INTERIM REPORT 2021

For The Six Months Ended **September 30, 2021**

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, 2021 (unless otherwise stated), as well as forward-looking statements pertaining to the forecasts, estimations, 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 might affect our businesses and could cause actual results to differ materially from those currently anticipated.

In this report, agriculture, fishery and forestry are collectively referred to as "AFF," 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 2021

NAKAYA Toru
Chairman of the Supervisory Committee

OKU Kazuto
President and Chief Executive Officer

We would like to sincerely thank all our stakeholders for supporting the day-to-day operations of The Norinchukin Bank ("the Bank").

The vision set forth under the Medium-Term Management Plan (FY2019–FY2023) of the Bank is to "become the leading bank that supports the agriculture, fishery and forestry ("AFF") industries, food production and consumption, and the daily lives of local communities." In fiscal 2021, by making the pursuit of this vision its perpetual endeavor, the Bank is proceeding steadily with its business operations to achieve its goals without fail even in an increasingly severe business environment.

Concerning the financial markets during the first half of fiscal 2021, short-term interest rates remained at a low level against the backdrop of accommodative monetary policies across major jurisdictions. Stock prices rose mainly in the U.S. and European markets, supported by fiscal stimulus and the growing momentum to reopen economies as COVID-19 vaccinations progressed. Foreign exchange rates saw a progression of moderate yen depreciation mainly against the U.S. dollar given the background of a rise in long-term U.S. interest rates.

Under such circumstances, the Bank performed financial operations aiming at accumulating stable profits. As a result, in the first half of fiscal 2021, the Bank secured Consolidated Ordinary Profits of ¥133.6 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 21.32%, a Tier 1 Capital Ratio of 24.75%, and a Total Capital Ratio of 24.75%. Looking ahead, an economic recovery is expected in tandem with the normalization of business activities, despite the risk of other COVID-19 variants. The Bank will engage in appropriate financial management in an economic and financial environment that is expected to continue to be volatile and uncertain.

Looking at business operations, under the basic policy of the Medium-Term Management Plan (FY2019–FY2023), we will work in alliance with all the 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.

To proceed with the Bank's sustainable management initiatives, we have defined the Bank's Purpose as "Dedicated to sustaining all life," and established the Medium/Long-Term Goals toward 2030 to realize the Purpose. Our efforts are at an early stage, but each officer and employee of the Bank strives to familiarize and practice steadily our unique sustainability perspective in operating daily business.

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 AFF industries and their rural communities.

Amid the prolonged impact of the COVID-19 pandemic, the Bank will continue to provide maximum support for the various AFF industry-related stakeholders affected by this problem, as the mission of a financial institution that operates in the foundational AFF industries and related local communities.

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

January 2022

TORU NAKAYA　Kazuto Oku

Financial Results for the First Half of Fiscal 2021

■ Income

On a consolidated basis, Ordinary Profits* came to ¥133.6 billion, up ¥46.7 billion on a year-over-year basis, and Profit Attributable to Owners of Parent was ¥93.8 billion, up ¥28.3 billion on a year-over-year basis.

On a non-consolidated basis, Ordinary Profits came to ¥126.7 billion, up ¥34.9 billion on a year-over-year basis, and Net Income was ¥90.1 billion, up ¥17.7 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 2021 were ¥108,129.4 billion, up ¥481.6 billion from the previous fiscal year-end. Total Net Assets came to ¥8,158.9 billion, up ¥203.4 billion from the previous fiscal year-end.

On a non-consolidated basis, Total Assets were ¥105,539.9 billion, up ¥301.8 billion from the previous fiscal year-end. On the assets side, Loans and Bills Discounted were ¥22,146.1 billion, and Securities were ¥44,597.6 billion. On the liabilities side, Deposits amounted to ¥66,140.4 billion and Debentures were ¥413.3 billion.

■ Capital Adequacy Ratio (Basel III Standard)

On a consolidated basis, the Bank's Common Equity Tier 1 Capital Ratio was 21.32%, its Tier 1 Capital Ratio was 24.75%, and its Total Capital Ratio was 24.75%.

On a non-consolidated basis, the Bank's Common Equity Tier 1 Capital Ratio was 21.40%, its Tier 1 Capital Ratio was 24.91%, and its Total Capital Ratio was 24.91%.

Key Management Indicators

<Consolidated>

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

	First Half of Fiscal 2019	Fiscal 2019	First Half of Fiscal 2020	Fiscal 2020	**First Half of Fiscal 2021**	**First Half of Fiscal 2021**
Total Income	¥ 832.6	¥ 1,546.3	¥ 592.2	¥ 1,358.8	**¥ 631.8**	**$ 5,644**
Total Expenses	745.0	1,422.3	505.5	1,065.2	**497.7**	**4,446**
Profit Attributable to Owners of Parent	68.1	92.0	65.5	208.2	**93.8**	**838**
Total Comprehensive Income	397.9	(111.1)	847.4	769.8	**312.6**	**2,793**
Total Net Assets	7,770.7	7,261.6	8,033.1	7,955.5	**8,158.9**	**72,893**
Total Assets	108,398.2	105,482.0	106,746.4	107,647.8	**108,129.4**	**966,045**
Capital Adequacy Ratio (BIS) (Note 2)						
Common Equity Tier 1 Capital Ratio (%)	18.09	19.49	20.55	19.86	**21.32**	**21.32**
Tier 1 Capital Ratio (%)	21.19	23.02	23.85	23.19	**24.75**	**24.75**
Total Capital Ratio (%)	21.19	23.02	23.85	23.19	**24.75**	**24.75**

Notes: 1. U.S. dollars have been converted at the rate of ¥111.93 to U.S.$1, the effective rate of exchange at September 30, 2021.
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 2019	Fiscal 2019	First Half of Fiscal 2020	Fiscal 2020	**First Half of Fiscal 2021**	**First Half of Fiscal 2021**
Total Income	¥ 822.3	¥ 1,520.9	¥ 585.3	¥ 1,337.1	**¥ 619.0**	**$ 5,530**
Total Expenses	736.4	1,403.1	493.6	1,043.9	**491.7**	**4,393**
Net Income	68.7	89.4	72.4	212.0	**90.1**	**805**
Paid-in Capital	4,040.1	4,040.1	4,040.1	4,040.1	**4,040.1**	**36,095**
Total Net Assets	7,683.4	7,174.8	7,953.1	7,826.0	**8,020.5**	**71,656**
Total Assets	106,479.7	103,403.5	104,538.0	105,238.1	**105,539.9**	**942,910**
Deposits	66,139.6	65,656.0	65,415.5	65,675.4	**66,140.4**	**590,909**
Debentures	1,015.2	791.4	534.5	361.4	**413.3**	**3,692**
Loans and Bills Discounted	18,989.9	19,828.8	20,837.2	21,824.0	**22,146.1**	**197,856**
Securities	55,547.3	54,694.3	50,545.8	48,491.4	**44,597.6**	**398,442**
Capital Adequacy Ratio (BIS) (Note 2)						
Common Equity Tier 1 Capital Ratio (%)	18.27	19.56	20.64	19.84	**21.40**	**21.40**
Tier 1 Capital Ratio (%)	21.45	23.15	24.01	23.22	**24.91**	**24.91**
Total Capital Ratio (%)	21.45	23.15	24.01	23.23	**24.91**	**24.91**

Notes: 1. U.S. dollars have been converted at the rate of ¥111.93 to U.S.$1, the effective rate of exchange at September 30, 2021.

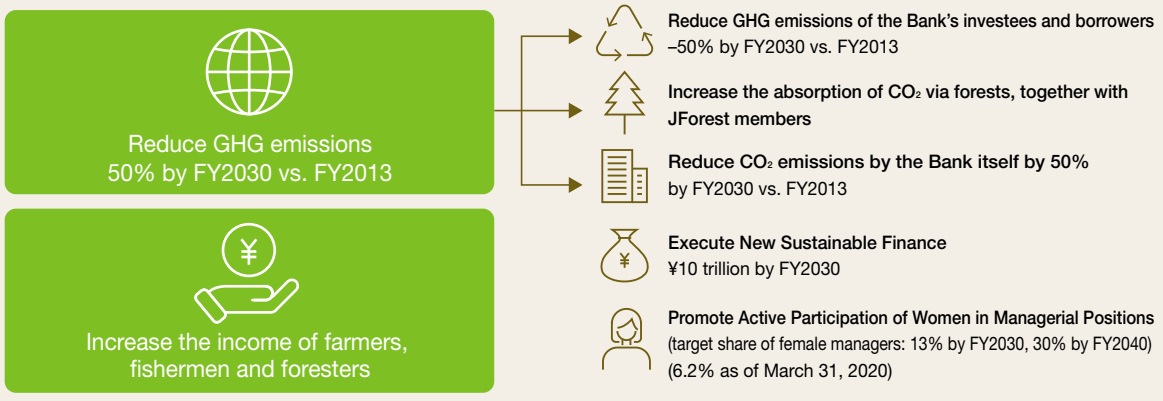
2. The calculation of the Bank's Non-Consolidated BIS Capital Adequacy Ratio is based on the formula found in Notification No. 4 of the Financial Services Agency and the Ministry of Agriculture, Forestry and Fisheries (Standards for Judging the Soundness of Management of the Norinchukin Bank) issued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

The Norinchukin Bank's Vision and Medium/Long-Term Goals FY2030

Our Purpose, Vision and Mission

Stakeholders:
Members (JA, JF and JForest)/individual cooperative members (i.e., people working in the AFF industries); our clients (deposit and savings, loans) including AFF-related companies; local communities; business partners in the Bank's entire operation including financial institutions, market participants and contractors; governments and municipalities; and employees

The Norinchukin Bank's Medium/Long-Term Goals FY2030



Sustainability Management Initiatives

Sustainability Management Initiatives

Food shortages due to the globally rising population, labor shortages in advanced economies due to aging and shrinking demography, climate change caused by global warming, and a loss of biodiversity: These increasingly serious issues affect the sustainability of the AFF industries in which we operate. Against this backdrop, corporations are expected to take measures to address such environmental and social issues. Intense discussions were held at the COP26 meeting in November 2021, suggesting that public and private efforts for decarbonization are rapidly advancing throughout the world.

Based on an understanding of such global trends, the Bank performs initiatives of sustainability management based on the discussions at the Sustainability Committee, which operates under the Board of Directors. In the first half of fiscal 2021, the Bank engaged in efforts to realize a sustainable society based on the Medium/Long-Term Goals 2030, which were newly formulated from medium- to long-term perspectives toward accomplishing the Purpose of the Bank.

Sustainable Finance Initiatives

The Bank conducted new sustainable finance amounting to ¥600 billion during the first half of fiscal 2021, which represents about 6% progress toward the medium/long-term goal of ¥10 trillion, a good start toward the goal.

New Finance 1H of FY2021	Medium/Long-Term Goals*	Rate of Progress
¥600 billion	¥10 trillion	6% (approx.)

* Cumulative amount of new finance from FY2021 to FY2030 (10 years)

The Bank's sustainable finance initiatives are outlined below. In the first half of fiscal 2021, we issued the Bank's first green bond and launched a green loan facility followed by execution of its first green loan to a customer. In addition, we offered sustainability-linked loans via a syndication of JA Bank members for the first time.

Through engagement with its stakeholders, the Bank will continue to provide various kinds of financial support, including sustainable finance, to solve environmental and social issues.

Examples of Sustainable Finance Initiatives

Green Bonds	September 2021: Issued a Green Bond (US$1 billion)
Launch of ESG Loan Facilities	April 2021: Launched facilities for Green Loans, Social Loans, and Sustainability Loans
Sustainability-Linked Loans	September 2021: Launched the first syndicate Sustainability-Linked Loan Agreement by JA Bank members with a financial services corporation
Overseas Initiatives	June 2021: Financed green mortgage pools formed by an Australian nonbank financial institution (the first mortgage pool in Australia for which all underlying loans are eco-friendly)

Revitalization of Local Communities

● Initiatives to Cope with the Prolonged Impact of the COVID-19 Pandemic

The AFF industries, the foundation of the Bank's business, have been affected significantly by the prolonged impact of the COVID-19 pandemic. As a member of JA Bank and JF Marine Bank, the Bank has facilitated financing for businesses, including low-interest rate loans for AFF business operators. Moreover, cooperating with government agencies and our peer organizations, the Bank promotes non-financial initiatives as well, including helping to find buyers of agricultural produce, to reduce excess inventory.

● Smartphone Classes Aimed at Eliminating the Digital Divide Throughout the Country

The presence of digital services in our daily lives is rapidly increasing. Smartphones have become an increasingly important infrastructure tool in individuals' lives. Since July 2021, the Bank operates the "JA Smartphone Class" nationwide together with JA Zenchu, in collaboration with a leading smartphone operator, to meet the needs of local residents. Efforts aimed at eliminating the digital divide are being promoted by offering JA facilities nationwide to serve as venues for digital experiences.

● Training of Next-Generation Farm Operators

As the main sponsor of AgriFuture Japan, the Bank encourages the training of next-generation farm operators through the Japan Institute of Agricultural Management, which is operated by the association. Since the opening of the institute in 2013, 101 students have graduated and begun farming nationwide. At present, Class of 2021 and 2022 students are studying hard, encouraging each other at 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 Bank provides a wide range of support for the creation of new customers and the export of agricultural and livestock products toward solving issues that the association's members face.

● 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 53 projects.

● 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 19 million books cumulatively to primary schools nationwide and Japanese schools overseas. In fiscal 2021, we donated about 1.3 million books.

● Wood Solution Network

The Bank operates the Wood Solution Network (WSN), which consists of lumber-related companies and groups, in liaison with an endowed research department studying lumber-using systems at the University of Tokyo. The aim of WSN activities is to achieve the knowledge and wisdom to tackle challenges and promote the expansion of lumber use. The WSN activities are in the second *cours* currently, and that *cours* focuses on facilitating an understanding of the benefits and importance of lumber use among local authorities by using the WSN's guidebook to promote the use of wood for nonresidential construction, as well as on the effective utilization of the Forest Environment Transfer Tax regime and wood-use advocacy from SDGs/ESG perspectives.

● Expand Domestic Lumber Use and Provide Wood Use Education

As support for initiatives that contribute to the expansion of domestic lumber use and the development of forests and the forestry industry, the Bank has created and donated wood products, sponsored tree-planting events, and subsidized wood-use education activities, in alliance with JForest and its cooperative organizations.

● Nochu Potential Forest Productivity Fund

Established in 2005, this fund—which had been operated as the Norinchukin 80th Anniversary Forest Rejuvenation Fund until 2013—subsidized 108 projects nationwide over 18,000 hectares valued at ¥2.14 billion by the end of fiscal 2020. This fund contributes to the

regeneration of degraded privately owned forests across the country by subsidizing forward-looking projects that aim to maintain the public benefits and multiple sustainable functions of forests.

● Support Project for JF Women's Groups/ Youth Groups

To support the activities of JF Women's Groups/Youth Groups and maintain and rejuvenate the foundation of local fishery businesses, since fiscal 2013 the Bank has subsidized cooperatives' campaign activities and expenses for training sessions related to life plan support.

In addition, in alliance with *Umitonagisa*, a public fund for environmental beautification, and to address oil contamination, the Bank has supplied cleaning tools for JF to support coastal cleaning activities.

JA Bank's Agriculture Financing

● Lending to Agricultural Corporations

JA Bank supports farmers' agricultural management and livelihoods by providing various types of loans. As of March 31, 2021, JA Bank's outstanding balance of agricultural loans was ¥2,039.7 billion (of which loans to farmers amounted to ¥1,294.4 billion). The outstanding balance of loans in trust of Japan Finance Corporation and other entities came to ¥534.8 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, 2021
Direct agricultural loans [1]	1,618.8
Agricultural policy-based loans [2]	420.9
Agriculture Modernization Loans	200.4
Other policy-based loans [3]	220.5
Total	2,039.7

Outstanding Balance of Agricultural Loans in Trust

(Billions of Yen)

Type	March 31, 2021
Japan Finance Corporation loans	534.6
Others	0.3
Total	534.8

● Equity Financing to Agricultural Corporations

The Agribusiness Investment & Consultation Co., Ltd., was established in October 2002 by the JA Group jointly with Japan Finance Corporation to invest in agricultural corporations. The company aims to contribute to the sustainable development of the agricultural industry by promoting the adequacy of equity capital of agricultural corporations, thereby ensuring their sound growth. As of the end of September 2021, the company's accumulated investments amounted to ¥10.5 billion in 615 projects.

Investments in Agricultural Corporations

(The Number of Items, Millions of Yen)

	Accumulated		Breakdown of Funds							
			Direct funds		Agri-Seed Fund		Reconstruction Fund		Support Fund for Business Entities of Agricultural Leaders	
	No. of funds	Amount of investments	No. of funds	Amount of investments	No. of funds	Amount of investments	No. of funds	Amount of investments	No. of funds	Amount of investments
FY2002-2018	548	8,946	136	4,209	317	2,404	70	1,653	25	680
FY2019	32	811	11	597	14	94	4	52	3	67
FY2020	26	505	8	253	11	78	4	53	3	120
First Half of FY2021	9	202	4	162	4	30	1	10	0	0
Total	615	10,464	159	5,221	346	2,606	79	1,768	31	867

Consolidated Balance Sheet (Unaudited)

The Norinchukin Bank and Subsidiaries
As of September 30, 2021

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	September 30 2021	March 31 2021	**September 30 2021**
Assets			
Cash and Due from Banks (Notes 13, 15 and 16)	**¥ 23,408,093**	¥ 20,066,967	**$209,131**
Call Loans and Bills Bought (Note 15)	**1,750,000**	60,890	**15,634**
Receivables under Resale Agreements	**399,692**	548,061	**3,570**
Monetary Claims Bought (Notes 15 and 16)	**291,382**	302,918	**2,603**
Trading Assets (Note 15)	**6,991**	7,310	**62**
Money Held in Trust (Notes 5, 15 and 17)	**9,933,627**	10,638,598	**88,748**
Securities (Notes 3, 5, 9, 15 and 16)	**44,269,680**	48,093,847	**395,512**
Loans and Bills Discounted (Notes 4, 5, 8 and 15)	**22,482,347**	22,102,545	**200,860**
Foreign Exchange Assets	**262,293**	290,017	**2,343**
Other Assets (Notes 5 and 15)	**2,364,627**	2,885,756	**21,125**
Tangible Fixed Assets (Note 14)	**166,467**	165,914	**1,487**
Intangible Fixed Assets	**54,994**	57,724	**491**
Net Defined Benefit Asset	**112,521**	112,151	**1,005**
Deferred Tax Assets	**4,106**	3,771	**36**
Customers' Liabilities for Acceptances and Guarantees	**2,742,268**	2,446,587	**24,499**
Reserve for Possible Loan Losses (Note 15)	**(119,462)**	(134,983)	**(1,067)**
Reserve for Possible Investment Losses	**(183)**	(270)	**(1)**
Total Assets	**¥108,129,448**	¥107,647,809	**$966,045**
Liabilities and Net Assets			
Liabilities			
Deposits (Notes 6 and 15)	**¥ 66,127,970**	¥ 65,652,162	**$590,797**
Negotiable Certificates of Deposit (Note 15)	**2,475,328**	3,100,259	**22,114**
Debentures (Note 15)	**407,854**	355,479	**3,643**
Payables under Repurchase Agreements (Notes 5 and 15)	**18,069,526**	17,073,926	**161,435**
Trading Liabilities (Note 15)	**4,313**	5,137	**38**
Borrowed Money (Notes 5, 7 and 15)	**4,891,121**	5,092,464	**43,698**
Foreign Exchange Liabilities	**13**	0	**0**
Short-term Entrusted Funds (Note 15)	**1,627,147**	877,743	**14,537**
Other Liabilities (Note 15)	**2,954,407**	4,543,028	**26,395**
Reserve for Bonus Payments	**7,565**	7,552	**67**
Net Defined Benefit Liability	**29,149**	29,486	**260**
Reserve for Directors' Retirement Benefits	**911**	1,459	**8**
Deferred Tax Liabilities	**628,091**	498,333	**5,611**
Deferred Tax Liabilities for Land Revaluation	**4,790**	8,607	**42**
Acceptances and Guarantees	**2,742,268**	2,446,587	**24,499**
Total Liabilities	**99,970,459**	99,692,228	**893,151**
Net Assets			
Paid-in Capital (Note 10)	**4,040,198**	4,040,198	**36,095**
Capital Surplus	**23,399**	24,993	**209**
Retained Earnings	**2,137,269**	2,146,592	**19,094**
Total Owners' Equity	**6,200,867**	6,211,784	**55,399**
Net Unrealized Gains on Other Securities	**2,118,712**	1,948,587	**18,928**
Net Deferred Losses on Hedging Instruments	**(229,459)**	(280,135)	**(2,050)**
Revaluation Reserve for Land	**14,538**	14,312	**129**
Foreign Currency Transaction Adjustments	**331**	(16)	**2**
Remeasurements of Defined Benefit Plans	**44,173**	49,260	**394**
Total Accumulated Other Comprehensive Income	**1,948,296**	1,732,008	**17,406**
Non-controlling Interests	**9,824**	11,787	**87**
Total Net Assets	**8,158,989**	7,955,581	**72,893**
Total Liabilities and Net Assets	**¥108,129,448**	¥107,647,809	**$966,045**

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, 2021

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	Six Months ended September 30		Six Months ended September 30
	2021	2020	**2021**
Income			
Interest Income:	**¥289,330**	¥ 431,003	**$2,584**
Interest on Loans and Bills Discounted	**46,492**	50,967	**415**
Interest and Dividends on Securities	**235,484**	371,889	**2,103**
Fees and Commissions	**13,974**	15,341	**124**
Trading Income	**—**	323	**—**
Other Operating Income	**56,732**	39,287	**506**
Other Income (Note 11)	**271,805**	106,313	**2,428**
Total Income	**631,842**	592,268	**5,644**
Expenses			
Interest Expenses:	**256,284**	342,366	**2,289**
Interest on Deposits	**5,258**	20,219	**46**
Fees and Commissions	**6,449**	9,385	**57**
Trading Expenses	**54**	1	**0**
Other Operating Expenses	**154,183**	28,911	**1,377**
General and Administrative Expenses	**72,059**	70,733	**643**
Other Expenses (Note 12)	**8,668**	54,142	**77**
Total Expenses	**497,700**	505,540	**4,446**
Income before Income Taxes	**134,142**	86,728	**1,198**
Income Taxes — Current	**(3,251)**	180,183	**(29)**
Income Taxes — Deferred	**43,058**	(159,504)	**384**
Total Income Taxes	**39,806**	20,678	**355**
Profit	**94,335**	66,049	**842**
Profit Attributable to Non-controlling Interests	**455**	543	**4**
Profit Attributable to Owners of Parent	**¥ 93,880**	¥ 65,506	**$ 838**

	Yen		U.S. Dollars (Note 1)
	Six Months ended September 30		Six Months ended September 30
	2021	2020	**2021**
Profit Attributable to Owners of Parent per Share	**¥22.05**	¥15.38	**$0.19**

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, 2021

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	Six Months ended September 30		Six Months ended September 30
	2021	2020	**2021**
Profit	**¥ 94,335**	¥ 66,049	**$ 842**
Other Comprehensive Income	**218,311**	781,353	**1,950**
Net Unrealized Gains (Losses) on Other Securities	**170,215**	763,692	**1,520**
Net Deferred Gains (Losses) on Hedging Instruments	**50,660**	17,272	**452**
Revaluation Reserve for Land	**2,247**	—	**20**
Foreign Currency Transaction Adjustments	**338**	19	**3**
Remeasurements of Defined Benefit Plans	**(5,109)**	(672)	**(45)**
Share of Other Comprehensive Income of Affiliates accounted for by the equity method	**(39)**	1,042	**(0)**
Total Comprehensive Income	**¥312,647**	¥847,403	**$2,793**
Attributable to:			
Owners of Parent	**312,189**	846,846	**2,789**
Non-controlling Interests	**458**	557	**4**

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, 2021

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	Six Months ended September 30		Six Months ended September 30
	2021	2020	**2021**
Capital Surplus			
Balance at the Beginning of the Fiscal Year	**¥ 24,993**	¥ 24,993	**$ 223**
Additions:	**—**	—	**—**
Deductions:			
Change in Ownership Interest of Parent due to Transactions with Non-controlling Interests	**1,594**	—	**14**
Balance at the End of the Period	**23,399**	24,993	**209**
Retained Earnings			
Balance at the Beginning of the Fiscal Year	**2,146,592**	2,013,599	**19,177**
Additions:			
Profit Attributable to Owners of Parent	**93,880**	65,506	**838**
Reversal of Revaluation Reserve for Land	**2,020**	—	**18**
Deductions:			
Dividends	**105,223**	75,241	**940**
Balance at the End of the Period	**¥2,137,269**	¥2,003,865	**$19,094**

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, 2021

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	Six Months ended September 30		Six Months ended September 30
	2021	2020	**2021**
Cash Flows from Operating Activities:			
Income before Income Taxes	**¥ 134,142**	¥ 86,728	**$ 1,198**
Depreciation	**11,549**	11,558	**103**
Equity in Losses (Earnings) of Affiliates	**(4,020)**	(2,224)	**(35)**
Net Increase (Decrease) in Reserve for Possible Loan Losses	**(15,731)**	48,432	**(140)**
Net Increase (Decrease) in Reserve for Possible Investment Losses	**(87)**	(229)	**(0)**
Net Increase (Decrease) in Reserve for Bonus Payments	**13**	166	**0**
Net Decrease (Increase) in Net Defined Benefit Asset	**(370)**	(424)	**(3)**
Net Increase (Decrease) in Net Defined Benefit Liability	**(337)**	(290)	**(3)**
Net Increase (Decrease) in Reserve for Directors' Retirement Benefits	**(548)**	(102)	**(4)**
Interest Income	**(289,330)**	(431,003)	**(2,584)**
Interest Expenses	**256,284**	342,366	**2,289**
Losses (Gains) on Securities	**72,101**	(20,977)	**644**
Losses (Gains) on Money Held in Trust	**(33,002)**	(20,080)	**(294)**
Foreign Exchange Losses (Gains)	**(192,903)**	156,473	**(1,723)**
Losses (Gains) on Disposal of Fixed Assets	**(476)**	183	**(4)**
Net Decrease (Increase) in Trading Assets	**319**	718	**2**
Net Increase (Decrease) in Trading Liabilities	**(824)**	(965)	**(7)**
Net Decrease (Increase) in Loans and Bills Discounted	**(382,007)**	(1,016,977)	**(3,412)**
Net Increase (Decrease) in Deposits	**475,808**	(242,087)	**4,250**
Net Increase (Decrease) in Negotiable Certificates of Deposit	**(624,931)**	(644,119)	**(5,583)**
Net Increase (Decrease) in Debentures	**52,375**	(256,424)	**467**
Net Increase (Decrease) in Borrowed Money (Excluding Subordinated Borrowed Money)	**(190,106)**	(795,744)	**(1,698)**
Net Decrease (Increase) in Interest-bearing Due from Banks	**338,950**	648,678	**3,028**
Net Decrease (Increase) in Call Loans and Bills Bought and Other	**(1,529,001)**	(648,595)	**(13,660)**
Net Increase (Decrease) in Call Money and Bills Sold and Other	**995,599**	1,787,627	**8,894**
Net Increase (Decrease) in Short-term Entrusted Funds	**749,404**	1,097,157	**6,695**
Net Decrease (Increase) in Foreign Exchange Assets	**27,724**	(259,951)	**247**
Net Increase (Decrease) in Foreign Exchange Liabilities	**13**	0	**0**
Interest Received	**284,690**	476,873	**2,543**
Interest Paid	**(105,560)**	(216,597)	**(943)**
Other, Net	**(6,186)**	176,554	**(55)**
Subtotal	**23,551**	276,721	**210**
Income Taxes (Paid) Refunded	**(234,995)**	(19,022)	**(2,099)**
Net Cash Provided by (Used in) Operating Activities	**(211,444)**	257,699	**(1,889)**

Consolidated Statement of Cash Flows (Unaudited), continued

The Norinchukin Bank and Subsidiaries
For the six months ended September 30, 2021

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	Six Months ended September 30		Six Months ended September 30
	2021	2020	**2021**
Cash Flows from Investing Activities:			
Purchases of Securities	**(6,425,729)**	(6,276,898)	**(57,408)**
Proceeds from Sales of Securities	**3,545,509**	1,105,738	**31,676**
Proceeds from Redemption of Securities	**6,782,099**	5,072,229	**60,592**
Increase in Money Held in Trust	**(276,722)**	(448)	**(2,472)**
Decrease in Money Held in Trust	**373,040**	443,475	**3,332**
Purchases of Tangible Fixed Assets	**(2,038)**	(572)	**(18)**
Purchases of Intangible Fixed Assets	**(4,615)**	(3,418)	**(41)**
Proceeds from Sales of Tangible Fixed Assets	**0**	—	**0**
Net Cash Provided by (Used in) Investing Activities	**3,991,542**	340,105	**35,661**
Cash Flows from Financing Activities:			
Proceeds from Share Issuance to Non-controlling Shareholders	**60**	—	**0**
Purchase of Treasury Shares of Subsidiaries	**(3,605)**	—	**(32)**
Dividends Paid	**(105,223)**	(75,241)	**(940)**
Dividends Paid to Non-controlling Shareholders	**(470)**	(685)	**(4)**
Net Cash Provided by (Used in) Financing Activities	**(109,239)**	(75,926)	**(975)**
Effect of Exchange Rate Changes on Cash and Cash Equivalents	**1,897**	(223)	**16**
Net Increase (Decrease) in Cash and Cash Equivalents	**3,672,756**	521,655	**32,812**
Cash and Cash Equivalents at the Beginning of the Fiscal Year	**19,121,793**	18,491,970	**170,837**
Cash and Cash Equivalents at the End of the Period (Note 13)	**¥22,794,550**	¥19,013,625	**$203,650**

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 ¥111.93=U.S.$1, the approximate rate of exchange prevailing on September 30, 2021, 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, 2021 was 22, 21 of which were consolidated and the remaining subsidiary was unconsolidated.

The major consolidated subsidiaries are as follows:

The Norinchukin Trust & Banking Co., Ltd.

Kyodo Housing Loan Co., Ltd.

Newly established "Norinchukin Capital Co., Ltd." and other three companies were consolidated from the period ended September 30, 2021.

The major unconsolidated subsidiary is as follows:

NORINCHUKIN INNOVATION FUND L.P.

The unconsolidated subsidiary was excluded from the scope of consolidation, since its impact on the consolidated financial statements was not so material as to hinder a rational judgement of the financial position and results of operations in terms of Total Assets, Ordinary Income, Net Income, Retained Earnings and Accumulated Other Comprehensive Income.

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

Closing date: June 30, 2021 Number of subsidiaries: 9

Closing date: September 30, 2021 Number of subsidiaries: 12

As for the newly established companies mentioned above whose closing date of the first half of fiscal year is June 30, namely Norinchukin Capital Co., Ltd. and other three companies, only their balance sheets on the dates of establishment were reflected on the consolidated financial statements, because their closing date had not come to the dates of the first half of fiscal year from the date of establishment to the consolidated balance sheet date of September 30, 2021.

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, 2021 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.

Derivatives are measured at fair value based on net assets or liabilities after offsetting financial assets and financial liabilities with respect to specific market risk or specific credit risk.

(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.

Other securities are valued at fair value (the cost of securities sold is calculated by the moving average method). Stocks and others which are no market prices ("Stocks and others with no market prices") 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.

The fair value of Derivatives is calculated based on net assets or liabilities after offsetting financial assets and financial liabilities with respect to specific market risk or specific credit risk.

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 Committee Practical Guideline No. 24, issued on October 8, 2020). 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 Committee Practical Guideline No. 25, issued on October 8, 2020). 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 Committee Practical Guideline 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.

(d) Hedges Applied to "the Treatment of Hedge Accounting for Financial Instruments that Reference LIBOR"

As for Hedges mentioned above, all of hedges under "the Treatment of Hedge Accounting for Financial Instruments that Reference LIBOR" (The Accounting Standards Board of Japan (ASBJ) the PITF No. 40 for Practical Solution, issued on September 29, 2020) are applied to the specific treatments designated by the PITF. Hedges applied to the PITF are as follows.

I Hedge Methods: The Deferral Method or The Accrual Method specifically permitted for certain interest rate swap
Hedge Instruments: Interest rate swaps
Hedged Items: Loans and Bill Discounted, Securities (Bonds) and others
Type of Hedge Transactions: Offsetting market movements

II Hedge Method: The Deferral Method
Hedge Instrument: Interest rate swaps
Hedged Items: Payables under Repurchase Agreements and others
Type of Hedge Transactions: Fixing cash flows

III Hedge Method: The Deferral Method
Hedge Instrument: Currency swaps
Hedged Items: Financial monetary assets and liabilities denominated in foreign currencies and others
Type of Hedge Transactions: Offsetting market movements

(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 useful lives of major Tangible Fixed Assets are as follows:

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 consolidated balance sheet date.

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 balance sheet date.

(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 ¥9,884 million ($88 million) and ¥9,911 million for the period ended September 30, 2021 and the fiscal year ended March 31, 2021, 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 disposal of collateral or the execution of guarantees.

c. Reserve for loans to debtors with restructured loans (“debtors under requirement of control”) (see Note 4) and other debtors requiring close monitoring going forward (“other substandard debtors”) is provided based on the Discounted Cash Flow method if the loan bal-

ance 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 to "debtors under requirement of control" other than those indicated above, the Bank principally estimates expected losses for the next 3 years. Whereas "other substandard debtors" and debtors who maintain favorable operating conditions and who have no particular financial difficulties ("standard"), the Bank estimates expected losses for the next year. The expected losses are calculated by long-term averages of the historical loan-loss ratios based on past 1-or 3-year loan-loss experience and further adjusted for uncertainties of future forecasts. This is adjusted by referring the historical loan losses in accordance with current position in economic cycle and possibility of each scenario in light of future outlook. These are based on the macroeconomic indicators (Japan's GDP growth rate) which are highly correlated to historical records of loan losses and the Bank's outlook for economic fluctuation. The future forecasts are approved by directors after consultation with a committee composed of management (the Risk Management Committee).

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) 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.

(14) 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.

(15) 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.

(16) Accounting Principles and Procedures When Related Accounting Standards Are Not Clear

Profit and losses on cancellation of Investment Trust are accounted in "Interest and Dividends on Securities" on Profit and Loss Statement.

(17) Other Information

(Change in Accounting Policies)

(Adoption of Accounting Standard for Revenue Recognition and Others)

The Bank and its consolidated subsidiaries have adopted Accounting Standard for Revenue Recognition (ASBJ Statement No. 29, issued on 31st March 2020) and others at the beginning of the first half of this fiscal year and recognize revenue when promised goods or services are transferred to customers, in an amount that reflects the consideration to which the Bank and its consolidated subsidiaries expect to be entitled in exchange for those goods or services.

Upon the adoption of the accounting standard, the Bank and its consolidated subsidiaries elected the transition method described by proviso to Article 84 of the accounting standard, and have recognized a cumulative effect in case where the Bank and its consolidated subsidiaries would have retrospectively elected the new accounting policy, which was adjusted to retained earnings at the beginning of the first half of this fiscal year, and have adopted the new accounting policy to the beginning balance of retained earnings in the fiscal year.

As a result, the impact on the consolidated financial statements in this period was immaterial.

3. Securities

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2021	As of March 31, 2021	**As of September 30, 2021**
Japanese Government Bonds	**¥ 8,553,768**	¥10,112,251	**$ 76,420**
Municipal Government Bonds	**156,790**	153,990	**1,400**
Corporate Bonds	**1,319,260**	1,303,319	**11,786**
Stocks	**892,622**	906,672	**7,974**
Other	**33,347,239**	35,617,614	**297,929**
Foreign Bonds	**25,525,882**	27,820,107	**228,052**
Foreign Stocks	**37,691**	34,571	**336**
Investment Trusts	**6,832,862**	6,931,963	**61,045**
Other	**950,802**	830,971	**8,494**
Total	**¥44,269,680**	¥48,093,847	**$395,512**

4. Loans and Bills Discounted

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2021	As of March 31, 2021	**As of September 30, 2021**
Loans on Deeds	**¥21,066,837**	¥19,953,948	**$188,214**
Loans on Bills	**273,462**	286,386	**2,443**
Overdrafts	**1,140,766**	1,860,952	**10,191**
Bills Discounted	**1,280**	1,257	**11**
Total	**¥22,482,347**	¥22,102,545	**$200,860**

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2021	As of March 31, 2021	**As of September 30, 2021**
Loans to Borrowers under Bankruptcy Proceedings	**¥ 377**	¥ 1,505	**$ 3**
Delinquent Loans	**60,178**	69,900	**537**
Loans Past Due for Three Months or More	**154**	77	**1**
Restructured Loans	**27,824**	27,224	**248**
Total	**¥88,534**	¥98,707	**$790**

(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, 2021	As of March 31, 2021	**As of September 30, 2021**
Securities	**¥19,031,536**	¥18,501,625	**$170,030**
Loans and Bills Discounted	**2,579,163**	2,151,881	**23,042**

Liabilities secured by the above assets are as follows:

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2021	As of March 31, 2021	**As of September 30, 2021**
Payables under Repurchase Agreements	**¥17,768,630**	¥17,073,926	**$158,747**
Borrowed Money	**2,315,120**	2,606,580	**20,683**

In addition, as of September 30, 2021 and March 31, 2021, Securities (including transactions of Money Held in Trust) of ¥10,779,024 million ($96,301 million) and ¥9,568,323 million, respectively, were pledged as collateral for settlement of exchange and derivative transactions or as margins of futures transactions.

As of September 30, 2021 and March 31, 2021, initial margins of futures markets of ¥57,678 million ($515 million) and ¥20,493 million, respectively, cash collateral paid for financial instruments of ¥896,534 million ($8,009 million) and ¥1,424,768 million, respectively, other cash collateral paid of ¥1,003,827 million ($8,968 million) and ¥1,059,337 million, respectively, and guarantee deposits of ¥8,253 million ($73 million) and ¥8,119 million, respectively, were included in Other Assets.

6. Deposits

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2021	As of March 31, 2021	**As of September 30, 2021**
Time Deposits	**¥56,906,891**	¥56,792,010	**$508,415**
Deposits at Notice	**14,195**	12,650	**126**
Ordinary Deposits	**4,115,742**	3,798,523	**36,770**
Current Deposits	**79,804**	98,339	**712**
Other Deposits	**5,011,336**	4,950,639	**44,772**
Total	**¥66,127,970**	¥65,652,162	**$590,797**

7. Borrowed Money

Borrowed Money includes subordinated borrowings of ¥1,317,895 million ($11,774 million) and ¥1,317,895 million as of September 30, 2021 and March 31, 2021, 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 ¥4,210,265 million ($37,615 million) and ¥4,158,145 million as of September 30, 2021 and March 31, 2021, respectively. The amounts of the undrawn commitments, which the Bank and its consolidated subsidiaries could cancel at any time without cause, were ¥2,661,971 million ($23,782 million) and ¥2,678,644 million as of September 30, 2021 and March 31, 2021, 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 ¥403,355 million ($3,603 million) and ¥454,450 million as of September 30, 2021 and March 31, 2021, 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 ¥1,631,329 million ($14,574 million) and ¥1,558,253 million as of September 30, 2021 and March 31, 2021, respectively, and include securities held without re-pledge of ¥321,984 million ($2,876 million) and ¥457,271 million as of September 30, 2021 and March 31, 2021, 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, 2021	As of March 31, 2021	**As of September 30, 2021**
Common Stock	**¥4,015,198**	¥4,015,198	**$35,872**
Preferred Stock	**24,999**	24,999	**223**
Total	**¥4,040,198**	¥4,040,198	**$36,095**

The Common Stock account includes lower dividend rate stock with a total par value of ¥3,589,481 million ($32,068 million) and ¥3,589,481 million as of September 30, 2021 and March 31, 2021, 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. Other Income

Six Months ended September 30	Millions of Yen 2021	Millions of Yen 2020	Millions of U.S. Dollars 2021
Gains on Sales of Stocks and Other Securities	**¥106,715**	¥ 11,488	**$ 953**
Gains on Money Held in Trust	**144,335**	91,609	**1,289**
Equity in Earnings of Affiliates	**4,020**	2,224	**35**
Gains on Disposal of Fixed Assets	**584**	—	**5**
Recoveries of Written-off Claims	**178**	121	**1**
Reversal of Reserve for Possible Loan Losses	**14,502**	—	**129**
Other	**1,467**	869	**13**
Total	**¥271,805**	¥106,313	**$2,428**

12. Other Expenses

Six Months ended September 30	Millions of Yen 2021	Millions of Yen 2020	Millions of U.S. Dollars 2021
Write-off of Loans	**¥ 153**	¥ 241	**$ 1**
Provision of Reserve for Possible Loan Losses	**—**	48,719	**—**
Losses on Sales of Stocks and Other Securities	**89**	18	**0**
Losses on Revaluation of Stocks and Other Securities	**2,047**	418	**18**
Losses on Money Held in Trust	**309**	3,223	**2**
Losses on Disposal of Fixed Assets	**107**	183	**0**
Other	**5,959**	1,338	**53**
Total	**¥8,668**	¥54,142	**$77**

13. 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:

As of September 30	Millions of Yen 2021	Millions of Yen 2020	Millions of U.S. Dollars 2021
Cash and Due from Banks	**¥23,408,093**	¥19,378,455	**$209,131**
Less: Interest-bearing Due from Banks	**(613,543)**	(364,829)	**(5,481)**
Cash and Cash Equivalents at the End of the Period	**¥22,794,550**	¥19,013,625	**$203,650**

14. Segment Information

For the Six Months Ended September 30, 2021

(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, 2021	Loan Business	Securities Investment Business	Others	Total
Ordinary Income from External Customers	**¥61,949**	**¥520,620**	**¥48,688**	**¥631,258**

	Millions of U.S. Dollars			
Six Months ended September 30, 2021	Loan Business	Securities Investment Business	Others	Total
Ordinary Income from External Customers	**$553**	**$4,651**	**$434**	**$5,639**

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, 2021	Japan	Americas	Europe	Others	Total
	¥611,884	**¥12,350**	**¥687**	**¥6,336**	**¥631,258**

	Millions of U.S. Dollars				
Six Months ended September 30, 2021	Japan	Americas	Europe	Others	Total
	$5,466	**$110**	**$6**	**$56**	**$5,639**

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, 2021	Japan	Americas	Europe	Others	Total
	¥164,559	**¥181**	**¥1,195**	**¥531**	**¥166,467**

	Millions of U.S. Dollars				
As of September 30, 2021	Japan	Americas	Europe	Others	Total
	$1,470	**$1**	**$10**	**$4**	**$1,487**

c. Information about Major Customers

		Millions of Yen	
Six Months ended September 30, 2021	Name of Customer	Ordinary Income	Name of Related Segments
	U.S. Department of the Treasury	**¥99,221**	**—**

		Millions of U.S. Dollars	
Six Months ended September 30, 2021	Name of Customer	Ordinary Income	Name of Related Segments
	U.S. Department of the Treasury	**$886**	**—**

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

None

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

None

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

None

For the Six Months Ended September 30, 2020

(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, 2020	Loan Business	Securities Investment Business	Others	Total
Ordinary Income from External Customers	¥51,871	¥488,669	¥51,728	¥592,268

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, 2020	Japan	Americas	Europe	Others	Total
	¥573,043	¥10,102	¥2,149	¥6,973	¥592,268

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, 2020	Japan	Americas	Europe	Others	Total
	¥111,341	¥201	¥773	¥303	¥112,619

c. Information about Major Customers

		Millions of Yen	
Six Months ended September 30, 2020	Name of Customer	Ordinary Income	Name of Related Segments
	U.S. Department of the Treasury	¥78,457	—

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

None

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

None

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

None

15. Financial Instruments

(1) Disclosures Regarding the Fair Value of Financial Instruments and Other Items

Stocks and others with no market prices are excluded from the table below (ref. Note). In addition to this, Call Loans and Bills Bought, Cash and Due from Banks, Negotiable Certificates of Deposit, Payables under Repurchase Agreements, and Short-term Entrusted Funds, are omitted because these instruments are settled in a short period and then their fair values would approximate their carrying values.

Investments in Partnership and others are out of scope from the disclosure of the fair value measurement due to being applied to transitional measure of Article 27 of Implementation Guidance on Accounting Standard for Fair Value Measurement (ASBJ Guidance No. 31 on 4th July 2019), and the consolidated balance sheet amount of the financial instrument is ¥946,402 million ($8,455 million) and ¥827,012 million as of September 30, 2021 and March 31, 2021 respectively.

"Consolidated Balance Sheet Amount," "Fair Value" and "Difference" as of September 30, 2021 and March 31, 2021 are as follows:

	Millions of Yen			Millions of U.S. Dollars		
As of September 30, 2021	Consolidated Balance Sheet Amount	Fair Value	Difference	Consolidated Balance Sheet Amount	Fair Value	Difference
Monetary Claims Bought	**¥ 291,382**	**¥ 291,349**	**¥ (32)**	**$ 2,603**	**$ 2,602**	**$ (0)**
Trading Assets (*2)						
Trading Securities	**1,524**	**1,524**	**—**	**13**	**13**	**—**
Money Held in Trust (*1)						
Other Money Held in Trust	**9,933,431**	**9,938,142**	**4,711**	**88,746**	**88,788**	**42**
Securities						
Held-to-Maturity Debt Securities	**8,682,705**	**8,728,899**	**46,194**	**77,572**	**77,985**	**412**
Other Securities	**34,452,016**	**34,452,016**	**—**	**307,799**	**307,799**	**—**
Loans and Bills Discounted	**22,482,347**			**200,860**		
Reserve for Possible Loan Losses (*1)	**(113,579)**			**(1,014)**		
	22,368,768	**22,407,089**	**38,321**	**199,846**	**200,188**	**342**
Total Assets	**¥75,729,829**	**¥75,819,023**	**¥89,194**	**$676,582**	**$677,378**	**$796**
Deposits	**¥66,127,970**	**¥66,128,013**	**¥ 43**	**$590,797**	**$590,797**	**$ 0**
Debentures	**407,854**	**407,366**	**(488)**	**3,643**	**3,639**	**(4)**
Borrowed Money	**4,891,121**	**4,891,121**	**—**	**43,698**	**43,698**	**—**
Total Liabilities	**¥71,426,947**	**¥71,426,502**	**¥ (445)**	**$638,139**	**$638,135**	**$ (3)**
Derivative Instruments (*3)						
Transactions not Accounted for as Hedge Transactions	**¥ 4,741**	**¥ 4,741**	**¥ —**	**$ 42**	**$ 42**	**$ —**
Transactions Accounted for as Hedge Transactions	**(620,775)**	**(620,775)**	**—**	**(5,546)**	**(5,546)**	**—**
Total Derivative Instruments	**¥ (616,033)**	**¥ (616,033)**	**¥ —**	**$ (5,503)**	**$ (5,503)**	**$ —**

(*) 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.

	Millions of Yen		
As of March 31, 2021	Consolidated Balance Sheet Amount	Fair Value	Difference
Monetary Claims Bought	¥ 302,918	¥ 302,983	¥ 65
Trading Assets (*2)			
Trading Securities	2,016	2,016	—
Money Held in Trust (*1)			
Other Money Held in Trust	10,638,362	10,643,016	4,653
Securities			
Held-to-Maturity Debt Securities	12,786,165	12,843,398	57,232
Other Securities	34,300,147	34,300,147	—
Loans and Bills Discounted	22,102,545		
Reserve for Possible Loan Losses (*1)	(128,885)		
	21,973,659	22,016,167	42,507
Total Assets	¥80,003,269	¥80,107,729	¥104,459
Deposits	¥65,652,162	¥65,652,219	¥ 56
Debentures	355,479	355,756	277
Borrowed Money	5,092,464	5,092,464	—
Total Liabilities	¥71,100,105	¥71,100,440	¥ 334
Derivative Instruments (*3)			
Transactions not Accounted for as Hedge Transactions	¥ (2,133)	¥ (2,133)	¥ —
Transactions Accounted for as Hedge Transactions	(1,199,014)	(1,199,014)	—
Total Derivative Instruments	¥ (1,201,148)	¥ (1,201,148)	¥ —

(*) 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) The following tables list Consolidated Balance Sheet Amount of Stocks and others with no market prices as of September 30, 2021 and March 31, 2021:

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

As of September 30, 2021	Millions of Yen	Millions of U.S. Dollars
Stocks and others with no market prices	**¥187,139**	**$1,671**

Note: The amount of revaluation losses for the period was ¥58 million ($0 million) on Unlisted Stocks.

As of March 31, 2021	Millions of Yen
Stocks and others with no market prices	¥179,547

Note: The amount of revaluation losses for the fiscal year ended March 31, 2021 was ¥466 million on Unlisted Stocks.

(2) Disclosures Regarding the Fair Value of Financial Instruments and Other Items by Level within the Fair Value Hierarchy

According to observability and significance of inputs used by calculating fair values, fair values for these financial instruments are classified into the following three-level hierarchy.

Level 1 - Unadjusted quoted prices for identical instruments in active markets.

Level 2 - Observable inputs other than Level 1 prices that are either directly or indirectly observable for the financial instrument.

Level 3 - Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the instruments.

If multiple inputs which have a significant impact on market value calculation are used, a financial instrument's categorization within the fair value hierarchy is based upon the lowest level of input that is significant to the fair value measurement.

Financial assets and liabilities whose fair values are equal to consolidated balance sheet amounts are as follows.

	Millions of Yen			Millions of U.S. Dollars		
As of September 30, 2021	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Monetary Claims Bought	**¥ —**	**¥ 142,654**	**¥ 623**	**$ —**	**$ 1,274**	**$ 5**
Trading Assets						
Trading Securities	**1,524**	**—**	**—**	**13**	**—**	**—**
Money Held in Trust						
Other Money Held in Trust	**7,983,495**	**1,895,449**	**1,549**	**71,325**	**16,934**	**13**
Securities						
Other Securities						
Stocks	**726,453**	**—**	**—**	**6,490**	**—**	**—**
Bonds	**7,125,027**	**1,375,218**	**—**	**63,656**	**12,286**	**—**
Japanese Government Bonds	**7,125,027**	**—**	**—**	**63,656**	**—**	**—**
Municipal Government Bonds	**—**	**156,790**	**—**	**—**	**1,400**	**—**
Corporate Bonds	**—**	**1,218,427**	**—**	**—**	**10,885**	**—**
Other	**15,446,781**	**9,718,095**	**60,440**	**138,003**	**86,822**	**539**
Foreign Bonds	**15,060,331**	**3,287,500**	**24,918**	**134,551**	**29,371**	**222**
Foreign Stocks	**19,704**	**—**	**—**	**176**	**—**	**—**
Investment Trust	**366,745**	**6,430,594**	**35,521**	**3,276**	**57,451**	**317**
Total Assets	**¥31,283,282**	**¥13,131,417**	**¥62,613**	**$279,489**	**$117,318**	**$559**
Derivative Instruments						
Related to Currencies	**¥ —**	**¥ (328,219)**	**¥ —**	**$ —**	**$ (2,932)**	**$ —**
Related to Interest Rates	**—**	**(290,454)**	**—**	**—**	**(2,594)**	**—**
Related to Bonds	**2,640**	**—**	**—**	**23**	**—**	**—**
Total Derivative Instruments	**¥ 2,640**	**¥ (618,674)**	**¥ —**	**$ 23**	**$ (5,527)**	**$ —**

As of March 31, 2021	Millions of Yen		
	Level 1	Level 2	Level 3
Monetary Claims Bought	¥ —	¥ 125,522	¥ 674
Trading Assets			
Trading Securities	2,016	—	—
Money Held in Trust			
Other Money Held in Trust	8,590,336	1,984,353	2,061
Securities			
Other Securities			
Stocks	744,327	—	—
Bonds	6,967,074	1,356,197	—
Japanese Government Bonds	6,967,074	—	—
Municipal Government Bonds	—	153,990	—
Corporate Bonds	—	1,202,206	—
Other	15,608,979	9,565,576	57,992
Foreign Bonds	15,138,986	3,115,927	25,317
Foreign Stocks	20,351	—	—
Investment Trust	449,640	6,449,648	32,674
Total Assets	¥31,912,734	¥13,031,648	¥60,728
Derivative Instruments			
Related to Currencies	¥ —	¥ (837,245)	¥ —
Related to Interest Rates	—	(363,915)	—
Related to Bonds	12	—	—
Total Derivative Instruments	¥ 12	¥(1,201,161)	¥ —

Financial assets and liabilities whose fair values are not equal to consolidated balance sheet amounts are as follows.

As of September 30, 2021	Millions of Yen			Millions of U.S. Dollars		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Monetary Claims Bought	**¥ —**	**¥ 127,150**	**¥ 20,920**	**$ —**	**$ 1,135**	**$ 186**
Money Held in Trust						
Other Money Held in Trust	**—**	**662**	**56,986**	**—**	**5**	**509**
Securities						
Held-to-Maturity Debt Securities						
Japanese Government Bonds	**498,596**	**939,465**	**—**	**4,454**	**8,393**	**—**
Corporate Bonds	**—**	**101,333**	**—**	**—**	**905**	**—**
Foreign Bonds	**—**	**7,055,053**	**134,452**	**—**	**63,030**	**1,201**
Loans and Bills Discounted	**—**	**—**	**22,407,089**	**—**	**—**	**200,188**
Total Assets	**¥498,596**	**¥ 8,223,663**	**¥22,619,449**	**$4,454**	**$ 73,471**	**$202,085**
Deposits	**¥ —**	**¥66,128,013**	**¥ —**	**$ —**	**$590,797**	**$ —**
Debentures	**—**	**407,366**	**—**	**—**	**3,639**	**—**
Borrowed Money	**—**	**4,891,121**	**—**	**—**	**43,698**	**—**
Total Liabilities	**¥ —**	**¥71,426,502**	**¥ —**	**$ —**	**$638,135**	**$ —**

As of March 31, 2021	Millions of Yen		
	Level 1	Level 2	Level 3
Monetary Claims Bought	¥ —	¥ 151,946	¥ 24,840
Money Held in Trust			
Other Money Held in Trust	—	381	65,883
Securities			
Held-to-Maturity Debt Securities			
Japanese Government Bonds	493,520	2,670,296	—
Corporate Bonds	—	101,157	—
Foreign Bonds	—	9,443,305	135,118
Loans and Bills Discounted	—	—	22,016,167
Total Assets	¥493,520	¥12,367,087	¥22,242,009
Deposits	¥ —	¥65,652,219	¥ —
Debentures	—	355,756	—
Borrowed Money	—	5,092,464	—
Total Liabilities	¥ —	¥71,100,440	¥ —

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

Assets

Monetary Claims Bought

Monetary Claims Bought are valued and classified according to the same methods described in "Loans and Bills Discounted" and "Securities" below.

Trading Assets

Trading Securities are valued and classified according to the same methods described in "Securities" below.

Money Held in Trust

Loans and Bills Discounted and Securities included in Money Held in Trust are valued and classified according to the same methods described in "Loans and Bills Discounted" and "Securities" below.

Relevant notes concerning the fair value of Money Held in Trust of each classification are described in section 17. Fair Value of Money Held in Trust.

Securities

When unadjusted quoted prices are available in an active market, such securities are classified into Level 1 of the fair value hierarchy. Examples of Level 1 securities include listed equities and government bonds.

When quoted prices are available but not traded actively, such securities are classified into Level 2 of the fair value hierarchy. Level 2 securities mainly include municipal bonds and corporate bonds. When quoted prices are not available, the Bank and its subsidiaries generally estimate fair values by using prices obtained from independent pricing vendors, or by using valuation technique such as Discount Cash Flow method. As for valuation, the Bank and its subsidiaries maximize the use of observable inputs. Inputs include default rates, recovery rates, prepayment rates and discount rates. Where significant inputs adopted to the fair value measurements for securities are unobservable, such securities are classified into Level 3 of the fair value hierarchy.

Additionally, in terms of the fair value hierarchy for Investment Trusts, the Bank does not apply the transitional measurement permitted by Implementation Guidance on Accounting Standard for Fair Value Measurement (ASBJ Guidance No. 31 on 4th July 2019). It discloses the detail and others of the fair value hierarchy for the instrument in each level. Concretely, in addition to the factors mentioned above, probability of redemption or sale at net asset value are reflected on classification of the fair value hierarchy for Investment Trusts. Net asset value for certain Investment Trusts is adjusted by liquidity discount and such Investment Trust is classified into Level 3 of the fair value hierarchy.

Loans and Bills Discounted

The fair value of Loans and Bills Discounted with floating rates approximates the book value since it is repriced reflecting market interest fluctuations within a short period, unless the creditworthiness of the debtors has changed significantly after execution. Accordingly, the book 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 main inputs include the default rates based on the current credit rating of the debtors, recovery rates, and other inputs. As for mortgages, the fair value is calculated according to the Discounted Cash Flow method. The main inputs include the default rates, recovery rates, prepayment rates and other inputs.

As for Loans and Bills Discounted to doubtful debtors and others, the fair value is calculated by the present value of expected future cash flows or the estimated recovery amount of collateral and guarantee.

With respect to Loans and Bills Discounted without stated maturity for which credit is extended up to the value of the collateral assets, the book value is deemed to approximate the fair value, taking into account expected maturities, interest rates and other terms. All of Loans and Bills Discounted are classified into Level 3 of the fair value hierarchy since significant inputs for the assets are unobservable.

Liabilities

Deposits

With respect to demand deposits, the amounts payable on demand as of the consolidated balance sheet date (the book value) are estimated at fair value. The fair value of time deposits with floating rates approximates the book 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 significantly. Accordingly, the fair value is deemed to be the book value. As for time deposits with fixed rates, the fair value is calculated according to the Discounted Cash Flow method, and these discount rates are the currently-applied deposit rates determined as interest rates similar to the market basis. Some contractual terms are short-term (1 year or less), and the fair value approximates the book value. Accordingly, the fair value is deemed to be the book value. All of the calculated fair values for deposits are classified into Level 2 of the fair value hierarchy.

Debentures

As for Debentures, the fair value is based on the quoted market price if available, or calculated according to the Discounted Cash Flow method. The main input of this method is the rate which would be applied if a similar debenture was issued. Debentures are classified into Level 2 of the fair value hierarchy considering the market liquidity for those.

Borrowed Money

The fair value of Borrowed Money with floating rates approximates the book 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 significantly. Accordingly, the book value is deemed to be the fair value. Therefore, Borrowed Money with floating rate is classified into Level 2 of the fair value hierarchy.

As for Borrowed Money with fixed rates, the fair value is calculated according to the Discounted Cash Flow method. The input of this method is the interest rate which would be applied to a similar borrowed money. Where unobservable inputs have a significant impact on the fair value for Borrowed Money with fixed rates, the instrument is classified into Level 3 of the fair value hierarchy. Where not, the instrument is classified into Level 2 of the fair value hierarchy. The fair value of the Borrowed Money within a year or less with fixed rates approximates the book value and then the fair value is deemed to be the book value. Such Borrowed Money is classified into Level 2 of the fair value hierarchy.

Derivative Instruments

When unadjusted quoted prices are available for Derivative instruments in an active market, such instruments are classified into Level 1 of the fair value hierarchy. Examples of these Derivative instruments include Bond Futures, Interest Rate Futures and others.

Where quoted market price is unavailable, the Bank estimates fair values for Derivative instruments by a discounted net present value method, an option pricing model and other methods as appropriate. Main inputs used by valuation methods mentioned above are interest rates, foreign currency exchange rates, volatility and other variables. Further, the fair value for derivative instruments such as Swap and others is reflected on the price adjustment based on credit risk of counter parties and the Bank itself. Where unobservable inputs are not adopted or their impact is not significant on the fair value for Derivative instruments, such derivative instruments are classified into Level 2 of the fair value hierarchy. Derivatives that are evaluated using valuation techniques with significant unobservable inputs are classified into Level 3 of the fair value hierarchy.

Relevant notes regarding the fair value of derivative instruments are described in section 18. Fair Value of Derivative Instruments.

(Note 2) The Fair value of Level 3 for financial instruments recorded at fair value on the consolidated balance sheet is as follows:

Quantitative Information of Significant Unobservable Inputs about Level 3 Fair Value Measurements

As of September 30, 2021

None

As of March 31, 2021

None

Table of a Reconciliation from Balance at the Beginning of the Fiscal Year to Balance at the End of the Period, and Unrealized Gain/Loss recorded as Profit/Loss in the Period is as follows

	Millions of Yen				Millions of U.S. Dollars			
	Balance at the Beginning of the Fiscal Year	Profit or Loss for the Current Period or Other Comprehensive Income		Net Amount of Purchase, Sale, Issuance and Settlement	Balance at the Beginning of the Fiscal Year	Profit or Loss for the Current Period or Other Comprehensive Income		Net Amount of Purchase, Sale, Issuance and Settlement
As of September 30, 2021		Recorded in Profit or Loss	Recorded in Other Comprehensive Income (*1)			Recorded in Profit or Loss	Recorded in Other Comprehensive Income (*1)	
Monetary Claims Bought	**¥ 674**	**¥—**	**¥ (0)**	**¥ (50)**	**$ 6**	**$—**	**$ (0)**	**$ (0)**
Money Held in Trust								
Other Money Held in Trust	**2,061**	**—**	**191**	**(133)**	**18**	**—**	**1**	**(1)**
Securities								
Other Securities								
Bonds	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Corporate Bonds	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Other	**57,992**	**—**	**2,177**	**269**	**518**	**—**	**19**	**2**
Foreign Bonds	**25,317**	**—**	**(240)**	**(158)**	**226**	**—**	**(2)**	**(1)**
Investment Trust	**32,674**	**—**	**2,418**	**428**	**291**	**—**	**21**	**3**
Total Assets	**¥60,728**	**¥—**	**¥2,368**	**¥ 86**	**$542**	**$—**	**$21**	**$ 0**

	Millions of Yen				Millions of U.S. Dollars			
As of September 30, 2021	Transfers to Fair Value of Level 3	Transfers from Fair Value of Level 3 (*2)	Balance at the End of the Period	Unrealized Gain/Loss recorded as Profit/Loss during the Period for Financial Assets and Financial Liabilities held at the End of the Period	Transfers to Fair Value of Level 3	Transfers from Fair Value of Level 3 (*2)	Balance at the End of the Period	Unrealized Gain/Loss recorded as Profit/Loss during the Period for Financial Assets and Financial Liabilities held at the End of the Period
Monetary Claims Bought	**¥—**	**¥ —**	**¥ 623**	**¥—**	**$—**	**$—**	**$ 5**	**$—**
Money Held in Trust								
Other Money Held in Trust	**—**	**(570)**	**1,549**	**—**	**—**	**(5)**	**13**	**—**
Securities								
Other Securities								
Bonds	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Corporate Bonds	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Other	**—**	**—**	**60,440**	**—**	**—**	**—**	**539**	**—**
Foreign Bonds	**—**	**—**	**24,918**	**—**	**—**	**—**	**222**	**—**
Investment Trust	**—**	**—**	**35,521**	**—**	**—**	**—**	**317**	**—**
Total Assets	**¥—**	**¥(570)**	**¥62,613**	**¥—**	**$—**	**$ (5)**	**$559**	**$—**

(*) 1. "Recorded in Other Comprehensive Income" is included Net Unrealized Gains (Losses) on Other Securities in Other Comprehensive Income of Consolidated Statement of Comprehensive Income.

2. These are transfers from the fair value of Level 3 to that of Level 2. This is primarily because credit spreads for similar financial instruments as observable inputs have become available. This transfer is implemented at the end of the period.

As of March 31, 2021	Millions of Yen			
	Balance at the Beginning of the Fiscal Year	Profit or Loss for the Current Period or Other Comprehensive Income		Net Amount of Purchase, Sale, Issuance and Settlement
		Recorded in Profit or Loss	Recorded in Other Comprehensive Income (*1)	
Monetary Claims Bought	¥ 777	¥—	¥ (2)	¥ (101)
Money Held in Trust				
Other Money Held in Trust	2,215	—	(512)	358
Securities				
Other Securities				
Bonds	1,409	—	90	(252)
Corporate Bonds	1,409	—	90	(252)
Other	63,978	—	1,733	(7,720)
Foreign Bonds	24,189	—	(31)	1,159
Investment Trust	39,789	—	1,764	(8,879)
Total Assets	¥68,382	¥—	¥1,309	¥(7,714)

As of March 31, 2021	Millions of Yen			
	Transfers to Fair Value of Level 3	Transfers from Fair Value of Level 3 (*2)	Balance at the End of the Period	Unrealized Gain/Loss recorded as Profit/Loss during the Period for Financial Assets and Financial Liabilities held at the End of the Period
Monetary Claims Bought	¥—	¥ —	¥ 674	¥—
Money Held in Trust				
Other Money Held in Trust	—	—	2,061	—
Securities				
Other Securities				
Bonds	—	(1,247)	—	—
Corporate Bonds	—	(1,247)	—	—
Other	—	—	57,992	—
Foreign Bonds	—	—	25,317	—
Investment Trust	—	—	32,674	—
Total Assets	¥—	¥(1,247)	¥60,728	¥—

(*) 1. "Recorded in Other Comprehensive Income" is included Net Unrealized Gains (Losses) on Other Securities in Other Comprehensive Income of Consolidated Statement of Comprehensive Income.

2. These are transfers from the fair value of Level 3 to that of Level 2. This is primarily because credit spreads for similar financial instruments as observable inputs have become available. This transfer is implemented at the end of the period.

Explanation of Market Value Evaluation Process

Supervisory Department for Fair Value Measurement in the Bank establishes guidelines and procedures for fair value and Fair Value Measurement Department calculates fair value in compliance with these guidelines and procedures. Assessment Department, which is independent from Fair Value Measurement Department verifies appropriateness of the calculation result of fair value, and the result of the verification is reported in the Risk Management Committee. Thus, the Bank confirms the appropriateness of guidelines and procedures for fair value measurement.

Moreover, as for fair value measurement, the Bank adopts pricing models which the most properly reflect on types, characteristics, and risks for individual financial instrument. Where market values obtained from independent pricing vendors are used, the Bank verifies the validity of the vendors' market values by means of appropriate approaches such as assessment of pricing models and inputs which the vendors adopt, comparison with fair values of similar financial instruments and others.

Explanation of an Impact on Fair Value in the Case of Changing Significant Unobservable Inputs

As of September 30, 2021

None

As of March 31, 2021

None

16. Fair Value of Securities

Held-to-Maturity Debt Securities

As of September 30, 2021	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	**¥ 929,117**	**¥ 939,465**	**¥10,347**	**$ 8,300**	**$ 8,393**	**$ 92**
	Municipal Government Bonds	**—**	**—**	**—**	**—**	**—**	**—**
	Corporate Bonds	**100,832**	**101,333**	**500**	**900**	**905**	**4**
	Other	**6,152,273**	**6,190,215**	**37,941**	**54,965**	**55,304**	**338**
	Foreign Bonds	**6,082,905**	**6,120,795**	**37,890**	**54,345**	**54,684**	**338**
	Other	**69,368**	**69,419**	**50**	**619**	**620**	**0**
	Subtotal	**7,182,223**	**7,231,013**	**48,790**	**64,167**	**64,602**	**435**
Transactions for Fair Value not exceeding Consolidated Balance Sheet Amount	Japanese Government Bonds	**499,623**	**498,596**	**(1,027)**	**4,463**	**4,454**	**(9)**
	Municipal Government Bonds	**—**	**—**	**—**	**—**	**—**	**—**
	Corporate Bonds	**—**	**—**	**—**	**—**	**—**	**—**
	Other	**1,148,962**	**1,147,361**	**(1,601)**	**10,265**	**10,250**	**(14)**
	Foreign Bonds	**1,070,227**	**1,068,710**	**(1,517)**	**9,561**	**9,548**	**(13)**
	Other	**78,735**	**78,651**	**(83)**	**703**	**702**	**(0)**
	Subtotal	**1,648,586**	**1,645,957**	**(2,628)**	**14,728**	**14,705**	**(23)**
Total		**¥8,830,809**	**¥8,876,970**	**¥46,161**	**$78,895**	**$79,308**	**$412**

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, 2021	Type	Millions of Yen		
		Consolidated Balance Sheet Amount	Fair Value	Difference
Transactions for Fair Value exceeding Consolidated Balance Sheet Amount	Japanese Government Bonds	¥ 2,645,562	¥ 2,670,296	¥ 24,733
	Municipal Government Bonds	—	—	—
	Corporate Bonds	101,113	101,157	44
	Other	6,552,479	6,598,745	46,266
	Foreign Bonds	6,466,477	6,512,642	46,165
	Other	86,001	86,102	101
	Subtotal	9,299,155	9,370,199	71,044
Transactions for Fair Value not exceeding Consolidated Balance Sheet Amount	Japanese Government Bonds	499,613	493,520	(6,093)
	Municipal Government Bonds	—	—	—
	Corporate Bonds	—	—	—
	Other	3,164,118	3,156,465	(7,652)
	Foreign Bonds	3,073,398	3,065,781	(7,616)
	Other	90,719	90,684	(35)
	Subtotal	3,663,731	3,649,985	(13,745)
Total		¥12,962,886	¥13,020,185	¥ 57,298

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, 2021	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	¥ 712,878	¥ 237,617	¥ 475,260	$ 6,368	$ 2,122	$ 4,246
	Bonds	5,983,191	5,892,428	90,762	53,454	52,643	810
	Japanese Government Bonds	5,625,855	5,536,024	89,830	50,262	49,459	802
	Municipal Government Bonds	43,349	43,334	15	387	387	0
	Corporate Bonds	313,987	313,069	917	2,805	2,797	8
	Other	19,916,199	18,146,446	1,769,752	177,934	162,123	15,811
	Foreign Bonds	14,996,912	14,080,943	915,968	133,984	125,801	8,183
	Foreign Stocks	19,704	7,686	12,018	176	68	107
	Investment Trusts	4,749,588	3,908,258	841,330	42,433	34,916	7,516
	Other	149,993	149,557	436	1,340	1,336	3
	Subtotal	26,612,269	24,276,492	2,335,776	237,758	216,889	20,868
Transactions for Consolidated Balance Sheet Amount not exceeding Acquisition Cost	Stocks	13,575	16,013	(2,438)	121	143	(21)
	Bonds	2,517,054	2,542,275	(25,220)	22,487	22,713	(225)
	Japanese Government Bonds	1,499,172	1,522,334	(23,161)	13,393	13,600	(206)
	Municipal Government Bonds	113,441	114,407	(966)	1,013	1,022	(8)
	Corporate Bonds	904,440	905,532	(1,092)	8,080	8,090	(9)
	Other	5,464,708	5,571,126	(106,417)	48,822	49,773	(950)
	Foreign Bonds	3,375,838	3,429,167	(53,329)	30,160	30,636	(476)
	Foreign Stocks	—	—	—	—	—	—
	Investment Trusts	2,083,273	2,136,361	(53,088)	18,612	19,086	(474)
	Other	5,596	5,596	(0)	49	49	(0)
	Subtotal	7,995,338	8,129,415	(134,077)	71,431	72,629	(1,197)
Total		¥34,607,607	¥32,405,908	¥2,201,699	$309,189	$289,519	$19,670

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, 2021	Type	Millions of Yen		
		Consolidated Balance Sheet Amount	Acquisition Cost	Difference
Transactions for Consolidated Balance Sheet Amount exceeding Acquisition Cost	Stocks	¥ 729,825	¥ 247,130	¥ 482,694
	Bonds	3,069,931	2,935,371	134,560
	Japanese Government Bonds	2,919,990	2,785,565	134,424
	Municipal Government Bonds	45,364	45,336	27
	Corporate Bonds	104,577	104,470	107
	Other	18,269,308	16,375,128	1,894,180
	Foreign Bonds	13,297,229	12,309,926	987,303
	Foreign Stocks	20,351	7,682	12,669
	Investment Trusts	4,818,888	3,924,913	893,974
	Other	132,839	132,605	233
	Subtotal	22,069,066	19,557,630	2,511,435
Transactions for Consolidated Balance Sheet Amount not exceeding Acquisition Cost	Stocks	14,502	17,700	(3,198)
	Bonds	5,253,339	5,298,601	(45,261)
	Japanese Government Bonds	4,047,084	4,087,890	(40,805)
	Municipal Government Bonds	108,626	110,229	(1,602)
	Corporate Bonds	1,097,628	1,100,482	(2,853)
	Other	7,101,613	7,476,432	(374,819)
	Foreign Bonds	4,983,002	5,205,465	(222,462)
	Foreign Stocks	—	—	—
	Investment Trusts	2,113,075	2,265,432	(152,356)
	Other	5,535	5,535	(0)
	Subtotal	12,369,455	12,792,735	(423,279)
Total		¥34,438,521	¥32,350,365	¥2,088,156

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 (except Stocks and others with no market prices and Investments in Partnership) 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, 2021 and the fiscal year ended March 31, 2021 ("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, 2021 was ¥1,998 million ($17 million), including ¥1,989 million ($17 million) on Stocks and ¥8 million ($0 million) on Investment Trusts.

The amount of revaluation loss for the fiscal year ended March 31, 2021 was ¥12,986 million, including ¥872 million on Stocks and ¥12,113 million on Investment Trusts.

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

17. 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, 2021	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	**¥9,933,627**	**¥9,462,586**	**¥471,041**	**¥476,936**	**¥5,895**

	Millions of U.S. Dollars				
As of September 30, 2021	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	**$88,748**	**$84,540**	**$4,208**	**$4,261**	**$52**

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, 2021	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	¥10,638,598	¥10,192,091	¥446,506	¥470,534	¥24,028

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."

18. 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

	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
As of September 30, 2021	Total	Over 1 Year			Total	Over 1 Year		
Exchange-traded Transactions								
Interest Rate Futures:								
Sold	¥ —	¥ —	¥ —	¥ —	$ —	$ —	$ —	$ —
Purchased	—	—	—	—	—	—	—	—
Interest Rate Options:								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Over-the-counter Transactions								
Forward Rate Agreements:								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Interest Rate Swaps:								
Rec.: Fix.-Pay.: Flt.	**461,545**	**147,280**	**5,237**	**5,237**	**4,123**	**1,315**	**46**	**46**
Rec.: Flt.-Pay.: Fix.	**462,194**	**147,930**	**(4,079)**	**(4,079)**	**4,129**	**1,321**	**(36)**	**(36)**
Rec.: Flt.-Pay.: Flt.	—	—	—	—	—	—	—	—
Interest Rate Options:								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Other:								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total	**¥ /**	**¥ /**	**¥ 1,158**	**¥ 1,158**	**$ /**	**$ /**	**$ 10**	**$ 10**

Note: Derivative instruments are revalued to fair value. Changes in fair value are included in the consolidated statement of operations.

As of March 31, 2021	Millions of Yen			
	Contract Amount or Notional Amount		Fair Value	Unrealized Gain/Loss
	Total	Over 1 Year		
Exchange-traded Transactions				
Interest Rate Futures:				
Sold	¥ —	¥ —	¥ —	¥ —
Purchased	—	—	—	—
Interest Rate Options:				
Sold	—	—	—	—
Purchased	—	—	—	—
Over-the-counter Transactions				
Forward Rate Agreements:				
Sold	—	—	—	—
Purchased	—	—	—	—
Interest Rate Swaps:				
Rec.: Fix.-Pay.: Flt.	340,741	319,401	3,147	3,147
Rec.: Flt.-Pay.: Fix.	208,886	187,545	(2,875)	(2,875)
Rec.: Flt.-Pay.: Flt.	—	—	—	—
Interest Rate Options:				
Sold	—	—	—	—
Purchased	—	—	—	—
Other:				
Sold	—	—	—	—
Purchased	—	—	—	—
Total	¥ /	¥ /	¥ 272	¥ 272

Note: Derivative instruments are revalued to fair value. Changes in fair value are included in the consolidated statement of operations.

Currency-Related Derivative Instruments

As of September 30, 2021	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	**298,529**	**7,018**	**(3,354)**	**(3,354)**	**2,667**	**62**	**(29)**	**(29)**
Purchased	**484,880**	**7,018**	**4,297**	**4,297**	**4,331**	**62**	**38**	**38**
Currency Options:								
Sold	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Purchased	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Other:								
Sold	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Purchased	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Total	**¥ /**	**¥ /**	**¥ 942**	**¥ 942**	**$ /**	**$ /**	**$ 8**	**$ 8**

Note: Derivative instruments are revalued to fair value. Changes in fair value are included in the consolidated statement of operations.

As of March 31, 2021	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	324,940	3,061	(7,808)	(7,808)
Purchased	648,843	3,066	5,388	5,388
Currency Options:				
Sold	—	—	—	—
Purchased	—	—	—	—
Other:				
Sold	—	—	—	—
Purchased	—	—	—	—
Total	¥ /	¥ /	¥(2,419)	¥(2,419)

Note: Derivative instruments are revalued to fair value. Changes in fair value are included in the consolidated statement of operations.

Stock-Related Derivative Instruments

The Bank and its consolidated subsidiaries held no Stock-Related Derivative Instruments as of September 30, 2021 and March 31, 2021.

Bond-Related Derivative Instruments

As of September 30, 2021	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	**¥253,073**	**¥—**	**¥2,646**	**¥2,646**	**$2,261**	**$—**	**$23**	**$23**
Purchased	**3,064**	**—**	**(5)**	**(5)**	**27**	**—**	**(0)**	**(0)**
Bond Futures Options:								
Sold	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Purchased	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Over-the-counter Transactions								
Bond Options:								
Sold	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Purchased	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Other:								
Sold	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Purchased	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Total	**¥ /**	**¥ /**	**¥2,640**	**¥2,640**	**$ /**	**$ /**	**$23**	**$23**

Note: Derivative instruments are revalued to fair value. Changes in fair value are included in the consolidated statement of operations.

As of March 31, 2021	Millions of Yen			
	Contract Amount or Notional Amount		Fair Value	Unrealized Gain/Loss
	Total	Over 1 Year		
Exchange-traded Transactions				
Bond Futures:				
Sold	¥2,838	¥—	¥ 36	¥ 36
Purchased	3,531	—	(23)	(23)
Bond Futures Options:				
Sold	—	—	—	—
Purchased	—	—	—	—
Over-the-counter Transactions				
Bond Options:				
Sold	—	—	—	—
Purchased	—	—	—	—
Other:				
Sold	—	—	—	—
Purchased	—	—	—	—
Total	¥ /	¥ /	¥ 12	¥ 12

Note: Derivative instruments are revalued to fair value. Changes in fair value are included in the consolidated statement of operations.

Commodities-Related Derivative Instruments

The Bank and its consolidated subsidiaries held no Commodities-Related Derivative Instruments as of September 30, 2021 and March 31, 2021.

Credit Derivative Instruments

The Bank and its consolidated subsidiaries held no Credit Derivative Instruments as of September 30, 2021 and March 31, 2021.

(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, 2021

Method of Hedges	Type of Derivative Instruments	Hedged Items	Millions of Yen			Millions of U.S. Dollars		
			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	Interest Rate Swaps (Rec.: Fix.-Pay.: Flt.)	Debentures	**¥ 260,000**	**¥ 140,000**	**¥ 450**	**$ 2,322**	**$ 1,250**	**$ 4**
	Interest Rate Swaps (Rec.:Flt.-Pay.: Fix.)	Yen-denominated Securities, Deposits and Others	**7,712,131**	**7,208,646**	**(292,064)**	**68,901**	**64,403**	**(2,609)**
The Accrual Method	Interest Rate Swaps (Rec.: Flt.-Pay.: Fix.)	Loans and Bills Discounted, Yen-denominated Securities and Others	**369,843**	**283,245**	**Note 2**	**3,304**	**2,530**	**Note 2**
Total			**¥ /**	**¥ /**	**¥(291,613)**	**$ /**	**$ /**	**$(2,605)**

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 Committee Practical Guideline No. 24, issued on October 8, 2020).

2. 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 the Loans and Bills Discounted and other items (ref: 15. Financial Instruments "Disclosures Regarding the Fair Value of Financial Instruments and Other Items").

As of March 31, 2021 — Millions of Yen

Method of Hedges	Type of Derivative Instruments	Hedged Items	Contract Amount or Notional Amount: Total	Contract Amount or Notional Amount: Over 1 Year	Fair Value
The Deferral Method	Interest Rate Swaps (Rec.: Fix.-Pay.: Flt.)	Debentures	¥ 320,000	¥ 200,000	¥ 756
	Interest Rate Swaps (Rec.:Flt.-Pay.: Fix.)	Yen-denominated Securities, Deposits and Others	8,059,185	7,312,908	(364,943)
The Accrual Method	Interest Rate Swaps (Rec.: Flt.-Pay.: Fix.)	Loans and Bills Discounted, Yen-denominated Securities and Others	341,338	283,515	Note 2
Total			¥ /	¥ /	¥(364,187)

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 Committee Practical Guideline No. 24, issued on October 8, 2020).

2. 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 the Loans and Bills Discounted and other items (ref: 15. Financial Instruments "Disclosures Regarding the Fair Value of Financial Instruments and Other Items").

Currency-Related Derivative Instruments

As of September 30, 2021 — Millions of Yen / Millions of U.S. Dollars

Method of Hedges	Type of Derivative Instruments	Hedged Items	Contract Amount or Notional Amount: Total	Contract Amount or Notional Amount: Over 1 Year	Fair Value	Contract Amount or Notional Amount: Total	Contract Amount or Notional Amount: Over 1 Year	Fair Value
The Deferral Method	Currency Swaps	Foreign Currency Denominated Securities and Others	**¥14,165,392**	**¥9,342,764**	**¥(316,131)**	**$126,555**	**$83,469**	**$(2,824)**
	Forex Forward		**1,956,391**	**—**	**(13,030)**	**17,478**	**—**	**(116)**
Total			**¥ /**	**¥ /**	**¥(329,161)**	**$ /**	**$ /**	**$(2,940)**

Note: 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 Committee Practical Guideline No. 25, issued on October 8, 2020).

As of March 31, 2021 — Millions of Yen

Method of Hedges	Type of Derivative Instruments	Hedged Items	Contract Amount or Notional Amount: Total	Contract Amount or Notional Amount: Over 1 Year	Fair Value
The Deferral Method	Currency Swaps	Foreign Currency Denominated Securities and Others	¥15,826,273	¥9,964,047	¥(773,815)
	Forex Forward		2,216,719	—	(61,010)
Total			¥ /	¥ /	¥(834,826)

Note: 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 Committee Practical Guideline No. 25, issued on October 8, 2020).

Stock-Related Derivative Instruments

The Bank and its consolidated subsidiaries held no Stock-Related Derivative Instruments as of September 30, 2021 and March 31, 2021.

Bond-Related Derivative Instruments

The Bank and its consolidated subsidiaries held no Bond-Related Derivative Instruments as of September 30, 2021 and March 31, 2021.

19. The Norinchukin Bank (Parent Company)

(1) Non-consolidated Balance Sheet (Unaudited)

	Millions of Yen		Millions of U.S. Dollars
	September 30 2021	March 31 2021	**September 30 2021**
Assets			
Cash and Due from Banks	**¥ 23,251,918**	¥ 19,820,208	**$207,736**
Call Loans	**1,750,000**	60,890	**15,634**
Receivables under Resale Agreements	**399,531**	547,931	**3,569**
Monetary Claims Bought	**291,382**	302,918	**2,603**
Trading Assets	**6,991**	7,310	**62**
Money Held in Trust	**9,931,073**	10,637,717	**88,725**
Securities	**44,597,627**	48,491,498	**398,442**
Loans and Bills Discounted	**22,146,122**	21,824,004	**197,856**
Foreign Exchange Assets	**262,293**	271,190	**2,343**
Other Assets	**2,355,296**	2,877,505	**21,042**
Tangible Fixed Assets	**164,616**	164,657	**1,470**
Intangible Fixed Assets	**52,101**	54,299	**465**
Prepaid Pension Cost	**49,294**	41,641	**440**
Customers' Liabilities for Acceptances and Guarantees	**400,171**	269,647	**3,575**
Reserve for Possible Loan Losses	**(116,750)**	(131,577)	**(1,043)**
Reserve for Possible Investment Losses	**(1,729)**	(1,730)	**(15)**
Total Assets	**¥105,539,941**	¥105,238,114	**$942,910**
Liabilities and Net Assets			
Liabilities			
Deposits	**¥ 66,140,478**	¥ 65,675,444	**$590,909**
Negotiable Certificates of Deposit	**2,475,328**	3,100,259	**22,114**
Debentures	**413,354**	361,479	**3,692**
Payables under Repurchase Agreements	**18,069,526**	17,073,926	**161,435**
Trading Liabilities	**4,313**	5,137	**38**
Borrowed Money	**4,834,621**	5,035,964	**43,193**
Foreign Exchange Liabilities	**13**	0	**0**
Short-term Entrusted Funds	**1,627,147**	877,743	**14,537**
Other Liabilities	**2,911,760**	4,491,742	**26,014**
Reserve for Bonus Payments	**5,698**	5,901	**50**
Reserve for Retirement Benefits	**25,182**	25,394	**224**
Reserve for Directors' Retirement Benefits	**618**	1,015	**5**
Deferred Tax Liabilities	**606,434**	479,825	**5,417**
Deferred Tax Liabilities for Land Revaluation	**4,790**	8,607	**42**
Acceptances and Guarantees	**400,171**	269,647	**3,575**
Total Liabilities	**97,519,439**	97,412,087	**871,253**
Net Assets			
Paid-in Capital	**4,040,198**	4,040,198	**36,095**
Capital Surplus	**25,020**	25,020	**223**
Retained Earnings	**2,066,488**	2,079,491	**18,462**
Total Owners' Equity	**6,131,707**	6,144,710	**54,781**
Net Unrealized Gains on Other Securities, net of taxes	**2,115,157**	1,944,952	**18,897**
Net Deferred Losses on Hedging Instruments, net of taxes	**(240,902)**	(277,948)	**(2,152)**
Revaluation Reserve for Land, net of taxes	**14,538**	14,312	**129**
Total Valuation and Translation Adjustments	**1,888,793**	1,681,316	**16,874**
Total Net Assets	**8,020,501**	7,826,026	**71,656**
Total Liabilities and Net Assets	**¥105,539,941**	¥105,238,114	**$942,910**

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

	Millions of Yen		Millions of U.S. Dollars
For the six months ended September 30	**2021**	2020	**2021**
Income			
Interest Income:	**¥293,080**	¥ 436,553	**$2,618**
Interest on Loans and Bills Discounted	**37,353**	44,423	**333**
Interest and Dividends on Securities	**248,053**	383,987	**2,216**
Fees and Commissions	**5,287**	7,798	**47**
Trading Income	**—**	323	**—**
Other Operating Income	**54,080**	36,732	**483**
Other Income	**266,562**	103,929	**2,381**
Total Income	**619,011**	585,337	**5,530**
Expenses			
Interest Expenses:	**256,926**	342,274	**2,295**
Interest on Deposits	**5,142**	20,219	**45**
Fees and Commissions	**10,165**	8,478	**90**
Trading Expenses	**54**	1	**0**
Other Operating Expenses	**153,775**	28,603	**1,373**
General and Administrative Expenses	**62,277**	63,078	**556**
Other Expenses	**8,548**	51,217	**76**
Total Expenses	**491,748**	493,653	**4,393**
Income before Income Taxes	**127,262**	91,683	**1,136**
Income Taxes — Current	**(6,442)**	178,645	**(57)**
Income Taxes — Deferred	**43,505**	(159,434)	**388**
Total Income Taxes	**37,062**	19,211	**331**
Net Income	**¥ 90,199**	¥ 72,471	**$ 805**

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, 2021, the Bank had 21 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 **As of September 30, 2021**	b As of September 30, 2020	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	**6,152,489**	6,019,084	
1a		of which: capital and capital surplus	**4,015,219**	4,015,219	
2		of which: retained earnings	**2,137,269**	2,003,865	
26		of which: cash dividends to be paid	**—**	—	
		of which: other than the above	**—**	—	
3		Accumulated other comprehensive income and other disclosed reserves	**1,948,296**	1,953,084	(a)
5		Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	**—**	—	
6		Common Equity Tier 1 capital: instruments and reserves (A)	**8,100,785**	7,972,168	
Common Equity Tier 1 capital: regulatory adjustments					
8+9		Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	**43,922**	47,467	
8		of which: goodwill (net of related tax liability, including those equivalent)	**3,385**	3,813	
9		of which: other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)	**40,536**	43,653	
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	**(203,517)**	(326,227)	
12		Shortfall of eligible provisions to expected losses	**8,150**	9,384	
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	**81,296**	42,365	
16		Investments in own shares (excluding those reported in the Net Assets section)	**—**	—	
17		Reciprocal cross-holdings in common equity	**—**	—	
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	**—**	—	
19+20+21		Amount exceeding the 10% threshold on specified items	**—**	—	
19		of which: significant investments in the common stock of financials	**—**	—	
20		of which: mortgage servicing rights	**—**	—	
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	**—**	—	
24		of which: mortgage servicing rights	**—**	—	
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)	**(70,148)**	(227,010)	
Common Equity Tier 1 capital (CET1)					
29		Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	**8,170,934**	8,199,179	
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	**48,378**	49,973	
	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	**1,316,972**	1,316,972	
		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, 2021**	b As of September 30, 2020	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)	**4,069**	3,969	
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)	**1,369,420**	1,370,914	
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	**—**	—	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	**—**	—	
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)	**—**	—	
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)	**55,403**	52,559	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	**—**	—	
43	Additional Tier 1 capital: regulatory adjustments (E)	**55,403**	52,559	
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	**1,314,017**	1,318,355	
Tier 1 capital (T1=CET1+AT1)				
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	**9,484,951**	9,517,535	
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	**—**	—	
	Subscription rights to Tier 2 instruments	**—**	—	
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	**—**	—	
	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)	**159**	163	
47+49	Eligible Tier 2 capital instruments under phase-out arrangements included in Tier 2: instruments and provisions	**923**	923	
47	of which: instruments issued by banks and their special purpose vehicles	**923**	923	
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	**147**	43	
50a	of which: general reserve for possible loan losses	**147**	43	
50b	of which: eligible provisions	**—**	—	
51	Tier 2 capital: instruments and provisions (H)	**1,229**	1,130	
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	**—**	—	
53	Reciprocal cross-holdings in Tier 2 instruments	**—**	—	
54	Investments in the capital and other TLAC liabilities 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 common share capital of the entity (amount above the 10% threshold)	**—**	—	
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)	**—**	—	
57	Tier 2 capital: regulatory adjustments (I)	**—**	—	

(Millions of Yen, %)

Basel III Template No.	Items	a **As of September 30, 2021**	b As of September 30, 2020	c Reference to Template CC2
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	**1,229**	1,130	
Total capital (TC=T1+T2)				
59	Total capital (TC=T1+T2) ((G) + (J)) (K)	**9,486,181**	9,518,666	
Risk weighted assets				
60	Risk weighted assets (L)	**38,314,635**	39,898,551	
Capital ratio (consolidated) and buffers				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	**21.32%**	20.55%	
62	Tier 1 capital ratio (consolidated) ((G)/(L))	**24.75%**	23.85%	
63	Total capital ratio (consolidated) ((K)/(L))	**24.75%**	23.85%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	**3.00%**	3.00%	
65	Of which: capital conservation buffer requirement	**2.50%**	2.50%	
66	Of which: bank-specific countercyclical buffer requirement	**0.00%**	0.00%	
67	Of which: higher loss absorbency requirement	**0.50%**	0.50%	
68	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital buffer requirements	**16.75%**	15.85%	
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)	**167,206**	139,898	
73	Significant investments in the common stock of other financial institutions that are below the thresholds for deduction (before risk weighting)	**25,782**	24,475	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	**—**	—	
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)	**147**	43	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	**854**	222	
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	**190,984**	198,510	
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	**153,600**	307,201	
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: Reconciliation of Regulatory Capital to Balance Sheet (Consolidated)

(Millions of Yen)

Items	a **As of September 30, 2021** Consolidated balance sheet amount	b As of September 30, 2020 Consolidated balance sheet amount	c Reference numbers or symbols for referring to Template CC1	d Reference numbers or symbols for referring to appended tables
(Assets)				
Loans and Bills Discounted	**22,482,347**	21,097,016		
Foreign Exchanges Assets	**262,293**	469,841		
Securities	**44,269,680**	50,149,236		2-b, 6-a
Money Held in Trust	**9,933,627**	10,230,150		6-b
Trading Assets	**6,991**	7,144		
Monetary Claims Bought	**291,382**	224,734		
Call Loans and Bills Bought	**1,750,000**	792,324		
Cash and Due from Banks	**23,408,093**	19,378,455		
Other Assets	**2,364,627**	2,015,929		
Tangible Fixed Assets	**166,467**	112,619		
Intangible Fixed Assets	**54,994**	59,102		2-a
Net Defined-benefit Asset	**112,521**	58,637		3
Deferred Tax Assets	**4,106**	3,184		4-a
Customers' Liabilities for Acceptances and Guarantees	**2,742,268**	2,248,244		
Reserve for Possible Loan Losses	**(119,462)**	(100,002)		
Reserve for Possible Investment Losses	**(183)**	(143)		
Total Assets	**108,129,448**	106,746,476		
(Liabilities)				
Deposits	**66,127,970**	65,397,009		
Negotiable Certificates of Deposit	**2,475,328**	1,762,846		
Debentures	**407,854**	528,021		
Trading Liabilities	**4,313**	7,137		
Borrowed Money	**4,891,121**	4,639,810		8
Payables under Repurchase Agreements	**18,069,526**	17,514,200		
Foreign Exchanges Liabilities	**13**	1		
Short-term Entrusted Funds	**1,627,147**	1,889,751		
Other Liabilities	**2,954,407**	4,077,141		
Reserve for Bonus Payments	**7,565**	7,656		
Net Defined Benefit Liability	**29,149**	38,550		
Reserve for Directors' Retirement Benefits	**911**	1,323		
Deferred Tax Liabilities	**628,091**	593,022		4-b
Deferred Tax Liabilities for Land Revaluation	**4,790**	8,607		4-c
Acceptances and Guarantees	**2,742,268**	2,248,244		
Total Liabilities	**99,970,459**	98,713,326		
(Net Assets)				
Paid-in Capital	**4,040,198**	4,040,198		1-a
Capital Surplus	**23,399**	24,993		1-b
Retained Earnings	**2,137,269**	2,003,865		1-c
Total Owners' Equity	**6,200,867**	6,069,057		
Net Unrealized Gains on Other Securities	**2,118,712**	2,466,332		
Net Deferred Losses on Hedging Instruments	**(229,459)**	(532,878)		5
Revaluation Reserve for Land	**14,538**	14,312		
Foreign Currency Translation Adjustment	**331**	(154)		
Remeasurements of Defined Benefit Plans	**44,173**	5,472		
Total Accumulated Other Comprehensive Income	**1,948,296**	1,953,084	(a)	
Non-controlling Interests	**9,824**	11,008		7
Total Net Assets	**8,158,989**	8,033,150		
Total Liabilities and Net Assets	**108,129,448**	106,746,476		

Note: The regulatory and accounting scopes of consolidation are identical.

Appended Tables

Note: The items that were included in the Bank's own capital via the transitional arrangements are not included in these tables.

1. Owners' Equity

(1) Consolidated Balance Sheet (Millions of Yen)

Reference numbers	Consolidated balance sheet items	**As of September 30, 2021**	As of September 30, 2020	Remarks
1-a	Paid-in Capital	**4,040,198**	4,040,198	
1-b	Capital Surplus	**23,399**	24,993	
1-c	Retained Earnings	**2,137,269**	2,003,865	
	Total Owners' Equity	**6,200,867**	6,069,057	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2021**	As of September 30, 2020	Remarks
	Directly issued qualifying common share capital plus related capital surplus and retained earnings	**6,152,489**	6,019,084	Directly issued qualifying common share capital plus related capital surplus and retained earnings (before adjusting cash dividends to be paid)
1a	of which: capital and capital surplus	**4,015,219**	4,015,219	
2	of which: retained earnings	**2,137,269**	2,003,865	
	of which: other than the above	**—**	—	
31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	**48,378**	49,973	

2. Intangible Assets

(1) Consolidated Balance Sheet (Millions of Yen)

Reference numbers	Consolidated balance sheet items	**As of September 30, 2021**	As of September 30, 2020	Remarks
2-a	Intangible Fixed Assets	**54,994**	59,102	
2-b	Securities	**44,269,680**	50,149,236	
	of which: goodwill attributable to equity-method investees	**3,385**	3,813	
	Income taxes related to above	**(14,458)**	(15,449)	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2021**	As of September 30, 2020	Remarks
8	Intangible assets: goodwill	**3,385**	3,813	
9	Intangible assets: other	**40,536**	43,653	Other intangible assets other than goodwill and mortgage servicing rights
	Intangible assets: mortgage servicing rights	**—**	—	
20	Amount exceeding the 10% threshold on specified items	**—**	—	
24	Amount exceeding the 15% threshold on specified items	**—**	—	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	**—**	—	

3. Net Defined-benefit Asset

(1) Consolidated Balance Sheet (Millions of Yen)

Reference numbers	Consolidated balance sheet items	**As of September 30, 2021**	As of September 30, 2020	Remarks
3	Net defined-benefit asset	**112,521**	58,637	
	Income taxes related to above	**(31,224)**	(16,271)	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2021**	As of September 30, 2020	Remarks
15	Net defined-benefit asset	**81,296**	42,365	

4. Deferred Tax Assets

(1) Consolidated Balance Sheet (Millions of Yen)

Reference numbers	Consolidated balance sheet items	**As of September 30, 2021**	As of September 30, 2020	Remarks
4-a	Deferred tax assets	**4,106**	3,184	
4-b	Deferred Tax Liabilities	**628,091**	593,022	
4-c	Deferred Tax Liabilities for Land Revaluation	**4,790**	8,607	
	Intangible assets to which tax-effect accounting was applied	**14,458**	15,449	
	Portion of net defined-benefit asset to which tax-effect accounting was applied	**31,224**	16,271	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2021**	As of September 30, 2020	Remarks
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	**—**	—	This item does not agree with the amount reported on the consolidated balance sheet due to offsetting of assets and liabilities.
	Deferred tax assets arising from temporary differences (net of related tax liability)	**—**	—	This item does not agree with the amount reported on the consolidated balance sheet due to offsetting of assets and liabilities.
21	Amount exceeding the 10% threshold on specified items	**—**	—	
25	Amount exceeding the 15% threshold on specified items	**—**	—	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	**—**	—	

5. Deferred Gains or Losses on Derivatives under Hedge Accounting

(1) Consolidated Balance Sheet (Millions of Yen)

Reference numbers	Consolidated balance sheet items	**As of September 30, 2021**	As of September 30, 2020	Remarks
5	Net Deferred Losses on Hedging Instruments	**(229,459)**	(532,878)	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2021**	As of September 30, 2020	Remarks
11	Deferred gains or losses on derivatives under hedge accounting	**(203,517)**	(326,227)	Excluding those items whose valuation differences arising from hedged items are recognized as “Accumulated other comprehensive income”

6. Items Associated with Investments in the Capital of Financial Institutions

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	**As of September 30, 2021**	As of September 30, 2020	Remarks
6-a	Securities	**44,269,680**	50,149,236	
6-b	Money Held in Trust	**9,933,627**	10,230,150	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2021**	As of September 30, 2020	Remarks
	Investments in own capital instruments	**—**	—	
16	Investments in own shares (excluding those reported in the Net Assets section)	**—**	—	
37	Investments in own Additional Tier 1 instruments	**—**	—	
52	Investments in own Tier 2 instruments	**—**	—	
	Reciprocal cross-holdings	**—**	—	
17	Reciprocal cross-holdings in common equity	**—**	—	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	**—**	—	
53	Reciprocal cross-holdings in Tier 2 instruments	**—**	—	
	Non-significant investments in the capital etc., of other financial institutions	**167,206**	139,898	
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	**—**	—	
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)	**—**	—	
54	Investments in the capital and other TLAC liabilities 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 common share capital of the entity (amount above the 10% threshold)	**—**	—	
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)	**167,206**	139,898	

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure		As of September 30, 2021	As of September 30, 2020	Remarks
	Significant investments in the capital, etc., of other financial institutions		**81,186**	77,034	
19		Amount exceeding the 10% threshold on specified items	**—**	—	
23		Amount exceeding the 15% threshold on specified items	**—**	—	
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)	**55,403**	52,559	
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)	**—**	—	
73		Significant investments in the common stock of other financial institutions that are below the thresholds for deduction (before risk weighting)	**25,782**	24,475	

7. Non-controlling Interests

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	As of September 30, 2021	As of September 30, 2020	Remarks
7	Non-controlling Interests	**9,824**	11,008	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	As of September 30, 2020	Remarks
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	**—**	—	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)
34-35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	**4,069**	3,969	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)
48-49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	**159**	163	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)

8. Other Capital Instruments

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	As of September 30, 2021	As of September 30, 2020	Remarks
8	Borrowed Money	**4,891,121**	4,639,810	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	As of September 30, 2020	Remarks
32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	**1,316,972**	1,316,972	

OV1: Overview of RWA (Consolidated)

(Millions of Yen)

Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		September 30, 2021	September 30, 2020	**September 30, 2021**	September 30, 2020
1	Credit risk (excluding counterparty credit risk)	**8,360,940**	8,626,761	**707,882**	730,869
2	Of which: standardized approach (SA)	**67,648**	17,658	**5,411**	1,412
3	Of which: internal rating-based (IRB) approach	**8,126,611**	8,485,110	**689,136**	719,537
	Of which: significant investments	**—**	—	**—**	—
	Of which: estimated residual value of lease transactions	**—**	—	**—**	—
	Others	**166,679**	123,992	**13,334**	9,919
4	Counterparty credit risk (CCR)	**500,020**	428,025	**40,814**	35,341
5	Of which: standardized approach for counterparty credit risk (SA-CCR)	**58,546**	66,456	**4,964**	5,635
6	Of which: expected positive exposure (EPE) method	**—**	—	**—**	—
	Of which: credit valuation adjustment (CVA)	**65,817**	70,354	**5,265**	5,628
	Of which: Central counterparty related exposure (CCP)	**264,754**	128,620	**21,180**	10,289
	Others	**110,901**	162,594	**9,404**	13,787
7	Equity positions in banking book under market-based approach	**3,498,826**	3,666,469	**296,700**	310,916
8	Equity investments in funds - Look-through approach	**17,157,382**	17,859,306	**1,454,890**	1,514,366
9	Equity investments in funds - Mandate-based approach	**—**	—	**—**	—
	Equity investments in funds - Simple approach (subject to 250% RW)	**—**	—	**—**	—
	Equity investments in funds - Simple approach (subject to 400% RW)	**160,555**	185,744	**13,615**	15,751
10	Equity investments in funds - Fall-back approach (subject to 1,250% RW)	**581,461**	509,577	**46,516**	40,766
11	Settlement risk	**157,683**	149,339	**13,371**	12,664
12	Securitization exposures in banking book	**1,419,194**	2,002,677	**113,535**	160,214
13	Of which: Securitization IRB approach (SEC-IRBA) or internal assessment approach (IAA)	**—**	—	**—**	—
14	Of which: Securitization external ratings-based approach (SEC-ERBA)	**1,419,194**	2,002,677	**113,535**	160,214
15	Of which: Securitization standardized approach (SEC-SA)	**—**	—	**—**	—
	Of which: 1,250% risk weight is applied	**0**	0	**0**	0
16	Market risk	**3,967,819**	4,070,238	**317,425**	325,619
17	Of which: standardized approach (SA)	**3,962,793**	4,067,472	**317,023**	325,397
18	Of which: internal model approaches (IMA)	**5,026**	2,765	**402**	221
19	Operational risk	**687,106**	502,551	**54,968**	40,204
20	Of which: Basic Indicator Approach	**—**	—	**—**	—
21	Of which: Standardized Approach	**687,106**	502,551	**54,968**	40,204
22	Of which: Advanced Measurement Approach	**—**	—	**—**	—
23	Amounts below the thresholds for deduction	**64,252**	60,983	**5,448**	5,171
	Risk weighted assets subject to transitional arrangements				
24	Floor adjustment	**—**	—	**—**	—
25	Total	**36,555,243**	38,061,675	**3,065,170**	3,191,884

Credit Risk (Consolidated)

CR1: Credit quality of assets

For the Six Months Ended September 30, 2021

(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	**84,891**	**21,933,316**	**110,681**	**21,907,525**
2	Debt Securities	**—**	**29,050,729**	**1,741**	**29,048,988**
3	Off-balance sheet exposures	**39**	**25,533,914**	**47**	**25,533,906**
4	Total on-balance sheet assets (1+2+3)	**84,930**	**76,517,960**	**112,470**	**76,490,420**
	Off-balance sheet assets				
5	Acceptances and Guarantees	**6,205**	**2,736,063**	**5,253**	**2,737,014**
6	Commitments	**1,373**	**1,546,921**	**382**	**1,547,911**
7	Total off-balance sheet assets (5+6)	**7,578**	**4,282,984**	**5,635**	**4,284,926**
	Total				
8	Total (4+7)	**92,508**	**80,800,945**	**118,106**	**80,775,347**

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, 2020

(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	49,207	20,092,552	88,818	20,052,941
2	Debt Securities	—	32,055,572	—	32,055,572
3	Off-balance sheet exposures	136	20,575,682	62	20,575,757
4	Total on-balance sheet assets (1+2+3)	49,344	72,723,807	88,881	72,684,270
	Off-balance sheet assets				
5	Acceptances and Guarantees	5,835	2,242,408	4,882	2,243,362
6	Commitments	1,014	1,657,374	782	1,657,606
7	Total off-balance sheet assets (5+6)	6,850	3,899,783	5,664	3,900,968
	Total				
8	Total (4+7)	56,194	76,623,590	94,546	76,585,239

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, 2021**	For the Six Months Ended September 30, 2020
1	Defaulted loans and debt securities at end of the previous reporting period		**94,411**	36,652
2	Changes in the amounts of per factor during the reporting period	Default	**25,320**	35,733
3		Returned to non-defaulted status	**4,335**	489
4		Amounts written off	**36**	383
5		Other changes (Decrease in the balance due to a recovery of exposure mainly at default)	**(30,455)**	(22,167)
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)		**84,904**	49,344

CR3: Credit risk mitigation techniques – overview

For the Six Months Ended September 30, 2021

(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	**19,534,177**	**2,373,348**	**2,150,560**	**598,431**	**—**
2	Debt securities	**28,300,704**	**748,283**	**—**	**748,283**	**—**
3	Other on-balance sheet assets	**25,532,205**	**1,700**	**62**	**1,873**	**—**
4	Total	**73,367,088**	**3,123,332**	**2,150,623**	**1,348,587**	**—**
5	Of which defaulted	**84,473**	**457**	**2,587**	**—**	**—**

For the Six Months Ended September 30, 2020

(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	19,592,580	460,360	149,913	541,484	—
2	Debt securities	31,183,712	871,859	—	871,859	—
3	Other on-balance sheet assets	20,572,974	2,782	46	2,936	—
4	Total	71,349,268	1,335,001	149,959	1,416,279	—
5	Of which defaulted	49,264	79	2,549	—	—

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

For the Six Months Ended September 30, 2021

(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 ¥67.6 billion, which is not shown in these statements due to its extremely limited amount—only about 0.20% of the credit risk assets on a consolidated basis (¥33,659.7 billion).

For the Six Months Ended September 30, 2020

(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 ¥17.6 billion, which is not shown in these statements due to its extremely limited amount—only about 0.04% of the credit risk assets on a consolidated basis (¥35,325.7 billion).

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

For the Six Months Ended September 30, 2021

(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 ¥67.6 billion, which is not shown in these statements due to its extremely limited amount—only about 0.20% of the credit risk assets on a consolidated basis (¥33,659.7 billion).

For the Six Months Ended September 30, 2020

(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 ¥17.6 billion, which is not shown in these statements due to its extremely limited amount—only about 0.04% of the credit risk assets on a consolidated basis (¥35,325.7 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, 2021

(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	51,726,615	—	—	52,560,144	0.00	0.0	45.00	2.8	96,619	0.18	56	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	40,506	—	—	40,506	0.28	0.0	45.00	3.5	25,784	63.65	51	
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	54,911	—	—	4	5.90	0.0	45.00	2.9	7	164.46	0	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	51,822,033	—	—	52,600,655	0.00	0.0	45.00	2.8	122,411	0.23	107	—
	Bank exposure												
1	0.00 to 0.15 or less	5,208,064	1,338	0.92	3,406,093	0.05	0.1	44.99	1.6	672,389	19.74	801	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	190,224	1,614	0.84	26,196	0.40	0.0	44.91	2.7	17,300	66.03	47	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	1,086	270	1.00	687	1.14	0.0	45.00	4.9	882	128.35	3	
6	Exceeding 2.50 to 10.00 or less	314	—	—	6	4.00	0.0	45.00	2.0	9	146.69	0	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	5,399,690	3,223	0.89	3,432,984	0.05	0.2	44.99	1.6	690,581	20.11	852	—
	Corporate exposure (excluding SMEs exposure and specialized lending)												
1	0.00 to 0.15 or less	6,636,065	1,589,353	0.51	7,218,046	0.05	0.4	44.23	2.9	1,778,761	24.64	1,706	
2	Exceeding 0.15 to 0.25 or less	2,017,882	307,710	0.62	1,930,009	0.16	0.5	44.35	2.5	802,915	41.60	1,423	
3	Exceeding 0.25 to 0.50 or less	239,709	37,675	0.51	267,422	0.42	0.1	44.88	2.3	171,687	64.20	504	
4	Exceeding 0.50 to 0.75 or less	142,573	3,998	0.75	112,281	0.63	0.0	45.00	3.0	100,945	89.90	318	
5	Exceeding 0.75 to 2.50 or less	208,622	21,376	0.31	175,427	1.14	0.1	44.24	2.9	178,560	101.78	896	
6	Exceeding 2.50 to 10.00 or less	89,729	23,694	0.53	94,368	4.15	0.1	44.92	3.4	143,733	152.31	1,763	
7	Exceeding 10.00 to 100.00 or less	157,484	16,405	0.79	166,891	15.38	0.2	44.98	3.8	397,796	238.35	11,548	
8	100.00 (default)	56,733	928	0.75	56,633	100.00	0.0	45.00	3.7	—	—	25,484	
9	Subtotal	9,548,801	2,001,142	0.53	10,021,080	0.96	1.7	44.30	2.8	3,574,400	35.66	43,646	33,975
	SMEs exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	0	—	—	0	0.21	0.0	45.00	2.2	0	34.69	0	
3	Exceeding 0.25 to 0.50 or less	1	—	—	1	0.42	0.0	45.00	5.0	0	82.13	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	0	36	1.00	36	4.80	0.0	45.00	4.6	70	192.61	0	
7	Exceeding 10.00 to 100.00 or less	0	—	—	0	15.84	0.0	45.00	5.0	0	196.33	0	
8	100.00 (default)	419	27	1.00	447	100.00	0.0	45.00	1.2	—	—	201	
9	Subtotal	421	64	1.00	485	92.40	0.0	45.00	1.5	71	14.81	202	233
	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	688,014	—	—	688,014	0.04	0.1	90.00	5.0	688,419	100.05	308	
2	Exceeding 0.15 to 0.25 or less	122,791	—	—	122,791	0.15	0.1	90.00	5.0	150,476	122.54	166	
3	Exceeding 0.25 to 0.50 or less	12,024	—	—	12,024	0.41	0.0	90.00	5.0	22,604	187.99	44	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	5,474	—	—	5,474	1.02	0.0	90.00	5.0	14,296	261.16	50	
6	Exceeding 2.50 to 10.00 or less	13,131	6,156	0.75	17,748	4.07	0.0	90.00	5.0	77,009	433.88	650	
7	Exceeding 10.00 to 100.00 or less	1,061	—	—	1,061	15.79	0.0	90.00	5.0	7,504	706.81	150	
8	100.00 (default)	96	—	—	96	100.00	0.0	90.00	5.0	1,089	1,125.00	87	
9	Subtotal	842,594	6,156	0.75	847,211	0.19	0.3	90.00	5.0	961,400	113.47	1,459	
	Debt purchased for corporate (Default risk)												
1	0.00 to 0.15 or less	6,692,555	195,595	1.00	6,891,208	0.00	0.0	44.65	1.0	34,972	0.50	43	
2	Exceeding 0.15 to 0.25 or less	97,220	26,500	1.00	120,409	0.20	0.0	43.13	2.6	53,390	44.34	105	
3	Exceeding 0.25 to 0.50 or less	3,703	—	—	3,703	0.28	0.0	45.00	2.3	1,883	50.85	4	
4	Exceeding 0.50 to 0.75 or less	19,173	—	—	29,858	0.63	0.0	45.00	2.7	25,999	87.07	84	
5	Exceeding 0.75 to 2.50 or less	23,805	—	—	18,177	0.83	0.0	45.00	2.4	15,562	85.61	67	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	19,170	—	—	14,114	15.35	0.0	45.00	4.8	36,361	257.61	974	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	6,855,630	222,095	1.00	7,077,471	0.04	0.0	44.63	1.0	168,168	2.37	1,280	—
	Debt purchased for corporate (Dilution risk)												
1	0.00 to 0.15 or less	—	—	—	36,552	0.02	0.0	45.00	1.0	3,050	8.34	4	
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	—	—	—	36,552	0.02	0.0	45.00	1.0	3,050	8.34	4	—
	Loan participation (corporate) (Default risk of seller)												
1	0.00 to 0.15 or less	—	—	—	16,819	0.00	0.0	45.00	5.0	—	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	—	—	—	16,819	0.00	0.0	45.00	5.0	—	0.00	—	—
	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	—	2,330,819	1.00	2,330,819	0.31	109.7	45.34	—	585,270	25.11	3,276	
4	Exceeding 0.50 to 0.75 or less	140,287	—	—	140,287	0.71	10.0	50.92	—	71,045	50.64	507	
5	Exceeding 0.75 to 2.50 or less	46	—	—	46	1.03	0.0	30.25	—	18	38.66	0	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	1,220	6,303	1.00	7,524	13.81	0.4	46.24	—	17,575	233.58	486	
8	100.00 (default)	1,772	2,797	1.00	4,570	100.00	0.4	47.03	—	3,570	78.13	1,863	
9	Subtotal	143,327	2,339,920	1.00	2,483,248	0.55	120.7	45.66	—	677,479	27.28	6,133	741
	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	272	2,161	1.00	2,434	0.27	2.2	88.22	—	1,061	43.60	5	
4	Exceeding 0.50 to 0.75 or less	46,482	—	—	46,482	0.60	1.7	44.51	—	16,444	35.37	124	
5	Exceeding 0.75 to 2.50 or less	1,301	4,487	1.00	5,789	1.22	2.8	93.42	—	5,976	103.23	66	
6	Exceeding 2.50 to 10.00 or less	0	1	1.00	2	8.78	0.0	88.22	—	3	142.53	0	
7	Exceeding 10.00 to 100.00 or less	77	0	1.00	77	19.71	0.0	44.82	—	77	99.22	6	
8	100.00 (default)	1,003	23	1.00	1,026	100.00	0.0	67.74	—	949	92.51	619	
9	Subtotal	49,138	6,674	1.00	55,812	2.50	6.9	51.92	—	24,512	43.91	822	35
Total		74,661,637	4,579,277	0.79	76,572,322	0.15	130.1	45.40	2.5	6,222,078	8.12	54,510	34,985

For the Six Months Ended September 30, 2020

(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	50,357,945	—	—	51,266,608	0.00	0.0	45.00	2.7	85,274	0.16	62	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	96,048	1,073	0.75	53,577	0.28	0.0	45.00	4.2	37,430	69.86	67	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	1,369	—	—	1,369	0.86	0.0	45.00	3.7	1,405	102.62	5	
6	Exceeding 2.50 to 10.00 or less	112,097	—	—	4	5.90	0.0	45.00	3.9	7	176.33	0	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	50,567,460	1,073	0.75	51,321,559	0.00	0.0	45.00	2.8	124,117	0.24	135	4
	Bank exposure												
1	0.00 to 0.15 or less	4,397,453	10,147	0.98	4,402,499	0.05	0.1	44.96	2.1	992,878	22.55	1,149	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	166,821	1,700	0.85	78,411	0.40	0.0	42.91	2.4	48,073	61.30	136	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	9,483	237	1.00	9,720	1.14	0.0	43.44	2.7	9,503	97.76	48	
6	Exceeding 2.50 to 10.00 or less	2,259	82	1.00	2,130	8.58	0.0	43.51	3.4	4,058	190.48	81	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	4,576,018	12,168	0.97	4,492,762	0.07	0.2	44.92	2.1	1,054,512	23.47	1,417	—
	Corporate exposure (excluding SMEs exposure and specialized lending)												
1	0.00 to 0.15 or less	6,665,962	1,570,065	0.52	7,268,297	0.05	0.4	45.07	2.9	1,852,827	25.49	1,762	
2	Exceeding 0.15 to 0.25 or less	2,587,191	372,289	0.65	2,556,268	0.16	0.5	44.86	2.7	1,126,887	44.08	1,918	
3	Exceeding 0.25 to 0.50 or less	239,139	33,663	0.64	274,042	0.42	0.1	44.79	2.8	187,506	68.42	516	
4	Exceeding 0.50 to 0.75 or less	148,483	550	0.75	105,004	0.63	0.0	45.00	3.3	98,955	94.23	297	
5	Exceeding 0.75 to 2.50 or less	234,762	33,707	0.27	220,123	1.20	0.1	44.53	2.8	227,900	103.53	1,190	
6	Exceeding 2.50 to 10.00 or less	77,641	10,857	0.06	66,703	3.96	0.1	44.96	4.0	105,102	157.56	1,188	
7	Exceeding 10.00 to 100.00 or less	133,947	12,105	0.82	140,627	15.50	0.1	45.00	4.1	340,208	241.92	9,812	
8	100.00 (default)	19,219	992	0.75	17,759	100.00	0.0	44.98	2.0	—	0.00	7,990	
9	Subtotal	10,106,347	2,034,230	0.54	10,648,825	0.51	1.6	45.00	2.9	3,939,389	36.99	24,677	2,644

(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	340	—	—	340	0.24	0.0	45.00	1.0	136	40.21	0	
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	0	—	—	0	1.92	0.0	45.00	5.0	0	117.33	0	
6	Exceeding 2.50 to 10.00 or less	0	52	1.00	53	4.80	0.0	45.00	4.5	105	199.05	1	
7	Exceeding 10.00 to 100.00 or less	0	—	—	0	15.84	0.0	45.00	5.0	0	202.00	0	
8	100.00 (default)	490	32	1.00	522	100.00	0.0	45.00	1.2	—	0.00	235	
9	Subtotal	831	85	1.00	916	57.39	0.0	45.00	1.3	243	26.52	236	257
	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	795,221	—	—	795,221	0.04	0.1	90.00	5.0	795,797	100.07	357	
2	Exceeding 0.15 to 0.25 or less	121,447	—	—	121,447	0.15	0.1	90.00	5.0	150,354	123.80	164	
3	Exceeding 0.25 to 0.50 or less	11,132	—	—	11,132	0.41	0.0	90.00	5.0	21,520	193.31	41	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	2,193	—	—	2,193	1.09	0.0	90.00	5.0	5,812	265.04	21	
6	Exceeding 2.50 to 10.00 or less	1,736	—	—	1,736	5.54	0.0	90.00	5.0	7,471	430.38	86	
7	Exceeding 10.00 to 100.00 or less	313	—	—	313	15.84	0.0	90.00	5.0	2,142	682.49	44	
8	100.00 (default)	65	—	—	65	100.00	0.0	90.00	5.0	731	1,124.99	58	
9	Subtotal	932,109	—	—	932,109	0.09	0.3	90.00	5.0	983,830	105.54	774	
	Debt purchased for corporate (Default risk)												
1	0.00 to 0.15 or less	4,919,976	65,300	1.00	4,989,985	0.00	0.0	45.00	1.0	33,408	0.66	46	
2	Exceeding 0.15 to 0.25 or less	88,582	10,089	1.00	97,906	0.21	0.0	45.00	3.5	54,539	55.70	93	
3	Exceeding 0.25 to 0.50 or less	3,703	—	—	3,703	0.28	0.0	45.00	3.3	2,260	61.03	4	
4	Exceeding 0.50 to 0.75 or less	19,338	—	—	31,316	0.63	0.0	45.00	3.4	29,415	93.93	88	
5	Exceeding 0.75 to 2.50 or less	27,342	—	—	14,530	0.83	0.0	45.00	2.9	13,364	91.97	54	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	20,347	—	—	16,948	15.35	0.0	45.00	4.8	43,500	256.66	1,170	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	5,079,290	75,389	1.00	5,154,391	0.06	0.0	45.00	1.1	176,490	3.42	1,458	—
	Debt purchased for corporate (Dilution risk)												
1	0.00 to 0.15 or less	—	—	—	25,949	0.03	0.0	45.00	1.0	3,051	11.75	4	
2	Exceeding 0.15 to 0.25 or less	—	—	—	1,600	0.15	0.0	45.00	1.0	396	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	—	—	—	27,549	0.04	0.0	45.00	1.0	3,447	12.51	5	—
	Loan participation (corporate) (Default risk of seller)												
1	0.00 to 0.15 or less	—	—	—	38,071	0.02	0.0	45.00	2.7	3,225	8.47	4	
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	—	—	—	38,071	0.02	0.0	45.00	2.7	3,225	8.47	4	—

(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	—	2,018,766	1.00	2,018,766	0.28	98.6	35.80	—	371,661	18.41	2,023	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	137,968	—	—	137,968	0.76	10.2	68.70	—	98,773	71.59	720	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	1,293	5,319	1.00	6,612	19.81	0.4	42.23	—	15,711	237.59	573	
8	100.00 (default)	1,866	2,927	1.00	4,793	100.00	0.4	112.18	—	10,598	221.09	4,530	
9	Subtotal	141,128	2,027,013	1.00	2,168,141	0.59	109.7	38.08	—	496,744	22.91	7,847	631
	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	284	2,467	1.00	2,751	0.26	2.9	90.92	—	1,206	43.85	6	
4	Exceeding 0.50 to 0.75 or less	43,731	—	—	43,731	0.67	1.6	59.27	—	21,825	49.90	173	
5	Exceeding 0.75 to 2.50 or less	971	4,175	1.00	5,147	2.14	2.7	99.19	—	6,683	129.82	109	
6	Exceeding 2.50 to 10.00 or less	0	4	1.00	5	9.82	0.0	90.92	—	7	151.74	0	
7	Exceeding 10.00 to 100.00 or less	207	0	1.00	208	22.27	0.0	59.44	—	287	137.88	27	
8	100.00 (default)	969	12	1.00	981	100.00	0.0	104.35	—	1,666	169.86	890	
9	Subtotal	46,165	6,660	1.00	52,826	2.72	7.5	65.65	—	31,677	59.96	1,208	318
Total		71,449,352	4,156,620	0.77	74,837,153	0.10	119.6	45.37	2.6	6,813,679	9.10	37,766	3,856

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

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

For the Six Months Ended September 30, 2021

(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	—	—	—	13,240	0.04	0.0	30.29	3.5	1,932	14.59	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	—	—	—	13,240	0.04	0.0	30.29	3.5	1,932	14.59	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	—	—	—	—	—	—	—	—	—	—	—	—
	Corporate exposure (excluding SMEs exposure and specialized lending)												
1	0.00 to 0.15 or less	254,175	3,000	0.50	263,613	0.05	0.0	28.73	3.8	45,908	17.41	37	
2	Exceeding 0.15 to 0.25 or less	79,959	8,777	0.53	86,915	0.15	0.0	28.41	3.0	23,675	27.23	37	
3	Exceeding 0.25 to 0.50 or less	29,331	7,780	0.67	37,101	0.42	0.0	27.71	2.5	14,682	39.57	43	
4	Exceeding 0.50 to 0.75 or less	5,191	1,700	0.75	4,172	0.63	0.0	18.12	3.5	1,529	36.66	4	
5	Exceeding 0.75 to 2.50 or less	66,214	2,741	0.67	67,429	1.41	0.1	27.60	2.8	44,121	65.43	264	
6	Exceeding 2.50 to 10.00 or less	49,658	7,149	0.88	53,130	4.80	0.1	29.01	3.9	56,877	107.05	740	
7	Exceeding 10.00 to 100.00 or less	14,013	2,405	0.79	13,760	15.83	0.0	26.49	3.2	18,857	137.03	577	
8	100.00 (default)	7,192	458	0.75	7,457	100.00	0.0	28.37	1.4	—	—	2,116	
9	Subtotal	505,735	34,013	0.68	533,582	2.54	0.5	28.35	3.4	205,652	38.54	3,822	2,798
	SMEs exposure												
1	0.00 to 0.15 or less	6,152	—	—	5,252	0.05	0.0	30.35	4.0	959	18.25	0	
2	Exceeding 0.15 to 0.25 or less	23,942	2,078	0.75	22,085	0.18	0.0	25.16	3.7	5,284	23.92	9	
3	Exceeding 0.25 to 0.50 or less	6,112	2,304	0.69	7,177	0.42	0.0	29.22	2.6	2,640	36.79	8	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	19,300	5,864	0.46	23,015	1.56	0.2	28.56	2.8	13,853	60.18	102	
6	Exceeding 2.50 to 10.00 or less	29,902	2,306	1.00	27,036	4.80	0.3	29.51	2.3	20,734	76.69	383	
7	Exceeding 10.00 to 100.00 or less	25,368	2,421	0.98	23,059	15.84	0.3	29.79	2.3	28,442	123.34	1,088	
8	100.00 (default)	22,873	3,346	0.99	22,030	100.00	0.1	27.79	2.0	—	—	6,122	
9	Subtotal	133,651	18,322	0.76	129,658	21.14	1.1	28.37	2.7	71,914	55.46	7,716	12,192
	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	**0**	**26,556**	**1.00**	**26,556**	**0.05**	**0.0**	**30.35**	**1.9**	**2,954**	**11.12**	**4**	
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	**0**	**26,556**	**1.00**	**26,556**	**0.05**	**0.0**	**30.35**	**1.9**	**2,954**	**11.12**	**4**	—
	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		**639,387**	**78,892**	**0.80**	**703,037**	**5.83**	**1.7**	**28.47**	**3.2**	**282,455**	**40.17**	**11,544**	**14,991**

For the Six Months Ended September 30, 2020

(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	—	—	—	15,731	0.04	0.0	30.29	3.1	1,751	11.13	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	—	—	—	15,731	0.04	0.0	30.29	3.1	1,751	11.13	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	—	—	—	—	—	—	—	—	—	—	—	—

(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	222,056	100	0.75	224,739	0.05	0.0	29.76	3.7	39,916	17.76	33	
2	Exceeding 0.15 to 0.25 or less	66,788	8,426	0.44	72,419	0.15	0.0	28.77	3.0	19,921	27.50	31	
3	Exceeding 0.25 to 0.50 or less	32,048	4,506	0.73	35,931	0.42	0.0	28.12	2.6	14,765	41.09	42	
4	Exceeding 0.50 to 0.75 or less	5,022	—	—	4,127	0.63	0.0	18.13	4.1	1,616	39.17	4	
5	Exceeding 0.75 to 2.50 or less	57,353	3,148	0.72	59,920	1.29	0.0	28.25	3.2	40,954	68.34	220	
6	Exceeding 2.50 to 10.00 or less	45,798	5,588	0.85	47,337	4.80	0.1	28.54	3.0	46,523	98.27	648	
7	Exceeding 10.00 to 100.00 or less	15,377	2,765	0.96	15,836	15.83	0.0	29.11	2.9	23,641	149.28	730	
8	100.00 (default)	6,944	2,224	0.99	8,581	100.00	0.0	27.70	1.3	—	—	2,377	
9	Subtotal	451,390	26,758	0.71	468,894	3.10	0.5	29.01	3.3	187,339	39.95	4,088	4,890
	SMEs exposure												
1	0.00 to 0.15 or less	5,551	—	—	14,216	0.05	0.0	28.75	4.8	3,076	21.64	2	
2	Exceeding 0.15 to 0.25 or less	19,054	1,372	0.75	10,941	0.17	0.0	25.97	3.4	2,562	23.42	4	
3	Exceeding 0.25 to 0.50 or less	5,659	3,165	0.11	5,764	0.42	0.0	29.33	3.3	2,427	42.10	7	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	21,582	1,120	0.95	23,486	1.42	0.2	27.94	3.1	13,859	59.01	94	
6	Exceeding 2.50 to 10.00 or less	28,075	2,202	0.97	27,269	4.80	0.3	28.91	2.6	21,192	77.71	378	
7	Exceeding 10.00 to 100.00 or less	24,942	2,783	0.80	21,047	15.84	0.3	29.46	2.2	25,498	121.14	982	
8	100.00 (default)	21,990	661	1.00	17,441	100.00	0.1	28.83	2.4	—	—	5,028	
9	Subtotal	126,855	11,306	0.66	120,167	18.69	1.1	28.54	3.0	68,617	57.10	6,497	10,028
	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	0	30,956	1.00	30,956	0.05	0.0	30.35	2.5	4,121	13.31	4	
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	0	30,956	1.00	30,956	0.05	0.0	30.35	2.5	4,121	13.31	4	—
	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		578,246	69,021	0.83	635,750	5.82	1.6	29.01	3.2	261,829	41.18	10,593	14,918

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

(Millions of Yen)

No.	Portfolio	**As of September 30, 2021**		As of September 30, 2020	
		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, 2021 and 2020, 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, 2021

(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	133,779	49,747	50%	136,602	—	—	32,891	169,493	84,746	—
	Equal to or more than 2.5 years	1,111,362	101,913	70%	1,035,619	39,511	—	71,191	1,146,322	802,425	4,585
Good	Less than 2.5 years	38,614	16,041	70%	47,855	—	—	—	47,855	33,498	191
	Equal to or more than 2.5 years	384,929	78,376	90%	346,336	—	—	47,409	393,745	354,371	3,149
Satisfactory		26,747	0	115%	26,747	—	—	—	26,747	30,759	748
Weak		127,815	960	250%	14,082	106,786	—	5,641	126,510	316,275	10,120
Default		0	0	—	—	—	—	—	—	—	—
Total		1,823,248	247,039	—	1,607,243	146,297	—	157,134	1,910,675	1,622,077	18,796
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		616,677	—	300%					616,677	1,850,031	
Private equity exposures		370,835	55,151	400%					412,198	1,648,795	
Other equity exposures		—	—	—					—	—	
Total		987,512	55,151	—					1,028,875	3,498,826	
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, 2020

(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	79,681	51,419	50%	84,882	—	—	33,362	118,245	59,122	—
	Equal to or more than 2.5 years	973,434	89,030	70%	881,635	40,767	—	77,223	999,626	699,738	3,998
Good	Less than 2.5 years	22,876	44,549	70%	47,986	—	—	—	47,986	33,590	191
	Equal to or more than 2.5 years	381,545	96,942	90%	354,990	28,165	—	30,569	413,724	372,352	3,309
Satisfactory		54,098	0	115%	22,337	31,760	—	—	54,098	62,213	1,514
Weak		74,823	284	250%	20,580	49,452	—	3,000	73,033	182,583	5,842
Default		5,859	0	—	—	5,859	—	—	5,859	—	2,929
Total		1,592,319	282,226	—	1,412,412	156,006	—	144,156	1,712,575	1,409,601	17,787
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		409,825	—	300%					409,825	1,229,477	
Private equity exposures		568,940	53,743	400%					609,247	2,436,991	
Other equity exposures		—	—	—					—	—	
Total		978,766	53,743	—					1,019,073	3,666,469	
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%					—	—	

Counterparty Credit Risk (Consolidated)

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

For the Six Months Ended September 30, 2021

(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	**14,897**	**167,438**		**1.4**	**255,270**	**58,546**
2	Expected positive exposure method			**—**	**—**	**—**	**—**
3	Simple Approach for credit risk mitigation					**—**	**—**
4	Comprehensive Approach for credit risk mitigation					**14,897,267**	**110,901**
5	VaR					**—**	**—**
6	Total						**169,448**

For the Six Months Ended September 30, 2020

(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	15,971	187,855		1.4	310,225	66,456
2	Expected positive exposure method			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					17,060,148	162,594
5	VaR					—	—
6	Total						229,050

CCR2: Credit valuation adjustment (CVA) capital charge

(Millions of Yen)

No.		**As of September 30, 2021**		As of September 30, 2020	
		a	b	a	b
		EAD post-CRM	RWA	EAD post-CRM	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	**240,731**	**65,817**	269,768	70,354
5	Total subject to the CVA capital charge	**240,731**	**65,817**	269,768	70,354

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

For the Six Months Ended September 30, 2021

(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, 2021.

For the Six Months Ended September 30, 2020

(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, 2020.

CCR4: IRB – CCR exposures by portfolio and PD scale

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

For the Six Months Ended September 30, 2021

(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	**4,674,057**	**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	**4,674,057**	**0.00**	**0.0**	**45.00**	**0.4**	**—**	**0.00**
	Bank exposure							
1	0.00 to 0.15 or less	**9,061,392**	**0.05**	**0.0**	**4.32**	**0.1**	**161,683**	**1.78**
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	**9,061,392**	**0.05**	**0.0**	**4.32**	**0.1**	**161,683**	**1.78**
	Corporate exposure (excluding SMEs exposure and specialized lending)							
1	0.00 to 0.15 or less	**1,414,502**	**0.05**	**0.0**	**0.15**	**0.1**	**6,062**	**0.42**
2	Exceeding 0.15 to 0.25 or less	**1,169**	**0.15**	**0.0**	**45.00**	**3.0**	**494**	**42.30**
3	Exceeding 0.25 to 0.50 or less	**1,288**	**0.42**	**0.0**	**45.00**	**4.9**	**1,184**	**91.86**
4	Exceeding 0.50 to 0.75 or less	—	—	**0.0**	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	**11**	**1.02**	**0.0**	**45.00**	**1.0**	**8**	**73.91**
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	**1,416,972**	**0.05**	**0.0**	**0.23**	**0.1**	**7,749**	**0.54**
	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	—	—	—	—	—	—	—
Total		**15,152,422**	**0.03**	**0.0**	**16.48**	**0.2**	**169,432**	**1.11**

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

For the Six Months Ended September 30, 2020

(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	2,627,672	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	2,627,672	0.00	0.0	45.00	0.4	—	0.00
	Bank exposure							
1	0.00 to 0.15 or less	13,403,850	0.05	0.0	3.98	0.1	221,115	1.64
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	13,403,850	0.05	0.0	3.98	0.1	221,115	1.64
	Corporate exposure (excluding SMEs exposure and specialized lending)							
1	0.00 to 0.15 or less	1,335,063	0.05	0.0	0.13	0.0	5,453	0.40
2	Exceeding 0.15 to 0.25 or less	1,701	0.15	0.0	45.00	3.1	726	42.68
3	Exceeding 0.25 to 0.50 or less	1,802	0.42	0.0	45.00	4.9	1,656	91.88
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	61	1.11	0.0	45.00	1.8	53	87.32
6	Exceeding 2.50 to 10.00 or less	1	4.80	0.0	45.00	1.0	1	129.84
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	1,338,630	0.05	0.0	0.25	0.1	7,891	0.58
	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	—	—	—	—	—	—	—
Total		17,370,153	0.04	0.1	9.89	0.2	229,006	1.31

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, 2021

(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 (excluding SMEs exposure and specialized lending)							
1	0.00 to 0.15 or less	**66**	**0.05**	**0.0**	**30.35**	**1.0**	**6**	**10.40**
2	Exceeding 0.15 to 0.25 or less	**32**	**0.15**	**0.0**	**30.35**	**1.0**	**5**	**16.70**
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	**0**	**1.02**	**0.0**	**30.35**	**1.0**	**0**	**49.84**
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	**99**	**0.09**	**0.0**	**30.35**	**1.0**	**12**	**12.85**
	SMEs exposure							
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	**15**	**0.24**	**0.0**	**30.35**	**1.0**	**2**	**18.08**
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**	**0.24**	**0.0**	**30.35**	**1.0**	**2**	**18.08**
Total		**115**	**0.11**	**0.0**	**30.35**	**1.0**	**15**	**13.55**

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

For the Six Months Ended September 30, 2020

(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 (excluding SMEs exposure and specialized lending)							
1	0.00 to 0.15 or less	143	0.05	0.0	30.35	5.0	32	22.73
2	Exceeding 0.15 to 0.25 or less	36	0.15	0.0	30.35	1.3	6	18.59
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	1	0.83	0.0	30.35	1.0	0	45.44
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	180	0.07	0.0	30.35	4.2	39	22.05
	SMEs exposure							
1	0.00 to 0.15 or less	31	0.05	0.0	30.35	1.1	2	8.60
2	Exceeding 0.15 to 0.25 or less	8	0.24	0.0	30.35	1.1	1	18.94
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	0.08	0.0	30.35	1.1	4	10.71
Total		220	0.07	0.0	30.35	3.6	44	20.01

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, 2021

(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	**—**	**711**	**363,772**	**267,241**	**1,358,533**	**251,963**
2	Cash – other currencies	**—**	**208**	**252,261**	**49,177**	**23,168,722**	**3,567,332**
3	Domestic sovereign debt	**—**	**—**	**340,576**	**—**	**238,262**	**6,790,253**
4	Other sovereign debt	**—**	**—**	**69,334**	**—**	**2,941,191**	**17,774,748**
5	Government agency debt	**—**	**—**	**—**	**—**	**—**	**1,591,789**
6	Corporate bonds	**—**	**—**	**—**	**—**	**—**	**—**
7	Equity securities	**—**	**—**	**—**	**15,930**	**—**	**—**
8	Other collateral	**—**	**—**	**—**	**—**	**—**	**4,685,852**
9	Total	**—**	**920**	**1,025,944**	**332,349**	**27,706,710**	**34,661,939**

For the Six Months Ended September 30, 2020

(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	—	126,662	418,006	100,504	605,703	6,208
2	Cash – other currencies	—	8,336	409,912	32,519	20,383,870	106,748
3	Domestic sovereign debt	—	—	730,121	—	14,957	6,661,305
4	Other sovereign debt	—	—	67,193	1,224	19,945	14,419,680
5	Government agency debt	—	—	—	—	—	1,726,589
6	Corporate bonds	—	—	—	—	—	23,584
7	Equity securities	—	—	—	26,151	—	—
8	Other collateral	—	—	—	—	7,506	2,701,682
9	Total	—	134,999	1,625,234	160,399	21,031,983	25,645,799

CCR6: Credit derivatives exposures

(Millions of Yen)

No.		**As of September 30, 2021**		As of September 30, 2020	
		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, 2021 and 2020.

CCR8: Exposures to central counterparties

(Millions of Yen)

No.		As of September 30, 2021		As of September 30, 2020	
		a	b	a	b
		EAD (post-CRM)	RWA	EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)		**264,754**		128,620
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	**20,365,161**	**2,367**	9,648,627	361
3	(i) OTC derivatives	**993,729**	**2,028**	1,186,637	361
4	(ii) Exchange-traded derivatives	**8,487**	**338**	—	—
5	(iii) Securities financing transactions	**19,362,944**	**—**	8,461,989	—
6	(iv) Netting sets where cross-product netting has been approved	**—**	**—**	—	—
7	Segregated initial margin	**316,266**		488,096	
8	Non-segregated initial margin	**404,179**	**54**	123,662	—
9	Pre-funded default fund contributions	**209,008**	**262,332**	197,199	128,258
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	**—**	**—**	—	—

Securitization Exposures (Consolidated)

SEC1: Securitization exposures in the banking book

For the Six Months Ended September 30, 2021

(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	**—**	**—**	**—**	**—**	**—**	**—**	**1,997,388**	**—**	**1,997,388**
2	residential mortgage	**—**	**—**	**—**	**—**	**—**	**—**	**1,310,945**	**—**	**1,310,945**
3	credit card	**—**	**—**	**—**	**—**	**—**	**—**	**285,884**	**—**	**285,884**
4	other retail exposures	**—**	**—**	**—**	**—**	**—**	**—**	**400,559**	**—**	**400,559**
5	re-securitization	**—**	**—**	**—**	**—**	**—**	**—**	**0**	**—**	**0**
6	Wholesale (total) – of which	**—**	**—**	**—**	**—**	**—**	**—**	**5,085,804**	**—**	**5,085,804**
7	loans to corporates	**—**	**—**	**—**	**—**	**—**	**—**	**4,974,310**	**—**	**4,974,310**
8	commercial mortgage	**—**	**—**	**—**	**—**	**—**	**—**	**69,565**	**—**	**69,565**
9	lease and receivables	**—**	**—**	**—**	**—**	**—**	**—**	**41,929**	**—**	**41,929**
10	other wholesale	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
11	re-securitization	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**

For the Six Months Ended September 30, 2020

(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	—	—	—	—	—	—	2,186,084	—	2,186,084
2	residential mortgage	—	—	—	—	—	—	1,312,327	—	1,312,327
3	credit card	—	—	—	—	—	—	305,059	—	305,059
4	other retail exposures	—	—	—	—	—	—	568,698	—	568,698
5	re-securitization	—	—	—	—	—	—	0	—	0
6	Wholesale (total) – of which	—	—	—	—	—	—	7,796,346	—	7,796,346
7	loans to corporates	—	—	—	—	—	—	7,662,843	—	7,662,843
8	commercial mortgage	—	—	—	—	—	—	64,984	—	64,984
9	lease and receivables	—	—	—	—	—	—	68,518	—	68,518
10	other wholesale	—	—	—	—	—	—	—	—	—
11	re-securitization	—	—	—	—	—	—	—	—	—

SEC2: Securitization exposures in the trading book

For the Six Months Ended September 30, 2021

(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, 2020

(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, 2021

(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, 2020

(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%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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

For the Six Months Ended September 30, 2021

(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	7,054,280	7,054,280	7,054,280	1,968,475	5,085,804	—	—	—	—	—	—	—	—	—	—
2	>20% to 50% RW	3,985	3,985	3,985	3,985	—	—	—	—	—	—	—	—	—	—	—
3	>50% to 100% RW	22,860	22,860	22,860	22,860	—	—	—	—	—	—	—	—	—	—	—
4	>100% to <1,250% RW	2,067	2,067	2,067	2,067	—	—	—	—	—	—	—	—	—	—	—
5	1,250% RW	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—
	Exposure values (by regulatory approach)															
6	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	SEC-ERBA	7,083,193	7,083,193	7,083,193	1,997,388	5,085,804	—	—	—	—	—	—	—	—	—	—
8	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	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
	RWA (by regulatory approach)															
10	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	SEC-ERBA	**1,419,194**	**1,419,194**	**1,419,194**	**405,808**	**1,013,385**	—	—	—	—	—	—	—	—	—	—
12	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	1,250%	**0**	**0**	—	—	—	**0**	—	**0**	—	—	—	—	—	—	—
	Capital charge after cap															
14	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	SEC-ERBA	**113,535**	**113,535**	**113,535**	**32,464**	**81,070**	—	—	—	—	—	—	—	—	—	—
16	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	1,250%	**0**	**0**	—	—	—	**0**	—	**0**	—	—	—	—	—	—	—

For the Six Months Ended September 30, 2020

(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	9,952,574	9,952,574	9,952,574	2,156,227	7,796,346	—	—	—	—	—	—	—	—	—	—
2	>20% to 50% RW	5,135	5,135	5,135	5,135	—	—	—	—	—	—	—	—	—	—	—
3	>50% to 100% RW	21,578	21,578	21,578	21,578	—	—	—	—	—	—	—	—	—	—	—
4	>100% to <1,250% RW	3,142	3,142	3,142	3,142	—	—	—	—	—	—	—	—	—	—	—
5	1,250% RW	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—
	Exposure values (by regulatory approach)															
6	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	SEC-ERBA	9,982,431	9,982,431	9,982,431	2,186,084	7,796,346	—	—	—	—	—	—	—	—	—	—
8	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	1,250%	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—
	RWA (by regulatory approach)															
10	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	SEC-ERBA	2,002,677	2,002,677	2,002,677	445,775	1,556,902	—	—	—	—	—	—	—	—	—	—
12	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	1,250%	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—
	Capital charge after cap															
14	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	SEC-ERBA	160,214	160,214	160,214	35,662	124,552	—	—	—	—	—	—	—	—	—	—
16	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	1,250%	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—

Market Risk (Consolidated)

MR1: Market risk under standardized approach

(Millions of Yen)

No.		As of September 30, 2021	As of September 30, 2020
		RWA	RWA
1	Interest rate risk (general and specific)	—	—
2	Equity risk (general and specific)	—	—
3	Foreign exchange risk	**3,962,793**	4,067,472
4	Commodity risk	—	—
	Options		
5	Simplified approach	—	—
6	Delta-plus method	—	—
7	Scenario approach	—	—
8	Securitization	—	—
9	Total	**3,962,793**	4,067,472

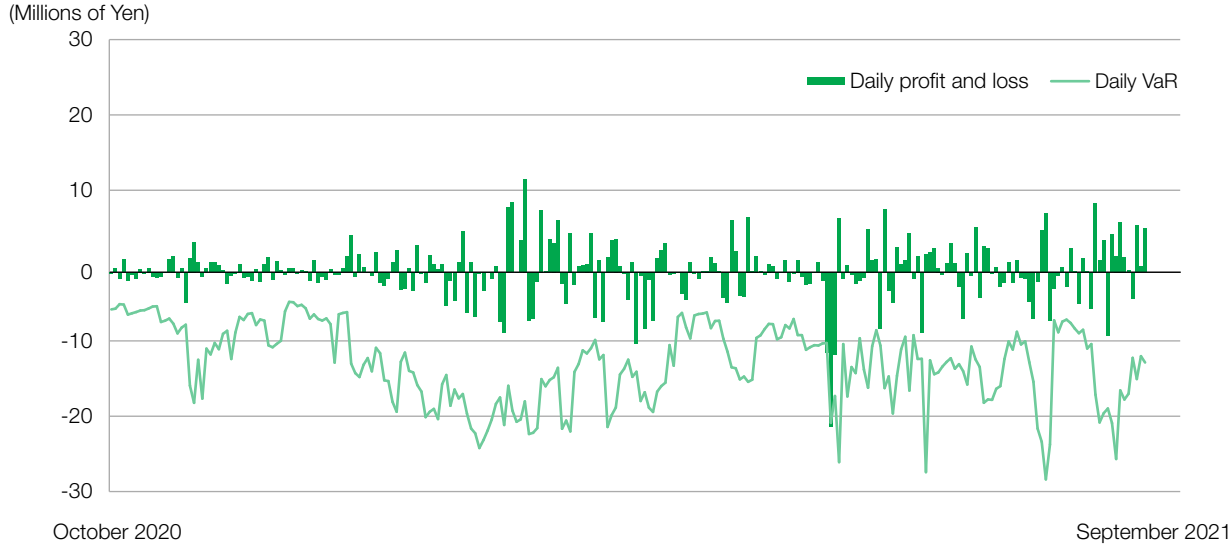
MR3: IMA values for trading portfolios

(Millions of Yen)

No.		As of September 30, 2021	As of September 30, 2020
	VaR (10 day 99%)		
1	Maximum value	**96**	52
2	Average value	**41**	16
3	Minimum value	**14**	6
4	Period end	**39**	10
	Stressed VaR (10 day 99%)		
5	Maximum value	**186**	91
6	Average value	**89**	30
7	Minimum value	**30**	9
8	Period end	**123**	30
	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)	—	—

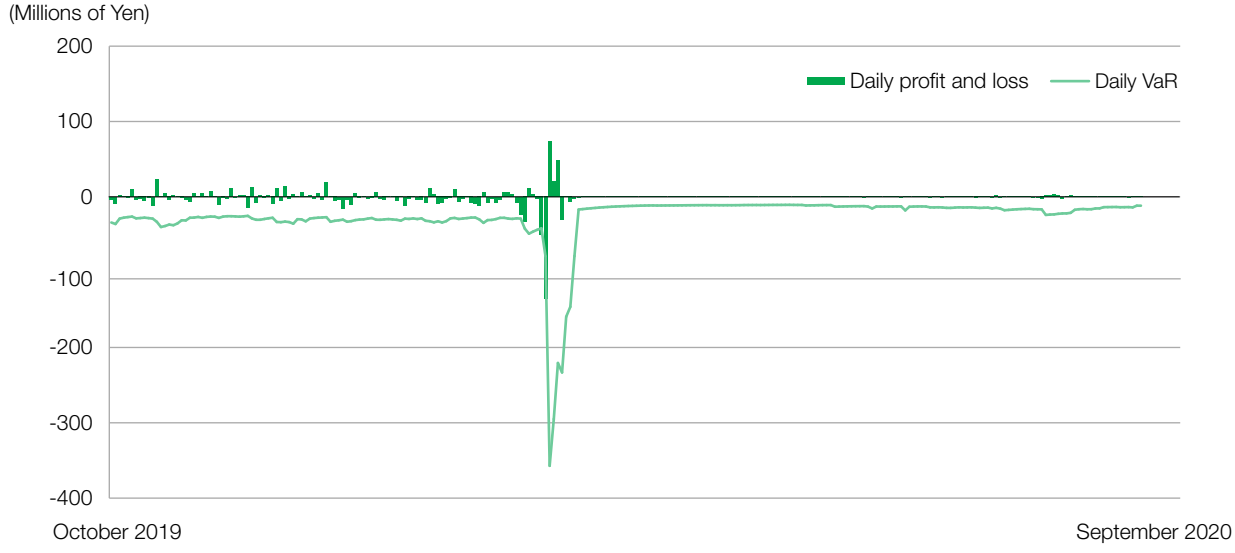
MR4: Comparison of VaR estimates with gains/losses

For the Six Months Ended September 30, 2021



Note: The Bank conducted two excesses back-test in the past 250 business days. These excesses back-testing were conducted on June 15, 2021, resulting in a loss of ¥11 million with a VaR of ¥9 million, June 16, 2021, resulting in a loss of ¥20 million with a VaR of ¥20 million. The reasons for these excesses back-testing were all related to market factors.

For the Six Months Ended September 30, 2020



Note: The Bank conducted four excesses back-test in the past 250 business days. These excesses back-testing were conducted on March 4, 2020, resulting in a loss of ¥23 million with a VaR of ¥20 million, March 5, 2020, resulting in a loss of ¥33 million with a VaR of ¥33 million, March 11, 2020, resulting in a loss of ¥50 million with a VaR of ¥32 million, March 12, 2020, resulting in a loss of ¥135 million with a VaR of ¥70 million. The reasons for these excesses 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

(Billions of Yen)

Items	**As of September 30, 2021**	As of September 30, 2020
	Exposure	Exposure
Look-through approach	**17,097**	17,913
Mandate-based approach	**0**	—
Simple approach (subject to 250% RW)	**0**	—
Simple approach (subject to 400% RW)	**40**	47
Fall-back approach (subject to 1,250% RW)	**46**	40
Total	**17,184**	18,001

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.)

Interest Rate Risk in the Banking Book (Consolidated)

IRRBB1 – Quantitative information on IRRBB

(Millions of Yen)

No.		a	b	c	d
		⊿EVE		⊿NII	
		As of September 30, 2021	As of September 30, 2020	**As of September 30, 2021**	As of September 30, 2020
1	Parallel up	**2,579,941**	2,369,460	**188,035**	183,659
2	Parallel down	**12,531**	(332,785)	**(193,769)**	(183,687)
3	Steepener	**1,003,350**	889,415		
4	Flattener	**(502,425)**	(405,163)		
5	Short rate up	**595,997**	510,426		
6	Short rate down	**148,207**	8,089		
7	Maximum	**2,579,941**	2,369,460	**188,035**	183,659
		e		f	
		As of September 30, 2021		As of September 30, 2020	
8	Tier 1 capital	**9,484,951**		9,517,535	

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.

Countercyclical Capital Buffer (Consolidated)

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

For the Six Months Ended September 30, 2021

(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
Luxembourg	**0.50%**	**204,956**		
Hong Kong (China)	**1.00%**	**122,262**		
Subtotal		**327,218**		
Total		**30,083,830**	**0.00%**	**—**

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, 2020

(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
Luxembourg	0.25%	188,715		
Hong Kong (China)	1.00%	99,637		
Subtotal		288,352		
Total		31,050,823	0.00%	—

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.

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, 2021	As of September 30, 2020
On-balance sheet exposures (1)					
1		On-balance sheet exposures before deducting adjustment items		**81,676,825**	85,293,084
1a	1	Total assets reported in the consolidated balance sheet		**85,395,399**	87,785,453
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) (–)		**3,718,573**	2,492,368
2	7	The amount of adjustment items pertaining to Tier 1 capital (–)		**188,772**	151,775
3		Total on-balance sheet exposures	(a)	**81,488,053**	85,141,309
Exposures related to derivative transactions (2)					
4		Replacement cost multiplied by 1.4 associated with derivatives transactions, etc.		**63,805**	30,152
5		Potential future exposure multiplied by 1.4 associated with derivatives transactions, etc.		**536,461**	435,067
6		The amount of receivables arising from providing collateral, 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) (–)		**203,604**	95,166
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)	**396,662**	370,053
Exposures related to repo transactions (3)					
12		The amount of assets related to repo transactions, etc.		**3,819,456**	112,956
13		The amount of deductions from the assets above (line 12) (–)		**2,929,334**	—
14		The exposures for counterparty credit risk for repo transactions, etc.		**856,394**	558,062
15		The exposures for agent repo transaction			
16	5	The Total exposures related to repo transactions, etc.	(c)	**1,746,515**	671,018
Exposures related to off-balance sheet transactions (4)					
17		Notional amount of off-balance sheet transactions		**5,225,770**	4,841,262
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (–)		**1,701,495**	1,769,343
19	6	Total exposures related to off-balance sheet transactions	(d)	**3,524,274**	3,071,918
Leverage ratio on a consolidated basis (5)					
20		The amount of capital (Tier 1 capital)	(e)	**9,484,951**	9,517,535
21	8	Total exposures ((a)+(b)+(c)+(d))	(f)	**87,155,506**	89,254,300
22		Leverage ratio on a consolidated basis ((e)/(f))		**10.88%**	10.66%
Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) (6)					
		Total exposures	(f)	**87,155,506**	89,254,300
		The deposits with the Bank of Japan		**22,734,049**	18,961,023
		Total exposures (including the deposits with the Bank of Japan)	(f')	**109,889,555**	108,215,324
		Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) ((e)/(f'))		**8.63%**	8.79%

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, 2021)		The previous quarter (April 1 to June 30, 2021)	
High-quality liquid assets (1)					
1	Total high-quality liquid assets		**29,992,318**		29,090,495
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	**39,931**	**3,960**	40,162	3,982
3	of which: stable deposits	**461**	**13**	488	14
4	of which: quasi-stable deposits	**39,470**	**3,947**	39,674	3,967
5	Cash outflows relating to unsecured wholesale funding	**11,084,357**	**7,900,967**	12,520,644	8,312,740
6	of which: qualifying operational deposits	**—**	**—**	—	—
7	of which: capital relating to unsecured wholesale funding, excluding qualifying operational deposits and debt securities	**10,258,120**	**7,074,731**	11,715,761	7,507,857
8	of which: debt securities	**826,236**	**826,236**	804,882	804,882
9	Cash outflows relating to secured funding, etc.		**329,042**		367,828
10	Cash outflows relating to funding programs and credit/liquidity facilities such as derivative transactions, etc.	**3,085,714**	**1,720,118**	3,170,604	1,759,464
11	of which: cash outflows relating to derivative transactions	**1,434,880**	**1,434,880**	1,470,900	1,470,900
12	of which: cash outflows relating to funding programs	**—**	**—**	—	—
13	of which: cash outflows relating to credit/liquidity facilities	**1,650,833**	**285,237**	1,699,704	288,564
14	Cash outflows based on an obligation to provide capital	**2,916,871**	**490,541**	3,452,489	520,206
15	Cash outflows relating to contingencies	**5,775,344**	**132,811**	5,591,997	130,860
16	Total cash outflows		**10,577,442**		11,095,082
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.	**780,283**	**—**	390,225	—
18	Cash inflows relating to collections of advances, etc.	**5,100,778**	**4,226,859**	4,172,914	3,367,208
19	Other cash inflows	**3,871,768**	**195,564**	3,939,659	240,438
20	Total cash inflows	**9,752,830**	**4,422,423**	8,502,799	3,607,646
Liquidity coverage ratio on a consolidated basis (4)					
21	Sum of high-quality liquid assets that can be included		**29,992,318**		29,090,495
22	Net cash outflows		**6,155,019**		7,487,435
23	Liquidity coverage ratio on a consolidated basis		**487.2%**		388.5%
24	The number of data for calculating the average value		**61**		61

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.

Quantitative Disclosure Items Concerning a Net Stable Funding Ratio on a Consolidated Basis

(Millions of Yen, %)

Items		The current quarter (July 1 to September 30, 2021)					The previous quarter (April 1 to June 30, 2021)				
		Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) items (1)											
1	Capital; of which:	9,470,512	—	—	—	9,470,512	—	—	—	—	—
2	Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	9,470,512	—	—	—	9,470,512	—	—	—	—	—
3	Other capital instruments that are not included in the above category	—	—	—	—	—	—	—	—	—	—
4	Funding from retail and small business customers; of which:	42,590	—	—	—	38,353	—	—	—	—	—
5	Stable deposits	442	—	—	—	419	—	—	—	—	—
6	Less stable deposits	42,148	—	—	—	37,933	—	—	—	—	—
7	Wholesale funding; of which:	4,386,978	50,880,855	33,064,270	3,915,061	44,651,984	—	—	—	—	—
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	4,386,978	50,880,855	33,064,270	3,915,061	44,651,984	—	—	—	—	—
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	10,207	2,911,990	1,954	48,101	6,573	—	—	—	—	—
12	Derivative liabilities				48,101					—	
13	All other liabilities and equity not included in the above categories	10,207	2,911,990	1,954	—	6,573	—	—	—	—	—
14	Total available stable funding					54,167,423					—
Required stable funding (RSF) items (2)											
15	HQLA					1,589,550					—
16	Deposits held at financial institutions for operational purposes	2,307	—	—	—	1,153	—	—	—	—	—
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	12,614,795	11,166,425	2,934,079	19,972,341	33,398,099	—	—	—	—	—
18	Loans to- and repo transactions with-financial institutions (secured by level 1 HQLA)	—	399,531	—	—	—	—	—	—	—	—
19	Loans to- and repo transactions with-financial institutions (not included in item 18)	482,613	3,149,134	612,853	3,110,705	4,118,710	—	—	—	—	—
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	528,264	7,613,171	2,316,256	6,947,024	11,201,478	—	—	—	—	—
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	6,288,476	1,802,584	586,155	4,426,531	—	—	—	—	—
22	Residential mortgages; of which:	—	2,140	4,579	189,945	136,563	—	—	—	—	—
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	1,375	2,881	141,252	93,943	—	—	—	—	—
24	Securities that are not in default and do not qualify as HQLA and other similar assets	11,603,917	2,448	390	9,724,665	17,941,347	—	—	—	—	—
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	800,198	275,889	59,665	2,347,647	3,255,653	—	—	—	—	—
27	Physical traded commodities, including gold	—				—	—				—
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)				1,345,873	1,145,766				—	—
29	Derivative assets				—	—				—	—
30	Derivative liabilities (before deduction of variation margin posted)				32,785	32,785				—	—
31	All other assets not included in the above categories	800,198	275,889	59,665	968,988	2,077,101	—	—	—	—	—
32	Off-balance sheet items				7,250,007	205,578				—	—
33	Total required stable funding					38,450,036					—
34	Consolidated net stable funding ratio (NSFR)					140.8					—

Qualitative Disclosure Items Concerning a Net Stable Funding Ratio on a Consolidated Basis

Items concerning a change in the consolidated net stable funding ratio on a time-series basis

In the second quarter of fiscal 2021, the consolidated net stable funding ratio was subject to the Basel standards for the first time.

Items concerning exceptional treatment regarding interdependent assets and liabilities

"Exceptional treatment regarding interdependent assets and liabilities" is not applied.

Other items concerning the consolidated net stable funding ratio

The consolidated net stable funding ratio has tended to be well above the required level.

The future consolidated net stable funding ratio is not predicted to differ substantially from the disclosed ratio.

The actual value of the consolidated net stable funding ratio does not differ substantially from the initial forecast.

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, 2021**	b As of September 30, 2020	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	**6,081,707**	5,955,099	
1a		of which: capital and capital surplus	**4,015,219**	4,015,219	
2		of which: retained earnings	**2,066,488**	1,939,880	
26		of which: cash dividends to be paid	**—**	—	
		of which: other than the above	**—**	—	
3		Valuation and translation adjustments and other disclosed reserves	**1,888,793**	1,948,077	(a)
6		Common Equity Tier 1 capital: instruments and reserves (A)	**7,970,501**	7,903,177	
Common Equity Tier 1 capital: regulatory adjustments					
8+9		Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	**37,643**	40,225	
8		of which: goodwill (net of related tax liability, including those equivalent)	**—**	—	
9		of which: other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)	**37,643**	40,225	
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	**(214,960)**	(323,505)	
12		Shortfall of eligible provisions to expected losses	**4,248**	9,197	
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)	**35,615**	27,694	
16		Investments in own shares (excluding those reported in the Net Assets section)	**—**	—	
17		Reciprocal cross-holdings in common equity	**—**	—	
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	**—**	—	
19+20+21		Amount exceeding the 10% threshold on specified items	**—**	—	
19		of which: significant investments in the common stock of financials	**—**	—	
20		of which: mortgage servicing rights	**—**	—	
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	**—**	—	
24		of which: mortgage servicing rights	**—**	—	
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)	**(137,453)**	(246,387)	
Common Equity Tier 1 capital (CET1)					
29		Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	**8,107,954**	8,149,564	
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	
	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	**1,316,972**	1,316,972	
		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, 2021**	b As of September 30, 2020	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**	1,366,971	
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	**—**	—	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	**—**	—	
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)	**—**	—	
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)	**37,624**	37,795	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	**—**	—	
43	Additional Tier 1 capital: regulatory adjustments (E)	**37,624**	37,795	
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	**1,329,346**	1,329,176	
Tier 1 capital (T1=CET1+AT1)				
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	**9,437,301**	9,478,741	
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	**—**	—	
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	**—**	—	
	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**	923	
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	**11**	25	
50a	of which: general reserve for possible loan losses	**11**	25	
50b	of which: eligible provisions	**—**	—	
51	Tier 2 capital: instruments and provisions (H)	**934**	948	
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	**—**	—	
53	Reciprocal cross-holdings in Tier 2 instruments	**—**	—	
54	Investments in the capital and other TLAC liabilities 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 common share capital of the entity (amount above the 10% threshold)	**—**	—	
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)	**—**	—	
57	Tier 2 capital: regulatory adjustments (I)	**—**	—	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	**934**	948	
Total capital (TC=T1+T2)				
59	Total capital (TC=T1+T2) ((G) + (J)) (K)	**9,438,236**	9,479,689	
Risk weighted assets				
60	Risk weighted assets (L)	**37,883,559**	39,477,577	

(Millions of Yen, %)

Basel III Template No.	Items	a **As of September 30, 2021**	b As of September 30, 2020	c Reference to Template CC2
Capital ratio (non-consolidated) and buffers				
61	Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))	**21.40%**	20.64%	
62	Tier 1 capital ratio (non-consolidated) ((G)/(L))	**24.91%**	24.01%	
63	Total capital ratio (non-consolidated) ((K)/(L))	**24.91%**	24.01%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)			
65	Of which: capital conservation buffer requirement			
66	Of which: bank-specific countercyclical buffer requirement			
67	Of which: higher loss absorbency requirement			
68	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital buffer 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)	**165,971**	138,679	
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	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	**—**	—	
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)	**11**	25	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	**68**	134	
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	**189,013**	196,238	
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	**153,600**	307,201	
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: Reconciliation of Regulatory Capital to Balance Sheet (Non-Consolidated)

(Millions of Yen)

Items	a	b	c	d	e	f
	As of September 30, 2021		As of September 30, 2020		Reference numbers or symbols for referring to Template CC1	Reference numbers or symbols for referring to appended tables
	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation		
(Assets)						
Loans and Bills Discounted	**22,146,122**	**22,146,122**	20,837,235	20,837,235		
Foreign Exchanges Assets	**262,293**	**262,293**	234,388	234,388		
Securities	**44,597,627**	**44,597,627**	50,545,856	50,545,856		6-a
Money Held in Trust	**9,931,073**	**9,931,073**	10,229,365	10,229,365		6-b
Trading Assets	**6,991**	**6,991**	7,144	7,144		
Monetary Claims Bought	**291,382**	**291,382**	224,734	224,734		
Call Loans	**1,750,000**	**1,750,000**	792,324	792,324		
Cash and Due from Banks	**23,251,918**	**23,251,918**	19,330,370	19,330,370		
Other Assets	**2,355,296**	**2,355,296**	2,009,077	2,009,077		
Tangible Fixed Assets	**164,616**	**164,616**	111,339	111,339		
Intangible Fixed Assets	**52,101**	**52,101**	55,674	55,674		2
Defined-benefit pension fund net assets (prepaid pension costs)	**49,294**	**49,294**	38,331	38,331		3
Customers' Liabilities for Acceptances and Guarantees	**400,171**	**400,171**	218,759	218,759		
Reserve for Possible Loan Losses	**(116,750)**	**(116,750)**	(94,865)	(94,865)		
Reserve for Possible Investment Losses	**(1,729)**	**(1,729)**	(1,730)	(1,730)		
Total Assets	**105,539,941**	**105,539,941**	104,538,006	104,538,006		
(Liabilities)						
Deposits	**66,140,478**	**66,140,478**	65,415,519	65,415,519		
Negotiable Certificates of Deposit	**2,475,328**	**2,475,328**	1,762,846	1,762,846		
Debentures	**413,354**	**413,354**	534,521	534,521		
Trading Liabilities	**4,313**	**4,313**	7,137	7,137		
Borrowed Money	**4,834,621**	**4,834,621**	4,583,309	4,583,309		7
Payables under Repurchase Agreements	**18,069,526**	**18,069,526**	17,514,200	17,514,200		
Foreign Exchanges Liabilities	**13**	**13**	1	1		
Short-term Entrusted Liability	**1,627,147**	**1,627,147**	1,889,751	1,889,751		
Other Liabilities	**2,911,760**	**2,911,760**	4,027,386	4,027,386		
Reserve for Bonus Payments	**5,698**	**5,698**	5,995	5,995		
Reserve for Employees' Retirement Benefits	**25,182**	**25,182**	24,264	24,264		
Reserve for Directors' Retirement Benefits	**618**	**618**	887	887		
Deferred Tax Liabilities	**606,434**	**606,434**	591,638	591,638		4-b
Deferred Tax Liabilities for Land Revaluation	**4,790**	**4,790**	8,607	8,607		4-c
Acceptances and Guarantees	**400,171**	**400,171**	218,759	218,759		
Total Liabilities	**97,519,439**	**97,519,439**	96,584,829	96,584,829		
(Net Assets)						
Paid-in Capital	**4,040,198**	**4,040,198**	4,040,198	4,040,198		1-a
Common equity	**4,015,198**	**4,015,198**	4,015,198	4,015,198		
of which: lower dividend rate stock	**(3,589,481)**	**(3,589,481)**	(3,589,481)	(3,589,481)		
Preferred stock	**24,999**	**24,999**	24,999	24,999		
Capital Surplus	**25,020**	**25,020**	25,020	25,020		1-b
Capital surplus	**24,999**	**24,999**	24,999	24,999		
Other capital surplus	**20**	**20**	20	20		

(Millions of Yen)

Items	a	b	c	d	e	f
	As of September 30, 2021		As of September 30, 2020		Reference numbers or symbols for referring to Template CC1	Reference numbers or symbols for referring to appended tables
	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation		
Retained Earnings	**2,066,488**	**2,066,488**	1,939,880	1,939,880		1-c
Legal reserves	**816,166**	**816,166**	773,666	773,666		
Voluntary reserves	**1,250,322**	**1,250,322**	1,166,214	1,166,214		
Special reserves	**373,771**	**373,771**	333,744	333,744		
General reserves	**559,403**	**559,403**	559,403	559,403		
AFF Industries, Community and Environment Reserve Fund	**10,000**	**10,000**	—	—		
Reserves for tax basis adjustments of fixed assets	**6,799**	**6,799**	6,930	6,930		
Others	**7**	**7**	7	7		
Unappropriated retained earnings	**300,341**	**300,341**	266,127	266,127		
Total Owners' Equity	**6,131,707**	**6,131,707**	6,005,099	6,005,099		
Net Unrealized Gains on Other Securities	**2,115,157**	**2,115,157**	2,463,921	2,463,921		
Net Deferred Losses on Hedging Instruments	**(240,902)**	**(240,902)**	(530,156)	(530,156)		5
Revaluation Reserve for Land, net of taxes	**14,538**	**14,538**	14,312	14,312		
Foreign Currency Translation Adjustment	**—**	**—**	—	—		
Total Valuation and Translation Adjustment	**1,888,793**	**1,888,793**	1,948,077	1,948,077	(a)	
Total Net Assets	**8,020,501**	**8,020,501**	7,953,176	7,953,176		
Total Liabilities and Net Assets	**105,539,941**	**105,539,941**	104,538,006	104,538,006		

Appended Tables

Note: The items that were included in the Bank's own capital via the transitional arrangements are not included in these tables.

1. Owners' Equity

(1) Non-Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Non-consolidated balance sheet items	**As of September 30, 2021**	As of September 30, 2020	Remarks
1-a	Paid-in Capital	**4,040,198**	4,040,198	
1-b	Capital Surplus	**25,020**	25,020	
1-c	Retained Earnings	**2,066,488**	1,939,880	
	Total Owners' Equity	**6,131,707**	6,005,099	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2021**	As of September 30, 2020	Remarks
	Directly issued qualifying common share capital plus related capital surplus and retained earnings	**6,081,707**	5,955,099	Directly issued qualifying common share capital plus related capital surplus and retained earnings (before adjusting cash dividends to be paid)
1a	of which: capital and capital surplus	**4,015,219**	4,015,219	
2	of which: retained earnings	**2,066,488**	1,939,880	
	of which: other than the above	**—**	—	
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	

2. Intangible Assets

(1) Non-Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Non-consolidated balance sheet items	**As of September 30, 2021**	As of September 30, 2020	Remarks
2	Intangible Fixed Assets	**52,101**	55,674	
	Income taxes related to above	**(14,458)**	(15,449)	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	As of September 30, 2020	Remarks
8	Intangible assets: goodwill	—	—	
9	Intangible assets: other	**37,643**	40,225	Other intangible assets other than goodwill and mortgage servicing rights
	Intangible assets: mortgage servicing rights	—	—	
20	Amount exceeding the 10% threshold on specified items	—	—	
24	Amount exceeding the 15% threshold on specified items	—	—	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	—	—	

3. Defined-benefit Pension Fund Net Assets (Prepaid Pension Costs)

(1) Non-Consolidated Balance Sheet (Millions of Yen)

Reference numbers	Non-consolidated balance sheet items	As of September 30, 2021	As of September 30, 2020	Remarks
3	Defined-benefit pension fund net assets (prepaid pension costs)	**49,294**	38,331	
	Income taxes related to above	**(13,679)**	(10,636)	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	As of September 30, 2020	Remarks
15	Defined-benefit pension fund net assets (prepaid pension costs)	**35,615**	27,694	

4. Deferred Tax Assets

(1) Non-Consolidated Balance Sheet (Millions of Yen)

Reference numbers	Non-consolidated balance sheet items	As of September 30, 2021	As of September 30, 2020	Remarks
4-a	Deferred tax assets	—	—	
4-b	Deferred Tax Liabilities	**606,434**	591,638	
4-c	Deferred Tax Liabilities for Land Revaluation	**4,790**	8,607	
	Intangible assets to which tax-effect accounting was applied	**14,458**	15,449	
	Net defined-benefit asset to which tax-effect accounting was applied	**13,679**	10,636	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	As of September 30, 2020	Remarks
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	—	—	This item does not agree with the amount reported on the non-consolidated balance sheet due to offsetting of assets and liabilities.
	Deferred tax assets arising from temporary differences (net of related tax liability)	—	—	This item does not agree with the amount reported on the non-consolidated balance sheet due to offsetting of assets and liabilities.
21	Amount exceeding the 10% threshold on specified items	—	—	
25	Amount exceeding the 15% threshold on specified items	—	—	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	—	—	

5. Deferred Gains or Losses on Derivatives under Hedge Accounting

(1) Non-Consolidated Balance Sheet (Millions of Yen)

Reference numbers	Non-consolidated balance sheet items	**As of September 30, 2021**	As of September 30, 2020	Remarks
5	Net Deferred Losses on Hedging Instruments	**(240,902)**	(530,156)	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2021**	As of September 30, 2020	Remarks
11	Deferred gains or losses on derivatives under hedge accounting	**(214,960)**	(323,505)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"

6. Items Associated with Investments in the Capital of Financial Institutions

(1) Non-Consolidated Balance Sheet (Millions of Yen)

Reference numbers	Non-consolidated balance sheet items	**As of September 30, 2021**	As of September 30, 2020	Remarks
6-a	Securities	**44,597,627**	50,545,856	
6-b	Money Held in Trust	**9,931,073**	10,229,365	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2021**	As of September 30, 2020	Remarks
	Investments in own capital instruments	**—**	—	
16	Investments in own shares (excluding those reported in the Net Assets section)	**—**	—	
37	Investments in own Additional Tier 1 instruments	**—**	—	
52	Investments in own Tier 2 instruments	**—**	—	
	Reciprocal cross-holdings	**—**	—	
17	Reciprocal cross-holdings in common equity	**—**	—	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	**—**	—	
53	Reciprocal cross-holdings in Tier 2 instruments	**—**	—	
	Non-significant investments in the capital etc., of other financial institutions	**165,971**	138,679	
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	**—**	—	
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 share capital of the entity (amount above the 10% threshold)	**—**	—	
54	Investments in the capital and other TLAC liabilities 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 common share capital of the entity (amount above the 10% threshold)"	**—**	—	
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)	**165,971**	138,679	

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure		As of September 30, 2021	As of September 30, 2020	Remarks
	Significant investments in the capital, etc., of other financial institutions		**54,680**	54,850	
19		Amount exceeding the 10% threshold on specified items	**—**	—	
23		Amount exceeding the 15% threshold on specified items	**—**	—	
40		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)	**37,624**	37,795	
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)	**—**	—	
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	

7. Other Capital Instruments

(1) Non-Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Non-consolidated balance sheet items	As of September 30, 2021	As of September 30, 2020	Remarks
7	Borrowed Money	**4,834,621**	4,583,309	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	As of September 30, 2020	Remarks
32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standard	**1,316,972**	1,316,972	

OV1: Overview of RWA (Non-Consolidated)

(Millions of Yen)

Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		As of September 30, 2021	As of September 30, 2020	**As of September 30, 2021**	As of September 30, 2020
1	Credit risk (excluding counterparty credit risk)	**7,426,994**	7,862,302	**628,988**	666,078
2	Of which: standardized approach (SA)	**4,884**	10,664	**390**	853
3	Of which: internal rating-based (IRB) approach	**7,255,986**	7,727,922	**615,307**	655,327
	Of which: significant investments	**—**	—	**—**	—
	Of which: estimated residual value of lease transactions	**—**	—	**—**	—
	Others	**166,123**	123,714	**13,289**	9,897
4	Counterparty credit risk (CCR)	**583,124**	428,025	**47,881**	35,341
5	Of which: standardized approach for counterparty credit risk (SA-CCR)	**58,546**	66,456	**4,964**	5,635
6	Of which: expected positive exposure (EPE) method	**—**	—	**—**	—
	Of which: credit valuation adjustment (CVA)	**65,817**	70,354	**5,265**	5,628
	Of which: Central counterparty related exposure (CCP)	**260,642**	128,620	**20,851**	10,289
	Others	**198,118**	162,594	**16,800**	13,787
7	Equity positions in banking book under market-based approach	**3,501,128**	3,668,785	**296,895**	311,113
8	Equity investments in funds - Look-through approach	**17,651,360**	18,275,528	**1,496,780**	1,549,662
9	Equity investments in funds - Mandate-based approach	**—**	—	**—**	—
	Equity investments in funds - Simple approach (subject to 250% RW)	**—**	—	**—**	—
	Equity investments in funds - Simple approach (subject to 400% RW)	**159,852**	185,562	**13,555**	15,735
10	Equity investments in funds - Fall-back approach (subject to 1,250% RW)	**581,516**	509,658	**46,521**	40,772
11	Settlement risk	**157,683**	149,339	**13,371**	12,664
12	Securitization exposures in banking book	**1,419,194**	2,002,677	**113,535**	160,214
13	Of which: Securitization IRB approach (SEC-IRBA) or internal assessment approach (IAA)	**—**	—	**—**	—
14	Of which: Securitization external ratings-based approach (SEC-ERBA)	**1,419,194**	2,002,677	**113,535**	160,214
15	Of which: Securitization standardized approach (SEC-SA)	**—**	—	**—**	—
	Of which: 1,250% risk weight is applied	**0**	0	**0**	0
16	Market risk	**3,967,798**	4,070,231	**317,423**	325,618
17	Of which: standardized approach (SA)	**3,962,772**	4,067,466	**317,021**	325,397
18	Of which: internal model approaches (IMA)	**5,026**	2,765	**402**	221
19	Operational risk	**651,437**	467,375	**52,115**	37,390
20	Of which: Basic Indicator Approach	**—**	—	**—**	—
21	Of which: Standardized Approach	**651,437**	467,375	**52,115**	37,390
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	**36,142,729**	37,662,125	**3,030,684**	3,158,206

Interest Rate Risk in the Banking Book (Non-Consolidated)

IRRBB1 – Quantitative information on IRRBB

(Millions of Yen)

No.		a	b	c	d
		⊿EVE		⊿NII	
		As of September 30, 2021	As of September 30, 2020	**As of September 30, 2021**	As of September 30, 2020
1	Parallel up	**2,558,543**	2,369,460	**189,095**	183,659
2	Parallel down	**12,527**	(332,785)	**(194,785)**	(183,687)
3	Steepener	**996,882**	889,415		
4	Flattener	**(499,595)**	(405,163)		
5	Short rate up	**592,826**	510,426		
6	Short rate down	**148,204**	8,089		
7	Maximum	**2,558,543**	2,369,460	**189,095**	183,659

		e	f
		As of September 30, 2021	As of September 30, 2020
8	Tier 1 capital	**9,437,301**	9,478,741

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, 2021	As of September 30, 2020
On-balance sheet exposures (1)					
1		On-balance sheet exposures before deducting adjustment items		**81,447,094**	85,135,010
1a	1	Total assets reported in the non-consolidated balance sheet		**82,823,410**	85,597,893
1b	3	The amount of assets that are deducted from the total assets reported in the non-consolidated balance sheet (except adjustment items) (–)		**1,376,315**	462,882
2	7	The amount of adjustment items pertaining to Tier 1 capital (–)		**115,131**	114,912
3		Total on-balance sheet exposures	(a)	**81,331,962**	85,020,097
Exposures related to derivative transactions (2)					
4		Replacement cost multiplied by 1.4 associated with derivatives transactions, etc.		**63,805**	30,152
5		Potential future exposure multiplied by 1.4 associated with derivatives transactions, etc.		**536,461**	435,067
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) (–)		**203,604**	95,166
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)	**396,662**	370,053
Exposures related to repo transactions (3)					
12		The amount of assets related to repo transactions, etc.		**889,960**	112,956
13		The amount of deductions from the assets above (line 12) (–)		**—**	—
14		The exposures for counterparty credit risk for repo transactions, etc.		**845,717**	558,062
15		The exposures for agent repo transaction			
16	5	The Total exposures related to repo transactions, etc.	(c)	**1,735,677**	671,018
Exposures related to off-balance sheet transactions (4)					
17		Notional amount of off-balance sheet transactions		**3,054,356**	2,957,537
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (–)		**1,866,867**	1,884,339
19	6	Total exposures related to off-balance sheet transactions	(d)	**1,187,488**	1,073,198
Leverage ratio on a non-consolidated basis (5)					
20		The amount of capital (Tier 1 capital)	(e)	**9,437,301**	9,478,741
21	8	Total exposures ((a)+(b)+(c)+(d))	(f)	**84,651,792**	87,134,368
22		Leverage ratio on a non-consolidated basis ((e)/(f))		**11.14%**	10.87%
Leverage ratio on a non-consolidated basis (including the deposits with the Bank of Japan) (6)					
		Total exposures	(f)	**84,651,792**	87,134,368
		The deposits with the Bank of Japan		**22,716,530**	18,940,112
		Total exposures (including the deposits with the Bank of Japan)	(f')	**107,368,322**	106,074,480
		Leverage ratio on a non-consolidated basis (including the deposits with the Bank of Japan) ((e)/(f'))		**8.78%**	8.93%

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, 2021)		The previous quarter (April 1 to June 30, 2021)	
High-quality liquid assets (1)					
1	Total high-quality liquid assets		**29,766,478**		28,901,271
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	**39,931**	**3,960**	40,162	3,982
3	of which: stable deposits	**461**	**13**	488	14
4	of which: quasi-stable deposits	**39,470**	**3,947**	39,674	3,967
5	Cash outflows relating to unsecured wholesale funding	**11,043,221**	**7,859,832**	12,510,406	8,302,502
6	of which: qualifying operational deposits	**—**	**—**	—	—
7	of which: capital relating to unsecured wholesale funding, excluding qualifying operational deposits and debt securities	**10,216,895**	**7,033,505**	11,705,445	7,497,541
8	of which: debt securities	**826,326**	**826,326**	804,960	804,960
9	Cash outflows relating to secured funding, etc.		**329,042**		367,828
10	Cash outflows relating to funding programs and credit/liquidity facilities such as derivative transactions, etc.	**2,980,114**	**1,695,313**	3,170,085	1,772,305
11	of which: cash outflows relating to derivative transactions	**1,434,880**	**1,434,880**	1,470,900	1,470,900
12	of which: cash outflows relating to funding programs	**—**	**—**	—	—
13	of which: cash outflows relating to credit/liquidity facilities	**1,545,233**	**260,432**	1,699,185	301,404
14	Cash outflows based on an obligation to provide capital	**2,918,236**	**491,907**	3,454,317	522,034
15	Cash outflows relating to contingencies	**4,228,890**	**113,709**	3,839,902	108,987
16	Total cash outflows		**10,493,765**		11,077,640
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.	**780,283**	**—**	390,225	—
18	Cash inflows relating to collections of advances, etc.	**5,178,001**	**4,304,983**	4,298,837	3,493,577
19	Other cash inflows	**4,037,862**	**233,944**	3,941,354	238,989
20	Total cash inflows	**9,996,147**	**4,538,927**	8,630,416	3,732,566
Liquidity coverage ratio on a non-consolidated basis (4)					
21	Sum of high-quality liquid assets that can be included		**29,766,478**		28,901,271
22	Net cash outflows		**5,954,837**		7,345,073
23	Liquidity coverage ratio on a non-consolidated basis		**499.8%**		393.4%
24	The number of data for calculating the average value		**61**		61

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."

Quantitative Disclosure Items Concerning a Net Stable Funding Ratio on a Non-Consolidated Basis

(Millions of Yen, %)

Items		The current quarter (July 1 to September 30, 2021)					The previous quarter (April 1 to June 30, 2021)				
		Unweighted value by residual maturity				Weighted value	Unweighted valzue by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) items (1)											
1	Capital; of which:	9,337,485	—	—	—	9,337,485	—	—	—	—	—
2	Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	9,337,485	—	—	—	9,337,485	—	—	—	—	—
3	Other capital instruments that are not included in the above category	—	—	—	—	—	—	—	—	—	—
4	Funding from retail and small business customers; of which:	42,590	—	—	—	38,353	—	—	—	—	—
5	Stable deposits	442	—	—	—	419	—	—	—	—	—
6	Less stable deposits	42,148	—	—	—	37,933	—	—	—	—	—
7	Wholesale funding; of which:	4,393,792	50,826,898	33,063,642	3,916,561	44,655,211	—	—	—	—	—
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	4,393,792	50,826,898	33,063,642	3,916,561	44,655,211	—	—	—	—	—
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	4,611	2,849,293	1,999	48,101	999	—	—	—	—	—
12	Derivative liabilities				48,101					—	
13	All other liabilities and equity not included in the above categories	4,611	2,849,293	1,999	—	999	—	—	—	—	—
14	Total available stable funding					54,032,049					—
Required stable funding (RSF) items (2)											
15	HQLA					1,491,690					—
16	Deposits held at financial institutions for operational purposes	2,108	—	—	—	1,054	—	—	—	—	—
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	12,813,672	11,368,660	3,047,567	19,305,899	33,090,845	—	—	—	—	—
18	Loans to- and repo transactions with-financial institutions (secured by level 1 HQLA)	—	399,531	—	—	—	—	—	—	—	—
19	Loans to- and repo transactions with-financial institutions (not included in item 18)	471,897	3,353,518	734,047	2,899,870	3,997,523	—	—	—	—	—
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	526,400	7,613,158	2,313,124	6,683,882	10,974,650	—	—	—	—	—
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	6,288,476	1,802,584	586,155	4,426,531	—	—	—	—	—
22	Residential mortgages; of which:	—	4	4	37	28	—	—	—	—	—
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	4	4	37	28	—	—	—	—	—
24	Securities that are not in default and do not qualify as HQLA and other similar assets	11,815,374	2,448	390	9,722,108	18,118,643	—	—	—	—	—
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	986,839	275,327	57,731	2,335,107	3,427,257	—	—	—	—	—
27	Physical traded commodities, including gold	—				—	—				—
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)				1,345,873	1,145,766				—	—
29	Derivative assets				—	—				—	—
30	Derivative liabilities (before deduction of variation margin posted)				32,785	32,785				—	—
31	All other assets not included in the above categories	986,839	275,327	57,731	956,448	2,248,706	—	—	—	—	—
32	Off-balance sheet items				5,262,322	177,227				—	—
33	Total required stable funding					38,188,074					—
34	Non-consolidated net stable funding ratio (NSFR)					141.4					—

Qualitative Disclosure Items Concerning a Net Stable Funding Ratio on a Non-Consolidated Basis

Items concerning a change in the non-consolidated net stable funding ratio on a time-series basis

In the second quarter of fiscal 2021, the non-consolidated net stable funding ratio was subject to the Basel standards for the first time.

Items concerning exceptional treatment regarding interdependent assets and liabilities

"Exceptional treatment regarding interdependent assets and liabilities" is not applied.

Other items concerning the non-consolidated net stable funding ratio

The non-consolidated net stable funding ratio has tended to be well above the required level.

The future non-consolidated net stable funding ratio is not predicted to differ substantially from the disclosed ratio.

The actual value of the non-consolidated net stable funding ratio does not differ substantially from the initial forecast.

Status of Capital and Shareholders

Members and Share Ownership (As of September 30, 2021)

(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	702 (135)	8,561,708,620 (7,526,360,000)
Federations of Agricultural Cooperatives	99 (32)	30,333,816,690 (27,571,600,000)
Forest Owners' Cooperatives	602 (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	910 (6)	159,580,751 (99,380,000)
Fishery Production Cooperatives	20 (0)	161,240 (0)
Federations of Fishery Cooperatives	66 (13)	1,021,307,689 (697,470,000)
Marine Products Processing Cooperatives	36 (0)	559,100 (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	44 (0)	1,338,100 (0)
Federations of Agricultural Mutual Relief Insurance Associations	3 (0)	21,000 (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	4 (0)	17,158,100 (0)
Fishery Mutual Relief Insurance Associations	11 (0)	132,000 (0)
Federation of Fishery Mutual Relief Insurance Associations	1 (0)	292,800 (0)
Land Improvement Districts	743 (0)	2,871,440 (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	3,333 (186)	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	20	23,426,340
Total	32	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 in principle 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

Management (As of October 1, 2021)

Supervisory Committee

NAKAYA Toru
OKAWA Ryoichi
ONIKI Haruto
KISHI Hiroshi
NAKAZAKI Kazuhisa
ONODERA Keisaku
SAKAMOTO Tomio
SAKURAI Hiroshi
KISHIMOTO Takayuki
SATO Hiroshi
KURIHARA Shunrou
FUKAYAMA Kazuhiko
KUBOTA Tadashi
MAEKAWA Osamu
BANDO Mariko
TANABE Masanori
KOBAYASHI Eizo
SATO Takafumi
MINAGAWA Yoshitsugu
OKU Kazuto

Directors and Officers

OKU Kazuto
Representative Director and President
Chief Executive Officer

YAGI Masanobu
Representative Director and
Managing Executive Officer
Member of the Board of Directors
Chief Operating Officer

IWASO Satoshi
Managing Executive Officer
Co-Head of Food, Agribusiness and Corporate Banking

UMEDA Yasuhiro
Managing Executive Officer
Co-Head of Food, Agribusiness and Corporate Banking

IMAI Masato
Managing Executive Officer (Based in London, UK)
Head of Global Banking, Head of EMEA

YUDA Hiroshi
Director and Managing Executive Officer
Member of the Board of Directors
Chief Investment Officer

NAGANO Masaki
Managing Executive Officer
Treasurer
Global Head of ALM and Investor Relations

AKIYOSHI Ryo
Director and Managing Executive Officer
Member of the Board of Directors
Co-Head of JA and JF Business Support

KAWAMOTO Shin
Managing Executive Officer
Co-Head of JA and JF Business Support

KAWATA Junji
Managing Executive Officer
Co-Head of JA and JF Business Support
Head of Agriculture & Fisheries Banking and Regional Revitalization

ITO Yoshihiro
Director and Managing Executive Officer
Member of the Board of Directors
Chief Financial Officer/
Chief Corporate Transformation Officer

YOSHIDA Hikaru
Director and Managing Executive Officer
Member of the Board of Directors
Chief Information Officer

FUJISAKI Kei
Director and Managing Executive Officer
Member of the Board of Directors
Chief Risk Officer/
Chief Compliance Officer

UTSUMI Tomoe
Managing Executive Officer
Head of Operations

KITABAYASHI Taro
Managing Executive Officer
Chief Human Resource Officer
Chief Administrative Officer/
Chief Strategy Officer

Audit & Supervisory Board

MIYACHI Shigeo
ITO Akiko
MUROI Masahiro
OGATA Masaki
SAKAI Hiroyuki

List of Group Companies

(As of September 30, 2021)

Company Name	Address	Nature of Business	Date of Establishment	Capital (Millions of Yen) Percentage of Voting Rights (%)
The Norinchukin Trust & Banking Co., Ltd.	2-1, Kandanishikichou 2-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$221 million 100.00
Norinchukin Bank Europe N.V.	Gustav Mahlerlaan 1216, 4th Floor, 1081 LA Amsterdam, The Netherlands	Banking in Europe	September 21, 2018	€2,000 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 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 (20.00) Note
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	October 2, 2014	444 92.50 (27.75) Note
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	1,466 66.66
Norinchukin Capital Co., Ltd.	3-1, Otemachi 1-chome, Chiyoda-ku, Tokyo 100-0004, Japan	Private Equity Investments & Fund Management	August 10, 2021	100 100.00
The Cooperative Servicing Co., Ltd.	23-14, Higashiikebukuro 3-chome, 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	344 —

Note: The percentage of share units indirectly owned by The Norinchukin Bank.

Global Network (As of September 30, 2021)

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

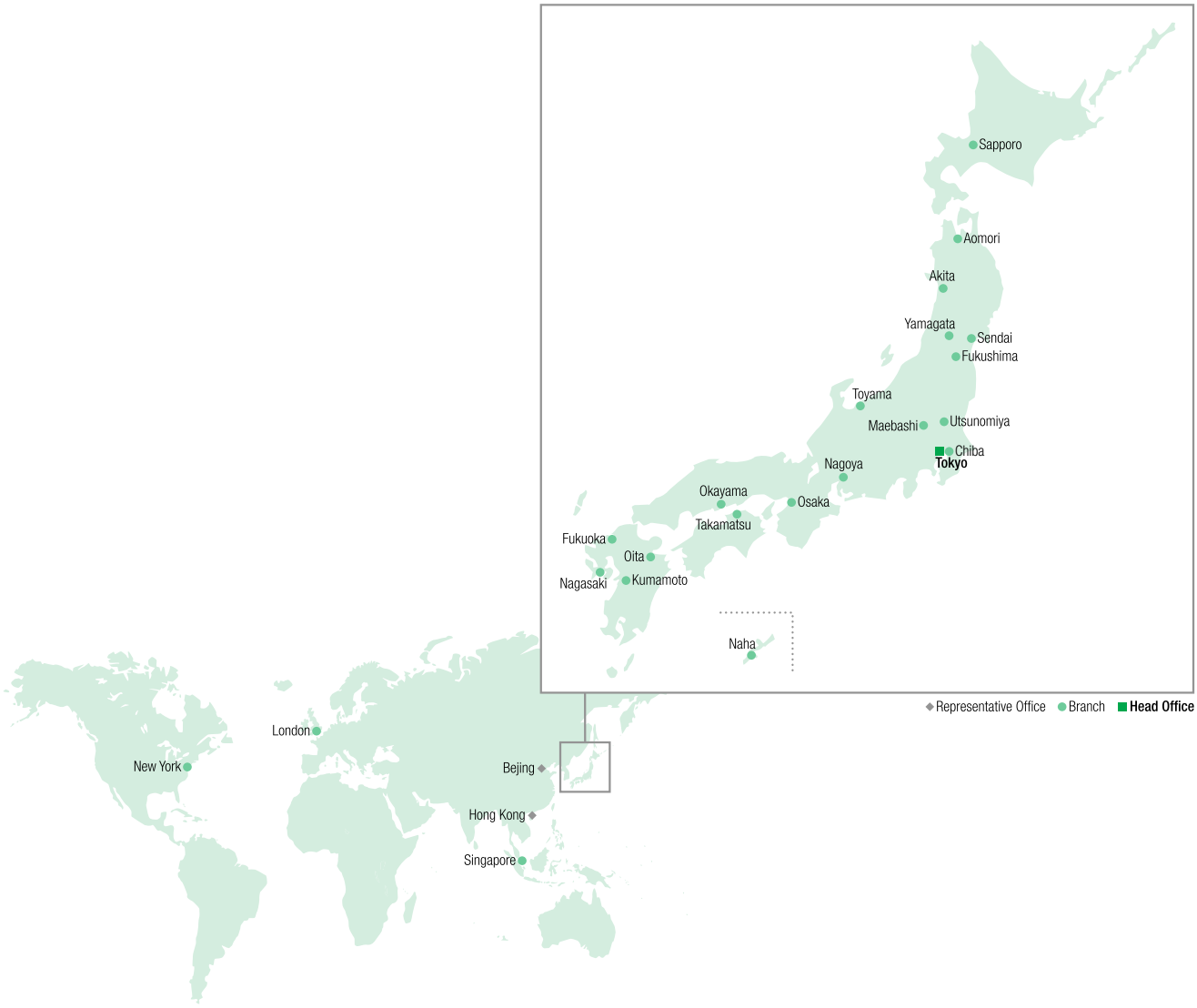
Overseas Representative Offices

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, China 100022
Telephone: 86-10-6513-0858
Fax: 86-10-6513-0859



Corporate Outline

Name
- The Norinchukin Bank

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

Date of establishment
- December 20, 1923

Chairman of the Supervisory Committee
- NAKAYA Toru

President and Chief Executive Officer
- OKU Kazuto

Paid-in capital
- ¥4,040.1 billion (US$36.0 billion) (As of September 30, 2021)
  *All capital is from private parties (members and investors in preferred securities).

Total assets (On a consolidated basis)
- ¥108,129.4 billion (US$966.0 billion) (As of September 30, 2021)

Capital ratio (On a consolidated basis, Basel III standard)
- Common Equity Tier 1 Capital Ratio 21.32% (As of September 30, 2021)
- Tier 1 Capital Ratio 24.75% (As of September 30, 2021)
- Total Capital Ratio 24.75% (As of September 30, 2021)

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: 3,333)
  (As of September 30, 2021)

Number of employees
- 3,558 (As of September 30, 2021)

Business locations
(In Japan)
- Head office: 1
- Branch: 19
- Branch annex: 1

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

(As of September 30, 2021)

Ratings (As of September 30, 2021)

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:

2-1, Otemachi 1-chome, Chiyoda-ku,
Tokyo 100-8155 Japan
URL: https://www.nochubank.or.jp/en/
SWIFT: NOCUJPJT

NORINCHUKIN

INTERIM REPORT 2021