies and procedures and act to secure loans as necessary.

9. Securities Loaned

Securities include securities loaned under unsecured lending agreements (Saiken Taishaku Torihiki) of ¥848,637 million ($7,862 million) and ¥952,649 million as of September 30, 2019 and March 31, 2019, respectively.

Securities borrowed under unsecured borrowing agreements (Saiken Taishaku Torihiki) and securities purchased under resale agreements and cash-collateralized borrowing agreements and others, which can be sold or re-pledged by the Bank, include securities re-pledged of ¥840,074 million ($7,783 million) and ¥393,990 million as of September 30, 2019 and March 31, 2019, respectively, and include securities held without re-pledge of ¥209,790 million ($1,943 million) and ¥477,318 million as of September 30, 2019 and March 31, 2019, respectively. No such securities are re-loaned to the third parties.

10. Paid-in Capital

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2019	As of March 31, 2019	**As of September 30, 2019**
Common Stock	**¥4,015,198**	¥4,015,198	**$37,201**
Preferred Stock	**24,999**	24,999	**231**
Total	**¥4,040,198**	¥4,040,198	**$37,433**

The Common Stock account includes lower dividend rate stock with a total par value of ¥3,589,481 million ($33,257 million) and ¥3,589,481 million as of September 30, 2019 and March 31, 2019, respectively.

Lower dividend rate stock is similar to regular common stock but has been issued on the condition that the dividend yield will be set below that relating to common stock.

11. Cash Flows

The reconciliation of Cash and Due from Banks in the consolidated balance sheets to "Cash and Cash Equivalents" at the end of the period is as follows:

	Millions of Yen		Millions of U.S. Dollars
As of September 30	**2019**	2018	**2019**
Cash and Due from Banks	**¥21,659,549**	¥26,322,933	**$200,681**
Less: Interest-bearing Due from Banks	**(286,149)**	(511,413)	**(2,651)**
Cash and Cash Equivalents at the End of the Period	**¥21,373,399**	¥25,811,520	**$198,030**

12. Segment Information

For the Six Months Ended September 30, 2019

(1) Segment Information

Segment Information is not shown in these statements, since the banking business is the only reportable segment.

(2) Related Information

a. Information about Services

	Millions of Yen			
Six Months ended September 30, 2019	Loan Business	Securities Investment Business	Others	Total
Ordinary Income from External Customers	**¥65,375**	**¥706,981**	**¥58,458**	**¥830,815**

	Millions of U.S. Dollars			
Six Months ended September 30, 2019	Loan Business	Securities Investment Business	Others	Total
Ordinary Income from External Customers	**$605**	**$6,550**	**$541**	**$7,697**

Notes: 1. Ordinary Income represents Total Income less certain special income.
2. Ordinary Income is shown in place of Sales for non-financial companies.

b. Information about Geographic Areas

(a) Ordinary Income

	Millions of Yen				
Six Months ended September 30, 2019	Japan	Americas	Europe	Others	Total
	¥798,626	**¥18,920**	**¥2,765**	**¥10,503**	**¥830,815**

	Millions of U.S. Dollars				
Six Months ended September 30, 2019	Japan	Americas	Europe	Others	Total
	$7,399	**$175**	**$25**	**$97**	**$7,697**

Notes: 1. Ordinary Income represents Total Income less certain special income.
2. Ordinary Income is shown in place of Sales for non-financial companies.
3. Ordinary Income is categorized by countries or areas based on the location of the Bank's head office, branches and its consolidated subsidiaries.
4. Americas includes the United States of America and Cayman Islands. Europe includes the United Kingdom.

(b) Tangible Fixed Assets

	Millions of Yen				
As of September 30, 2019	Japan	Americas	Europe	Others	Total
	¥113,040	**¥230**	**¥738**	**¥369**	**¥114,379**

	Millions of U.S. Dollars				
As of September 30, 2019	Japan	Americas	Europe	Others	Total
	$1,047	**$2**	**$6**	**$3**	**$1,059**

c. Information about Major Customers

		Millions of Yen	
Six Months ended September 30, 2019	Name of Customer	Ordinary Income	Name of Related Segments
	U.S. Department of the Treasury	**¥107,881**	**—**

		Millions of U.S. Dollars	
Six Months ended September 30, 2019	Name of Customer	Ordinary Income	Name of Related Segments
	U.S. Department of the Treasury	**$999**	**—**

Notes: 1. Ordinary Income represents Total Income less certain special income.
2. Ordinary Income is shown in place of Sales for non-financial companies.

(3) Information about Impairment Loss of Fixed Assets in Reportable Segments

Information about Impairment Loss of Fixed Assets in Reportable Segments is not shown in these statements, since the banking business is the only reportable segment.

(4) Information about Amortization and Unamortized Balance of Goodwill in Reportable Segments

Information about Amortization and Unamortized Balance of Goodwill in Reportable Segments is not shown in these statements, since the banking business is the only reportable segment.

(5) Information about Gain on Recognition of Negative Goodwill in Reportable Segments

None

For the Six Months Ended September 30, 2018

(1) Segment Information

Segment Information is not shown in these statements, since the banking business is the only reportable segment.

(2) Related Information

a. Information about Services

	Millions of Yen			
Six Months ended September 30, 2018	Loan Business	Securities Investment Business	Others	Total
Ordinary Income from External Customers	¥53,272	¥805,654	¥52,081	¥911,008

Notes: 1. Ordinary Income represents Total Income less certain special income.
2. Ordinary Income is shown in place of Sales for non-financial companies.

b. Information about Geographic Areas

(a) Ordinary Income

	Millions of Yen				
Six Months ended September 30, 2018	Japan	Americas	Europe	Others	Total
	¥885,783	¥15,179	¥2,030	¥8,014	¥911,008

Notes: 1. Ordinary Income represents Total Income less certain special income.
2. Ordinary Income is shown in place of Sales for non-financial companies.
3. Ordinary Income is categorized by countries or areas based on the location of the Bank's head office, branches and its consolidated subsidiaries.
4. Americas includes the United States of America and Cayman Islands. Europe includes the United Kingdom.

(b) Tangible Fixed Assets

	Millions of Yen				
As of September 30, 2018	Japan	Americas	Europe	Others	Total
	¥118,398	¥272	¥665	¥313	¥119,650

c. Information about Major Customers

		Millions of Yen	
Six Months ended September 30, 2018	Name of Customer	Ordinary Income	Name of Related Segments
	U.S. Department of the Treasury	¥131,681	—

Notes: 1. Ordinary Income represents Total Income less certain special income.
2. Ordinary Income is shown in place of Sales for non-financial companies.

(3) Information about Impairment Loss of Fixed Assets in Reportable Segments

Information about Impairment Loss of Fixed Assets in Reportable Segments is not shown in these statements, since the banking business is the only reportable segment.

(4) Information about Amortization and Unamortized Balance of Goodwill in Reportable Segments

Information about Amortization and Unamortized Balance of Goodwill in Reportable Segments is not shown in these statements, since the banking business is the only reportable segment.

(5) Information about Gain on Recognition of Negative Goodwill in Reportable Segments

None

13. Financial Instruments

Disclosures Regarding the Fair Value of Financial Instruments and Other Items

"Consolidated Balance Sheet Amount," "Fair Value" and "Difference" as of September 30, 2019 and March 31, 2019 are as follows:

Unlisted stocks and other financial instruments whose fair value is extremely difficult to determine are excluded from the table below. (ref. Note 2)

	Millions of Yen			Millions of U.S. Dollars		
As of September 30, 2019	Consolidated Balance Sheet Amount	Fair Value	Difference	Consolidated Balance Sheet Amount	Fair Value	Difference
(1) Cash and Due from Banks	**¥ 21,659,549**	**¥ 21,659,549**	**¥ —**	**$200,681**	**$200,681**	**$ —**
(2) Call Loans and Bills Bought	**607,379**	**607,379**	**—**	**5,627**	**5,627**	**—**
(3) Monetary Claims Bought	**310,887**	**311,448**	**561**	**2,880**	**2,885**	**5**
(4) Trading Assets (*2)						
Trading Securities	**5,213**	**5,213**	**—**	**48**	**48**	**—**
(5) Money Held in Trust (*1)						
Other Money Held in Trust	**6,997,773**	**7,002,752**	**4,979**	**64,836**	**64,882**	**46**
(6) Securities						
Held-to-Maturity Debt Securities	**17,748,691**	**17,780,968**	**32,276**	**164,446**	**164,745**	**299**
Other Securities	**36,946,575**	**36,946,575**	**—**	**342,319**	**342,319**	**—**
(7) Loans and Bills Discounted	**19,193,297**			**177,830**		
Reserve for Possible Loan Losses (*1)	**(46,732)**			**(432)**		
	19,146,565	**19,191,282**	**44,717**	**177,397**	**177,812**	**414**
Total Assets	**¥103,422,635**	**¥103,505,169**	**¥82,534**	**$958,238**	**$959,002**	**$764**
(1) Deposits	**¥ 66,115,817**	**¥ 66,115,822**	**¥ 5**	**$612,580**	**$612,580**	**$ 0**
(2) Negotiable Certificates of Deposit	**2,631,483**	**2,631,483**	**—**	**24,381**	**24,381**	**—**
(3) Debentures	**1,007,792**	**1,009,628**	**1,835**	**9,337**	**9,354**	**17**
(4) Payables under Repurchase Agreements	**15,617,369**	**15,617,369**	**—**	**144,699**	**144,699**	**—**
(5) Borrowed Money	**4,963,385**	**4,963,385**	**—**	**45,987**	**45,987**	**—**
(6) Short-term Entrusted Funds	**2,166,311**	**2,166,311**	**—**	**20,071**	**20,071**	**—**
Total Liabilities	**¥ 92,502,160**	**¥ 92,504,000**	**¥ 1,840**	**$857,056**	**$857,074**	**$ 17**
Derivative Instruments (*3)						
Transactions not Accounted for as Hedge Transactions	**¥ (3,907)**	**¥ (3,907)**	**¥ —**	**$ (36)**	**$ (36)**	**$ —**
Transactions Accounted for as Hedge Transactions	**(443,921)**	**(443,921)**	**—**	**(4,113)**	**(4,113)**	**—**
Total Derivative Instruments	**¥ (447,829)**	**¥ (447,829)**	**¥ —**	**$ (4,149)**	**$ (4,149)**	**$ —**

(*) 1. Money Held in Trust and Loans and Bills Discounted are net of Reserve for Possible Loan Losses. Money Held in Trust is presented by net on the consolidated balance sheet as the reserve amounts are immaterial.
2. Derivative Instruments are excluded from Trading Assets.
3. Derivative Instruments within Trading Assets, Trading Liabilities, Other Assets and Other Liabilities are shown by net position. Receivables and payables which arise from Derivative Instruments are shown on a net basis.

As of March 31, 2019	Millions of Yen		
	Consolidated Balance Sheet Amount	Fair Value	Difference
(1) Cash and Due from Banks	¥ 18,941,664	¥ 18,941,664	¥ —
(2) Call Loans and Bills Bought	44,368	44,368	—
(3) Monetary Claims Bought	326,079	326,413	333
(4) Trading Assets (*2)			
Trading Securities	8,560	8,560	—
(5) Money Held in Trust (*1)			
Other Money Held in Trust	8,667,172	8,672,304	5,131
(6) Securities			
Held-to-Maturity Debt Securities	18,443,863	18,429,773	(14,089)
Other Securities	36,472,828	36,472,828	—
(7) Loans and Bills Discounted	18,613,018		
Reserve for Possible Loan Losses (*1)	(46,072)		
	18,566,945	18,591,749	24,803
Total Assets	¥101,471,483	¥101,487,662	¥ 16,179
(1) Deposits	¥ 66,797,069	¥ 66,797,077	¥ 8
(2) Negotiable Certificates of Deposit	790,599	790,599	—
(3) Debentures	1,254,239	1,256,761	2,522
(4) Payables under Repurchase Agreements	15,111,297	15,111,297	—
(5) Borrowed Money	4,837,392	4,837,392	—
(6) Short-term Entrusted Funds	1,048,091	1,048,091	—
Total Liabilities	¥ 89,838,688	¥ 89,841,219	¥ 2,530
Derivative Instruments (*3)			
Transactions not Accounted for as Hedge Transactions	¥ (572)	¥ (572)	¥ —
Transactions Accounted for as Hedge Transactions	(312,649)	(312,649)	—
Total Derivative Instruments	¥ (313,221)	¥ (313,221)	¥ —

(*) 1. Money Held in Trust and Loans and Bills Discounted are net of Reserve for Possible Loan Losses. Money Held in Trust is presented by net on the consolidated balance sheet as the reserve amounts are immaterial.
2. Derivative Instruments are excluded from Trading Assets.
3. Derivative Instruments within Trading Assets, Trading Liabilities, Other Assets and Other Liabilities are shown by net position. Receivables and payables which arise from Derivative Instruments are shown on a net basis.

(Note 1) Calculation Methods for the Fair Value of Financial Instruments are as follows:

Assets

(1) Cash and Due from Banks

For Due from Banks without stated maturity, fair value approximates the carrying value. For Due from Banks with stated maturity, as the contractual terms are short-term (1 year or less), fair value approximates the carrying value. Concerning negotiable certificates of deposit, fair value is determined based on reasonably estimated amounts at the end of the period. The reasonably estimated amounts of negotiable certificates of deposit are calculated according to the Discounted Cash Flow method. The price-determining variable is the over-the-counter rate, etc.

(2) Call Loans and Bills Bought

These contractual terms are short-term (1 year or less), and fair value approximates the carrying value.

(3) Monetary Claims Bought

Monetary Claims Bought are valued based on the quoted prices provided by brokers or venders.

(4) Trading Assets

Trading Securities are valued based on the closing price at the exchange or quoted price provided by the corresponding financial institutions.

(5) Money Held in Trust

Loans and Bills Discounted and Securities included in Money Held in Trust are valued according to the same methods described in (6) and (7) below.

Relevant notes concerning the fair value of Money Held in Trust of each classification are described in section 15. Fair Value of Money Held in Trust.

(6) Securities

Regarding the valuation of stocks, fair value is based on the closing price at the exchange. With respect to investment trusts, fair value is based on the net asset value ("NAV") published or the quoted prices provided by brokers or venders. As for bonds, fair value is based on the quoted market price if available, reasonably estimated amounts (using the Discounted Cash Flow method and other methods of valuation), or the quoted prices provided by brokers or venders.

As for corporate bonds issued through private offerings, the fair value is based on reasonably estimated amounts which are calculated according to the Discounted Cash Flow method. The price-determining variables include the default rates based on each credit rating, recovery rates and other variables. The estimates for the valuations of some securitized products are calculated according to the prices calculated by the Discounted Cash Flow method, using variables such as default rates, recovery rates, pre-payment rates, discount rates and other variables.

Concerning floating-rate Japanese government bonds which are rarely traded in the current market, the Bank continues to determine that market prices are not deemed as fair value, and that the fair value of these bonds is based on reasonably estimated amounts at the end of the period, which are calculated according to the Discounted Cash Flow method. The price-determining variables include the yield of Japanese government bonds, swaption volatilities and other variables.

As for investments for "Partnership" and "Limited Partnership" ("Investments in Partnership and Others"), fair value is based on the share of NAV which is valued assets of "Partnership" or "Limited Partnership," if available.

Relevant notes about the fair value of securities of each classification are described in section 14. Fair Value of Securities.

(7) Loans and Bills Discounted

The carrying value of Loans and Bills Discounted with floating rates approximates the fair value since they are repriced reflecting market interest fluctuations within a short period, unless the creditworthiness of the debtors has been revised. Accordingly, the carrying value is deemed to be the fair value. As for Loans and Bills Discounted with fixed rates, the fair value is calculated according to the Discounted Cash Flow method. The price-determining variables include the default rates based on each credit rating, recovery rates, and other variables. As for mortgages, the fair value is calculated according to the Discounted Cash Flow method. The price-determining variables include the default rates, recovery rates, pre-payment rates and other variables.

As for Loans and Bills Discounted to doubtful debtors and others, the reserves for those assets are provided by the amount not expected to be recovered based on the present value of expected future cash flows or the recovery amount of collateral and guarantee. Accordingly, the carrying values net of the reserve approximate the fair value.

As for Loans and Bills Discounted without stated maturity for which credit is extended up to the value of the collateral assets, the carrying value is deemed to approximate the fair value, taking into account expected maturities, interest rates and other terms.

Liabilities

(1) Deposits

With respect to demand deposits, the amounts payable on demand as of the consolidated balance sheet date (the carrying value) are estimated at fair value. The carrying value of Time Deposits with floating rates approximates the fair value since it is repriced reflecting market interest rate fluctuations within a short period (1 year or less), unless the creditworthiness of the Bank and its consolidated subsidiaries has changed. Accordingly, the carrying value is deemed to be the fair value. As for Time Deposits with fixed rates, are calculated according to the Discounted Cash Flow method, and these discount rates are the currently-applied deposit rates. Some contractual terms are short-term (1 year or less), and fair value approximates the carrying value.

(2) Negotiable Certificates of Deposit

These contractual terms are short-term (1 year or less), and fair value approximates the carrying value.

(3) Debentures

As for Debentures, fair value is based on the quoted market price if available, or calculated according to the Discounted Cash Flow method. The price-determining variable of this method is the rate which would be applied if a similar debenture was issued.

(4) Payables under Repurchase Agreements and (6) Short-term Entrusted Funds

These contractual terms are short-term (1 year or less), and the fair value approximates the carrying value.

(5) Borrowed Money

The carrying value of Borrowed Money with floating rates approximates the fair value since it is repriced reflecting market interest rate fluctuations within a short period (1 year or less), unless the creditworthiness of the Bank and its consolidated subsidiaries has changed. Accordingly, the carrying value is deemed to be the fair value. Some contractual terms are short-term (1 year or less), and the fair value approximates the carrying value. As for Borrowed Money with fixed rates, the fair value is calculated according to the Discounted Cash Flow method. The price-determining variable of this method is the rate which would be applied to a similar Borrowed Money. The fair value of the Borrowed Money with a short-term (1 year or less), approximates the carrying value.

Derivative Instruments

Derivative instruments include interest rate-related derivative instruments (interest rate swaps and others) and currency-related derivative instruments (currency swaps and others). The fair value is based on the closing price at the exchange, a discounted net present value model, an option pricing model or other models as appropriate.

The accrual method of hedge accounting, as specifically permitted for certain interest rate swaps, is valued with the valuation of hedged items, so that the fair value is included in the fair value of Loans and Bills Discounted and other items.

Relevant notes regarding the fair value of derivative instruments are described in section 16. Fair Value of Derivative Instruments.

(Note 2) The following table lists Consolidated Balance Sheet Amount of financial instruments, the fair value of which is extremely difficult to determine:

"Assets (6) Other Securities" in "Disclosures Regarding the Fair Value of Financial Instruments and Other Items" excludes these financial instruments.

As of September 30, 2019	Millions of Yen	Millions of U.S. Dollars
Unlisted Stocks (*1) (*2)	**¥124,526**	**$1,153**
Investment Trusts (*3)	**219,708**	**2,035**
Investments in Partnership and Others (*4)	**385,397**	**3,570**
Total	**¥729,632**	**$6,760**

(*) 1. Unlisted Stocks are excluded from "Disclosures Regarding the Fair Value of Financial Instruments and Other Items," since there are no market prices and their fair value is extremely difficult to determine.
2. The amount of revaluation losses for the period was ¥80 million ($0 million) on Unlisted Stocks.
3. Out of Investments in Investment Trusts, certain "Private REIT" whose fair value is extremely difficult to determine are excluded from "Disclosures Regarding the Fair Value of Financial Instruments and Other Items."
4. Out of Investments in Partnership and Others, certain "Partnership" or "Limited Partnership" whose fair value is extremely difficult to determine are excluded from "Disclosures Regarding the Fair Value of Financial Instruments and Other Items."

As of March 31, 2019	Millions of Yen
Unlisted Stocks (*1) (*2)	¥125,178
Investment Trusts (*3)	228,770
Investments in Partnership and Others (*4)	388,065
Total	¥742,015

(*) 1. Unlisted Stocks are excluded from "Disclosures Regarding the Fair Value of Financial Instruments and Other Items," since there are no market prices and their fair value is extremely difficult to determine.
2. The amount of revaluation losses for the fiscal year ended March 31, 2019 was ¥325 million on Unlisted Stocks.
3. Out of Investments in Investment Trusts, certain "Private REIT" whose fair value is extremely difficult to determine are excluded from "Disclosures Regarding the Fair Value of Financial Instruments and Other Items."
4. Out of Investments in Partnership and Others, certain "Partnership" or "Limited Partnership" whose fair value is extremely difficult to determine are excluded from "Disclosures Regarding the Fair Value of Financial Instruments and Other Items."

14. Fair Value of Securities

Held-to-Maturity Debt Securities

As of September 30, 2019	Type	Millions of Yen			Millions of U.S. Dollars		
		Consolidated Balance Sheet Amount	Fair Value	Difference	Consolidated Balance Sheet Amount	Fair Value	Difference
Transactions for Fair Value exceeding Consolidated Balance Sheet Amount	Japanese Government Bonds	**¥ 4,780,015**	**¥ 4,790,751**	**¥ 10,736**	**$ 44,288**	**$ 44,387**	**$ 99**
	Municipal Government Bonds	**—**	**—**	**—**	**—**	**—**	**—**
	Short-term Corporate Bonds	**—**	**—**	**—**	**—**	**—**	**—**
	Corporate Bonds	**2,159**	**2,180**	**21**	**20**	**20**	**0**
	Other	**6,893,652**	**6,938,826**	**45,174**	**63,871**	**64,290**	**418**
	Foreign Bonds	**6,730,025**	**6,774,622**	**44,597**	**62,355**	**62,768**	**413**
	Other	**163,626**	**164,203**	**576**	**1,516**	**1,521**	**5**
	Subtotal	**11,675,827**	**11,731,758**	**55,931**	**108,179**	**108,697**	**518**
Transactions for Fair Value not exceeding Consolidated Balance Sheet Amount	Japanese Government Bonds	**569,179**	**569,164**	**(14)**	**5,273**	**5,273**	**(0)**
	Municipal Government Bonds	**—**	**—**	**—**	**—**	**—**	**—**
	Short-term Corporate Bonds	**—**	**—**	**—**	**—**	**—**	**—**
	Corporate Bonds	**—**	**—**	**—**	**—**	**—**	**—**
	Other	**5,802,559**	**5,779,480**	**(23,079)**	**53,762**	**53,548**	**(213)**
	Foreign Bonds	**5,667,312**	**5,644,248**	**(23,064)**	**52,509**	**52,295**	**(213)**
	Other	**135,247**	**135,231**	**(15)**	**1,253**	**1,252**	**(0)**
	Subtotal	**6,371,738**	**6,348,645**	**(23,093)**	**59,035**	**58,821**	**(213)**
Total		**¥18,047,565**	**¥18,080,404**	**¥ 32,838**	**$167,215**	**$167,519**	**$ 304**

Note: The above analysis of Held-to-Maturity Debt Securities includes Securities and trust beneficiary interests in Monetary Claims Bought in the consolidated balance sheet.

As of March 31, 2019	Type	Millions of Yen		
		Consolidated Balance Sheet Amount	Fair Value	Difference
Transactions for Fair Value exceeding Consolidated Balance Sheet Amount	Japanese Government Bonds	¥ 2,229,371	¥ 2,235,070	¥ 5,699
	Municipal Government Bonds	—	—	—
	Short-term Corporate Bonds	—	—	—
	Corporate Bonds	2,514	2,536	22
	Other	4,736,764	4,776,432	39,667
	Foreign Bonds	4,574,275	4,613,586	39,311
	Other	162,489	162,845	356
	Subtotal	6,968,650	7,014,040	45,389
Transactions for Fair Value not exceeding Consolidated Balance Sheet Amount	Japanese Government Bonds	3,299,450	3,294,251	(5,199)
	Municipal Government Bonds	—	—	—
	Short-term Corporate Bonds	—	—	—
	Corporate Bonds	—	—	—
	Other	8,501,842	8,447,895	(53,946)
	Foreign Bonds	8,338,251	8,284,327	(53,923)
	Other	163,590	163,567	(22)
	Subtotal	11,801,293	11,742,147	(59,145)
Total		¥18,769,943	¥18,756,187	¥(13,756)

Note: The above analysis of Held-to-Maturity Debt Securities includes Securities and trust beneficiary interests in Monetary Claims Bought in the consolidated balance sheet.

Other Securities

As of September 30, 2019	Type	Millions of Yen			Millions of U.S. Dollars		
		Consolidated Balance Sheet Amount	Acquisition Cost	Difference	Consolidated Balance Sheet Amount	Acquisition Cost	Difference
Transactions for Consolidated Balance Sheet Amount exceeding Acquisition Cost	Stocks	¥ 669,269	¥ 253,695	¥ 415,573	$ 6,200	$ 2,350	$ 3,850
	Bonds	6,422,580	6,099,914	322,665	59,506	56,517	2,989
	Japanese Government Bonds	5,353,006	5,031,330	321,675	49,597	46,616	2,980
	Municipal Government Bonds	30,257	30,117	140	280	279	1
	Short-term Corporate Bonds	—	—	—	—	—	—
	Corporate Bonds	1,039,316	1,038,466	849	9,629	9,621	7
	Other	26,328,108	24,270,419	2,057,689	243,936	224,871	19,065
	Foreign Bonds	13,962,117	13,094,354	867,762	129,362	121,322	8,040
	Foreign Stocks	16,695	6,984	9,711	154	64	89
	Investment Trusts	11,963,979	10,877,809	1,086,170	110,849	100,785	10,063
	Other	385,315	291,271	94,044	3,570	2,698	871
	Subtotal	33,419,958	30,624,030	2,795,927	309,644	283,739	25,905
Transactions for Consolidated Balance Sheet Amount not exceeding Acquisition Cost	Stocks	11,407	15,019	(3,611)	105	139	(33)
	Bonds	446,941	448,474	(1,533)	4,141	4,155	(14)
	Japanese Government Bonds	121,440	122,937	(1,497)	1,125	1,139	(13)
	Municipal Government Bonds	22,333	22,350	(17)	206	207	(0)
	Short-term Corporate Bonds	—	—	—	—	—	—
	Corporate Bonds	303,167	303,186	(18)	2,808	2,809	(0)
	Other	3,091,074	3,250,172	(159,097)	28,639	30,113	(1,474)
	Foreign Bonds	1,709,947	1,727,518	(17,571)	15,843	16,005	(162)
	Foreign Stocks	—	—	—	—	—	—
	Investment Trusts	1,245,821	1,370,741	(124,920)	11,542	12,700	(1,157)
	Other	135,304	151,911	(16,606)	1,253	1,407	(153)
	Subtotal	3,549,422	3,713,665	(164,242)	32,886	34,408	(1,521)
Total		¥36,969,381	¥34,337,696	¥2,631,684	$342,531	$318,147	$24,383

Notes: 1. The above analysis of Other Securities includes Securities, negotiable certificates of deposit disclosed as Cash and Due from Banks and trust beneficiary interests in Monetary Claims Bought in the consolidated balance sheet.
2. Investment Trusts include Japanese trusts and foreign trusts.

As of March 31, 2019	Type	Millions of Yen		
		Consolidated Balance Sheet Amount	Acquisition Cost	Difference
Transactions for Consolidated Balance Sheet Amount exceeding Acquisition Cost	Stocks	¥ 711,487	¥ 255,286	¥ 456,200
	Bonds	5,407,989	5,117,650	290,339
	Japanese Government Bonds	5,034,195	4,744,412	289,782
	Municipal Government Bonds	13,262	13,245	16
	Short-term Corporate Bonds	—	—	—
	Corporate Bonds	360,532	359,991	540
	Other	19,000,213	17,574,944	1,425,268
	Foreign Bonds	11,001,728	10,484,956	516,772
	Foreign Stocks	17,038	7,372	9,666
	Investment Trusts	7,581,398	6,790,874	790,523
	Other	400,047	291,740	108,306
	Subtotal	25,119,689	22,947,881	2,171,808
Transactions for Consolidated Balance Sheet Amount not exceeding Acquisition Cost	Stocks	11,448	14,122	(2,674)
	Bonds	852,331	852,599	(267)
	Japanese Government Bonds	—	—	—
	Municipal Government Bonds	—	—	—
	Short-term Corporate Bonds	—	—	—
	Corporate Bonds	852,331	852,599	(267)
	Other	10,497,677	10,660,770	(163,093)
	Foreign Bonds	4,763,095	4,776,839	(13,744)
	Foreign Stocks	—	—	—
	Investment Trusts	5,627,126	5,770,844	(143,717)
	Other	107,454	113,086	(5,631)
	Subtotal	11,361,456	11,527,492	(166,035)
Total		¥36,481,146	¥34,475,373	¥2,005,772

Notes: 1. The above analysis of Other Securities includes Securities, negotiable certificates of deposit disclosed as Cash and Due from Banks and trust beneficiary interests in Monetary Claims Bought in the consolidated balance sheet.
2. Investment Trusts include Japanese trusts and foreign trusts.

Securities Recognized for Revaluation Loss

Securities other than those for trading purposes and those whose fair value is extremely difficult to determine, are revalued to their fair value, and the difference between the book value and the fair value is treated as a realized loss for the six months ended September 30, 2019 and the fiscal year ended March 31, 2019 ("revaluation loss"), if the fair value has significantly deteriorated from the book value unless a recovery in the fair value is deemed probable.

The amount of revaluation loss for the six months ended September 30, 2019 was ¥247 million ($2 million), all of which was on stocks.

The amount of revaluation loss for the fiscal year ended March 31, 2019 was ¥124 million, all of which was on Stocks.

The criteria for determining whether the securities' fair value has "significantly deteriorated" are outlined as follows:

Securities whose fair values are equal to or less than 50% of their book value

Securities whose fair values remain between 50% (exclusive) and 70% (inclusive) of their book value for a certain period

15. Fair Value of Money Held in Trust

Other Money Held in Trust (Money Held in Trust other than that for trading purposes or held-to-maturity)

	Millions of Yen				
As of September 30, 2019	Consolidated Balance Sheet Amount	Acquisition Cost	Difference	Transactions for Consolidated Balance Sheet Amount exceeding Acquisition Cost	Transactions for Consolidated Balance Sheet Amount not exceeding Acquisition Cost
Other Money Held in Trust	**¥6,997,963**	**¥6,847,892**	**¥150,070**	**¥160,164**	**¥10,093**

	Millions of U.S. Dollars				
As of September 30, 2019	Consolidated Balance Sheet Amount	Acquisition Cost	Difference	Transactions for Consolidated Balance Sheet Amount exceeding Acquisition Cost	Transactions for Consolidated Balance Sheet Amount not exceeding Acquisition Cost
Other Money Held in Trust	**$64,837**	**$63,447**	**$1,390**	**$1,483**	**$93**

Note: "Transactions for Consolidated Balance Sheet Amount exceeding Acquisition Cost" and "Transactions for Consolidated Balance Sheet Amount not exceeding Acquisition Cost" are gross valuation of the difference between the acquisition cost and the consolidated balance sheet amount presented in "Difference."

	Millions of Yen				
As of March 31, 2019	Consolidated Balance Sheet Amount	Acquisition Cost	Difference	Transactions for Consolidated Balance Sheet Amount exceeding Acquisition Cost	Transactions for Consolidated Balance Sheet Amount not exceeding Acquisition Cost
Other Money Held in Trust	¥8,667,392	¥8,618,740	¥48,651	¥140,343	¥91,691

Note: "Transactions for Consolidated Balance Sheet Amount exceeding Acquisition Cost" and "Transactions for Consolidated Balance Sheet Amount not exceeding Acquisition Cost" are gross valuation of the difference between the acquisition cost and the consolidated balance sheet amount presented in "Difference."

16. Fair Value of Derivative Instruments

(1) Derivative Instruments not accounted for as hedges

Regarding the derivative instruments which are not accounted for as hedge transactions, Contract Amount or Notional Amount, Fair Value and Unrealized Gain or Loss for each type of derivative transactions, respectively, at the consolidated balance sheet date, and determination of fair value are as follows.

Contract Amount or Notional Amount does not show by itself market risk of derivative instruments.

Interest Rate-Related Derivative Instruments

As of September 30, 2019	Millions of Yen				Millions of U.S. Dollars			
	Contract Amount or Notional Amount		Fair Value	Unrealized Gain/Loss	Contract Amount or Notional Amount		Fair Value	Unrealized Gain/Loss
	Total	Over 1 Year			Total	Over 1 Year		
Exchange-traded Transactions								
Interest Rate Futures:								
Sold	**¥ 33,892**	**¥ 17,815**	**¥ (65)**	**¥ (65)**	**$ 314**	**$ 165**	**$ (0)**	**$ (0)**
Purchased	**30,819**	**17,766**	**19**	**19**	**285**	**164**	**0**	**0**
Interest Rate Options:								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Over-the-counter Transactions								
Forward Rate Agreements:								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Interest Rate Swaps:								
Rec.: Fix.-Pay.: Flt.	**858,159**	**844,906**	**13,091**	**13,091**	**7,951**	**7,828**	**121**	**121**
Rec.: Flt.-Pay.: Fix.	**354,709**	**341,456**	**(15,528)**	**(15,528)**	**3,286**	**3,163**	**(143)**	**(143)**
Rec.: Flt.-Pay.: Flt.	—	—	—	—	—	—	—	—
Interest Rate Options:								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Other:								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total	**¥ /**	**¥ /**	**¥ (2,483)**	**¥ (2,483)**	**$ /**	**$ /**	**$ (23)**	**$ (23)**

Notes: 1. Derivative instruments are revalued to fair value. Changes in fair value are included in the consolidated statement of operations.
2. Determination of fair value:
The fair value of exchange-traded derivative instruments is based on closing prices at the Tokyo Financial Exchange or other relevant exchanges.
The fair value of over-the-counter traded derivative instruments is determined based on a discounted net present value model, an option pricing model or other models as appropriate.

As of March 31, 2019	Millions of Yen			
	Contract Amount or Notional Amount		Fair Value	Unrealized Gain/Loss
	Total	Over 1 Year		
Exchange-traded Transactions				
Interest Rate Futures:				
Sold	¥ 5,380	¥ 5,380	¥ (37)	¥ (37)
Purchased	5,398	—	6	6
Interest Rate Options:				
Sold	—	—	—	—
Purchased	—	—	—	—
Over-the-counter Transactions				
Forward Rate Agreements:				
Sold	—	—	—	—
Purchased	—	—	—	—
Interest Rate Swaps:				
Rec.: Fix.-Pay.: Flt.	206,659	196,864	7,229	7,229
Rec.: Flt.-Pay.: Fix.	200,576	190,864	(6,891)	(6,891)
Rec.: Flt.-Pay.: Flt.	—	—	—	—
Interest Rate Options:				
Sold	—	—	—	—
Purchased	—	—	—	—
Other:				
Sold	—	—	—	—
Purchased	—	—	—	—
Total	¥ /	¥ /	¥ 307	¥ 307

Notes: 1. Derivative instruments are revalued to fair value. Changes in fair value are included in the consolidated statement of operations.
2. Determination of fair value:
The fair value of exchange-traded derivative instruments is based on closing prices at the Tokyo Financial Exchange or other relevant exchanges.
The fair value of over-the-counter traded derivative instruments is determined based on a discounted net present value model, an option pricing model or other models as appropriate.

Currency-Related Derivative Instruments

As of September 30, 2019	Millions of Yen				Millions of U.S. Dollars			
	Contract Amount or Notional Amount		Fair Value	Unrealized Gain/Loss	Contract Amount or Notional Amount		Fair Value	Unrealized Gain/Loss
	Total	Over 1 Year			Total	Over 1 Year		
Exchange-traded Transactions								
Currency Futures:								
Sold	¥ —	¥ —	¥ —	¥ —	$ —	$ —	$ —	$ —
Purchased	—	—	—	—	—	—	—	—
Currency Options:								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Over-the-counter Transactions								
Currency Swaps	—	—	—	—	—	—	—	—
Forwards:								
Sold	**1,315,652**	**9,577**	**(11,159)**	**(11,159)**	**12,189**	**88**	**(103)**	**(103)**
Purchased	**2,015,494**	**9,577**	**9,739**	**9,739**	**18,674**	**88**	**90**	**90**
Currency Options:								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Other:								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total	**¥ /**	**¥ /**	**¥ (1,420)**	**¥ (1,420)**	**$ /**	**$ /**	**$ (13)**	**$ (13)**

Notes: 1. Derivative instruments are revalued to fair value. Changes in fair value are included in the consolidated statement of operations.
2. Determination of fair value:
Fair value is determined based on the discounted net present value model.

As of March 31, 2019	Millions of Yen			
	Contract Amount or Notional Amount		Fair Value	Unrealized Gain/Loss
	Total	Over 1 Year		
Exchange-traded Transactions				
Currency Futures:				
Sold	¥ —	¥ —	¥ —	¥ —
Purchased	—	—	—	—
Currency Options:				
Sold	—	—	—	—
Purchased	—	—	—	—
Over-the-counter Transactions				
Currency Swaps	—	—	—	—
Forwards:				
Sold	368,399	14,489	(3,225)	(3,225)
Purchased	556,750	14,533	2,380	2,380
Currency Options:				
Sold	—	—	—	—
Purchased	—	—	—	—
Other:				
Sold	—	—	—	—
Purchased	—	—	—	—
Total	¥ /	¥ /	¥ (845)	¥ (845)

Notes: 1. Derivative instruments are revalued to fair value. Changes in fair value are included in the consolidated statement of operations.
2. Determination of fair value:
Fair value is determined based on the discounted net present value model.

Stock-Related Derivative Instruments

The Bank and its consolidated subsidiaries held no Stock-Related Derivative Instruments as of September 30, 2019 and March 31, 2019.

Bond-Related Derivative Instruments

As of September 30, 2019	Millions of Yen				Millions of U.S. Dollars			
	Contract Amount or Notional Amount		Fair Value	Unrealized Gain/Loss	Contract Amount or Notional Amount		Fair Value	Unrealized Gain/Loss
	Total	Over 1 Year			Total	Over 1 Year		
Exchange-traded Transactions								
Bond Futures:								
Sold	**¥ 385**	**¥ —**	**¥ (0)**	**¥ (0)**	**$ 3**	**$ —**	**$ (0)**	**$ (0)**
Purchased	**1,358**	**—**	**(3)**	**(3)**	**12**	**—**	**(0)**	**(0)**
Bond Futures Options:								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Over-the-counter Transactions								
Bond Options:								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Other:								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total	**¥ /**	**¥ /**	**¥ (3)**	**¥ (3)**	**$ /**	**$ /**	**$ (0)**	**$ (0)**

Notes: 1. Derivative instruments are revalued to fair value. Changes in fair value are included in the consolidated statement of operations.
2. Determination of fair value:
The fair value of exchange-traded derivative instruments is based on closing prices at Osaka Exchange or other relevant exchanges.
The fair value of over-the-counter traded derivative instruments is determined based on an option pricing model or other models as appropriate.

As of March 31, 2019	Millions of Yen			
	Contract Amount or Notional Amount		Fair Value	Unrealized Gain/Loss
	Total	Over 1 Year		
Exchange-traded Transactions				
Bond Futures:				
Sold	¥13,471	¥ —	¥(65)	¥(65)
Purchased	10,309	—	31	31
Bond Futures Options:				
Sold	—	—	—	—
Purchased	—	—	—	—
Over-the-counter Transactions				
Bond Options:				
Sold	—	—	—	—
Purchased	—	—	—	—
Other:				
Sold	—	—	—	—
Purchased	—	—	—	—
Total	¥ /	¥ /	¥(34)	¥(34)

Notes: 1. Derivative instruments are revalued to fair value. Changes in fair value are included in the consolidated statement of operations.
2. Determination of fair value:
The fair value of exchange-traded derivative instruments is based on closing prices at Osaka Exchange or other relevant exchanges.
The fair value of over-the-counter traded derivative instruments is determined based on an option pricing model or other models as appropriate.

Commodities-Related Derivative Instruments

The Bank and its consolidated subsidiaries held no Commodities-Related Derivative Instruments as of September 30, 2019 and March 31, 2019.

Credit Derivative Instruments

The Bank and its consolidated subsidiaries held no Credit Derivative Instruments as of September 30, 2019 and March 31, 2019.

(2) Derivative Instruments accounted for as hedges

Regarding the derivative instruments which are accounted for as hedge transactions, Contract Amount or Notional Amount, and Fair Value for each type of derivative transactions, respectively, at the consolidated balance sheet date, and determination of fair value are as follows.

Contract Amount or Notional Amount does not show by itself market risk of derivative instruments.

Interest Rate-Related Derivative Instruments

As of September 30, 2019

Method of Hedges	Type of Derivative Instruments	Hedged Items	Millions of Yen: Contract Amount or Notional Amount			Millions of U.S. Dollars: Contract Amount or Notional Amount		
			Total	Over 1 Year	Fair Value	Total	Over 1 Year	Fair Value
The Deferral Method	Interest Rate Swaps (Rec.: Fix.-Pay.: Flt.)	Debentures	**¥ 665,000**	**¥ 345,000**	**¥ 3,278**	**$ 6,161**	**$ 3,196**	**$ 30**
	Interest Rate Swaps (Rec.:Flt.-Pay.: Fix.)	Yen-denominated Securities, Deposits and Others	**8,947,029**	**7,772,580**	**(482,712)**	**82,896**	**72,015**	**(4,472)**
The Accrual Method	Interest Rate Swaps (Rec.: Flt.-Pay.: Fix.)	Loans and Bills Discounted, Yen-denominated Securities and Others	**367,780**	**317,985**	**Note 3**	**3,407**	**2,946**	**Note 3**
Total			**¥ /**	**¥ /**	**¥(479,434)**	**$ /**	**$ /**	**$(4,442)**

Notes: 1. Primarily, the Bank applies the deferral method of hedge accounting which is described in "Accounting and Auditing Treatment relating to the Adoption of 'Accounting for Financial Instruments' for Banks," issued by the Japanese Institute of Certified Public Accountants ("JICPA"), (JICPA Industry Audit Committee Report No. 24, issued on February 13, 2002).

2. Determination of fair value:
The fair value of exchange-traded derivative instruments is based on closing prices at the Tokyo Financial Exchange or other relevant exchanges. The fair value of over-the-counter traded derivative instruments is determined based on a discounted net present value model, an option pricing model or other models as appropriate.

3. The fair value of certain interest rate swaps which the accrual method of hedge accounting is applied, as specifically permitted for certain interest rate swaps, is not included in the table above as the hedging instruments are accounted for together with of Loans and Bills Discounted and other items (ref: 13. Financial Instruments "Disclosures Regarding the Fair Value of Financial Instruments and Other Items").

As of March 31, 2019

Method of Hedges	Type of Derivative Instruments	Hedged Items	Millions of Yen: Contract Amount or Notional Amount		
			Total	Over 1 Year	Fair Value
The Deferral Method	Interest Rate Swaps (Rec.: Fix.-Pay.: Flt.)	Debentures	¥ 905,000	¥ 465,000	¥ 3,273
	Interest Rate Swaps (Rec.:Flt.-Pay.: Fix.)	Yen-denominated Securities, Deposits and Others	7,537,453	7,022,892	(193,036)
The Accrual Method	Interest Rate Swaps (Rec.: Flt.-Pay.: Fix.)	Loans and Bills Discounted, Yen-denominated Securities and Others	305,967	253,749	Note 3
Total			¥ /	¥ /	¥(189,763)

Notes: 1. Primarily, the Bank applies the deferral method of hedge accounting which is described in "Accounting and Auditing Treatment relating to the Adoption of 'Accounting for Financial Instruments' for Banks," issued by the Japanese Institute of Certified Public Accountants ("JICPA"), (JICPA Industry Audit Committee Report No. 24, issued on February 13, 2002).

2. Determination of fair value:
The fair value of exchange-traded derivative instruments is based on closing prices at the Tokyo Financial Exchange or other relevant exchanges. The fair value of over-the-counter traded derivative instruments is determined based on a discounted net present value model, an option pricing model or other models as appropriate.

3. The fair value of certain interest rate swaps which the accrual method of hedge accounting is applied, as specifically permitted for certain interest rate swaps, is not included in the table above as the hedging instruments are accounted for together with of Loans and Bills Discounted and other items (ref: 13. Financial Instruments "Disclosures Regarding the Fair Value of Financial Instruments and Other Items").

Currency-Related Derivative Instruments

As of September 30, 2019			Millions of Yen			Millions of U.S. Dollars		
Method of Hedges	Type of Derivative Instruments	Hedged Items	Contract Amount or Notional Amount		Fair Value	Contract Amount or Notional Amount		Fair Value
			Total	Over 1 Year		Total	Over 1 Year	
The Deferral Method	Currency Swaps	Foreign Currency Denominated Securities and Others	**¥16,967,357**	**¥9,407,356**	**¥40,424**	**$157,207**	**$87,161**	**$374**
	Forex Forward		**2,327,284**	**—**	**(4,911)**	**21,562**	**—**	**(45)**
Total			**¥ /**	**¥ /**	**¥35,513**	**$ /**	**$ /**	**$329**

Notes: 1. Primarily, the Bank applies the deferral method of hedge accounting which is described in "Accounting and Auditing Treatment relating to Accounting for Foreign Currency Transactions in the Banking Industry" (JICPA Industry Audit Committee Report No. 25, issued on July 29, 2002).
2. Determination of fair value:
Fair value is determined based on the discounted net present value model.

As of March 31, 2019			Millions of Yen		
Method of Hedges	Type of Derivative Instruments	Hedged Items	Contract Amount or Notional Amount		Fair Value
			Total	Over 1 Year	
The Deferral Method	Currency Swaps	Foreign Currency Denominated Securities and Others	¥17,402,560	¥10,065,496	¥(107,732)
	Forex Forward		5,131,927	—	(15,154)
Total			¥ /	¥ /	¥(122,886)

Notes: 1. Primarily, the Bank applies the deferral method of hedge accounting which is described in "Accounting and Auditing Treatment relating to Accounting for Foreign Currency Transactions in the Banking Industry" (JICPA Industry Audit Committee Report No. 25, issued on July 29, 2002).
2. Determination of fair value:
Fair value is determined based on the discounted net present value model.

Stock-Related Derivative Instruments

The Bank and its consolidated subsidiaries held no Stock-Related Derivative Instruments as of September 30, 2019 and March 31, 2019.

Bond-Related Derivative Instruments

The Bank and its consolidated subsidiaries held no Bond-Related Derivative Instruments as of September 30, 2019 and March 31, 2019.

17. The Norinchukin Bank (Parent Company)

(1) Non-consolidated Balance Sheet (Unaudited)

	Millions of Yen		Millions of U.S. Dollars
	September 30 2019	March 31 2019	**September 30 2019**
Assets			
Cash and Due from Banks	**¥ 21,625,236**	¥ 18,906,686	**$200,363**
Call Loans	**607,379**	44,368	**5,627**
Receivables under Resale Agreements	**—**	10,096	**—**
Monetary Claims Bought	**310,887**	326,079	**2,880**
Trading Assets	**14,422**	15,844	**133**
Money Held in Trust	**6,997,384**	8,666,524	**64,832**
Securities	**55,547,345**	55,751,186	**514,660**
Loans and Bills Discounted	**18,989,907**	18,438,032	**175,946**
Foreign Exchange Assets	**226,258**	327,003	**2,096**
Other Assets	**1,870,131**	1,409,538	**17,327**
Tangible Fixed Assets	**113,015**	115,914	**1,047**
Intangible Fixed Assets	**48,643**	45,435	**450**
Prepaid Pension Cost	**31,895**	28,574	**295**
Customers' Liabilities for Acceptances and Guarantees	**146,312**	140,063	**1,355**
Reserve for Possible Loan Losses	**(47,359)**	(46,861)	**(438)**
Reserve for Possible Investment Losses	**(1,739)**	(1,680)	**(16)**
Total Assets	**¥106,479,721**	¥104,176,806	**$986,562**
Liabilities and Net Assets			
Liabilities			
Deposits	**¥ 66,139,655**	¥ 66,821,541	**$612,801**
Negotiable Certificates of Deposit	**2,631,483**	790,599	**24,381**
Debentures	**1,015,292**	1,262,239	**9,406**
Payables under Repurchase Agreements	**15,617,369**	15,111,297	**144,699**
Trading Liabilities	**8,935**	7,022	**82**
Borrowed Money	**4,906,884**	4,780,892	**45,463**
Foreign Exchange Liabilities	**0**	32	**0**
Short-term Entrusted Funds	**2,166,311**	1,048,091	**20,071**
Other Liabilities	**5,477,073**	6,276,796	**50,746**
Reserve for Bonus Payments	**5,928**	5,947	**54**
Reserve for Retirement Benefits	**26,255**	25,617	**243**
Reserve for Directors' Retirement Benefits	**789**	782	**7**
Deferred Tax Liabilities	**645,369**	515,400	**5,979**
Deferred Tax Liabilities for Land Revaluation	**8,607**	8,607	**79**
Acceptances and Guarantees	**146,312**	140,063	**1,355**
Total Liabilities	**98,796,269**	96,794,930	**915,373**
Net Assets			
Paid-in Capital	**4,040,198**	4,040,198	**37,433**
Capital Surplus	**25,020**	25,020	**231**
Retained Earnings	**1,921,905**	1,953,053	**17,806**
Total Owners' Equity	**5,987,124**	6,018,273	**55,472**
Net Unrealized Gains on Other Securities, net of taxes	**2,021,595**	1,501,099	**18,730**
Net Deferred Losses on Hedging Instruments, net of taxes	**(339,580)**	(151,808)	**(3,146)**
Revaluation Reserve for Land, net of taxes	**14,312**	14,312	**132**
Total Valuation and Translation Adjustments	**1,696,327**	1,363,602	**15,716**
Total Net Assets	**7,683,452**	7,381,875	**71,189**
Total Liabilities and Net Assets	**¥106,479,721**	¥104,176,806	**$986,562**

(2) Non-consolidated Statement of Operations (Unaudited)

	Millions of Yen		Millions of U.S. Dollars
For the six months ended September 30	**2019**	2018	**2019**
Income			
Interest Income:	**¥646,309**	¥685,206	**$5,988**
Interest on Loans and Bills Discounted	**58,148**	50,069	**538**
Interest and Dividends on Securities	**573,025**	622,821	**5,309**
Fees and Commissions	**8,815**	7,006	**81**
Trading Income	**85**	296	**0**
Other Operating Income	**72,801**	92,795	**674**
Other Income	**94,352**	116,908	**874**
Total Income	**822,364**	902,212	**7,619**
Expenses			
Interest Expenses:	**622,821**	606,136	**5,770**
Interest on Deposits	**69,025**	62,466	**639**
Fees and Commissions	**7,643**	7,556	**70**
Trading Expenses	**78**	346	**0**
Other Operating Expenses	**27,105**	93,895	**251**
General and Administrative Expenses	**71,365**	74,480	**661**
Other Expenses	**7,387**	4,070	**68**
Total Expenses	**736,401**	786,484	**6,822**
Income before Income Taxes	**85,963**	115,728	**796**
Income Taxes — Current	**16,229**	19,766	**150**
Income Taxes — Deferred	**1,011**	9,378	**9**
Total Income Taxes	**17,241**	29,145	**159**
Net Income	**¥ 68,721**	¥ 86,582	**$ 636**

Capital Adequacy (Consolidated)

Disclosure Regarding Capital Adequacy and Features of Regulatory Capital Instruments

The Bank calculates its capital adequacy ratio based on the formula contained in Notification No. 4 of the 2006 Financial Services Agency and the Ministry of Agriculture, Forestry and Fisheries of Japan entitled "Standards for Judging the Soundness of Management of The Norinchukin Bank" (hereinafter, "Notification Regarding Capital Adequacy Ratio"). In addition, to calculate risk-weighted assets for credit risk, the Bank has adopted the "Advanced Internal Ratings-Based Approach (A-IRB) (partially the Foundation Internal Ratings-Based Approach (F-IRB))" and "The Standardized Approach (TSA)" for calculating operational risk capital charges.

The disclosure requirements for the Bank are provided in Notification No. 6 of the 2007 Financial Services Agency and the Ministry of Agriculture, Forestry and Fisheries of Japan entitled "Disclosure Items Related to Capital Adequacy of The Norinchukin Bank" (hereinafter, "Disclosure Notification"). These disclosures as well as the features of regulatory capital instruments can be found in the IR Library of the Bank's website at https://www.nochubank.or.jp/.

Remarks on Computation of the Consolidated Capital Adequacy Ratio

Scope of Consolidation

- Reason for discrepancies between companies belonging to the Bank's group that are required to compute a consolidated capital adequacy ratio, as specified in the Notification Regarding Capital Adequacy Ratio, Article 3 (hereinafter, "the Consolidated Group") and the companies included in the scope of consolidation, based on "Ordinance on Terminology, Forms and Preparation Methods of Consolidated Financial Statement" under Ministerial Ordinance No. 28, issued by the Ministry of Finance in 1976:

  Not applicable
- As of September 30, 2019, the Bank had 17 consolidated subsidiaries and firms. The names and principal lines of business of the primary subsidiaries are as follows:
  1. Norinchukin Trust & Banking Co., Ltd.: Trust and banking business
  2. Kyodo Housing Loan Co., Ltd.: Loans and guarantees for housing
- Companies belonging to the Consolidated Group but not included in the scope of consolidation:

  Not applicable
- Companies not belonging to the Consolidated Group but included in the scope of consolidation:

  Not applicable
- Affiliated companies engaged in financial service business that were subject to the provisions of Article 9 of the Notification Regarding Capital Adequacy Ratio:

  Not applicable
- Restrictions on the transfer of funds and capital between the members of the Consolidated Group:

  Not applicable

Companies with Less than the Regulatory Required Capital and the Amount of Shortfall

With regard to the group companies that are subject to capital deduction, as provided for in the Notification Regarding Capital Adequacy Ratio, the names of those companies whose capital is less than the regulatory required capital and the total amount of shortfall in their capital:

Not applicable

Capital Ratio Information (Consolidated)

CC1: Composition of Capital (Consolidated)

(Millions of Yen, %)

Basel III Template No.		Items	a **September 30, 2019**	b September 30, 2018	c Reference to Template CC2
Common Equity Tier 1 capital: instruments and reserves					
1a+2-1c-26		Directly issued qualifying common share capital plus related capital surplus and retained earnings	**6,004,953**	5,459,172	
1a		of which: capital and capital surplus	**4,015,219**	3,455,509	E1.1-E1.2+E1.3
2		of which: retained earnings	**1,989,733**	2,003,663	E2
26		of which: cash dividends to be paid	**—**	—	
		of which: other than the above	**—**	—	E3
3		Accumulated other comprehensive income and other disclosed reserves	**1,705,332**	1,147,864	E4
5		Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	**—**	—	E8.1
6		Common Equity Tier 1 capital: instruments and reserves (A)	**7,710,285**	6,607,036	
Common Equity Tier 1 capital: regulatory adjustments					
8+9		Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	**42,801**	39,642	
8		of which: goodwill (net of related tax liability, including those equivalent)	**4,240**	4,683	A1.1+A1.2
9		of which: other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)	**38,561**	34,959	A2.1-A2.2
10		Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	**—**	—	A3
11		Deferred gains or losses on derivatives under hedge accounting	**(145,427)**	153,995	E7
12		Shortfall of eligible provisions to expected losses	**60,155**	29,279	
13		Securitization gain on sale	**—**	—	
14		Gains and losses due to changes in own credit risk on fair valued liabilities	**—**	—	
15		Net defined-benefit asset	**41,935**	38,357	A4-D3
16		Investments in own shares (excluding those reported in the Net Assets section)	**—**	—	A5
17		Reciprocal cross-holdings in common equity	**—**	—	A6
18		Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (“Other Financial Institutions”), net of eligible short positions, where the bank does not own more than 10% of the issued share	**—**	—	A7
19+20+21		Amount exceeding the 10% threshold on specified items	**—**	—	
19		of which: significant investments in the common stock of financials	**—**	—	A8
20		of which: mortgage servicing rights	**—**	—	A9
21		of which: deferred tax assets arising from temporary differences (net of related tax liability)	**—**	—	A10
22		Amount exceeding the 15% threshold on specified items	**—**	—	
23		of which: significant investments in the common stock of financials	**—**	—	A11
24		of which: mortgage servicing rights	**—**	—	A12
25		of which: deferred tax assets arising from temporary differences (net of related tax liability)	**—**	—	A13
27		Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	**—**	—	
28		Common Equity Tier 1 capital: regulatory adjustments (B)	**(535)**	261,275	
Common Equity Tier 1 capital (CET1)					
29		Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	**7,710,821**	6,345,761	
Additional Tier 1 capital: instruments					
30	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	**49,973**	49,973	E5.1+E5.2
	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	**1,316,972**	—	D1
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	**—**	—	

(Millions of Yen, %)

Basel III Template No.	Items	a **September 30, 2019**	b September 30, 2018	c Reference to Template CC2
34-35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	**3,831**	3,651	E8.2
33+35	Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments	**—**	—	
33	of which: instruments issued by banks and their special purpose vehicles	**—**	—	
35	of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)	**—**	—	
36	Additional Tier 1 capital: instruments (D)	**1,370,777**	53,624	
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	**—**	—	A14
38	Reciprocal cross-holdings in Additional Tier 1 instruments	**—**	—	A15
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	**—**	—	A16
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	**51,192**	50,777	A17
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	**—**	—	
43	Additional Tier 1 capital: regulatory adjustments (E)	**51,192**	50,777	
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	**1,319,584**	2,847	
Tier 1 capital (T1=CET1+AT1)				
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	**9,030,405**	6,348,609	
Tier 2 capital: instruments and provisions				
46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown	**—**	—	E6
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	**—**	1,415,480	D2
	Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	**—**	—	
48-49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	**151**	135	E8.3
47+49	Eligible Tier 2 capital instruments under phase-out arrangements included in Tier 2: instruments and provisions	**923**	97,816	
47	of which: instruments issued by banks and their special purpose vehicles	**923**	97,816	
49	of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)	**—**	—	
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	**200**	99	
50a	of which: general reserve for possible loan losses	**200**	99	A18
50b	of which: eligible provisions	**—**	—	A19
51	Tier 2 capital: instruments and provisions (H)	**1,275**	1,513,530	
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	**—**	—	A20
53	Reciprocal cross-holdings in Tier 2 instruments	**—**	—	A21
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	**—**	—	A22
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	**—**	—	A23
57	Tier 2 capital: regulatory adjustments (I)	**—**	—	

(Millions of Yen, %)

Basel III Template No.	Items	a **September 30, 2019**	b September 30, 2018	c Reference to Template CC2
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	**1,275**	1,513,530	
Total capital (TC=T1+T2)				
59	Total capital (TC=T1+T2) ((G) + (J)) (K)	**9,031,680**	7,862,140	
Risk weighted assets				
60	Risk weighted assets (L)	**42,603,974**	38,164,507	
Capital ratio and buffers (consolidated)				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	**18.09%**	16.62%	
62	Tier 1 capital ratio (consolidated) ((G)/(L))	**21.19%**	16.63%	
63	Total capital ratio (consolidated) ((K)/(L))	**21.19%**	20.60%	
64	CET1 specific buffer requirement	**3.04%**	2.26%	
65	Of which: capital conservation buffer requirement	**2.50%**	1.87%	
66	Of which: countercyclical buffer requirement	**0.04%**	0.01%	
67	Of which: G-SIB/D-SIB additional requirement	**0.50%**	0.37%	
68	CET1 available after meeting the bank's minimum capital requirements	**13.19%**	10.63%	
Regulatory adjustments				
72	Non-significant investments in the capital and other TLAC liabilities of other financial institutions that are below the thresholds for deduction (before risk weighting)	**187,443**	212,392	A24.1+A24.2
73	Significant investments in the common stock of other financial institutions that are below the thresholds for deduction (before risk weighting)	**23,727**	23,520	A25
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	**—**	—	A26
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	**—**	—	A27
Provisions included in Tier 2 capital: instruments and provisions				
76	Provisions (general reserve for possible loan losses)	**200**	99	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	**2,553**	1,383	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")	**—**	—	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	**216,413**	213,234	
Capital instruments under phase-out arrangements				
82	Current cap on Additional Tier 1 instruments under phase-out arrangements	**—**	—	
83	Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	**—**	—	
84	Current cap on Tier 2 instruments under phase-out arrangements	**460,802**	614,402	
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	**—**	—	

CC2: Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements (Consolidated)

As of September 30, 2019

(Millions of Yen)

Items	a Consolidated balance sheet amount	b Consolidated balance sheet amounts based on regulatory scope of consolidation	c Reference numbers or symbols for referring to Template CC1
(Assets)			
Loans and Bills Discounted	**19,193,297**		
of which: non-significant investments in the capital etc., of other financial institutions		—	
Tier 2 capital instruments and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		—	
Non-significant investments in the capital etc., that are below the thresholds for deduction (before risk weighting)		—	A24.1
Foreign Exchanges Assets	**244,264**		
Securities	**55,424,899**	**55,424,899**	
Money Held in Trust	**6,997,963**	**6,997,963**	
Securities and Money Held in Trust of which: goodwill and those equivalents (excluding those reported in the Intangible Fixed Assets)		**4,240**	A1.1
Securities and Money Held in Trust of which: investments in own capital instruments		—	
Common Equity (excluding those reported in the Net Assets section)		—	A5
Additional Tier 1 capital		—	A14
Tier 2 capital		—	A20
Securities and Money Held in Trust of which: reciprocal cross-holdings in capital instruments		—	
Common Equity		—	A6
Additional Tier 1 capital		—	A15
Tier 2 capital		—	A21
Securities and Money Held in Trust of which: non-significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital		**187,443**	
Common Equity		—	A7
Additional Tier 1 capital		—	A16
Tier 2 capital instruments and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		—	A22
Non-significant investments in the capital, etc., of banking, financial and insurance entities that are outside the scope of regulatory consolidation, in which the bank does not own more than 10% of the issued shares and are below the thresholds for deduction (before risk weighting)		**187,443**	A24.2
Securities and Money Held in Trust of which: significant investments in the capital, etc., of other financial institutions		**74,920**	
Amount exceeding the 10% threshold on specified items		—	A8
Amount exceeding the 15% threshold on specified items		—	A11
Additional Tier 1 capital		**51,192**	A17
Tier 2 capital instruments and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		—	A23
Significant investments in the capital, etc., of other financial institutions that are below the thresholds for deduction (before risk weighting)		**23,727**	A25
Trading Assets	**14,422**		
Monetary Claims Bought	**310,887**		
Call Loans and Bills Bought	**607,379**		
Receivables under Resale Agreements	—		
Cash and Due from Banks	**21,659,549**		
Other Assets	**1,877,398**		

(Millions of Yen)

Items	a Consolidated balance sheet amount	b Consolidated balance sheet amounts based on regulatory scope of consolidation	c Reference numbers or symbols for referring to Template CC1
Tangible Fixed Assets	**114,379**		
Intangible Fixed Assets	**52,059**	**52,059**	
of which: goodwill and those equivalents (excluding those reported in the Net Assets section)		**—**	A1.2
of which: other intangible assets other than goodwill and mortgage servicing rights		**52,059**	A2.1
of which: amount that corresponds to effective tax rate to other intangible assets other than goodwill and mortgage servicing rights		**13,498**	A2.2
of which: mortgage servicing rights (net of related deferred tax liabilities)		**—**	
Amount exceeding the 10% threshold on specified items		**—**	A9
Amount exceeding the 15% threshold on specified items		**—**	A12
Amount below the thresholds for deduction (before risk weighting)		**—**	A26
Amounts of assets related to retirement benefits	**58,042**	**58,042**	A4
Deferred Tax Assets	**2,180**	**2,180**	
of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related deferred tax liabilities)		**—**	A3
of which: deferred tax assets arising from temporary differences		**—**	
Amount exceeding the 10% threshold on specified items		**—**	A10
Amount exceeding the 15% threshold on specified items		**—**	A13
Amount below the thresholds for deduction (before risk weighting)		**—**	A27
Customers' Liabilities for Acceptances and Guarantees	**1,890,578**		
Reserve for Possible Loan Losses	**(48,953)**	**(48,953)**	
of which: general reserve for possible loan losses includes Tier 2		**(200)**	A18
of which: eligible provisions includes Tier 2		**—**	A19
Reserve for Possible Investment Losses	**(130)**		
Total Assets	**108,398,217**		
(Liabilities)			
Deposits	**66,115,817**		
Negotiable Certificates of Deposit	**2,631,483**		
Debentures	**1,007,792**		
Trading liabilities	**8,935**		
Borrowed Money	**4,963,385**	**4,963,385**	
of which: qualifying Additional Tier 1 instruments		**1,316,972**	D1
of which: qualifying Tier 2 instruments		**—**	D2
Payables under Repurchase Agreements	**15,617,369**		
Foreign Exchanges Liabilities	**0**		
Trust Money	**2,166,311**		
Other Liabilities	**5,521,773**		
Reserve for Bonus Payments	**7,542**		
Liability Related to Retirement Benefits	**37,877**		
Reserve for Directors' Retirement Benefits	**1,231**		
Deferred Tax Liabilities	**648,809**	**648,809**	
of which: assets related to retirement benefits		**16,106**	D3
Deferred Tax Liabilities for Land Revaluation	**8,607**	**8,607**	
Acceptances and Guarantees	**1,890,578**		
Total Liabilities	**100,627,515**		
(Net Assets)			
Paid-in Capital	**4,040,198**	**4,040,198**	E1.1
of which: preferred stock		**24,999**	E1.2
of which: directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which classified as equity under applicable accounting standards		**24,999**	E5.1
Capital Surplus	**24,993**	**24,993**	
of which: other capital surplus		**20**	E1.3
of which: directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which classified as equity under applicable accounting standards		**24,973**	E5.2

(Millions of Yen)

Items	a Consolidated balance sheet amount	b Consolidated balance sheet amounts based on regulatory scope of consolidation	c Reference numbers or symbols for referring to Template CC1
Retained Earnings	**1,989,733**	**1,989,733**	E2
Total Owners' Equity	**6,054,926**	**6,054,926**	
of which: others		**—**	E3
of which: directly issued qualifying Tier 2 instruments plus related capital surplus of which classified as equity under applicable accounting standards		**—**	E6
Net Unrealized Gains on Other Securities	**2,022,141**	**2,022,141**	
Net Deferred Losses on Hedging Instruments	**(342,645)**	**(342,645)**	
of which: net deferred losses on hedge		**(145,427)**	E7
Revaluation Reserve for Land	**14,312**	**14,312**	
Foreign Currency Translation Adjustment	**(92)**	**(92)**	
Remeasurements of Defined Benefit Plans	**11,617**	**11,617**	
Total Accumulated Other Comprehensive Income	**1,705,332**	**1,705,332**	E4
Minority Interests	**10,442**	**10,442**	
of which: common equity issued by subsidiaries and held by third parties (amount allowed in group CET1)		**—**	E8.1
of which: Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)		**3,831**	E8.2
of which: Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		**151**	E8.3
Total Net Assets	**7,770,701**		
Total Liabilities and Net Assets	**108,398,217**		

Notes: 1. "Consolidated balance sheet amounts based on regulatory scope of consolidation" refer only to the items used in calculating capital adequacy.

2. "Consolidated balance sheet amounts based on regulatory scope of consolidation" are the amounts before the transitional arrangements, therefore the items that were newly included in the Bank's own capital via the transitional arrangements are not included in this table.

As of September 30, 2018

(Millions of Yen)

Items	Consolidated balance sheet amount	Consolidated balance sheet amounts based on regulatory scope of consolidation	Reference numbers or symbols for referring to Template CC1
(Assets)			
Loans and Bills Discounted	13,943,442		
of which: non-significant investments in the capital instruments of other financial institutions		—	
Tier 2 capital instruments		—	
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)		—	A24.1
Foreign Exchanges Assets	228,485		
Securities	53,987,491	53,987,491	
Money Held in Trust	8,736,957	8,736,957	
Securities and Money Held in Trust of which: goodwill and those equivalents (excluding those reported in the Intangible Fixed Assets)		4,683	A1.1
Securities and Money Held in Trust of which: investments in own capital instruments		—	
Common Equity (excluding those reported in the Net Assets section)		—	A5
Additional Tier 1 capital		—	A14
Tier 2 capital		—	A20
Securities and Money Held in Trust of which: reciprocal cross-holdings in capital instruments		—	
Common Equity		—	A6
Additional Tier 1 capital		—	A15
Tier 2 capital		—	A21
Securities and Money Held in Trust of which: investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital		212,392	
Common Equity		—	A7
Additional Tier 1 capital		—	A16
Tier 2 capital		—	A22
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)		212,392	A24.2
Securities and Money Held in Trust of which: significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		74,297	
Amount exceeding the 10% threshold on specified items		—	A8
Amount exceeding the 15% threshold on specified items		—	A11
Additional Tier 1 capital		50,777	A17
Tier 2 capital		—	A23
Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)		23,520	A25
Trading Assets	7,491		
Monetary Claims Bought	315,805		
Call Loans and Bills Bought	1,075,000		
Receivables under Resale Agreements	37,200		
Cash and Due from Banks	26,322,933		
Other Assets	1,629,477		
Tangible Fixed Assets	119,650		
Intangible Fixed Assets	47,147	47,147	
of which: goodwill and those equivalents (excluding those reported in the Net Assets section)		—	A1.2
of which: other intangible assets other than goodwill and mortgage servicing rights		47,147	A2.1
of which: amount that corresponds to effective tax rate to other intangible assets other than goodwill and mortgage servicing rights		12,188	A2.2
of which: mortgage servicing rights (net of related deferred tax liabilities)		—	
Amount exceeding the 10% threshold on specified items		—	A9
Amount exceeding the 15% threshold on specified items		—	A12
Amount below the thresholds for deduction (before risk weighting)		—	A26
Amounts of assets related to retirement benefits	53,089	53,089	A4

(Millions of Yen)

Items	Consolidated balance sheet amount	Consolidated balance sheet amounts based on regulatory scope of consolidation	Reference numbers or symbols for referring to Template CC1
Deferred Tax Assets	1,960	1,960	
of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related deferred tax liabilities)		—	A3
of which: deferred tax assets arising from temporary differences		—	
Amount exceeding the 10% threshold on specified items		—	A10
Amount exceeding the 15% threshold on specified items		—	A13
Amount below the thresholds for deduction (before risk weighting)		—	A27
Customers' Liabilities for Acceptances and Guarantees	1,580,814		
Reserve for Possible Loan Losses	(45,767)	(45,767)	
of which: general reserve for possible loan losses includes Tier 2		(99)	A18
of which: eligible provisions includes Tier 2		—	A19
Reserve for Possible Investment Losses	(2)		
Total Assets	108,041,179		
(Liabilities)			
Deposits	67,052,479		
Negotiable Certificates of Deposit	1,979,321		
Debentures	1,507,522		
Trading liabilities	4,157		
Borrowed Money	4,889,353	4,889,353	
of which: qualifying Additional Tier 1 instruments		—	D1
of which: qualifying Tier 2 instruments		1,415,480	D2
Payables under Repurchase Agreements	15,025,174		
Foreign Exchanges Liabilities	9		
Trust Money	2,345,944		
Other Liabilities	6,498,974		
Reserve for Bonus Payments	7,591		
Liability Related to Retirement Benefits	35,165		
Reserve for Directors' Retirement Benefits	1,032		
Deferred Tax Liabilities	438,380	438,380	
of which: assets related to retirement benefits		14,732	D3
Deferred Tax Liabilities for Land Revaluation	8,607		
Acceptances and Guarantees	1,580,814		
Total Liabilities	101,374,530		
(Net Assets)			
Paid-in Capital	3,480,488	3,480,488	E1.1
of which: preferred stock		24,999	E1.2
of which: directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which classified as equity under applicable accounting standards		24,999	E5.1
Capital Surplus	24,993	24,993	
of which: other capital surplus		20	E1.3
of which: directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which classified as equity under applicable accounting standards		24,973	E5.2
Retained Earnings	2,003,663	2,003,663	E2
Total Owners' Equity	5,509,146	5,509,146	
of which: others		—	E3
of which: directly issued qualifying Tier 2 instruments plus related capital surplus of which classified as equity under applicable accounting standards		—	E6
Net Unrealized Gains on Other Securities	1,053,734	1,053,734	
Net Deferred Losses on Hedging Instruments	65,604	65,604	
of which: net deferred losses on hedge		153,995	E7
Revaluation Reserve for Land	14,312	14,312	
Foreign Currency Translation Adjustment	(43)	(43)	
Remeasurements of Defined Benefit Plans	14,255	14,255	
Total Accumulated Other Comprehensive Income	1,147,864	1,147,864	E4

(Millions of Yen)

Items	Consolidated balance sheet amount	Consolidated balance sheet amounts based on regulatory scope of consolidation	Reference numbers or symbols for referring to Template CC1
Minority Interests	9,638	9,638	
of which: common equity issued by subsidiaries and held by third parties (amount allowed in group CET1)		—	E8.1
of which: Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)		3,651	E8.2
of which: Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		135	E8.3
Total Net Assets	6,666,648		
Total Liabilities and Net Assets	108,041,179		

Notes: 1. "Consolidated balance sheet amounts based on regulatory scope of consolidation" refer only to the items used in calculating capital adequacy.

2. "Consolidated balance sheet amounts based on regulatory scope of consolidation" are the amounts before the transitional arrangements, therefore the items that were newly included in the Bank's own capital via the transitional arrangements are not included in this table.

OV1: Overview of RWA (Consolidated)

(Millions of Yen)

Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		September 30, 2019	September 30, 2018	**September 30, 2019**	September 30, 2018
1	Credit risk (excluding counterparty credit risk)	**6,303,084**	5,411,955	**532,955**	457,773
2	Of which: standardized approach (SA)	**204,248**	110,665	**16,339**	8,853
3	Of which: internal rating-based (IRB) approach	**5,981,018**	5,170,299	**507,190**	438,441
	Of which: significant investments	**—**	—	**—**	—
	Of which: estimated residual value of lease transactions	**—**	—	**—**	—
	Others	**117,817**	130,991	**9,425**	10,479
4	Counterparty credit risk (CCR)	**487,033**	455,659	**39,994**	37,536
5	Of which: standardized approach for counterparty credit risk (SA-CCR)	**56,236**	—	**4,768**	—
	Of which: current exposure method (CEM)		39,775		3,372
6	Of which: expected positive exposure (EPE) method	**—**	—	**—**	—
	Of which: credit valuation adjustment (CVA)	**82,105**	58,031	**6,568**	4,642
	Of which: central counterparty related exposure (CCP)	**189,974**	171,806	**15,197**	13,744
	Others	**158,717**	186,046	**13,459**	15,776
7	Equity positions in banking book under market-based approach	**3,717,764**	1,701,161	**315,266**	144,258
8	Equity investments in funds - Look-through approach	**22,774,187**		**1,930,925**	
9	Equity investments in funds - Mandate-based approach	**149**		**12**	
	Equity investments in funds - Simple approach (subject to 250% RW)	**—**		**—**	
	Equity investments in funds - Simple approach (subject to 400% RW)	**304,175**		**25,794**	
10	Equity investments in funds - Fall-back approach (subject to 1,250% RW)	**988,078**		**79,046**	
	Equity investments in funds (SA)		—		—
	Equity investments in funds (IRB)		25,599,464		2,170,806
11	Settlement risk	**549**	—	**46**	—
12	Securitization exposures in banking book	**2,139,222**	654,444	**171,137**	55,496
13	Of which: Securitization internal rating-based approach (SEC-IRBA) or internal assessment approach (IAA)	**—**		**—**	
14	Of which: Securitization external ratings-based approach (SEC-ERBA)	**2,139,222**		**171,137**	
15	Of which: Securitization standardized approach (SEC-SA)	**—**		**—**	
	Of which: Ratings-based approach (RBA) or internal assessment approach (IAA) in the IRB approach		654,444		55,496
	Of which: IRB Supervisory Formula Approach (SFA)		—		—
	Of which: Standardized approach (SA)		—		—
	Of which: 1,250% risk weight is applied	**0**	0	**0**	0
16	Market risk	**3,278,818**	1,569,780	**262,305**	125,582
17	Of which: standardized approach (SA)	**3,267,899**	1,532,522	**261,431**	122,601
18	Of which: internal model approaches (IMA)	**10,919**	37,257	**873**	2,980
19	Operational risk	**572,760**	709,217	**45,820**	56,737
20	Of which: Basic Indicator Approach	**—**	—	**—**	—
21	Of which: Standardized Approach	**572,760**	709,217	**45,820**	56,737
22	Of which: Advanced Measurement Approach	**—**	—	**—**	—
23	Amounts below the thresholds for deduction	**59,111**	58,591	**5,012**	4,968
	Risk weighted assets subject to transitional arrangements				
24	Floor adjustment	**—**	—	**—**	—
25	Total	**40,624,936**	36,160,274	**3,408,317**	3,053,160

CR1: Credit quality of assets

For the Six Months Ended September 30, 2019

(Millions of Yen)

No.		a	b	c	d
		Gross carrying values of		Allowances/ impairments	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		
	On-balance sheet assets				
1	Loans	**43,221**	**18,921,718**	**45,464**	**18,919,475**
2	Debt Securities	**—**	**30,012,543**	**—**	**30,012,543**
3	Off-balance sheet exposures	**21**	**22,684,156**	**35**	**22,684,143**
4	Total on-balance sheet assets (1+2+3)	**43,242**	**71,618,419**	**45,499**	**71,616,162**
	Off-balance sheet assets				
5	Acceptances and Guarantees	**1,724**	**1,888,853**	**1,850**	**1,888,727**
6	Commitments	**900**	**1,407,962**	**158**	**1,408,703**
7	Total off-balance sheet assets (5+6)	**2,624**	**3,296,815**	**2,009**	**3,297,431**
	Total				
8	Total (4+7)	**45,867**	**74,915,235**	**47,508**	**74,913,594**

Note: Default exposure is classified in the Bank's self-assessment as being under "Debtor Under Requirement of Control."

For the Six Months Ended September 30, 2018

(Millions of Yen)

No.		a	b	c	d
		Gross carrying values of		Allowances/ impairments	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		
	On-balance sheet assets				
1	Loans	38,824	13,721,644	42,148	13,718,320
2	Debt Securities	—	29,748,393	—	29,748,393
3	Off-balance sheet exposures	17	27,852,633	42	27,852,608
4	Total on-balance sheet assets (1+2+3)	38,841	71,322,671	42,191	71,319,321
	Off-balance sheet assets				
5	Acceptances and Guarantees	1,517	1,579,179	1,490	1,579,206
6	Commitments	—	1,100,302	229	1,100,072
7	Total off-balance sheet assets (5+6)	1,517	2,679,481	1,719	2,679,279
	Total				
8	Total (4+7)	40,359	74,002,152	43,911	73,998,600

Note: Default exposure is classified in the Bank's self-assessment as being under "Debtor Under Requirement of Control."

CR2: Changes in stock of defaulted loans and debt securities

(Millions of Yen)

No.			**For the Six Months Ended September 30, 2019**	For the Six Months Ended September 30, 2018
1	Defaulted loans and debt securities at end of the previous reporting period		**37,668**	40,004
2	Changes in the amounts of per factor during the reporting period	Default	**23,225**	18,388
3		Returned to non-defaulted status	**688**	232
4		Amounts written off	**24**	1,639
5		Other changes (Decrease in the balance due to a recovery of exposure mainly at default)	**(16,937)**	(17,679)
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)		**43,242**	38,841

CR3: Credit risk mitigation techniques – overview

For the Six Months Ended September 30, 2019

(Millions of Yen)

No.		a	b	c	d	e
		Exposures unsecured	Exposures totally secured	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives, of which: secured amount
1	Loans	**18,408,452**	**511,023**	**421,841**	**520,824**	**—**
2	Debt securities	**29,096,380**	**916,163**	**—**	**916,163**	**—**
3	Other on-balance sheet assets	**22,681,715**	**2,427**	**592**	**2,712**	**—**
4	Total	**70,186,547**	**1,429,615**	**422,433**	**1,439,701**	**—**
5	Of which defaulted	**41,057**	**2,184**	**5,820**	**—**	**—**

For the Six Months Ended September 30, 2018

(Millions of Yen)

No.		a	b	c	d	e
		Exposures unsecured	Exposures totally secured	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives, of which: secured amount
1	Loans	13,273,382	444,937	370,668	451,845	—
2	Debt securities	28,951,075	797,317	—	797,317	—
3	Other on-balance sheet assets	27,850,292	2,315	543	2,521	—
4	Total	70,074,751	1,244,570	371,212	1,251,685	—
5	Of which defaulted	36,557	2,284	6,188	—	—

CR4: Standardized approach – credit risk exposure and Credit Risk Mitigation (CRM) effects

For the Six Months Ended September 30, 2019

(Millions of Yen, %)

No.	Asset classes	a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA	RWA density
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount		
1	Cash	—	—	—	—	—	—
2	Japanese government and the Bank of Japan	—	—	—	—	—	—
3	Foreign central government and their central banks	—	—	—	—	—	—
4	Bank for International Settlements	—	—	—	—	—	—
5	Japanese regional municipal bodies	—	—	—	—	—	—
6	Non-central government public sector entities	—	—	—	—	—	—
7	Multilateral Development Bank	—	—	—	—	—	—
8	Japan Finance Organization for Municipalities	—	—	—	—	—	—
9	Japanese government institutions	—	—	—	—	—	—
10	Regional third-sector company	—	—	—	—	—	—
11	Banks and securities firms	—	—	—	—	—	—
12	Corporates	—	—	—	—	—	—
13	SMEs and individuals	—	—	—	—	—	—
14	Residential Mortgage	—	—	—	—	—	—
15	Exposures to corporates, SMEs and individuals (acquisition of real estate)	—	—	—	—	—	—
16	Loans with principal or interest payments three months or more in arrears (excluding residential mortgage)	—	—	—	—	—	—
17	Extension of three months or more in mortgage loan terms	—	—	—	—	—	—
18	Bills in process of collection	—	—	—	—	—	—
19	Guarantee by Credit Guarantee Corporations	—	—	—	—	—	—
20	Guarantee by Regional Economy Vitalization Corporation of Japan (REVIC)	—	—	—	—	—	—
21	Investment (excluding important investment)	—	—	—	—	—	—
22	Total	—	—	—	—	—	—

Notes: 1. Assets subject to the Standardized Approach are a) the on-balance and off-balance sheet assets of the Bank's consolidated subsidiaries, with the exception of IRB approach-applied subsidiaries and b) the suspense payments and prepaid expenses on the consolidated balance sheet of the Bank and IRB approach-applied subsidiaries.

2. The total of the credit risk assets subject to the Standardized Approach (above a+b) is ¥204.2 billion, which is not shown in these statements due to its extremely limited amount—only about 0.52% of the credit risk assets on a consolidated basis (¥38,752.3 billion).

For the Six Months Ended September 30, 2018

(Millions of Yen, %)

No.	Asset classes	a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA	RWA density
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount		
1	Cash	—	—	—	—	—	—
2	Japanese government and the Bank of Japan	—	—	—	—	—	—
3	Foreign central government and their central banks	—	—	—	—	—	—
4	Bank for International Settlements	—	—	—	—	—	—
5	Japanese regional municipal bodies	—	—	—	—	—	—
6	Non-central government public sector entities	—	—	—	—	—	—
7	Multilateral Development Bank	—	—	—	—	—	—
8	Japan Finance Organization for Municipalities	—	—	—	—	—	—
9	Japanese government institutions	—	—	—	—	—	—
10	Regional third-sector company	—	—	—	—	—	—
11	Banks and securities firms	—	—	—	—	—	—
12	Corporates	—	—	—	—	—	—
13	SMEs and individuals	—	—	—	—	—	—
14	Residential Mortgage	—	—	—	—	—	—
15	Exposures to corporates, SMEs and individuals (acquisition of real estate)	—	—	—	—	—	—
16	Loans with principal or interest payments three months or more in arrears (excluding residential mortgage)	—	—	—	—	—	—
17	Extension of three months or more in mortgage loan terms	—	—	—	—	—	—
18	Bills in process of collection	—	—	—	—	—	—
19	Guarantee by Credit Guarantee Corporations	—	—	—	—	—	—
20	Guarantee by Regional Economy Vitalization Corporation of Japan (REVIC)	—	—	—	—	—	—
21	Investment (excluding important investment)	—	—	—	—	—	—
22	Total	—	—	—	—	—	—

Notes: 1. Assets subject to the Standardized Approach are a) the on-balance and off-balance sheet assets of the Bank's consolidated subsidiaries, with the exception of IRB approach-applied subsidiaries and b) the suspense payments and prepaid expenses on the consolidated balance sheet of the Bank and IRB approach-applied subsidiaries.

2. The total of the credit risk assets subject to the Standardized Approach (above a+b) is ¥110.6 billion, which is not shown in these statements due to its extremely limited amount—only about 0.30% of the credit risk assets on a consolidated basis (¥35,885.5 billion).

CR5: Standardized approach – exposures by asset classes and risk weights

For the Six Months Ended September 30, 2019

(Millions of Yen)

No.	Asset classes \ Risk weight	a	b	c	d	e	f	g	h	i	j	k
		Total credit exposures amount (post CCF and post-CRM)										
		0%	10%	20%	35%	50%	75%	100%	150%	250%	1,250%	Total
1	Cash	—	—	—	—	—	—	—	—	—	—	—
2	Japanese government and the Bank of Japan	—	—	—	—	—	—	—	—	—	—	—
3	Foreign central government and their central banks	—	—	—	—	—	—	—	—	—	—	—
4	Bank for International Settlements	—	—	—	—	—	—	—	—	—	—	—
5	Japanese regional municipal bodies	—	—	—	—	—	—	—	—	—	—	—
6	Non-central government public sector entities	—	—	—	—	—	—	—	—	—	—	—
7	Multilateral Development Bank	—	—	—	—	—	—	—	—	—	—	—
8	Japan Finance Organization for Municipalities	—	—	—	—	—	—	—	—	—	—	—
9	Japanese government institutions	—	—	—	—	—	—	—	—	—	—	—
10	Regional third-sector company	—	—	—	—	—	—	—	—	—	—	—
11	Banks and securities firms	—	—	—	—	—	—	—	—	—	—	—
12	Corporates	—	—	—	—	—	—	—	—	—	—	—
13	SMEs and individuals	—	—	—	—	—	—	—	—	—	—	—
14	Residential Mortgage	—	—	—	—	—	—	—	—	—	—	—
15	Exposures to corporates, SMEs and individuals (acquisition of real estate)	—	—	—	—	—	—	—	—	—	—	—
16	Loans with principal or interest payments three months or more in arrears (excluding residential mortgage)	—	—	—	—	—	—	—	—	—	—	—
17	Extension of three months or more in mortgage loan terms	—	—	—	—	—	—	—	—	—	—	—
18	Bills in process of collection	—	—	—	—	—	—	—	—	—	—	—
19	Guarantee by Credit Guarantee Corporations	—	—	—	—	—	—	—	—	—	—	—
20	Guarantee by Regional Economy Vitalization Corporation of Japan (REVIC)	—	—	—	—	—	—	—	—	—	—	—
21	Investment (excluding important investment)	—	—	—	—	—	—	—	—	—	—	—
22	Total	—	—	—	—	—	—	—	—	—	—	—

Notes: 1. Assets subject to the Standardized Approach are a) the on-balance and off-balance sheet assets of the Bank's consolidated subsidiaries, with the exception of IRB approach-applied subsidiaries and b) the suspense payments and prepaid expenses on the consolidated balance sheet of the Bank and IRB approach-applied subsidiaries.

2. The total of the credit risk assets subject to the Standardized Approach (above a+b) is ¥204.2 billion, which is not shown in these statements due to its extremely limited amount—only about 0.52% of the credit risk assets on a consolidated basis (¥38,752.3 billion).

For the Six Months Ended September 30, 2018

(Millions of Yen)

No.	Asset classes \ Risk weight	a	b	c	d	e	f	g	h	i	j	k
		Total credit exposures amount (post CCF and post-CRM)										
		0%	10%	20%	35%	50%	75%	100%	150%	250%	1,250%	Total
1	Cash	—	—	—	—	—	—	—	—	—	—	—
2	Japanese government and the Bank of Japan	—	—	—	—	—	—	—	—	—	—	—
3	Foreign central government and their central banks	—	—	—	—	—	—	—	—	—	—	—
4	Bank for International Settlements	—	—	—	—	—	—	—	—	—	—	—
5	Japanese regional municipal bodies	—	—	—	—	—	—	—	—	—	—	—
6	Non-central government public sector entities	—	—	—	—	—	—	—	—	—	—	—
7	Multilateral Development Bank	—	—	—	—	—	—	—	—	—	—	—
8	Japan Finance Organization for Municipalities	—	—	—	—	—	—	—	—	—	—	—
9	Japanese government institutions	—	—	—	—	—	—	—	—	—	—	—
10	Regional third-sector company	—	—	—	—	—	—	—	—	—	—	—
11	Banks and securities firms	—	—	—	—	—	—	—	—	—	—	—
12	Corporates	—	—	—	—	—	—	—	—	—	—	—
13	SMEs and individuals	—	—	—	—	—	—	—	—	—	—	—
14	Residential Mortgage	—	—	—	—	—	—	—	—	—	—	—
15	Exposures to corporates, SMEs and individuals (acquisition of real estate)	—	—	—	—	—	—	—	—	—	—	—
16	Loans with principal or interest payments three months or more in arrears (excluding residential mortgage)	—	—	—	—	—	—	—	—	—	—	—
17	Extension of three months or more in mortgage loan terms	—	—	—	—	—	—	—	—	—	—	—
18	Bills in process of collection	—	—	—	—	—	—	—	—	—	—	—
19	Guarantee by Credit Guarantee Corporations	—	—	—	—	—	—	—	—	—	—	—
20	Guarantee by Regional Economy Vitalization Corporation of Japan (REVIC)	—	—	—	—	—	—	—	—	—	—	—
21	Investment (excluding important investment)	—	—	—	—	—	—	—	—	—	—	—
22	Total	—	—	—	—	—	—	—	—	—	—	—

Notes: 1. Assets subject to the Standardized Approach are a) the on-balance and off-balance sheet assets of the Bank's consolidated subsidiaries, with the exception of IRB approach-applied subsidiaries and b) the suspense payments and prepaid expenses on the consolidated balance sheet of the Bank and IRB approach-applied subsidiaries.

2. The total of the credit risk assets subject to the Standardized Approach (above a+b) is ¥110.6 billion, which is not shown in these statements due to its extremely limited amount—only about 0.30% of the credit risk assets on a consolidated basis (¥35,885.5 billion).

CR6: IRB – Credit risk exposures by portfolio and PD range

■ Foundation Internal Ratings-Based Approach (F-IRB)

For the Six Months Ended September 30, 2019

(Millions of Yen, %, Thousands, Year)

		a	b	c	d	e	f	g	h	i	j	k	l
No.	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	Sovereign exposure												
1	0.00 to 0.15 or less	50,297,735	8,343	0.75	51,110,191	0.00	0.0	45.00	2.2	123,971	0.24	90	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	34,018	—	—	34,018	0.28	0.0	45.00	5.0	26,518	77.95	42	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	1,349	—	—	1,349	0.86	0.0	45.00	4.7	1,554	115.20	5	
6	Exceeding 2.50 to 10.00 or less	112,312	—	—	40	5.90	0.0	45.00	4.9	75	188.24	1	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	50,445,417	8,343	0.75	51,145,600	0.00	0.0	45.00	2.2	152,120	0.29	139	—
	Bank exposure												
1	0.00 to 0.15 or less	4,958,358	—	—	4,958,358	0.03	0.1	45.00	2.0	809,085	16.31	839	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	100,842	1,000	0.75	39,725	0.40	0.0	44.02	2.2	25,004	62.94	69	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	60,064	2,165	0.95	61,988	1.14	0.0	37.16	1.6	44,696	72.10	262	
6	Exceeding 2.50 to 10.00 or less	26,506	561	1.00	25,978	4.06	0.0	33.00	2.1	27,272	104.98	377	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	5,145,771	3,726	0.90	5,086,050	0.07	0.2	44.83	2.0	906,059	17.81	1,549	—
	Corporate exposure (excluding SMEs exposure and specialized lending)												
1	0.00 to 0.15 or less	955,046	—	—	425,039	0.05	0.1	58.48	3.8	172,701	40.63	133	
2	Exceeding 0.15 to 0.25 or less	75,899	—	—	75,899	0.22	0.0	46.58	4.7	53,384	70.33	78	
3	Exceeding 0.25 to 0.50 or less	30	—	—	30	0.42	0.0	45.00	2.7	20	66.67	0	
4	Exceeding 0.50 to 0.75 or less	4	—	—	4	0.63	0.0	45.00	4.6	4	102.57	0	
5	Exceeding 0.75 to 2.50 or less	24,083	—	—	1,361	1.67	0.0	45.00	3.7	1,660	121.93	10	
6	Exceeding 2.50 to 10.00 or less	14,620	541	0.75	15,026	3.91	0.1	45.00	4.4	24,618	163.83	264	
7	Exceeding 10.00 to 100.00 or less	62,295	2,707	0.75	64,325	15.35	0.1	45.00	4.2	156,077	242.63	4,443	
8	100.00 (default)	1,365	—	—	1,365	100.00	0.0	45.00	3.9	—	—	614	
9	Subtotal	1,133,346	3,248	0.75	583,053	2.10	0.4	55.03	4.0	408,468	70.05	5,544	100
	SMEs exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
	Specialized lending exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—

(Millions of Yen, %, Thousands, Year)

		a	b	c	d	e	f	g	h	i	j	k	l
No.	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach												
1	0.00 to 0.15 or less	621,737	—	—	621,737	0.04	0.1	90.00	5.0	622,923	100.19	271	
2	Exceeding 0.15 to 0.25 or less	97,331	—	—	97,331	0.15	0.1	90.00	5.0	110,246	113.26	132	
3	Exceeding 0.25 to 0.50 or less	13,835	—	—	13,835	0.41	0.0	90.00	5.0	26,622	192.42	51	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	1,891	—	—	1,891	1.09	0.0	90.00	5.0	5,021	265.47	18	
6	Exceeding 2.50 to 10.00 or less	764	—	—	764	4.24	0.0	90.00	5.0	2,997	392.31	29	
7	Exceeding 10.00 to 100.00 or less	550	—	—	550	15.84	0.0	90.00	5.0	3,757	682.49	78	
8	100.00 (default)	72	—	—	72	100.00	0.0	90.00	5.0	810	1,125.00	64	
9	Subtotal	736,182	—	—	736,182	0.09	0.3	90.00	5.0	772,379	104.91	646	
	Debt purchased for corporate (Default risk)												
1	0.00 to 0.15 or less	5,436,663	—	—	5,436,617	0.00	0.0	45.00	1.0	1,782	0.03	2	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	5,436,663	—	—	5,436,617	0.00	0.0	45.00	1.0	1,782	0.03	2	—
	Debt purchased for corporate (Dilution risk)												
1	0.00 to 0.15 or less	—	—	—	9,351	0.00	0.0	45.00	1.0	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	2,186	0.15	0.0	45.00	1.0	541	24.77	1	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	11,538	0.02	0.0	45.00	1.0	541	4.69	1	—
	Loan participation (corporate) (Default risk of seller)												
1	0.00 to 0.15 or less	—	—	—	39,634	0.01	0.0	45.00	2.8	2,226	5.61	2	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	39,634	0.01	0.0	45.00	2.8	2,226	5.61	2	—
	Debt purchased for retail												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
	Qualifying revolving retail exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—

(Millions of Yen, %, Thousands, Year)

		a	b	c	d	e	f	g	h	i	j	k	l
No.	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	Retail exposure secured by residential properties												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	1,732,909	1.00	1,732,909	0.30	87.8	55.98	—	524,597	30.27	2,910	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	136,111	—	—	136,111	0.77	10.3	68.41	—	97,898	71.92	717	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	1,493	7,374	1.00	8,868	20.25	0.5	58.07	—	29,009	327.12	1,050	
8	100.00 (default)	1,542	941	1.00	2,484	100.00	0.3	94.11	—	3,384	136.24	2,338	
9	Subtotal	139,147	1,741,224	1.00	1,880,372	0.55	99.0	56.94	—	654,890	34.82	7,016	458
	Other retail exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	297	3,030	1.00	3,328	0.27	3.8	90.25	—	1,484	44.60	8	
4	Exceeding 0.50 to 0.75 or less	41,070	—	—	41,070	0.69	1.5	58.05	—	20,379	49.61	164	
5	Exceeding 0.75 to 2.50 or less	987	3,738	1.00	4,725	2.19	2.7	97.02	—	6,034	127.69	100	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	249	17	1.00	267	22.99	0.0	60.37	—	370	138.59	37	
8	100.00 (default)	1,129	5	1.00	1,135	100.00	0.1	86.08	—	1,872	165.00	977	
9	Subtotal	43,735	6,791	1.00	50,526	3.15	8.2	64.45	—	30,141	59.65	1,288	360
Total		63,080,264	1,763,335	0.99	64,969,577	0.04	108.5	45.94	2.1	2,928,609	4.50	16,191	919

For the Six Months Ended September 30, 2018

(Millions of Yen, %, Thousands, Year)

		a	b	c	d	e	f	g	h	i	j	k	l
No.	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	Sovereign exposure												
1	0.00 to 0.15 or less	54,639,674	15,000	—	55,414,624	0.00	0.0	45.00	2.1	73,797	0.13	54	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	27,929	—	—	81	0.28	0.0	45.00	4.1	56	69.27	0	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	112,244	—	—	4	5.90	0.0	45.00	5.0	8	188.34	0	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	54,779,848	15,000	—	55,414,709	0.00	0.0	45.00	2.1	73,862	0.13	54	—
	Bank exposure												
1	0.00 to 0.15 or less	5,629,573	—	—	5,629,613	0.03	0.1	45.00	1.7	862,851	15.32	975	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	119,389	—	—	21,873	0.40	0.0	43.23	2.6	13,578	62.07	37	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	57,506	2,531	0.96	59,490	1.14	0.0	35.14	1.7	41,975	70.55	238	
6	Exceeding 2.50 to 10.00 or less	29,061	615	1.00	28,507	3.97	0.0	33.54	1.9	29,393	103.10	407	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	5,835,529	3,147	0.96	5,739,484	0.07	0.2	44.83	1.7	947,798	16.51	1,658	—
	Corporate exposure (excluding SMEs exposure and specialized lending)												
1	0.00 to 0.15 or less	702,728	—	—	259,295	0.05	0.1	64.26	4.1	112,220	43.27	83	
2	Exceeding 0.15 to 0.25 or less	9,112	—	—	9,112	0.15	0.0	58.17	3.0	5,388	59.12	7	
3	Exceeding 0.25 to 0.50 or less	23	—	—	23	0.42	0.0	45.00	1.9	13	58.53	0	
4	Exceeding 0.50 to 0.75 or less	0	—	—	0	0.63	0.0	45.00	4.9	1	106.15	0	
5	Exceeding 0.75 to 2.50 or less	27,854	—	—	8	1.64	0.0	45.00	5.0	11	140.19	0	
6	Exceeding 2.50 to 10.00 or less	3,501	—	—	3,501	4.80	0.0	45.00	4.7	6,124	174.93	75	
7	Exceeding 10.00 to 100.00 or less	21	—	—	21	15.84	0.0	45.00	2.1	48	221.55	1	
8	100.00 (default)	1,596	—	—	1,596	100.00	0.0	45.00	4.0	—	0.00	718	
9	Subtotal	744,840	—	—	273,561	0.69	0.3	63.69	4.0	123,807	45.25	887	113

(Millions of Yen, %, Thousands, Year)

		a	b	c	d	e	f	g	h	i	j	k	l
No.	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	SMEs exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
	Specialized lending exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
	Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach												
1	0.00 to 0.15 or less	716,915	—	—	716,915	0.04	0.1	90.00	5.0	718,196	100.17	314	
2	Exceeding 0.15 to 0.25 or less	127,893	—	—	127,893	0.15	0.1	90.00	5.0	153,731	120.20	173	
3	Exceeding 0.25 to 0.50 or less	15,813	—	—	15,813	0.41	0.0	90.00	5.0	29,712	187.89	58	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	3,323	—	—	3,323	1.12	0.0	90.00	5.0	8,932	268.79	33	
6	Exceeding 2.50 to 10.00 or less	412	—	—	412	4.21	0.0	90.00	5.0	1,615	391.19	15	
7	Exceeding 10.00 to 100.00 or less	756	—	—	756	15.84	0.0	90.00	5.0	5,162	682.49	107	
8	100.00 (default)	23	—	—	23	100.00	0.0	90.00	5.0	267	1,125.00	21	
9	Subtotal	865,138	—	—	865,138	0.09	0.3	90.00	5.0	917,618	106.06	724	
	Debt purchased for corporate (Default risk)												
1	0.00 to 0.15 or less	1,871,791	—	—	1,871,727	0.00	0.0	45.00	1.0	330	0.01	0	
2	Exceeding 0.15 to 0.25 or less	8,325	—	—	8,325	0.15	0.0	45.00	1.0	2,062	24.77	5	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	1,880,117	—	—	1,880,052	0.00	0.0	45.00	1.0	2,393	0.12	6	—
	Debt purchased for corporate (Dilution risk)												
1	0.00 to 0.15 or less	—	—	—	12,566	0.00	0.0	45.00	1.0	—	0.00	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	3,012	0.15	0.0	45.00	1.0	746	24.77	2	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	15,578	0.02	0.0	45.00	1.0	746	4.79	2	—
	Loan participation (corporate) (Default risk of seller)												
1	0.00 to 0.15 or less	—	—	—	42,569	0.01	0.0	45.00	2.8	2,342	5.50	3	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	42,569	0.01	0.0	45.00	2.8	2,342	5.50	3	—

(Millions of Yen, %, Thousands, Year)

		a	b	c	d	e	f	g	h	i	j	k	l
No.	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	Debt purchased for retail												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
	Qualifying revolving retail exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
	Retail exposure secured by residential properties												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	1,450,780	1.00	1,450,780	0.32	76.7	53.26	—	437,894	30.18	2,472	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	131,486	—	—	131,486	0.78	10.3	68.35	—	95,321	72.49	701	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	1,585	3,378	1.00	4,964	21.61	0.4	58.03	—	16,416	330.71	628	
8	100.00 (default)	1,667	706	1.00	2,373	100.00	0.3	92.69	—	3,268	137.71	2,200	
9	Subtotal	134,738	1,454,865	1.00	1,589,603	0.57	87.9	54.58	—	552,902	34.78	6,002	1,773
	Other retail exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	243	731	1.00	974	0.28	0.9	88.28	—	435	44.67	2	
4	Exceeding 0.50 to 0.75 or less	38,198	—	—	38,198	0.71	1.5	58.33	—	19,321	50.58	158	
5	Exceeding 0.75 to 2.50 or less	531	3,064	1.00	3,596	2.22	2.5	95.96	—	4,561	126.83	77	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	312	5	1.00	318	23.12	0.0	59.18	—	442	138.74	43	
8	100.00 (default)	1,348	2	1.00	1,351	100.00	0.1	98.64	—	2,751	203.65	1,333	
9	Subtotal	40,635	3,804	1.00	44,440	4.00	5.1	63.26	—	27,512	61.90	1,615	630
Total		64,280,849	1,476,817	0.98	65,865,139	0.02	94.1	45.89	2.0	2,648,983	4.02	10,955	2,518

CR6: IRB – Credit risk exposures by portfolio and PD range

■ Advanced Internal Ratings-Based Approach (A-IRB)

For the Six Months Ended September 30, 2019

(Millions of Yen, %, Thousands, Year)

		a	b	c	d	e	f	g	h	i	j	k	l
No.	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	Sovereign exposure												
1	0.00 to 0.15 or less	—	—	—	**34,923**	**0.01**	**0.0**	**30.32**	**4.2**	**2,234**	**6.39**	**2**	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	**34,923**	**0.01**	**0.0**	**30.32**	**4.2**	**2,234**	**6.39**	**2**	—
	Bank exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
	Corporate exposure (excluding SMEs exposure and specialized lending)												
1	0.00 to 0.15 or less	**4,596,412**	**1,617,583**	**0.45**	**5,619,562**	**0.05**	**0.4**	**29.63**	**2.8**	**915,466**	**16.29**	**890**	
2	Exceeding 0.15 to 0.25 or less	**2,282,257**	**249,636**	**0.56**	**2,167,264**	**0.16**	**0.6**	**29.69**	**2.7**	**634,465**	**29.27**	**1,072**	
3	Exceeding 0.25 to 0.50 or less	**285,917**	**47,588**	**0.53**	**320,986**	**0.42**	**0.2**	**28.64**	**2.8**	**140,516**	**43.77**	**386**	
4	Exceeding 0.50 to 0.75 or less	**124,923**	**11,788**	**0.75**	**101,485**	**0.63**	**0.0**	**27.75**	**3.9**	**62,059**	**61.15**	**177**	
5	Exceeding 0.75 to 2.50 or less	**330,072**	**36,426**	**0.41**	**338,370**	**1.19**	**0.5**	**28.48**	**2.9**	**220,615**	**65.19**	**1,134**	
6	Exceeding 2.50 to 10.00 or less	**55,096**	**16,887**	**0.37**	**45,792**	**4.79**	**0.4**	**28.02**	**2.4**	**41,817**	**91.31**	**615**	
7	Exceeding 10.00 to 100.00 or less	**45,790**	**12,264**	**0.88**	**47,955**	**15.82**	**0.3**	**27.67**	**2.8**	**67,384**	**140.51**	**2,100**	
8	100.00 (default)	**45,474**	**3,878**	**0.37**	**40,657**	**100.00**	**0.1**	**27.74**	**2.3**	—	—	**11,280**	
9	Subtotal	**7,765,945**	**1,996,053**	**0.47**	**8,682,074**	**0.72**	**2.8**	**29.51**	**2.8**	**2,082,325**	**23.98**	**17,657**	**12,415**
	SMEs exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
	Specialized lending exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—

(Millions of Yen, %, Thousands, Year)

		a	b	c	d	e	f	g	h	i	j	k	l
No.	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	
	Debt purchased for corporate (Default risk)												
1	0.00 to 0.15 or less	**164,758**	**56,500**	**1.00**	**232,498**	**0.04**	**0.0**	**30.06**	**1.3**	**19,235**	**8.27**	**34**	
2	Exceeding 0.15 to 0.25 or less	**71,053**	**809**	**0.75**	**66,247**	**0.22**	**0.0**	**30.35**	**3.7**	**26,307**	**39.71**	**46**	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	**26,295**	—	—	**30,482**	**0.63**	**0.0**	**25.05**	**3.7**	**15,452**	**50.69**	**48**	
5	Exceeding 0.75 to 2.50 or less	**24,441**	—	—	**16,824**	**0.83**	**0.0**	**20.28**	**4.5**	**8,299**	**49.32**	**28**	
6	Exceeding 2.50 to 10.00 or less	**20,148**	—	—	**17,752**	**3.49**	**0.0**	**19.74**	**5.0**	**13,508**	**76.08**	**122**	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	**306,698**	**57,309**	**0.99**	**363,805**	**0.33**	**0.0**	**28.74**	**2.3**	**82,801**	**22.75**	**279**	—
	Debt purchased for corporate (Dilution risk)												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
	Loan participation (corporate) (Default risk of seller)												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
	Debt purchased for retail												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
	Qualifying revolving retail exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—

(Millions of Yen, %, Thousands, Year)

		a	b	c	d	e	f	g	h	i	j	k	l
No.	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	Retail exposure secured by residential properties												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
	Other retail exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Total		**8,072,644**	**2,053,362**	**0.49**	**9,080,803**	**0.70**	**2.8**	**29.49**	**2.8**	**2,167,362**	**23.86**	**17,939**	**12,415**

For the Six Months Ended September 30, 2018

(Millions of Yen, %, Thousands, Year)

		a	b	c	d	e	f	g	h	i	j	k	l
No.	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	Sovereign exposure												
1	0.00 to 0.15 or less	—	—	—	33,432	0.01	0.0	30.31	4.2	1,668	4.99	1	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	33,432	0.01	0.0	30.31	4.2	1,668	4.99	1	—
	Bank exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—

(Millions of Yen, %, Thousands, Year)

		a	b	c	d	e	f	g	h	i	j	k	l
No.	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	Corporate exposure (excluding SMEs exposure and specialized lending)												
1	0.00 to 0.15 or less	3,844,967	1,521,898	0.44	4,751,789	0.05	0.3	29.79	2.8	766,451	16.12	743	
2	Exceeding 0.15 to 0.25 or less	2,166,519	250,083	0.60	2,127,016	0.16	0.5	29.56	2.8	637,654	29.97	1,070	
3	Exceeding 0.25 to 0.50 or less	274,815	35,618	0.44	292,195	0.42	0.2	28.06	2.5	118,518	40.56	344	
4	Exceeding 0.50 to 0.75 or less	116,561	1,756	0.75	74,693	0.63	0.0	25.27	3.7	40,349	54.01	118	
5	Exceeding 0.75 to 2.50 or less	243,826	26,639	0.36	244,393	1.23	0.5	27.95	2.4	147,886	60.51	839	
6	Exceeding 2.50 to 10.00 or less	46,483	22,794	0.44	47,639	4.67	0.4	26.89	3.2	44,887	94.22	602	
7	Exceeding 10.00 to 100.00 or less	60,950	6,208	0.81	57,628	15.81	0.3	28.08	2.3	80,313	139.36	2,560	
8	100.00 (default)	37,789	3,008	0.26	33,215	100.00	0.1	26.98	1.6	—	0.00	8,964	
9	Subtotal	6,791,913	1,868,007	0.46	7,628,572	0.72	2.7	29.51	2.8	1,836,060	24.06	15,244	12,014
	SMEs exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
	Specialized lending exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
	Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	
	Debt purchased for corporate (Default risk)												
1	0.00 to 0.15 or less	163,162	36,500	1.00	206,509	0.05	0.0	30.35	1.2	17,480	8.46	31	
2	Exceeding 0.15 to 0.25 or less	33,657	6,585	0.75	31,749	0.19	0.0	30.35	2.3	8,894	28.01	19	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	2,646	1,204	0.75	4,685	0.63	0.0	30.35	1.2	1,969	42.02	8	
5	Exceeding 0.75 to 2.50 or less	2,271	—	—	1,135	0.83	0.0	30.35	1.0	516	45.44	2	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	201,737	44,289	0.95	244,079	0.08	0.0	30.35	1.3	28,859	11.82	62	—
	Debt purchased for corporate (Dilution risk)												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—

(Millions of Yen, %, Thousands, Year)

		a	b	c	d	e	f	g	h	i	j	k	l
No.	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	Loan participation (corporate) (Default risk of seller)												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
	Debt purchased for retail												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
	Qualifying revolving retail exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
	Retail exposure secured by residential properties												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
	Other retail exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Total		6,993,650	1,912,296	0.47	7,906,085	0.70	2.7	29.54	2.7	1,866,589	23.60	15,308	12,014

CR7: IRB – Effect on RWA of credit derivatives used as CRM techniques

(Millions of Yen)

No.	Portfolio	**For the Six Months Ended September 30, 2019**		For the Six Months Ended September 30, 2018	
		a	b	a	b
		Pre-credit derivatives RWA	Actual RWA	Pre-credit derivatives RWA	Actual RWA
1	Sovereign – FIRB	—	—	—	—
2	Sovereign – AIRB	—	—	—	—
3	Banks – FIRB	—	—	—	—
4	Banks – AIRB	—	—	—	—
5	Corporate – FIRB	—	—	—	—
6	Corporate – AIRB	—	—	—	—
7	Specialised lending – FIRB	—	—	—	—
8	Specialised lending – AIRB	—	—	—	—
9	Retail – qualifying revolving (QRRE)	—	—	—	—
10	Retail – residential mortgage exposures	—	—	—	—
11	Other retail exposures	—	—	—	—
12	Equity – FIRB	—	—	—	—
13	Equity – AIRB	—	—	—	—
14	Purchased receivables – FIRB	—	—	—	—
15	Purchased receivables – AIRB	—	—	—	—
16	Total	—	—	—	—

Note: Because the Bank did not use credit derivatives as credit risk mitigation techniques as of September 30, 2019 and September 30, 2018, credit derivatives are not shown in these statements.

CR10: IRB (specialised lending and equities under the simple risk-weight method)

For the Six Months Ended September 30, 2019

(Millions of Yen, %)

a	b	c	d	e	f	g	h	i	j	k	l
Specialized Lending Products (supervisory slotting criteria)											
Other than Lending for High-Volatility Commercial Real Estate (HVCRE)											
Regulatory categories	Residual contractual maturity	On-balance sheet amount	Off-balance sheet amount	RW	Exposure amount (EAD)					RWA	Expected losses
					PF	OF	CF	IPRE	Total		
Strong	Less than 2.5 years	34,085	15,351	50%	43,108	2,172	—	—	45,280	22,640	—
	Equal to or more than 2.5 years	685,157	89,373	70%	620,753	67,810	—	38,972	727,537	509,276	2,910
Good	Less than 2.5 years	—	32,519	70%	18,383	—	—	—	18,383	12,868	73
	Equal to or more than 2.5 years	238,899	50,079	90%	190,876	40,628	—	—	231,505	208,354	1,852
Satisfactory		27,580	516	115%	24,190	3,776	—	—	27,967	32,162	783
Weak		39,830	2,982	250%	30,984	5,913	—	3,000	39,897	99,743	3,191
Default		—	—	—	—	—	—	—	—	—	—
Total		1,025,553	190,823	—	928,297	120,301	—	41,972	1,090,572	885,046	8,810
High-Volatility Commercial Real Estate (HVCRE)											
Regulatory categories	Residual contractual maturity	On-balance sheet amount	Off-balance sheet amount	RW					Exposure amount (EAD)	RWA	Expected losses
Strong	Less than 2.5 years	—	—	70%					—	—	—
	Equal to or more than 2.5 years	—	—	95%					—	—	—
Good	Less than 2.5 years	—	—	95%					—	—	—
	Equal to or more than 2.5 years	—	—	120%					—	—	—
Satisfactory		—	—	140%					—	—	—
Weak		—	—	250%					—	—	—
Default		—	—	—					—	—	—
Total		—	—	—					—	—	—
Equity Exposure (Method of the Market-Based Approach)											
Equity Exposure to which the Market-Based Approach is applied											
Categories		On-balance sheet amount	Off-balance sheet amount	RW					Exposure amount (EAD)	RWA	
Exchange-traded equity exposures		412,192	—	300%					412,192	1,236,578	
Private equity exposures		552,077	90,959	400%					620,296	2,481,186	
Other equity exposures		—	—	—					—	—	
Total		964,270	90,959	—					1,032,489	3,717,764	
Equity Exposure to which a risk weight of 100%											
Equity Exposure to which a risk weight of 100% is applied as set forth in the proviso of Notification Regarding Capital Adequacy Ratio, Article 143-1		—	—	100%					—	—	

For the Six Months Ended September 30, 2018

(Millions of Yen, %)

a	b	c	d	e	f	g	h	i	j	k	l
Specialized Lending Products (supervisory slotting criteria)											
Other than Lending for High-Volatility Commercial Real Estate (HVCRE)											
Regulatory categories	Residual contractual maturity	On-balance sheet amount	Off-balance sheet amount	RW	Exposure amount (EAD)					RWA	Expected losses
					PF	OF	CF	IPRE	Total		
Strong	Less than 2.5 years	58,008	7,954	50%	63,973	—	—	—	63,973	31,986	—
	Equal to or more than 2.5 years	492,919	47,586	70%	448,866	20,823	—	38,581	508,271	355,790	2,033
Good	Less than 2.5 years	6,558	20,908	70%	18,880	—	—	—	18,880	13,216	75
	Equal to or more than 2.5 years	167,975	18,748	90%	133,544	10,101	—	—	143,646	129,281	1,149
Satisfactory		35,640	3,414	115%	24,518	13,683	—	—	38,201	43,931	1,069
Weak		30,439	5,500	250%	25,357	6,849	—	—	32,207	80,518	2,576
Default		805	—	—	—	1,822	—	—	1,822	—	911
Total		792,348	104,112	—	715,142	53,281	—	38,581	807,004	654,725	7,815
High-Volatility Commercial Real Estate (HVCRE)											
Regulatory categories	Residual contractual maturity	On-balance sheet amount	Off-balance sheet amount	RW					Exposure amount (EAD)	RWA	Expected losses
Strong	Less than 2.5 years	—	—	70%					—	—	—
	Equal to or more than 2.5 years	—	—	95%					—	—	—
Good	Less than 2.5 years	—	—	95%					—	—	—
	Equal to or more than 2.5 years	—	—	120%					—	—	—
Satisfactory		—	—	140%					—	—	—
Weak		—	—	250%					—	—	—
Default		—	—	—					—	—	—
Total		—	—	—					—	—	—
Equity Exposure (Method of the Market-Based Approach)											
Equity Exposure to which the Market-Based Approach is applied											
Categories		On-balance sheet amount	Off-balance sheet amount	RW					Exposure amount (EAD)	RWA	
Exchange-traded equity exposures		20,396	—	300%					20,396	61,188	
Private equity exposures		143,804	—	400%					143,804	575,219	
Other equity exposures		385,978	—	276%					385,978	1,064,753	
Total		550,179	—	—					550,179	1,701,161	
Equity Exposure to which a risk weight of 100%											
Equity Exposure to which a risk weight of 100% is applied as set forth in the proviso of Notification Regarding Capital Adequacy Ratio, Article 143-1		—	—	100%					—	—	

CCR1: Analysis of counterparty credit risk (CCR) exposure by approach

For the Six Months Ended September 30, 2019

(Millions of Yen)

No.		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR	**15,684**	**243,157**		**1.4**	**388,416**	**56,236**
2	Expected positive exposure method			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					**16,434,008**	**158,717**
5	VaR					—	—
6	Total						**214,954**

For the Six Months Ended September 30, 2018

(Millions of Yen)

No.		a Replacement cost	b Potential future exposure	c EEPE	d Alpha used for computing regulatory EAD	e EAD post-CRM	f RWA
1	SA-CCR	—	—		1.4	—	—
	Current exposure method	31,203	233,198			284,812	39,775
2	Expected positive exposure method			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					16,186,152	186,046
5	VaR					—	—
6	Total						225,821

CCR2: Credit valuation adjustment (CVA) capital charge

(Millions of Yen)

No.		**For the Six Months Ended September 30, 2019**		For the Six Months Ended September 30, 2018	
		a EAD post-CRM	b RWA	a EAD post-CRM	b RWA
1	Total portfolios subject to the Advanced CVA capital charge	—	—	—	—
2	(i) VaR component (including the 3×multiplier)		—		—
3	(ii) Stressed VaR component (including the 3×multiplier)		—		—
4	All portfolios subject to the Standardized CVA capital charge	**344,746**	**82,105**	258,506	58,031
5	Total subject to the CVA capital charge	**344,746**	**82,105**	258,506	58,031

CCR3: Standardized approach – CCR exposures by regulatory portfolio and risk weights

For the Six Months Ended September 30, 2019

(Millions of Yen)

No.	Items \ Risk weight	a	b	c	d	e	f	g	h	i
		Amount of Credit Exposure (Consideration the effect of credit risk mitigation techniques)								
		0%	10%	20%	50%	75%	100%	150%	Others	Total
1	Japanese government and the Bank of Japan	—	—	—	—	—	—	—	—	—
2	Foreign central government and their central banks	—	—	—	—	—	—	—	—	—
3	Bank for International Settlements	—	—	—	—	—	—	—	—	—
4	Japanese regional municipal bodies	—	—	—	—	—	—	—	—	—
5	Non-central government public sector entities	—	—	—	—	—	—	—	—	—
6	Multilateral Development Bank	—	—	—	—	—	—	—	—	—
7	Japan Finance Organization for Municipalities	—	—	—	—	—	—	—	—	—
8	Japanese government institutions	—	—	—	—	—	—	—	—	—
9	Regional third-sector company	—	—	—	—	—	—	—	—	—
10	Banks and securities firms	—	—	—	—	—	—	—	—	—
11	Corporates	—	—	—	—	—	—	—	—	—
12	SMEs and individuals	—	—	—	—	—	—	—	—	—
13	Other than above	—	—	—	—	—	—	—	—	—
14	Total	—	—	—	—	—	—	—	—	—

Note: The Bank had no counterparty credit risk exposure subject to the Standardized Approach as of September 30, 2019.

For the Six Months Ended September 30, 2018

(Millions of Yen)

No.	Items \ Risk weight	a	b	c	d	e	f	g	h	i
		Amount of Credit Exposure (Consideration the effect of credit risk mitigation techniques)								
		0%	10%	20%	50%	75%	100%	150%	Others	Total
1	Japanese government and the Bank of Japan	—	—	—	—	—	—	—	—	—
2	Foreign central government and their central banks	—	—	—	—	—	—	—	—	—
3	Bank for International Settlements	—	—	—	—	—	—	—	—	—
4	Japanese regional municipal bodies	—	—	—	—	—	—	—	—	—
5	Non-central government public sector entities	—	—	—	—	—	—	—	—	—
6	Multilateral Development Bank	—	—	—	—	—	—	—	—	—
7	Japan Finance Organization for Municipalities	—	—	—	—	—	—	—	—	—
8	Japanese government institutions	—	—	—	—	—	—	—	—	—
9	Regional third-sector company	—	—	—	—	—	—	—	—	—
10	Banks and securities firms	—	—	—	—	—	—	—	—	—
11	Corporates	—	—	—	—	—	—	—	—	—
12	SMEs and individuals	—	—	—	—	—	—	—	—	—
13	Other than above	—	—	—	—	—	—	—	—	—
14	Total	—	—	—	—	—	—	—	—	—

Note: As of September 30, 2018, although the Bank applied the standardized approach to some of the derivatives, the RWAs are not shown in these statements because the amounts of such assets were less than one million yen.

CCR4: IRB – CCR exposures by portfolio and PD scale

■ Foundation Internal Ratings-Based Approach (F-IRB)

For the Six Months Ended September 30, 2019

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a EAD post-CRM	b Average PD	c Number of obligors	d Average LGD	e Average maturity	f RWA	g RWA density
	Sovereign exposure							
1	0.00 to 0.15 or less	**2,529,118**	**0.00**	**0.0**	**45.00**	**0.5**	**—**	**0.00**
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	**2,529,118**	**0.00**	**0.0**	**45.00**	**0.5**	**—**	**0.00**
	Bank exposure							
1	0.00 to 0.15 or less	**12,987,537**	**0.03**	**0.0**	**7.57**	**0.2**	**168,077**	**1.29**
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	**12,987,537**	**0.03**	**0.0**	**7.57**	**0.2**	**168,077**	**1.29**
	Corporate exposure							
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Total		**15,516,656**	**0.02**	**0.0**	**13.67**	**0.2**	**168,077**	**1.08**

Note: The number of counterparties is less than 100 in each portfolio.

For the Six Months Ended September 30, 2018

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a EAD post-CRM	b Average PD	c Number of obligors	d Average LGD	e Average maturity	f RWA	g RWA density
	Sovereign exposure							
1	0.00 to 0.15 or less	2,257,620	0.00	0.0	45.00	0.4	—	0.00
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	2,257,620	0.00	0.0	45.00	0.4	—	0.00
	Bank exposure							
1	0.00 to 0.15 or less	12,963,759	0.03	0.0	8.13	0.1	184,180	1.42
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	12,963,759	0.03	0.0	8.13	0.1	184,180	1.42
	Corporate exposure							
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Total		15,221,379	0.02	0.0	13.60	0.2	184,180	1.21

Note: The number of counterparties is less than 100 in each portfolio.

CCR4: IRB – CCR exposures by portfolio and PD scale

■ Advanced Internal Ratings-Based Approach (A-IRB)

For the Six Months Ended September 30, 2019

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a EAD post-CRM	b Average PD	c Number of obligors	d Average LGD	e Average maturity	f RWA	g RWA density
	Sovereign exposure							
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
	Bank exposure							
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
	Corporate exposure							
1	0.00 to 0.15 or less	**1,301,716**	**0.05**	**0.0**	**17.31**	**0.1**	**44,648**	**3.42**
2	Exceeding 0.15 to 0.25 or less	**1,764**	**0.15**	**0.0**	**30.35**	**2.5**	**461**	**26.16**
3	Exceeding 0.25 to 0.50 or less	**108**	**0.42**	**0.0**	**30.35**	**2.2**	**45**	**41.52**
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	**2,179**	**0.83**	**0.0**	**30.35**	**4.9**	**1,721**	**79.00**
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	**1,305,768**	**0.05**	**0.0**	**17.35**	**0.1**	**46,876**	**3.58**
Total		**1,305,768**	**0.05**	**0.0**	**17.35**	**0.1**	**46,876**	**3.58**

Note: The number of counterparties is less than 100 in each portfolio.

For the Six Months Ended September 30, 2018

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a EAD post-CRM	b Average PD	c Number of obligors	d Average LGD	e Average maturity	f RWA	g RWA density
	Sovereign exposure							
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a EAD post-CRM	b Average PD	c Number of obligors	d Average LGD	e Average maturity	f RWA	g RWA density
	Bank exposure							
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
	Corporate exposure							
1	0.00 to 0.15 or less	1,247,031	0.05	0.0	17.30	0.1	40,385	3.23
2	Exceeding 0.15 to 0.25 or less	1,205	0.15	0.0	30.35	2.4	308	25.57
3	Exceeding 0.25 to 0.50 or less	1,626	0.42	0.0	30.35	4.9	1,005	61.79
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	58	0.97	0.0	30.35	1.2	29	50.46
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	1,249,921	0.05	0.0	17.33	0.1	41,727	3.33
Total		1,249,921	0.05	0.0	17.33	0.1	41,727	3.33

Note: The number of counterparties is less than 100 in each portfolio.

CCR5: Composition of collateral for CCR exposure

For the Six Months Ended September 30, 2019

(Millions of Yen)

No.		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash – domestic currency	—	**129,840**	**393,800**	**182,763**	**578,257**	**4,700**
2	Cash – other currencies	—	**6,786**	**241,985**	**32,286**	**18,895,976**	**55,665**
3	Domestic sovereign debt	—	—	**814,410**	—	**400**	**7,254,415**
4	Other sovereign debt	—	—	**27,186**	**1,120**	**21,198**	**11,482,025**
5	Government agency debt	—	—	—	—	—	**2,214,093**
6	Corporate bonds	—	—	—	—	—	—
7	Equity securities	—	—	—	**33,701**	—	—
8	Other collateral	—	—	—	—	**366**	**3,022,326**
9	Total	—	**136,627**	**1,477,383**	**249,870**	**19,496,199**	**24,033,226**

For the Six Months Ended September 30, 2018

(Millions of Yen)

No.		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash – domestic currency	—	885	—	526,574	612,744	41,900
2	Cash – other currencies	—	—	—	30,163	19,053,311	70,730
3	Domestic sovereign debt	—	—	620,951	—	36,100	6,453,562
4	Other sovereign debt	—	—	1,162	—	—	11,681,604
5	Government agency debt	—	—	—	—	—	3,433,495
6	Corporate bonds	—	—	—	—	—	487,867
7	Equity securities	—	—	32,348	—	—	—
8	Other collateral	—	—	—	—	—	2,036,633
9	Total	—	885	654,461	556,737	19,702,156	24,205,794

CCR6: Credit derivatives exposures

(Millions of Yen)

No.		**For the Six Months Ended September 30, 2019**		For the Six Months Ended September 30, 2018	
		a	b	a	b
		Protection bought	Protection sold	Protection bought	Protection sold
	Notionals				
1	Single-name credit default swaps	—	—	—	—
2	Index credit default swaps	—	—	—	—
3	Total return swaps	—	—	—	—
4	Credit options	—	—	—	—
5	Other credit derivatives	—	—	—	—
6	Total notionals	—	—	—	—
	Fair values				
7	Positive fair value (asset)	—	—	—	—
8	Negative fair value (liability)	—	—	—	—

Note: The Bank had no amount of credit derivative instruments exposure subject to the tallying on this template as of September 30, 2019 and September 30, 2018.

CCR8: Exposures to central counterparties

(Millions of Yen)

No.		For the Six Months Ended September 30, 2019		For the Six Months Ended September 30, 2018	
		a	b	a	b
		EAD (post-CRM)	RWA	EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)		**189,974**		171,806
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	**8,649,539**	**390**	8,726,445	18,797
3	(i) OTC derivatives	**1,157,742**	**381**	813,962	18,733
4	(ii) Exchange-traded derivatives	**230**	**9**	1,604	64
5	(iii) Securities financing transactions	**7,491,566**	**—**	7,910,878	—
6	(iv) Netting sets where cross-product netting has been approved	**—**	**—**	—	—
7	Segregated initial margin	**509,384**		—	
8	Non-segregated initial margin	**107,670**	**0**	293,150	593
9	Pre-funded default fund contributions	**105,294**	**189,582**	107,675	152,414
10	Unfunded default fund contributions	**—**	**—**	—	—
11	Exposures to non-QCCPs (total)		**—**		—
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	**—**	**—**	—	—
13	(i) OTC derivatives	**—**	**—**	—	—
14	(ii) Exchange-traded derivatives	**—**	**—**	—	—
15	(iii) Securities financing transactions	**—**	**—**	—	—
16	(iv) Netting sets where cross-product netting has been approved	**—**	**—**	—	—
17	Segregated initial margin	**—**		—	
18	Non-segregated initial margin	**—**	**—**	—	—
19	Pre-funded default fund contributions	**—**	**—**	—	—
20	Unfunded default fund contributions	**—**	**—**	—	—

SEC1: Securitization exposures in the banking book

For the Six Months Ended September 30, 2019

(Millions of Yen)

No.	Types of underlying assets	a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	**—**	**—**	**—**	**—**	**—**	**—**	**2,505,705**	**—**	**2,505,705**
2	residential mortgage	**—**	**—**	**—**	**—**	**—**	**—**	**1,522,963**	**—**	**1,522,963**
3	credit card	**—**	**—**	**—**	**—**	**—**	**—**	**338,944**	**—**	**338,944**
4	other retail exposures	**—**	**—**	**—**	**—**	**—**	**—**	**643,797**	**—**	**643,797**
5	re-securitization	**—**	**—**	**—**	**—**	**—**	**—**	**0**	**—**	**0**
6	Wholesale (total) – of which	**—**	**—**	**—**	**—**	**—**	**—**	**8,137,439**	**—**	**8,137,439**
7	loans to corporates	**—**	**—**	**—**	**—**	**—**	**—**	**8,069,715**	**—**	**8,069,715**
8	commercial mortgage	**—**	**—**	**—**	**—**	**—**	**—**	**65,604**	**—**	**65,604**
9	lease and receivables	**—**	**—**	**—**	**—**	**—**	**—**	**2,119**	**—**	**2,119**
10	other wholesale	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
11	re-securitization	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**

For the Six Months Ended September 30, 2018

(Millions of Yen)

No.	Types of underlying assets	a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	—	—	—	—	—	—	3,236,499	—	3,236,499
2	residential mortgage	—	—	—	—	—	—	2,385,252	—	2,385,252
3	credit card	—	—	—	—	—	—	320,865	—	320,865
4	other retail exposures	—	—	—	—	—	—	530,381	—	530,381
5	re-securitization	—	—	—	—	—	—	0	—	0
6	Wholesale (total) – of which	—	—	—	—	—	—	5,931,391	—	5,931,391
7	loans to corporates	—	—	—	—	—	—	5,857,249	—	5,857,249
8	commercial mortgage	—	—	—	—	—	—	68,172	—	68,172
9	lease and receivables	—	—	—	—	—	—	5,968	—	5,968
10	other wholesale	—	—	—	—	—	—	—	—	—
11	re-securitization	—	—	—	—	—	—	—	—	—

SEC2: Securitization exposures in the trading book

For the Six Months Ended September 30, 2019

(Millions of Yen)

No.	Types of underlying assets	a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	—	—	—	—	—	—	—	—	—
2	residential mortgage	—	—	—	—	—	—	—	—	—
3	credit card	—	—	—	—	—	—	—	—	—
4	other retail exposures	—	—	—	—	—	—	—	—	—
5	re-securitization	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	—	—	—	—	—	—	—	—	—
7	loans to corporates	—	—	—	—	—	—	—	—	—
8	commercial mortgage	—	—	—	—	—	—	—	—	—
9	lease and receivables	—	—	—	—	—	—	—	—	—
10	other wholesale	—	—	—	—	—	—	—	—	—
11	re-securitization	—	—	—	—	—	—	—	—	—

For the Six Months Ended September 30, 2018

(Millions of Yen)

No.	Types of underlying assets	a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	—	—	—	—	—	—	—	—	—
2	residential mortgage	—	—	—	—	—	—	—	—	—
3	credit card	—	—	—	—	—	—	—	—	—
4	other retail exposures	—	—	—	—	—	—	—	—	—
5	re-securitization	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	—	—	—	—	—	—	—	—	—
7	loans to corporates	—	—	—	—	—	—	—	—	—
8	commercial mortgage	—	—	—	—	—	—	—	—	—
9	lease and receivables	—	—	—	—	—	—	—	—	—
10	other wholesale	—	—	—	—	—	—	—	—	—
11	re-securitization	—	—	—	—	—	—	—	—	—

SEC3: Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor

For the Six Months Ended September 30, 2019

(Millions of Yen)

No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Total exposures														
			Traditional securitization							Synthetic securitization						
				Of which securitization			Of which re-securitization				Of which securitization			Of which re-securitization		
					Of which retail underly-ing	Of which wholesale		Of which senior	Of which non-senior			Of which retail underly-ing	Of which wholesale		Of which senior	Of which non-senior
	Exposure values (by RW bands)															
1	≤20% RW	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2	>20% to 50% RW	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
3	>50% to 100% RW	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	>100% to <1,250% RW	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	1,250% RW	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Exposure values (by regulatory approach)															
6	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	SEC-ERBA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	1,250%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	RWA (by regulatory approach)															
10	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	SEC-ERBA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	1,250%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Capital charge after cap															
14	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	SEC-ERBA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
16	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	1,250%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

For the Six Months Ended September 30, 2018

(Millions of Yen)

No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Total exposures														
			Traditional securitization							Synthetic securitization						
				Of which securitization			Of which re-securitization				Of which securitization			Of which re-securitization		
					Of which retail underly-ing	Of which wholesale		Of which senior	Of which non-senior			Of which retail underly-ing	Of which wholesale		Of which senior	Of which non-senior
	Exposure values (by RW bands)															
1	≤20% RW	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2	>20% to 50% RW	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
3	>50% to 100% RW	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	>100% to <1,250% RW	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	1,250% RW	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

(Millions of Yen)

No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Total exposures														
			Traditional securitization							Synthetic securitization						
				Of which securitization			Of which re-securitization				Of which securitization			Of which re-securitization		
					Of which retail underly-ing	Of which wholesale		Of which senior	Of which non-senior			Of which retail underly-ing	Of which wholesale		Of which senior	Of which non-senior
	Exposure values (by regulatory approach)															
6	IRB RBA (including IAA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	IRB SFA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	SA/SSFA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	1,250%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	RWA (by regulatory approach)															
10	IRB RBA (including IAA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	IRB SFA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	SA/SSFA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	1,250%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Capital charge after cap															
14	IRB RBA (including IAA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	IRB SFA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
16	SA/SSFA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	1,250%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

SEC4: Securitization exposures in the banking book and associated capital requirements – bank acting as investor

For the Six Months Ended September 30, 2019

(Millions of Yen)

No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Total exposures														
			Traditional securitization							Synthetic securitization						
				Of which securitization			Of which re-securitization				Of which securitization			Of which re-securitization		
					Of which retail underly-ing	Of which wholesale		Of which senior	Of which non-senior			Of which retail underly-ing	Of which wholesale		Of which senior	Of which non-senior
	Exposure values (by RW bands)															
1	≤20% RW	10,613,900	10,613,900	10,613,900	2,476,460	8,137,439	—	—	—	—	—	—	—	—	—	—
2	>20% to 50% RW	5,048	5,048	5,048	5,048	—	—	—	—	—	—	—	—	—	—	—
3	>50% to 100% RW	20,541	20,541	20,541	20,541	—	—	—	—	—	—	—	—	—	—	—
4	>100% to <1,250% RW	3,653	3,653	3,653	3,653	—	—	—	—	—	—	—	—	—	—	—
5	1,250% RW	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—
	Exposure values (by regulatory approach)															
6	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	SEC-ERBA	10,643,144	10,643,144	10,643,144	2,505,705	8,137,439	—	—	—	—	—	—	—	—	—	—
8	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	1,250%	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—
	RWA (by regulatory approach)															
10	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	SEC-ERBA	2,139,222	2,139,222	2,139,222	512,656	1,626,565	—	—	—	—	—	—	—	—	—	—
12	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	1,250%	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—

(Millions of Yen)

No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Total exposures														
			Traditional securitization							Synthetic securitization						
				Of which securitization			Of which re-securitization				Of which securitization			Of which re-securitization		
					Of which retail underly-ing	Of which wholesale		Of which senior	Of which non-senior			Of which retail underly-ing	Of which wholesale		Of which senior	Of which non-senior
	Capital charge after cap															
14	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	SEC-ERBA	**171,137**	**171,137**	**171,137**	**41,012**	**130,125**	—	—	—	—	—	—	—	—	—	—
16	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	1,250%	**0**	**0**	—	—	—	**0**	—	**0**	—	—	—	—	—	—	—

For the Six Months Ended September 30, 2018

(Millions of Yen)

No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Total exposures														
			Traditional securitization							Synthetic securitization						
				Of which securitization			Of which re-securitization				Of which securitization			Of which re-securitization		
					Of which retail underly-ing	Of which wholesale		Of which senior	Of which non-senior			Of which retail underly-ing	Of which wholesale		Of which senior	Of which non-senior
	Exposure values (by RW bands)															
1	≤20% RW	9,164,639	9,164,639	9,164,639	3,233,248	5,931,391	—	—	—	—	—	—	—	—	—	—
2	>20% to 50% RW	2,115	2,115	2,115	2,115	—	—	—	—	—	—	—	—	—	—	—
3	>50% to 100% RW	1,135	1,135	1,135	1,135	—	—	—	—	—	—	—	—	—	—	—
4	>100% to <1,250% RW	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	1,250% RW	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—
	Exposure values (by regulatory approach)															
6	IRB RBA (including IAA)	9,167,891	9,167,891	9,167,891	3,236,499	5,931,391	—	—	—	—	—	—	—	—	—	—
7	IRB SFA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	SA/SSFA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	1,250%	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—
	RWA (by regulatory approach)															
10	IRB RBA (including IAA)	654,444	654,444	654,444	230,384	424,059	—	—	—	—	—	—	—	—	—	—
11	IRB SFA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	SA/SSFA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	1,250%	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—
	Capital charge after cap															
14	IRB RBA (including IAA)	55,496	55,496	55,496	19,536	35,960	—	—	—	—	—	—	—	—	—	—
15	IRB SFA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
16	SA/SSFA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	1,250%	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—

MR1: Market risk under standardized approach

(Millions of Yen)

No.		RWA	
		For the Six Months Ended September 30, 2019	For the Six Months Ended September 30, 2018
1	Interest rate risk (general and specific)	**—**	—
2	Equity risk (general and specific)	**—**	—
3	Foreign exchange risk	**3,267,899**	1,532,522
4	Commodity risk	**—**	—
	Options		
5	Simplified approach	**—**	—
6	Delta-plus method	**—**	—
7	Scenario approach	**—**	—
8	Securitization	**—**	—
9	Total	**3,267,899**	1,532,522

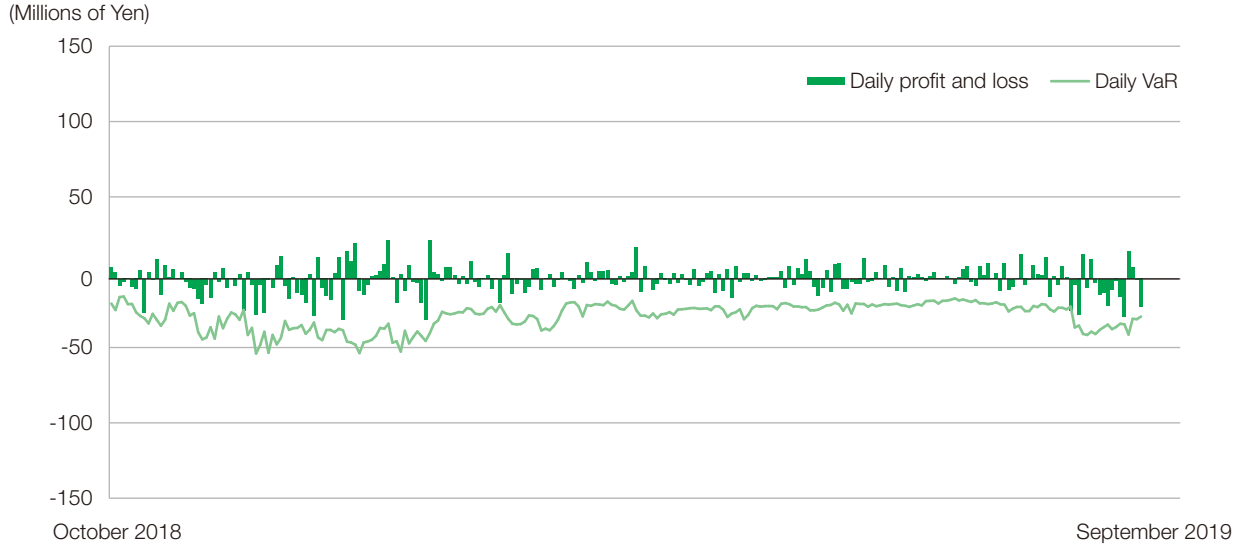
MR3: IMA values for trading portfolios

(Millions of Yen)

No.		**For the Six Months Ended September 30, 2019**	For the Six Months Ended September 30, 2018
	VaR (10 day 99%)		
1	Maximum value	**103**	403
2	Average value	**63**	174
3	Minimum value	**43**	40
4	Period end	**71**	40
	Stressed VaR (10 day 99%)		
5	Maximum value	**385**	1,108
6	Average value	**268**	816
7	Minimum value	**161**	224
8	Period end	**258**	224
	Incremental Risk Charge (99.9%)		
9	Maximum value	**—**	—
10	Average value	**—**	—
11	Minimum value	**—**	—
12	Period end	**—**	—
	Comprehensive Risk capital charge (99.9%)		
13	Maximum value	**—**	—
14	Average value	**—**	—
15	Minimum value	**—**	—
16	Period end	**—**	—
17	Floor (standardized measurement method)	**—**	—

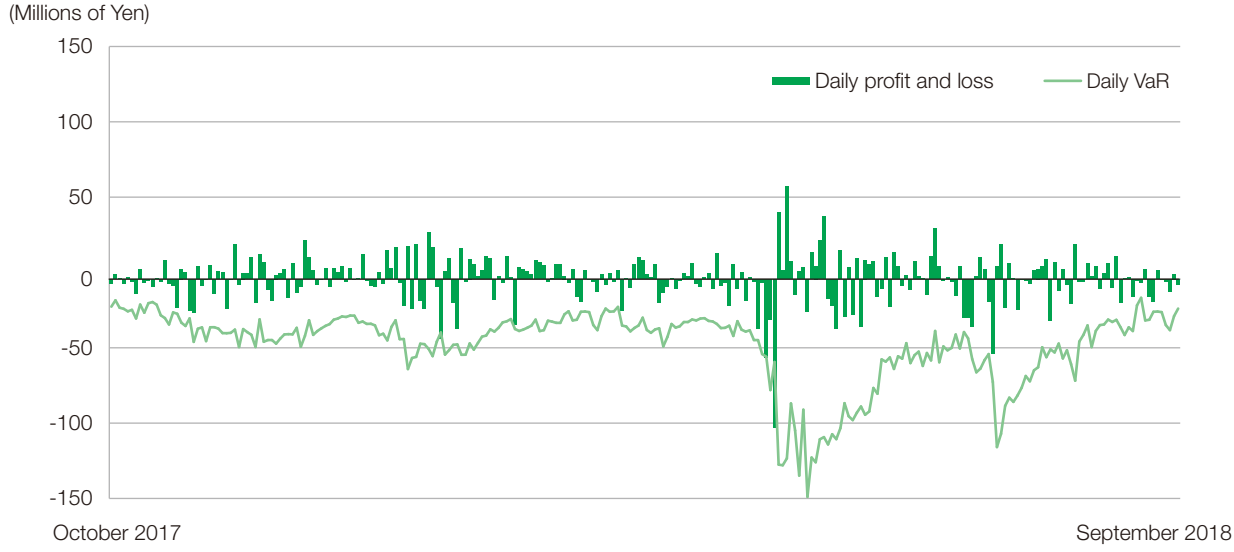
MR4: Comparison of VaR estimates with gains/losses

For the Six Months Ended September 30, 2019



Note: The Bank conducted two excess back-tests in the past 250 business days. This excess back-testing was conducted on November 28, 2018, resulting in a loss of ¥21 million with a VaR of ¥20 million, and on September 5, 2019, resulting in a loss of ¥20 million with a VaR of ¥18 million. The reasons for this excess back-testing were all related to market factors.

For the Six Months Ended September 30, 2018



Note: The Bank conducted three excess back-tests in the past 250 business days. This excess back-testing was conducted on February 2, 2018, resulting in a loss of ¥39 million with a VaR of ¥35 million, on May 24, 2018, resulting in a loss of ¥52 million with a VaR of ¥51 million, and on May 28, 2018, resulting in a loss of ¥98 million with a VaR of ¥54 million. The reasons for this excess back-testing were all related to market factors.

Exposure Subject to Risk-Weighted Asset Calculation for Investment Funds (Consolidated)

Amount of Exposure Subject to Risk-Weighted Asset Calculation for Investment Fund

For the Six Months Ended September 30, 2019

(Billions of Yen)

Items	Exposure
Look-through approach	**20,937**
Mandate-based approach	**0**
Simple approach (subject to 250% RW)	**—**
Simple approach (subject to 400% RW)	**77**
Fall-back approach (subject to 1,250% RW)	**80**
Total	**21,095**

Notes: 1. The "Look-through approach" is a computation method if the exposure-related information on the underlying assets for the retained exposure meets all the following requirements. Using this approach, the credit risk asset amount of the retained exposure is calculated by multiplying the amount of the retained exposure by the ratio that is obtained by dividing "the total amount of credit risk-weighted assets including such underlying assets" by "the total amount of assets held by the business entity that actually holds such underlying assets." (Please refer to Notification Regarding Capital Adequacy Ratio, Article 144-2.)

1. The assets have been acquired appropriately and frequently.

2. The related information has been inspected and verified by an independent third party.

2. The "Mandate-based approach" is a computation method used when credit risk asset amounts cannot be computed using the "Look-through approach." If clarified asset management criteria are available, using this approach, the credit risk asset amount of the retained exposure is calculated by multiplying the amount of the retained exposure by the ratio that is obtained by dividing the "maximized total amount of the credit risk-weighted assets including the underlying assets for the retained exposure based on such asset management criteria" by "the total amount of assets held by the business entity that actually holds such underlying assets." (Please refer to Notification Regarding Capital Adequacy Ratio, Article 144-7.)

3. The "Simple approach" is a computation method applied in the case the requirements for neither the "Look-through approach" nor the "Mandate-based approach" can be met. In this approach, if the purported risk weight of retained exposure is deemed to be highly probable at the probability level listed below based on the explanation and information provided, the purported risk weight is used to compute the credit risk asset amount of the retained exposure. (Please refer to Notification Regarding Capital Adequacy Ratio, Article 144-10.)

1. 250% or below: 250%

2. More than 250% and 400% or less: 400%

4. The "Fall-back approach (subject to 1,250% RW)" is a method for computing credit risk asset amounts using 1,250% risk weight in case none of the requirements of the "Look-through approach," "Mandate-based approach" or "Simple approach" can be met. (Please refer to Notification Regarding Capital Adequacy Ratio, Article 144-11.)

For the Six Months Ended September 30, 2018

(Billions of Yen)

Items	Exposure
Look-through approach	20,668
Majority approach	1,119
Mandate-based approach	—
Market-based approach	1,333
Others (simple approach)	606
Total	23,727

Notes: 1. The "Look-through approach" is a method for computing the risk-weighted assets in fund by totaling the amount of risk-weighted assets for credit risk in individual asset categories. (Please refer to the previous Notification Regarding Capital Adequacy Ratio, Article 144-1.)

2. The "Majority approach" is a method for computing the risk-weighted assets in fund by applying risk weight to the fund as well as equity exposure when the exposure of equity, in terms of value, is major in a fund. (Please refer to the previous Notification Regarding Capital Adequacy Ratio, Article 144-2.)

3. The "Mandate-based approach" is a method for computing the risk-weighted assets in fund where only the investment mandate of the fund is known. The risk-weighted assets are computed as follows: It is assumed that the fund first invests, to the maximum extent allowed under its mandate, in the asset classes attracting the highest capital requirement, and then continues making investments in descending order until the maximum total investment level is reached. (Please refer to the previous Notification Regarding Capital Adequacy Ratio, Article 144-3.)

4. The "Market-based approach" is a method for computing the credit risk of exposure regarded as credit risk assets using the Bank's internal model (which is a value-at-risk (VaR) model based on the historical simulation method). (Please refer to the previous Notification Regarding Capital Adequacy Ratio, Article 144-4.)

5. The "Others (simple approach)" is a method for computing the risk-weighted assets in fund by applying risk weight of 400%, when it is judged the probability that the weighted-average risk weight will be less than 400%. In all other cases, risk weight of 1,250% is applied to funds. (Please refer to the previous Notification Regarding Capital Adequacy Ratio, Article 144-5.)

IRRBB1 – Quantitative information on IRRBB

(Millions of Yen)

No.		a	b	c	d
		⊿EVE		⊿NII	
		For the Six Months Ended September 30, 2019	For the Six Months Ended September 30, 2018	**For the Six Months Ended September 30, 2019**	For the Six Months Ended September 30, 2018
1	Parallel up	**1,887,827**	2,491,560	**121,031**	203,001
2	Parallel down	**(657,124)**	(936,478)	**(127,881)**	(158,121)
3	Steepener	**503,743**	813,594		
4	Flattener	**(18,580)**	(112,498)		
5	Short rate up	**558,227**	592,828		
6	Short rate down	**(129,004)**	(230,727)		
7	Maximum	**1,887,827**	2,491,560	**121,031**	203,001
		e		f	
		For the Six Months Ended September 30, 2019		For the Six Months Ended September 30, 2018	
8	Tier 1 capital	**9,030,405**		6,348,609	

Note: Interest risk measurements are conducted as to the non-consolidated and consolidated subsidiaries that retain more than a certain level of interest rate risk.

CCyB1: Geographical distribution of credit exposures used in the countercyclical capital buffer

For the Six Months Ended September 30, 2019

(Millions of Yen, %)

	a	b	c	d
Geographical breakdown	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer	Bank-specific countercyclical capital buffer rate	Countercyclical buffer amount
France	**0.25%**	**342,473**		
Hong Kong (China)	**2.50%**	**91,480**		
Sweden	**2.50%**	**47,886**		
UK	**1.00%**	**1,201,912**		
Subtotal		**1,683,751**		
Total		**33,197,414**	**0.04%**	**17,041**

Note: As to geographic allocation methods for the amounts of credit risk-weighted assets, the location of each project of direct investments or fund and securitization products with which the look-through of the underlying assets is possible is defined as the ultimate country bearing the risk. Regarding fund and securitization products with which it is difficult to "look-through" the underlying assets, the ultimate risk-bearing country is allocated based on the asset management criteria and other factors.

For the Six Months Ended September 30, 2018

Not applicable.

Leverage Ratio Disclosure (Consolidated)

Composition of Leverage Ratio Disclosure (Consolidated)

(Millions of Yen, %)

Corresponding line # on Basel III disclosure template (Table 2) (*)	Corresponding line # on Basel III disclosure template (Table 1) (*)	Items		As of September 30, 2019	As of September 30, 2018
On-balance sheet exposures (1)					
1		On-balance sheet exposures before deducting adjustment items		**106,201,110**	105,515,507
1a	1	Total assets reported in the consolidated balance sheet		**108,398,217**	108,041,179
1b	2	The amount of assets of subsidiaries that are not included in the scope of the leverage ratio on a consolidated basis (–)			
1c	7	The amount of assets of subsidiaries that are included in the scope of the leverage ratio on a consolidated basis (except those included in the total assets reported in the consolidated balance sheet)		**—**	—
1d	3	The amount of assets that are deducted from the total assets reported in the consolidated balance sheet (except adjustment items) (–)		**2,197,106**	2,525,671
2	7	The amount of adjustment items pertaining to Tier 1 capital (–)		**196,085**	158,056
3		Total on-balance sheet exposures	(a)	**106,005,024**	105,357,451
Exposures related to derivative transactions (2)					
4		Replacement cost multiplied by 1.4 associated with derivatives transactions, etc.		**40,429**	
		Replacement cost associated with derivatives transactions, etc.			208,142
5		Potential future exposure multiplied by 1.4 associated with derivatives transactions, etc.		**807,935**	
		Add-on amount associated with derivatives transactions, etc.			283,668
		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.			556,697
6		The amount of receivables arising from providing collateral, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework		**—**	—
		The amount of receivables arising from providing cash margin, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework			—
7		The amount of deductions of receivables (out of those arising from providing cash variation margin) (–)		**166,309**	—
8		The amount of client-cleared trade exposures for which a bank or bank holding company acting as clearing member is not obliged to make any indemnification (–)			
9		Adjusted effective notional amount of written credit derivatives		**—**	—
10		The amount of deductions from effective notional amount of written credit derivatives (–)		**—**	—
11	4	Total exposures related to derivative transactions	(b)	**682,055**	1,048,507
Exposures related to repo transactions (3)					
12		The amount of assets related to repo transactions, etc.		**60,365**	112,630
13		The amount of deductions from the assets above (line 12) (–)		**—**	—
14		The exposures for counterparty credit risk for repo transactions, etc.		**560,593**	522,879
15		The exposures for agent repo transaction			
16	5	The Total exposures related to repo transactions, etc.	(c)	**620,959**	635,509
Exposures related to off-balance sheet transactions (4)					
17		Notional amount of off-balance sheet transactions		**4,763,750**	4,495,250
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (–)		**1,905,453**	1,929,805
19	6	Total exposures related to off-balance sheet transactions	(d)	**2,858,296**	2,565,445
Leverage ratio on a consolidated basis (5)					
20		The amount of capital (Tier 1 capital)	(e)	**9,030,405**	6,348,609
21	8	Total exposures ((a)+(b)+(c)+(d))	(f)	**110,166,335**	109,606,913
22		Leverage ratio on a consolidated basis ((e)/(f))		**8.19%**	5.79%

Reasons for the Significant Difference in the Leverage Ratio Disclosure (Consolidated) during the Previous Term

The amount of capital increased due to the implementation of a capital enhancement.

Sound Management of Liquidity Risk (Consolidated)

Quantitative Disclosure Items Concerning a Liquidity Coverage Ratio on a Consolidated Basis

(Millions of Yen, %, the Number of Items)

	Items	The current quarter (July 1 to September 30, 2019)		The previous quarter (April 1 to June 30, 2019)	
High-quality liquid assets (1)					
1	Total high-quality liquid assets		**27,620,064**		26,300,626
Cash outflows (2)		Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio	Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio
2	Cash outflows relating to unsecured retail funding	**45,265**	**4,499**	45,420	4,515
3	of which: stable deposits	**394**	**12**	392	12
4	of which: quasi-stable deposits	**44,872**	**4,487**	45,028	4,503
5	Cash outflows relating to unsecured wholesale funding	**10,667,813**	**7,806,074**	12,165,721	8,373,737
6	of which: qualifying operational deposits	**0**	**0**	0	0
7	of which: capital relating to unsecured wholesale funding, excluding qualifying operational deposits and debt securities	**10,066,119**	**7,204,380**	11,715,417	7,923,433
8	of which: debt securities	**601,694**	**601,694**	450,304	450,304
9	Cash outflows relating to secured funding, etc.		**179,965**		148,920
10	Cash outflows relating to funding programs and credit/liquidity facilities such as derivative transactions, etc.	**2,682,824**	**1,593,420**	2,699,125	1,611,992
11	of which: cash outflows relating to derivative transactions	**1,319,464**	**1,319,464**	1,351,987	1,351,987
12	of which: cash outflows relating to funding programs	**0**	**0**	0	0
13	of which: cash outflows relating to credit/liquidity facilities	**1,363,359**	**273,956**	1,347,138	260,004
14	Cash outflows based on an obligation to provide capital	**5,381,036**	**532,681**	5,956,093	531,012
15	Cash outflows relating to contingencies	**5,324,173**	**205,997**	5,442,534	228,344
16	Total cash outflows		**10,322,636**		10,898,519
Cash inflows (3)		Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio	Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio
17	Cash inflows relating to secured fund management, etc.	**10,484**	**0**	75,756	0
18	Cash inflows relating to collections of advances, etc.	**3,949,853**	**3,007,057**	2,831,735	2,106,483
19	Other cash inflows	**5,422,244**	**445,521**	6,153,247	570,150
20	Total cash inflows	**9,382,580**	**3,452,578**	9,060,737	2,676,633
Liquidity coverage ratio on a consolidated basis (4)					
21	Sum of high-quality liquid assets that can be included		**27,620,064**		26,300,626
22	Net cash outflows		**6,870,058**		8,221,886
23	Liquidity coverage ratio on a consolidated basis		**402.0%**		319.8%
24	The number of data for calculating the average value		**62**		59

(Millions of Yen, %, the Number of Items)

	Items	The current quarter (July 1 to September 30, 2018)		The previous quarter (April 1 to June 30, 2018)	
High-quality liquid assets (1)					
1	Total high-quality liquid assets		33,838,080		36,255,368
Cash outflows (2)		Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio	Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio
2	Cash outflows relating to unsecured retail funding	50,794	5,053	59,959	5,970
3	of which: stable deposits	384	12	374	11
4	of which: quasi-stable deposits	50,410	5,041	59,584	5,959
5	Cash outflows relating to unsecured wholesale funding	11,649,636	8,815,636	12,790,115	9,160,694
6	of which: qualifying operational deposits	0	0	0	0
7	of which: capital relating to unsecured wholesale funding, excluding qualifying operational deposits and debt securities	10,277,870	7,443,869	11,605,657	7,976,236
8	of which: debt securities	1,371,766	1,371,766	1,184,458	1,184,458
9	Cash outflows relating to secured funding, etc.		218,809		194,812
10	Cash outflows relating to funding programs and credit/liquidity facilities such as derivative transactions, etc.	2,579,119	1,612,563	2,622,660	1,598,584
11	of which: cash outflows relating to derivative transactions	1,373,206	1,373,206	1,349,770	1,349,770
12	of which: cash outflows relating to funding programs	0	0	0	0
13	of which: cash outflows relating to credit/liquidity facilities	1,205,913	239,358	1,272,890	248,814
14	Cash outflows based on an obligation to provide capital	5,307,288	387,308	4,562,934	302,330
15	Cash outflows relating to contingencies	5,148,533	246,557	4,740,151	207,263
16	Total cash outflows		11,285,925		11,469,654
Cash inflows (3)		Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio	Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio
17	Cash inflows relating to secured fund management, etc.	806,366	0	708,138	0
18	Cash inflows relating to collections of advances, etc.	3,713,099	3,208,271	3,538,956	3,031,396
19	Other cash inflows	5,922,651	437,760	5,428,369	388,139
20	Total cash inflows	10,442,116	3,646,031	9,675,463	3,419,536
Liquidity coverage ratio on a consolidated basis (4)					
21	Sum of high-quality liquid assets that can be included		33,838,080		36,255,368
22	Net cash outflows		7,639,894		8,050,118
23	Liquidity coverage ratio on a consolidated basis		442.9%		450.3%
24	The number of data for calculating the average value		62		62

Qualitative Disclosure Items Concerning a Liquidity Coverage Ratio on a Consolidated Basis

Items concerning a change in the consolidated liquidity coverage ratio on a time-series basis

The consolidated liquidity coverage ratio has shown stable progress for the past two years.

Items concerning evaluation of the level of the consolidated liquidity coverage ratio

The consolidated liquidity coverage ratio has tended to be well above the required level.

The future consolidated liquidity coverage ratio is not predicted to differ substantially from the disclosed ratio.

The actual value of the consolidated liquidity coverage ratio does not differ substantially from the initial forecast.

Items concerning the details of the sum of high-quality liquid assets that can be included

In light of the Bank's consolidated liquidity coverage ratio, there is no material item.

Other items concerning the consolidated liquidity coverage ratio

The Bank has not adopted the "Special case related to qualifying operational deposits" and the "Additional amount of collateral required at the time of scenario approach-based changes in fair value."

Considering the impact on the Bank's consolidated liquidity coverage ratio, with regard to immaterial consolidated subsidiaries with restrictions on practical operation, end-of-month data are converted to daily data.

Capital Adequacy (Non-Consolidated)

Capital Ratio Information (Non-Consolidated)

CC1: Composition of Capital (Non-Consolidated)

(Millions of Yen, %)

Basel III Template No.		Items	a **As of September 30, 2019**	b As of September 30, 2018	c Reference to Template CC2
Common Equity Tier 1 capital: instruments and reserves					
1a+2-1c-26		Directly issued qualifying common share capital plus related capital surplus and retained earnings	**5,937,310**	5,394,675	
1a		of which: capital and capital surplus	**4,015,219**	3,455,509	E1.1+E1.2
2		of which: retained earnings	**1,922,091**	1,939,166	E2
26		of which: cash dividends to be paid	**—**	—	
		of which: other than the above	**—**	—	E3
3		Valuation and translation adjustments and other disclosed reserves	**1,696,330**	1,132,132	E4
6		Common Equity Tier 1 capital: instruments and reserves (A)	**7,633,641**	6,526,808	
Common Equity Tier 1 capital: regulatory adjustments					
8+9		Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	**35,144**	31,732	
8		of which: goodwill (net of related tax liability, including those equivalent)	**—**	—	A1.1+A1.2
9		of which: other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)	**35,144**	31,732	A2.1-A2.2
10		Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	**—**	—	
11		Deferred gains or losses on derivatives under hedge accounting	**(142,362)**	153,886	E7
12		Shortfall of eligible provisions to expected losses	**57,621**	22,285	
13		Securitization gain on sale	**—**	—	
14		Gains and losses due to changes in own credit risk on fair valued liabilities	**—**	—	
15		Defined-benefit pension fund net assets (prepaid pension costs)	**23,044**	17,796	A3-D3
16		Investments in own shares (excluding those reported in the Net Assets section)	**—**	—	A4
17		Reciprocal cross-holdings in common equity	**—**	—	A5
18		Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share	**—**	—	A6
19+20+21		Amount exceeding the 10% threshold on specified items	**—**	—	
19		of which: significant investments in the common stock of financials	**—**	—	A7
20		of which: mortgage servicing rights	**—**	—	A8
21		of which: deferred tax assets arising from temporary differences (net of related tax liability)	**—**	—	
22		Amount exceeding the 15% threshold on specified items	**—**	—	
23		of which: significant investments in the common stock of financials	**—**	—	A9
24		of which: mortgage servicing rights	**—**	—	A10
25		of which: deferred tax assets arising from temporary differences (net of related tax liability)	**—**	—	
27		Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	**—**	—	
28		Common Equity Tier 1 capital: regulatory adjustments (B)	**(26,551)**	225,701	
Common Equity Tier 1 capital (CET1)					
29		Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	**7,660,193**	6,301,106	
Additional Tier 1 capital: instruments					
30	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	**49,999**	49,999	E5.1+E5.2
	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	**1,316,972**	—	D1
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	**—**	—	

(Millions of Yen, %)

Basel III Template No.	Items	a **As of September 30, 2019**	b As of September 30, 2018	c Reference to Template CC2
33+35	Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments	**—**	—	
36	Additional Tier 1 capital: instruments (D)	**1,366,971**	49,999	
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	**—**	—	A11
38	Reciprocal cross-holdings in Additional Tier 1 instruments	**—**	—	A12
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	**—**	—	A13
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	**38,345**	39,041	A14
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	**—**	—	
43	Additional Tier 1 capital: regulatory adjustments (E)	**38,345**	39,041	
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	**1,328,626**	10,958	
Tier 1 capital (T1=CET1+AT1)				
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	**8,988,819**	6,312,065	
Tier 2 capital: instruments and provisions				
46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown	**—**	—	E6
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	**—**	1,415,480	D2
	Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	**—**	—	
47+49	Eligible Tier 2 capital instruments under phase-out arrangements included in Tier 2: instruments and provisions	**923**	97,816	
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	**2**	7	
50a	of which: general reserve for possible loan losses	**2**	7	A15
50b	of which: eligible provisions	**—**	—	A16
51	Tier 2 capital: instruments and provisions (H)	**925**	1,513,303	
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	**—**	—	A17
53	Reciprocal cross-holdings in Tier 2 instruments	**—**	—	A18
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	**—**	—	A19
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	**—**	—	A20
57	Tier 2 capital: regulatory adjustments (I)	**—**	—	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	**925**	1,513,303	
Total capital (TC=T1+T2)				
59	Total capital (TC=T1+T2) ((G) + (J)) (K)	**8,989,745**	7,825,368	
Risk weighted assets				
60	Risk weighted assets (L)	**41,905,072**	37,536,228	

(Millions of Yen, %)

Basel III Template No.	Items	a **As of September 30, 2019**	b As of September 30, 2018	c Reference to Template CC2
Capital ratio and buffers (non-consolidated)				
61	Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))	**18.27%**	16.78%	
62	Tier 1 capital ratio (non-consolidated) ((G)/(L))	**21.45%**	16.81%	
63	Total capital ratio (non-consolidated) ((K)/(L))	**21.45%**	20.84%	
64	CET1 specific buffer requirement			
65	Of which: capital conservation buffer requirement			
66	Of which: countercyclical buffer requirement			
67	Of which: G-SIB/D-SIB additional requirement			
68	CET1 available after meeting the bank's minimum capital requirements			
Regulatory adjustments				
72	Non-significant investments in the capital and other TLAC liabilities of other financial institutions that are below the thresholds for deduction (before risk weighting)	**188,745**	211,140	A21.1+A21.2
73	Significant investments in the common stock of other financial institutions that are below the thresholds for deduction (before risk weighting)	**17,055**	17,055	A22
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	**—**	—	A23
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	**—**	—	
Provisions included in Tier 2 capital: instruments and provisions				
76	Provisions (general reserve for possible loan losses)	**2**	7	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	**37**	101	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")	**—**	—	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	**213,618**	210,247	
Capital instruments under phase-out arrangements				
82	Current cap on Additional Tier 1 instruments under phase-out arrangements	**—**	—	
83	Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	**—**	—	
84	Current cap on Tier 2 instruments under phase-out arrangements	**460,802**	614,402	
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	**—**	—	

CC2: Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements (Non-Consolidated)

As of September 30, 2019

(Millions of Yen)

Items	a Non-Consolidated balance sheet amount	b Consolidated balance sheet amounts based on regulatory scope of consolidation	c Reference numbers or symbols for referring to Template CC1
(Assets)			
Loans and Bills Discounted	**18,989,907**		
of which: non-significant investments in the capital, etc., of other financial institutions		—	
Tier 2 capital instruments and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		—	
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)		—	A21.1
Foreign Exchanges Assets	**226,258**		
Securities	**55,547,345**	**55,547,339**	
Money Held in Trust	**6,997,384**	**6,997,384**	
Securities and Money Held in Trust of which: goodwill and those equivalents (excluding those reported in the Intangible Fixed Assets)		—	A1.1
Securities and Money Held in Trust of which: investments in own capital instruments		—	—
Common Equity (excluding those reported in the Net Assets section)		—	A4
Additional Tier 1 capital		—	A11
Tier 2 capital		—	A17
Securities and Money Held in Trust of which: reciprocal cross-holdings in capital instruments		—	—
Common Equity		—	A5
Additional Tier 1 capital		—	A12
Tier 2 capital		—	A18
Securities and Money Held in Trust of which: non-significant investments in the capital, etc., of other financial institutions		**188,745**	—
Common Equity		—	A6
Additional Tier 1 capital		—	A13
Tier 2 capital instruments and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		—	A19
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)		**188,745**	A21.2
Securities and Money Held in Trust of which: significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital		**55,400**	—
Amount exceeding the 10% threshold on specified items		—	A7
Amount exceeding the 15% threshold on specified items		—	A9
Additional Tier 1 capital		**38,345**	A14
Tier 2 capital instruments and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		—	A20
Significant investments in the capital, etc., of other financial institutions that are below the thresholds for deduction (before risk weighting)		**17,055**	A22
Trading Assets	**14,422**		
Monetary Claims Bought	**310,887**		
Call Loans	**607,379**		
Receivables under Resale Agreements	—		
Cash and Due from Banks	**21,625,236**		
Other Assets	**1,870,131**		
Tangible Fixed Assets	**113,015**		

(Millions of Yen)

Items	a Non-Consolidated balance sheet amount	b Consolidated balance sheet amounts based on regulatory scope of consolidation	c Reference numbers or symbols for referring to Template CC1
Intangible Fixed Assets	**48,643**	**48,643**	
of which: goodwill and those equivalents (excluding those reported in the Net Assets section)		**—**	A1.2
of which: other intangible assets other than goodwill and mortgage servicing rights		**48,643**	A2.1
of which: amount that corresponds to effective tax rate to other intangible assets other than goodwill and mortgage servicing rights		**13,498**	A2.2
of which: mortgage servicing rights (net of related deferred tax liabilities)		**—**	—
Amount exceeding the 10% threshold on specified items		**—**	A8
Amount exceeding the 15% threshold on specified items		**—**	A10
Amount below the thresholds for deduction (before risk weighting)		**—**	A23
Defined-benefit pension fund net assets (prepaid pension costs)	**31,895**	**31,895**	A3
Customers' Liabilities for Acceptances and Guarantees	**146,312**		
Reserve for Possible Loan Losses	**(47,359)**	**(47,359)**	
of which: general reserve for possible loan losses includes Tier 2		**(2)**	A15
of which: eligible provisions includes Tier 2		**—**	A16
Reserve for Possible Investment Losses	**(1,739)**		
Total Assets	**106,479,721**		
(Liabilities)			
Deposits	**66,139,655**		
Negotiable Certificates of Deposit	**2,631,483**		
Debentures	**1,015,292**		
Trading Liabilities	**8,935**		
Borrowed Money	**4,906,884**	**4,906,884**	
of which: qualifying Additional Tier 1 instruments		**1,316,972**	D1
of which: qualifying Tier 2 instruments		**—**	D2
Payables under Repurchase Agreements	**15,617,369**		
Foreign Exchanges Liabilities	**0**		
Trust Money	**2,166,311**		
Other Liabilities	**5,477,073**		
Reserve for Bonus Payments	**5,928**		
Reserve for Employees' Retirement Benefits	**26,255**		
Reserve for Directors' Retirement Benefits	**789**		
Deferred Tax Liabilities	**645,369**	**645,369**	
of which: prepaid pension cost		**8,851**	D3
Deferred Tax Liabilities for Land Revaluation	**8,607**		
Acceptances and Guarantees	**146,312**		
Total Liabilities	**98,796,269**		
(Net Assets)			
Paid-in Capital	**4,040,198**	**4,040,198**	
Common equity	**4,015,198**	**4,015,198**	E1.1
of which: lower dividend rate stock	**3,589,481**	**3,589,481**	
Preferred stock	**24,999**	**24,999**	
of which: directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which classified as equity under applicable accounting standards		**24,999**	E5.1
Capital Surplus	**25,020**	**25,020**	
Capital surplus	**24,999**	**24,999**	
of which: directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which classified as equity under applicable accounting standards		**24,999**	E5.2
Other capital surplus	**20**	**20**	E1.2

(Millions of Yen)

Items	a Non-Consolidated balance sheet amount	b Consolidated balance sheet amounts based on regulatory scope of consolidation	c Reference numbers or symbols for referring to Template CC1
Retained Earnings	**1,921,905**	**1,922,091**	E2
Legal reserves	**755,766**	**755,766**	
Voluntary reserves	**1,166,139**	**1,166,325**	
Special reserves	**323,700**	**323,700**	
General reserves	**559,403**	**559,403**	
Reserves for tax basis adjustments of fixed assets	**7,030**	**7,030**	
Others	**7**	**7**	
Unappropriated retained earnings	**275,997**	**276,184**	
Total Owners' Equity	**5,987,124**	**5,987,310**	
of which: others		**—**	E3
of which: directly issued qualifying Tier 2 instruments plus related capital surplus of which classified as equity under applicable accounting standards		**—**	E6
Net Unrealized Gains on Other Securities	**2,021,595**	**2,021,595**	
Net Deferred Losses on Hedging Instruments	**(339,580)**	**(339,580)**	
of which: net deferred losses on hedge		**(142,362)**	E7
Revaluation Reserve for Land, net of taxes	**14,312**	**14,312**	
Foreign Currency Translation Adjustment	**—**	**3**	
Total Valuation and Translation Adjustment	**1,696,327**	**1,696,330**	E4
Total Net Assets	**7,683,452**		
Total Liabilities and Net Assets	**106,479,721**		

Notes: 1. "Consolidated balance sheet amounts based on regulatory scope of consolidation" refer only to the items used in calculating capital adequacy.

2. "Consolidated balance sheet amounts based on regulatory scope of consolidation" are the amounts before the transitional arrangements, therefore the items that were newly included in the Bank's own capital via the transitional arrangements are not included in this table.

As of September 30, 2018

(Millions of Yen)

Items	Non-Consolidated balance sheet amount	Consolidated balance sheet amounts based on regulatory scope of consolidation	Ref. No.
(Assets)			
Loans and Bills Discounted	13,821,164		
Including non-significant investments in the capital instruments of other financial institutions		—	
Tier 2 capital instruments		—	
Non-significant investments in the capital instruments of other financial institutions not subject to deduction		—	A21.1
Foreign Exchanges Assets	228,485		
Securities	54,003,459	54,003,453	
Money Held in Trust	8,736,211	8,736,211	
Securities and Money Held in Trust of which: goodwill and those equivalents (excluding those reported in the Intangible Fixed Assets)		—	A1.1
Securities and Money Held in Trust of which: investments in own capital instruments		—	—
Common Equity (excluding those reported in the Net Assets section)		—	A4
Additional Tier 1 capital		—	A11
Tier 2 capital		—	A17
Securities and Money Held in Trust of which: reciprocal cross-holdings in capital instruments		—	—
Common Equity		—	A5
Additional Tier 1 capital		—	A12
Tier 2 capital		—	A18
Securities and Money Held in Trust of which: investments in the instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital		211,140	—
Common Equity		—	A6
Additional Tier 1 capital		—	A13
Tier 2 capital		—	A19
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)		211,140	A21.2
Securities and Money Held in Trust of which: significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		56,096	—
Amount exceeding the 10% threshold on specified items		—	A7
Amount exceeding the 15% threshold on specified items		—	A9
Additional Tier 1 capital		39,041	A14
Tier 2 capital		—	A20
Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)		17,055	A22
Trading Assets	7,491		
Monetary Claims Bought	315,805		
Call Loans	1,075,000		
Receivables under Resale Agreements	37,200		
Cash and Due from Banks	26,293,684		
Other Assets	1,623,307		
Tangible Fixed Assets	118,344		
Intangible Fixed Assets	43,920	43,920	
of which: goodwill and those equivalents (excluding those reported in the Net Assets section)		—	A1.2
of which: other intangible assets other than goodwill and mortgage servicing rights		43,920	A2.1
of which: amount that corresponds to effective tax rate to other intangible assets other than goodwill and mortgage servicing rights		12,188	A2.2
of which: mortgage servicing rights (net of related deferred tax liabilities)		—	—
Amount exceeding the 10% threshold on specified items		—	A8
Amount exceeding the 15% threshold on specified items		—	A10
Amount below the thresholds for deduction (before risk weighting)		—	A23

(Millions of Yen)

Items	Non-Consolidated balance sheet amount	Consolidated balance sheet amounts based on regulatory scope of consolidation	Ref. No.
Defined-benefit pension fund net assets (prepaid pension costs)	24,631	24,631	A3
Customers' Liabilities for Acceptances and Guarantees	125,217		
Reserve for Possible Loan Losses	(44,859)	(44,859)	
of which: general reserve for possible loan losses includes Tier 2		(7)	A15
of which: eligible provisions includes Tier 2		—	A16
Reserve for Possible Investment Losses	(1,047)		
Total Assets	106,408,018		
(Liabilities)			
Deposits	67,074,121		
Negotiable Certificates of Deposit	1,979,321		
Debentures	1,515,522		
Trading Liabilities	4,157		
Borrowed Money	4,832,353	4,832,353	
of which: qualifying Additional Tier 1 instruments		—	D1
of which: qualifying Tier 2 instruments		1,415,480	D2
Payables under Repurchase Agreements	15,025,174		
Foreign Exchanges Liabilities	9		
Trust Money	2,345,944		
Other Liabilities	6,456,289		
Reserve for Bonus Payments	6,007		
Reserve for Employees' Retirement Benefits	25,183		
Reserve for Directors' Retirement Benefits	658		
Deferred Tax Liabilities	432,831	432,831	
of which: prepaid pension cost		6,835	D3
Deferred Tax Liabilities for Land Revaluation	8,607		
Acceptances and Guarantees	125,217		
Total Liabilities	99,831,400		
(Net Assets)			
Paid-in Capital	3,480,488	3,480,488	
Common equity	3,455,488	3,455,488	E1.1
of which: lower dividend rate stock	3,029,771	3,029,771	
Preferred stock	24,999	24,999	
of which: directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which classified as equity under applicable accounting standards		24,999	E5.1
Capital Surplus	25,020	25,020	
Capital surplus	24,999	24,999	
of which: directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which classified as equity under applicable accounting standards		24,999	E5.2
Other capital surplus	20	20	E1.2
Retained Earnings	1,938,989	1,939,166	E2
Legal reserves	735,566	735,566	
Voluntary reserves	1,203,423	1,203,600	
Special reserves	303,500	303,500	
General reserves	559,403	559,403	
Reserves for tax basis adjustments of fixed assets	7,131	7,131	
Others	7	7	
Unappropriated retained earnings	333,381	333,558	
Total Owners' Equity	5,444,498	5,444,675	
of which: others		—	E3
of which: directly issued qualifying Tier 2 instruments plus related capital surplus of which classified as equity under applicable accounting standards		—	E6

(Millions of Yen)

Items	Non-Consolidated balance sheet amount	Consolidated balance sheet amounts based on regulatory scope of consolidation	Ref. No.
Net Unrealized Gains on Other Securities	1,052,310	1,052,310	
Net Deferred Losses on Hedging Instruments	65,495	65,495	
of which: net deferred losses on hedge		153,886	E7
Revaluation Reserve for Land, net of taxes	14,312	14,312	
Foreign Currency Translation Adjustment	—	13	
Total Valuation and Translation Adjustment	1,132,118	1,132,132	E4
Total Net Assets	6,576,617		
Total Liabilities and Net Assets	106,408,018		

Notes: 1. "Consolidated balance sheet amounts based on regulatory scope of consolidation" refer only to the items used in calculating capital adequacy.

2. "Consolidated balance sheet amounts based on regulatory scope of consolidation" are the amounts before the transitional arrangements, therefore the items that were newly included in the Bank's own capital via the transitional arrangements are not included in this table.

OV1: Overview of RWA (Non-Consolidated)

(Millions of Yen)

Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		For the Six Months Ended September 30, 2019	For the Six Months Ended September 30, 2018	**For the Six Months Ended September 30, 2019**	For the Six Months Ended September 30, 2018
1	Credit risk (excluding counterparty credit risk)	**5,410,109**	4,852,143	**458,199**	410,796
2	Of which: standardized approach (SA)	**2,994**	8,109	**239**	648
3	Of which: internal rating-based (IRB) approach	**5,289,802**	4,713,600	**448,575**	399,713
	Of which: significant investments	**—**	—	**—**	—
	Of which: estimated residual value of lease transactions	**—**	—	**—**	—
	Others	**117,312**	130,433	**9,385**	10,434
4	Counterparty credit risk (CCR)	**487,033**	457,975	**39,994**	37,733
5	Of which: standardized approach for counterparty credit risk (SA-CCR)	**56,236**	—	**4,768**	—
	Of which: current exposure method (CEM)		39,775		3,372
6	Of which: expected positive exposure (EPE) method	**—**	—	**—**	—
	Of which: credit valuation adjustment (CVA)	**82,105**	58,031	**6,568**	4,642
	Of which: central counterparty related exposure (CCP)	**189,974**	171,806	**15,197**	13,744
	Others	**158,717**	188,363	**13,459**	15,973
7	Equity positions in banking book under market-based approach	**3,720,080**	1,703,477	**315,462**	144,454
8	Equity investments in funds - Look-through approach	**23,112,761**		**1,959,636**	
9	Equity investments in funds - Mandate-based approach	**149**		**12**	
	Equity investments in funds - Simple approach (subject to 250% RW)	**—**		**—**	
	Equity investments in funds - Simple approach (subject to 400% RW)	**231,936**		**19,668**	
10	Equity investments in funds - Fall-back approach (subject to 1,250% RW)	**988,078**		**79,046**	
	Equity investments in funds (SA)		—		—
	Equity investments in funds (IRB)		25,598,404		2,170,716
11	Settlement risk	**549**	—	**46**	—
12	Securitization exposures in banking book	**2,139,222**	654,444	**171,137**	55,496
13	Of which: Securitization internal rating-based approach (SEC-IRBA) or internal assessment approach (IAA)	**—**		**—**	
14	Of which: Securitization external ratings-based approach (SEC-ERBA)	**2,139,222**		**171,137**	
15	Of which: Securitization standardized approach (SEC-SA)	**—**		**—**	
	Of which: Ratings-based approach (RBA) or internal assessment approach (IAA) in the IRB approach		654,444		55,496
	Of which: IRB Supervisory Formula Approach (SFA)		—		—
	Of which: Standardized approach (SA)		—		—
	Of which: 1,250% risk weight is applied	**0**	0	**0**	0
16	Market risk	**3,278,770**	1,569,780	**262,301**	125,582
17	Of which: standardized approach (SA)	**3,267,850**	1,532,522	**261,428**	122,601
18	Of which: internal model approaches (IMA)	**10,919**	37,257	**873**	2,980
19	Operational risk	**541,046**	681,275	**43,283**	54,502
20	Of which: Basic Indicator Approach	**—**	—	**—**	—
21	Of which: Standardized Approach	**541,046**	681,275	**43,283**	54,502
22	Of which: Advanced Measurement Approach	**—**	—	**—**	—
23	Amounts below the thresholds for deduction	**42,638**	42,638	**3,615**	3,615
	Risk weighted assets subject to transitional arrangements				
24	Floor adjustment	**—**	—	**—**	—
25	Total	**39,952,376**	35,560,140	**3,352,405**	3,002,898

IRRBB1 – Quantitative information on IRRBB

(Millions of Yen)

No.		a	b	c	d
		⊿EVE		⊿NII	
		For the Six Months Ended September 30, 2019	For the Six Months Ended September 30, 2018	**For the Six Months Ended September 30, 2019**	For the Six Months Ended September 30, 2018
1	Parallel up	**1,887,827**	2,491,560	**121,031**	203,001
2	Parallel down	**(657,124)**	(936,478)	**(127,881)**	(158,121)
3	Steepener	**503,743**	813,594		
4	Flattener	**(18,580)**	(112,498)		
5	Short rate up	**558,227**	592,828		
6	Short rate down	**(129,004)**	(230,727)		
7	Maximum	**1,887,827**	2,491,560	**121,031**	203,001

		e	f
		For the Six Months Ended September 30, 2019	For the Six Months Ended September 30, 2018
8	Tier 1 capital	**8,988,819**	6,312,065

Leverage Ratio Disclosure (Non-Consolidated)

Composition of Leverage Ratio Disclosure (Non-Consolidated)

(Millions of Yen, %)

Corresponding line # on Basel III disclosure template (Table 2) (*)	Corresponding line # on Basel III disclosure template (Table 1) (*)	Items		As of September 30, 2019	As of September 30, 2018
On-balance sheet exposures (1)					
1		On-balance sheet exposures before deducting adjustment items		**106,026,880**	
1a	1	Total assets reported in the non-consolidated balance sheet		**106,479,721**	
1b	3	The amount of assets that are deducted from the total assets reported in the non-consolidated balance sheet (except adjustment items) (–)		**452,840**	
2	7	The amount of adjustment items pertaining to Tier 1 capital (–)		**154,156**	
3		Total on-balance sheet exposures	(a)	**105,872,724**	
Exposures related to derivative transactions (2)					
4		Replacement cost multiplied by 1.4 associated with derivatives transactions, etc.		**40,429**	
5		Potential future exposure multiplied by 1.4 associated with derivatives transactions, etc.		**807,935**	
6		The amount of receivables arising from providing collateral, provided where deducted from the non-consolidated balance sheet pursuant to the operative accounting framework		**—**	
7		The amount of deductions of receivables (out of those arising from providing cash variation margin) (–)		**166,309**	
8		The amount of client-cleared trade exposures for which a bank or bank holding company acting as clearing member is not obliged to make any indemnification (–)			
9		Adjusted effective notional amount of written credit derivatives		**—**	
10		The amount of deductions from effective notional amount of written credit derivatives (–)		**—**	
11	4	Total exposures related to derivative transactions	(b)	**682,055**	
Exposures related to repo transactions (3)					
12		The amount of assets related to repo transactions, etc.		**60,365**	
13		The amount of deductions from the assets above (line 12) (–)		**—**	
14		The exposures for counterparty credit risk for repo transactions, etc.		**560,593**	
15		The exposures for agent repo transaction			
16	5	The Total exposures related to repo transactions, etc.	(c)	**620,959**	
Exposures related to off-balance sheet transactions (4)					
17		Notional amount of off-balance sheet transactions		**3,147,603**	
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (–)		**2,012,910**	
19	6	Total exposures related to off-balance sheet transactions	(d)	**1,134,692**	
Leverage ratio on a non-consolidated basis (5)					
20		The amount of capital (Tier 1 capital)	(e)	**8,988,819**	
21	8	Total exposures ((a)+(b)+(c)+(d))	(f)	**108,310,431**	
22		Leverage ratio on a non-consolidated basis ((e)/(f))		**8.29%**	

Sound Management of Liquidity Risk (Non-Consolidated)

Quantitative Disclosure Items Concerning a Liquidity Coverage Ratio on a Non-Consolidated Basis

(Millions of Yen, %, the Number of Items)

	Items	The current quarter (July 1 to September 30, 2019)		The previous quarter (April 1 to June 30, 2019)	
High-quality liquid assets (1)					
1	Total high-quality liquid assets		**27,620,064**		26,300,626
Cash outflows (2)		Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio	Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio
2	Cash outflows relating to unsecured retail funding	**45,265**	**4,499**	45,420	4,515
3	of which: stable deposits	**394**	**12**	392	12
4	of which: quasi-stable deposits	**44,872**	**4,487**	45,028	4,503
5	Cash outflows relating to unsecured wholesale funding	**10,631,416**	**7,769,677**	12,132,863	8,340,880
6	of which: qualifying operational deposits	**0**	**0**	0	0
7	of which: capital relating to unsecured wholesale funding, excluding qualifying operational deposits and debt securities	**10,029,637**	**7,167,898**	11,682,496	7,890,512
8	of which: debt securities	**601,779**	**601,779**	450,367	450,367
9	Cash outflows relating to secured funding, etc.		**179,965**		148,920
10	Cash outflows relating to funding programs and credit/liquidity facilities such as derivative transactions, etc.	**2,634,857**	**1,569,616**	2,679,079	1,602,782
11	of which: cash outflows relating to derivative transactions	**1,319,464**	**1,319,464**	1,351,987	1,351,987
12	of which: cash outflows relating to funding programs	**0**	**0**	0	0
13	of which: cash outflows relating to credit/liquidity facilities	**1,315,393**	**250,152**	1,327,092	250,795
14	Cash outflows based on an obligation to provide capital	**5,382,511**	**534,157**	5,957,049	531,968
15	Cash outflows relating to contingencies	**3,924,058**	**190,991**	4,052,836	206,030
16	Total cash outflows		**10,248,905**		10,835,094
Cash inflows (3)		Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio	Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio
17	Cash inflows relating to secured fund management, etc.	**10,484**	**0**	75,756	0
18	Cash inflows relating to collections of advances, etc.	**4,011,735**	**3,069,400**	2,906,197	2,181,285
19	Other cash inflows	**5,420,977**	**444,254**	6,152,556	569,460
20	Total cash inflows	**9,443,196**	**3,513,655**	9,134,510	2,750,744
Liquidity coverage ratio on a non-consolidated basis (4)					
21	Sum of high-quality liquid assets that can be included		**27,620,064**		26,300,626
22	Net cash outflows		**6,735,251**		8,084,350
23	Liquidity coverage ratio on a non-consolidated basis		**410.0%**		325.3%
24	The number of data for calculating the average value		**62**		59

(Millions of Yen, %, the Number of Items)

	Items	The current quarter (July 1 to September 30, 2018)		The previous quarter (April 1 to June 30, 2018)	
High-quality liquid assets (1)					
1	Total high-quality liquid assets		33,838,080		36,255,368
Cash outflows (2)		Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio	Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio
2	Cash outflows relating to unsecured retail funding	50,794	5,053	59,959	5,970
3	of which: stable deposits	384	12	374	11
4	of which: quasi-stable deposits	50,411	5,041	59,584	5,959
5	Cash outflows relating to unsecured wholesale funding	11,612,856	8,778,855	12,756,055	9,126,634
6	of which: qualifying operational deposits	0	0	0	0
7	of which: capital relating to unsecured wholesale funding, excluding qualifying operational deposits and debt securities	10,241,005	7,407,004	11,571,516	7,942,095
8	of which: debt securities	1,371,851	1,371,851	1,184,539	1,184,539
9	Cash outflows relating to secured funding, etc.		218,809		194,812
10	Cash outflows relating to funding programs and credit/liquidity facilities such as derivative transactions, etc.	2,568,628	1,608,367	2,617,277	1,597,145
11	of which: cash outflows relating to derivative transactions	1,373,206	1,373,206	1,349,770	1,349,770
12	of which: cash outflows relating to funding programs	0	0	0	0
13	of which: cash outflows relating to credit/liquidity facilities	1,195,422	235,161	1,267,506	247,374
14	Cash outflows based on an obligation to provide capital	5,307,271	387,291	4,562,918	302,314
15	Cash outflows relating to contingencies	3,917,482	220,743	3,583,082	182,556
16	Total cash outflows		11,219,118		11,409,430
Cash inflows (3)		Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio	Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio
17	Cash inflows relating to secured fund management, etc.	806,366	0	708,138	0
18	Cash inflows relating to collections of advances, etc.	3,764,464	3,260,024	3,594,256	3,087,028
19	Other cash inflows	5,922,749	437,858	5,427,888	387,659
20	Total cash inflows	10,493,579	3,697,882	9,730,283	3,474,687
Liquidity coverage ratio on a non-consolidated basis (4)					
21	Sum of high-quality liquid assets that can be included		33,838,080		36,255,368
22	Net cash outflows		7,521,235		7,934,743
23	Liquidity coverage ratio on a non-consolidated basis		449.9%		456.9%
24	The number of data for calculating the average value		62		62

Qualitative Disclosure Items Concerning a Liquidity Coverage Ratio on a Non-Consolidated Basis

Items concerning a change in the non-consolidated liquidity coverage ratio on a time-series basis

The non-consolidated liquidity coverage ratio has shown stable progress for the past two years.

Items concerning evaluation of the level of the non-consolidated liquidity coverage ratio

The non-consolidated liquidity coverage ratio has tended to be well above the required level.

The future non-consolidated liquidity coverage ratio is not predicted to differ substantially from the disclosed ratio.

The actual value of the non-consolidated liquidity coverage ratio does not differ substantially from the initial forecast.

Items concerning the details of the sum of high-quality liquid assets that can be included

In light of the Bank's non-consolidated liquidity coverage ratio, there is no material item.

Other items concerning the non-consolidated liquidity coverage ratio

The Bank has not adopted the "Special case related to qualifying operational deposits" and the "Additional amount of collateral required at the time of scenario approach-based changes in fair value."

Status of Capital and Shareholders

Members and Share Ownership (As of September 30, 2019)

(1) Common Stocks (Including lower dividend rate stocks)

The face value of one common stock is ¥100.

Type of Organization	Number of Members	Stocks Owned
Agricultural Cooperatives	746 (145)	8,561,660,470 (7,526,360,000)
Federations of Agricultural Cooperatives	101 (32)	30,333,862,540 (27,571,600,000)
Forest Owners' Cooperatives	606 (0)	19,616,220 (0)
Forestry Production Cooperatives	10 (0)	14,050 (0)
Federations of Forest Owners' Cooperatives	46 (0)	22,921,100 (0)
Fishery Cooperatives	966 (6)	159,400,051 (99,380,000)
Fishery Production Cooperatives	23 (0)	202,240 (0)
Federations of Fishery Cooperatives	83 (28)	1,021,394,089 (697,470,000)
Marine Products Processing Cooperatives	37 (0)	612,400 (0)
Federations of Marine Products Processing Cooperatives	6 (0)	694,650 (0)
Mutual Insurance Federation of Fishery Cooperative Associations	1 (0)	7,064,800 (0)
Agricultural Mutual Relief Insurance Associations	45 (0)	914,900 (0)
Federations of Agricultural Mutual Relief Insurance Associations	12 (0)	444,200 (0)
Fishing Boat Insurance Association	1 (0)	2,454,350 (0)
Agricultural Credit Guarantee Fund Associations	10 (0)	139,650 (0)
Fishery Credit Guarantee Fund Associations	5 (0)	17,158,100 (0)
Fishery Mutual Relief Insurance Associations	12 (0)	132,000 (0)
Federation of Fishery Mutual Relief Insurance Associations	1 (0)	292,800 (0)
Land Improvement Districts	756 (0)	2,873,740 (0)
Federations of Land Improvement Districts	3 (0)	2,450 (0)
Medium and Small-Sized Enterprise Cooperative Associations Related to Sericulture, Forestry or Salt Production	15 (0)	133,500 (0)
Total	3,485 (211)	40,151,988,300 (35,894,810,000)

(2) Preferred Stocks

The face value of one stock is ¥100.

Type of Organization	Number of Members	Stocks Owned
Financial Institutions	9	26,787,410
Securities Companies	3	5,577,700
Other Corporations	19	23,426,340
Total	31	55,791,450

Voting Rights of Members

The Norinchukin Bank is the central financial institution for Japan's agricultural, fishery and forest owners' cooperative system. The supreme management decision-making organization for the Bank is the Council of Delegates, which consists of representative members and substitutes for the general meetings of all shareholders. Unlike stock companies, where one share represents one vote, the voting rights of the members of the Council of Delegates are equal regardless of the number of investment units they own. For this reason, a list of major shareholders has not been included in this report.

Trends in the Bank's Capital

(Millions of Yen)

Date	Increase in Capital	Capital after Increase	Method of Increase
November 30, 1983	15,000	45,000	Allotment
November 30, 1990	30,000	75,000	Allotment
November 30, 1992	25,000	100,000	Allotment
February 16, 1995	24,999	124,999	Private placement
September 25, 1997	150,000	274,999	Allotment
March 25, 1998	850,000	1,124,999	Allotment
November 29, 2002	100,000	1,224,999	Allotment
December 1, 2005	225,717	1,450,717	Allotment
March 30, 2006	14,300	1,465,017	Allotment
September 29, 2006	19,000	1,484,017	Allotment
November 26, 2007	15,900	1,499,917	Allotment
February 28, 2008	12,900	1,512,817	Allotment
March 25, 2008	503,216	2,016,033	Allotment
December 29, 2008	24,800	2,040,833	Allotment
March 30, 2009	1,380,537	3,421,370	Allotment
September 28, 2009	4,539	3,425,909	Allotment
September 29, 2015	45,551	3,471,460	Allotment
December 29, 2015	9,028	3,480,488	Allotment
March 29, 2019	559,710	4,040,198	Allotment

Directors and Auditors (As of October 1, 2019)

Supervisory Committee

Toru Nakaya
Katsunori Ishikawa
Yoshimitsu Nagashima
Hiroshi Kishi
Jiro Muramatsu
Akira Sato
Isamu Amemiya
Tokurou Shibata
Ichiro Ozaki
Kazutaka Abe
Haruto Oniki
Kazuhiko Fukayama
Tadashi Kubota
Mikio Aoai
Hideaki Kubori
Mariko Bando
Masanori Tanabe
Kazuto Oku
Kazuhiko Otake

Board of Directors

President & Chief Executive Officer

Kazuto Oku

Senior Managing Directors (Representative Directors)

Tetsuya Kanamaru
Shozo Goto
Keito Shimbu
Kazuhiko Otake

Managing Directors

Hikaru Yoshida
Kei Fujisaki

Audit & Supervisory Board

Kiyotsugu Akimoto
Shigeo Miyachi
Koji Hatsukawa
Ryutaro Edo
Masahiro Muroi

Managing Executive Officers

Yasuyuki Matsumoto
Satoshi Iwaso
Takahiro Nakajima
Seiki Todaka
Ryo Akiyoshi
Shin Kawamoto
Hiroshi Yuda
Masato Imai
Masakazu Kita
Masanobu Yagi
Satoshi Matsunaga

Executive Officers

Akiko Ito
Yoshio Kimura
Yoshihiro Ito
Koki Ogino

List of Group Companies

(As of December 10, 2019)

Company Name	Address	Nature of Business	Date of Establishment	Capital (Millions of Yen) Percentage of Voting Rights (%)
The Norinchukin Trust & Banking Co., Ltd.	1-12, Uchikanda 1-chome, Chiyoda-ku, Tokyo 101-0047, Japan	Trust & Banking	August 17, 1995	20,000 100.00
Norinchukin Australia Pty Limited	Level 29, 126 Phillip Street, Sydney, NSW2000, Australia	Project financing operations in Australia and New Zealand	February 8, 2017	A$181,415 thousand 100.00
Norinchukin Bank Europe N.V.	Gustav Mahlerlaan 1216, 4th Floor, 1081 LA Amsterdam, The Netherlands	Banking in Europe	September 21, 2018	€30 million 100.00
Norinchukin Research Institute Co., Ltd.	27-11, Sendagaya 5-chome, Shibuya-ku, Tokyo 151-0051, Japan	Research	March 25, 1986	300 100.00
Norinchukin Facilities Co., Ltd.	12-1, Yurakucho 1-chome, Chiyoda-ku, Tokyo 100-0006, Japan	Building Management & Facility Management	August 6, 1956	100 100.00
Nochu Business Support Co., Ltd.	13-2, Yurakucho 1-chome, Chiyoda-ku, Tokyo 100-0006, Japan	Provider of various administrative services for The Norinchukin Bank	August 18, 1998	100 100.00
Norinchukin Business Assist Co., Ltd.	12-1, Yurakucho 1-chome, Chiyoda-ku, Tokyo 100-0006, Japan	Provider of administrative services for The Norinchukin Bank	December 1, 2016	30 100.00 (13.34)*
Norinchukin Academy Co., Ltd.	12-1, Yurakucho 1-chome, Chiyoda-ku, Tokyo 100-0006, Japan	Training	May 25, 1981	20 100.00
Norinchukin Value Investments Co., Ltd.	2-3, Uchisaiwaicho 2-chome, Chiyoda-ku, Tokyo 100-0011, Japan	Investment Management Services & Investment Advisory Services	October 2, 2014	444 92.50 (27.75)*
Kyodo Housing Loan Co., Ltd.	27-11, Sendagaya 5-chome, Shibuya-ku, Tokyo 151-0051, Japan	Mortgage Loans & Housing Loan Guarantee	August 10, 1979	10,500 92.12
Nochu Information System Co., Ltd.	2-3, Toyosu 3-chome, Koto-ku, Tokyo 135-0061, Japan	System Development & Maintenance	May 29, 1981	100 90.00
JA Card Co., Ltd.	14-1, Sotokanda 4-chome, Chiyoda-ku, Tokyo 101-8960, Japan	Planning and promotion, such as JA card business	October 2, 2017	100 51.00
Norinchukin Zenkyoren Asset Management Co., Ltd.	7-9, Hirakawacho 2-chome, Chiyoda-ku, Tokyo 102-0093, Japan	Asset Management & Investment Advice	September 28, 1993	3,420 50.91
Norinchukin Finance (Cayman) Limited	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands	Issue of Subordinated Bonds, Provision of Subordinated Loans	August 30, 2006	$50,000 100.00
The Cooperative Servicing Co., Ltd.	23-14, Higashiikebukuro-3chome, Toshima-ku, Tokyo 170-0013, Japan	Management and Collection of Non-Performing Loans	April 11, 2001	500 37.96
JA MITSUI LEASING, LTD.	13-1, Ginza 8-chome, Chuo-ku, Tokyo 104-0061, Japan	Leasing Business	April 1, 2008	32,000 33.40
Ant Capital Partners Co., Ltd.	2-1, Marunouchi 1-chome, Chiyoda-ku, Tokyo 100-0005, Japan	Private Equity Investments & Fund Management	October 23, 2000	100 24.95
Gulf Japan Food Fund GP	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands	Investments	July 29, 2015	$50,000 20.10
JAML MRC Holding, Inc.	286 Madison Ave., Suite 301, New York, NY 10017, U.S.A.	Investments	March 6, 2015	$42 million 20.00
The Agribusiness Investment & Consultation Co., Ltd.	2, Kandasurugadai 2-chome, Chiyoda-ku, Tokyo 101-0062, Japan	Investment in Agricultural Corporations	October 24, 2002	4,070 19.97
Investment Limited Partnership for Renewable Energy in Agriculture, Forestry, and Fisheries	13-2, Yurakucho 1-chome, Chiyoda-ku, Tokyo 100-8420, Japan	Investment in Renewable Energy Projects	April 30, 2014	334 —

** The percentage of share units indirectly owned by The Norinchukin Bank.*

Global Network (As of September 30, 2019)

Overseas Branches

New York Branch

21st Floor, 245 Park Avenue,
New York, NY 10167-0104, U.S.A.
Telephone: 1-212-697-1717
Fax: 1-212-697-5754
SWIFT: NOCUUS 33

London Branch

4th Floor, 155 Bishopsgate,
London EC2M 3YX, U.K.
Telephone: 44-20-7588-6589
Fax: 44-20-7588-6585
SWIFT: NOCUGB2L
Company number: BR001902

Singapore Branch

12 Marina Boulevard, #38-01/02,
Marina Bay Financial Centre
Tower 3, Singapore 018982
Telephone: 65-6535-1011
Fax: 65-6535-2883
SWIFT: NOCUSGSG

Overseas Representative Offices

Hong Kong (China) Representative Office

34th Floor, Edinburgh Tower,
The Landmark, 15 Queen's Road,
Central, Hong Kong, People's Republic of China
Telephone: 852-2868-2839
Fax: 852-2918-4430

Beijing Representative Office

Room 601, Chang Fu Gong Building,
Jia-26, Jianguo Men Wai St.,
Beijing, People's Republic of China
100022
Telephone: 86-10-6513-0858
Fax: 86-10-6513-0859

Corporate Outline

Name
- The Norinchukin Bank

Legal basis
- The Norinchukin Bank Law (Law No. 93 of 2001)

Date of establishment
- December 20, 1923

Chairman of the Supervisory Committee
- Toru Nakaya

President and Chief Executive Officer
- Kazuto Oku

Paid-in capital
- ¥4,040.1 billion (US$37.4 billion) (As of September 30, 2019)

*All capital is from private parties (members and investors in preferred securities).

Total assets (On a consolidated basis)
- ¥108,398.2 billion (US$1,004.3 billion) (As of September 30, 2019)

Capital ratio (On a consolidated basis, Basel III standard)
- Common Equity Tier 1 Capital Ratio 18.09% (As of September 30, 2019)
- Tier 1 Capital Ratio 21.19% (As of September 30, 2019)
- Total Capital Ratio 21.19% (As of September 30, 2019)

Members
- Japan Agricultural Cooperatives (JA), Japan Fishery Cooperatives (JF), Japan Forest Owners' Cooperatives (JForest), and related federations, as well as other agricultural, fishery and forestry cooperative organizations that have invested in the Bank
  (Number of shareholders: 3,485) (As of September 30, 2019)

Number of employees
- 3,676 (As of September 30, 2019)

Business locations

(In Japan)
- Head office: 1
- Branch: 19
- Branch annex: 1
- Office: 17

(Overseas)
- Branch: 3
- Representative office: 2

(As of September 30, 2019)

Ratings (As of September 30, 2019)

Rating agency	Long-term debt	Short-term debt
S&P	A	A-1
Moody's Investors Service	A1	P-1

Contact information of Head Office:

13-2, Yurakucho 1-chome, Chiyoda-ku,
Tokyo 100-8420, Japan
URL: https://www.nochubank.or.jp/en/
SWIFT: NOCUJPJT

NORINCHUKIN