For The Six Months Ended September 30, 2023

INTERIM REPORT 2023

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 maintain a century-long dedication to
serving those who sustain these industries and their local communities,
no matter how small the scale of their operations.
And 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.**

**But that is no longer enough.
We must take on a greater role than ever before so that
the agriculture, fishery and forestry industries 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

Contents

003 **MESSAGE FROM THE MANAGEMENT**

005 **FINANCIAL RESULTS FOR THE FIRST HALF OF FISCAL 2023**

007 **THE BANK'S SUSTAINABILITY MANAGEMENT**

007 The Norinchukin Bank's Vision and Medium/Long-Term Goals FY2030
008 Sustainability Management Initiatives

009 **REVITALIZATION OF LOCAL COMMUNITIES**

011 **FINANCIAL STATEMENTS, CAPITAL ADEQUACY AND CORPORATE INFORMATION**

011 Financial Statements
046 Capital Adequacy
125 Corporate Information

Forward-Looking Statements
This report contains information about the financial condition and performance of the Bank as of September 30, 2023 (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.

Report on Financial Statements for the First Half of Fiscal 2023

YAMANO 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 2023, by making the pursuit of this vision its perpetual endeavor, the Bank is proceeding steadily with its business operations.

During the first half of fiscal 2023, the financial markets faced rising interest rates mainly in the United States and Europe, as concerns continued about inflation rates hovering high against a backdrop of persistent employment and consumer demand, although the pace of price increases slowed due to monetary tightening via interest rate hikes by central banks in various countries. Stock markets remained steady, and the foreign exchange market saw a significant appreciation of the dollar against the yen due to differences in monetary policy between Japan and the United States.

As this volatile and uncertain market environment continues, we have conducted financial operations, prioritizing prudential soundness. As a result, in the first half of fiscal 2023, the Bank secured Consolidated Ordinary Profits of ¥185.5 billion, as well as a Consolidated Capital Adequacy Ratio as represented by a Common Equity Tier 1 Capital Ratio of 14.02%, a Tier 1 Capital Ratio of 18.12%, and a Total Capital Ratio of 18.13%. As the continuation of volatile and uncertain economic and financial environments is expected, the Bank will continue to engage in appropriate financial management.

Looking at business operations, the Bank is determined to continue to fulfill its overall mission of being committed to the development of the AFF industries in line with its Purpose. To achieve that, the Bank will steadily implement five specific missions: contribute to the global environment; contribute to the AFF industries and local communities; enhance the members' management base; secure a sustainable financial/profit base; and maximize organizational vitality. These missions will be pursued in alliance with all the cooperative groups, jointly with JA Bank Medium-Term Management Strategies, JF Marine Bank Medium-Term Management Strategies, and the JForest Cooperatives Action Policy. Moreover, the Bank will steadily implement continuous self-reform as a member of JA Group.

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

Global price increases due to changes in international situations have had a significant impact on many industries including the AFF industries. 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 2024

Financial Results for the First Half of Fiscal 2023

Income

On a consolidated basis, Ordinary Profits* came to ¥185.5 billion, down ¥0.9 billion on a year-over-year basis, and Profit Attributable to Owners of Parent was ¥144.3 billion, down ¥25.4 billion on a year-over-year basis.

On a non-consolidated basis, Ordinary Profits came to ¥176.9 billion, down ¥6.2 billion on a year-over-year basis, and Net Income was ¥141.2 billion, down ¥29.7 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 2023 were ¥101,953.9 billion, up ¥7,448.9 billion from the previous fiscal year-end. Total Net Assets came to ¥4,704.2 billion, down ¥969.2 billion from the previous fiscal year-end.

On a non-consolidated basis, Total Assets were ¥98,691.6 billion, up ¥7,266.2 billion from the previous fiscal year-end. On the assets side, Loans and Bills Discounted were ¥17,318.3 billion, and Securities were ¥44,431.9 billion. On the liabilities side, Deposits amounted to ¥65,289.1 billion and Debentures were ¥435.2 billion.

Capital Adequacy Ratio (Basel III Standard)

On a consolidated basis, the Bank's Common Equity Tier 1 Capital Ratio was 14.02%, its Tier 1 Capital Ratio was 18.12%, and its Total Capital Ratio was 18.13%.

On a non-consolidated basis, the Bank's Common Equity Tier 1 Capital Ratio was 13.66%, its Tier 1 Capital Ratio was 17.85%, and its Total Capital Ratio was 17.86%.

Key Management Indicators

<Consolidated>

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

	First Half of Fiscal 2021	Fiscal 2021	First Half of Fiscal 2022	Fiscal 2022	**First Half of Fiscal 2023**	**First Half of Fiscal 2023**
Total Income	¥ 631.8	¥ 1,268.6	¥ 1,315.1	¥ 2,201.7	**¥ 1,598.3**	**$ 10,686**
Total Expenses	497.7	1,005.0	1,105.1	2,138.4	**1,362.0**	**9,106**
Profit Attributable to Owners of Parent	93.8	184.6	169.8	50.9	**144.3**	**965**
Total Comprehensive Income	312.6	(551.6)	(1,706.5)	(1,479.3)	**(904.4)**	**(6,047)**
Total Net Assets	8,158.9	7,294.6	5,497.1	5,673.5	**4,704.2**	**31,451**
Total Assets	108,129.4	106,138.3	101,392.5	94,504.9	**101,953.9**	**681,646**
Capital Adequacy Ratio (BIS) (Note 2)						
Common Equity Tier 1 Capital Ratio (%)	21.32	17.87	12.59	17.82	**14.02**	**14.02**
Tier 1 Capital Ratio (%)	24.75	21.22	15.78	21.98	**18.12**	**18.12**
Total Capital Ratio (%)	24.75	21.23	15.78	22.03	**18.13**	**18.13**

Notes: 1. U.S. dollars have been converted at the rate of ¥149.57 to U.S.$1, the effective rate of exchange at September 30, 2023.
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))

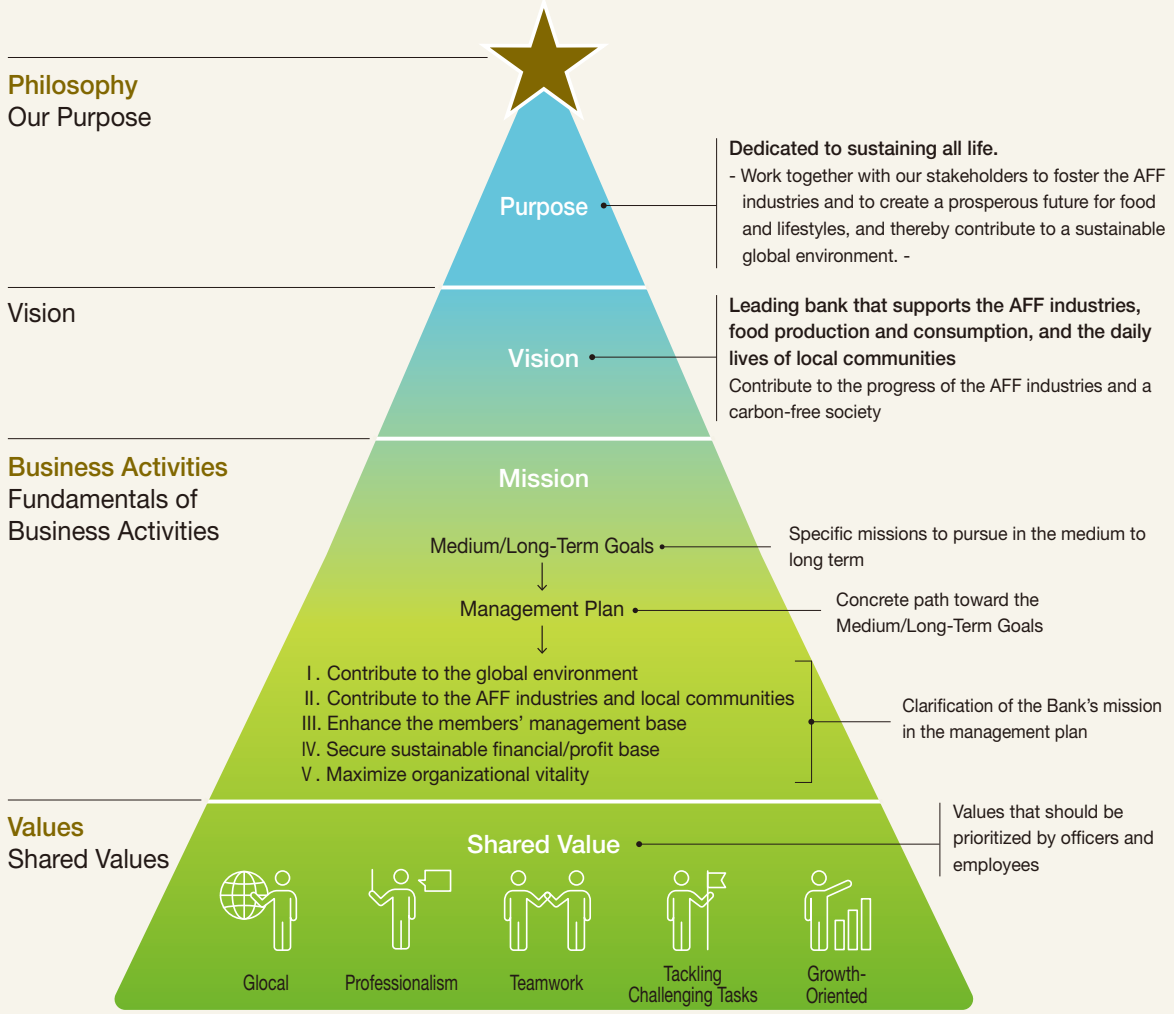
	First Half of Fiscal 2021	Fiscal 2021	First Half of Fiscal 2022	Fiscal 2022	**First Half of Fiscal 2023**	**First Half of Fiscal 2023**
Total Income	¥ 619.0	¥ 1,239.1	¥ 1,305.6	¥ 2,174.8	**¥ 1,581.0**	**$ 10,570**
Total Expenses	491.7	994.7	1,099.0	2,128.4	**1,353.3**	**9,048**
Net Income	90.1	172.6	170.9	43.2	**141.2**	**944**
Paid-in Capital	4,040.1	4,040.1	4,040.1	4,040.1	**4,040.1**	**27,012**
Total Net Assets	8,020.5	7,144.5	5,302.1	5,470.0	**4,480.1**	**29,953**
Total Assets	105,539.9	103,366.3	98,443.3	91,425.4	**98,691.6**	**659,836**
Deposits	66,140.4	64,019.8	63,604.3	63,832.3	**65,289.1**	**436,512**
Debentures	413.3	363.7	470.9	455.0	**435.2**	**2,910**
Loans and Bills Discounted	22,146.1	22,955.4	18,948.0	16,902.5	**17,318.3**	**115,787**
Securities	44,597.6	47,057.2	44,262.6	40,062.6	**44,431.9**	**297,064**
Capital Adequacy Ratio (BIS) (Note 2)						
Common Equity Tier 1 Capital Ratio (%)	21.40	17.85	12.58	17.53	**13.66**	**13.66**
Tier 1 Capital Ratio (%)	24.91	21.27	15.86	21.76	**17.85**	**17.85**
Total Capital Ratio (%)	24.91	21.27	15.86	21.80	**17.86**	**17.86**

Notes: 1. U.S. dollars have been converted at the rate of ¥149.57 to U.S.$1, the effective rate of exchange at September 30, 2023.

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.

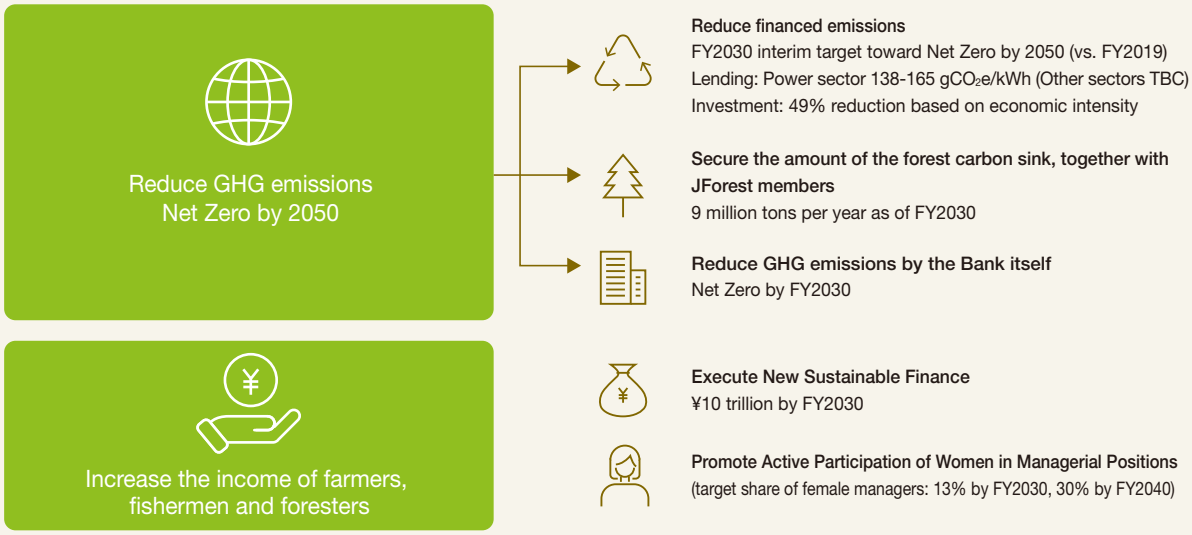
The Norinchukin Bank's Vision and Medium/Long-Term Goals FY2030

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



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, problems of human rights, 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.

Based on an understanding of such global trends, the Bank performs initiatives of sustainability management to address global-level issues through its business operations, based on discussions at the Sustainability Committee, which operates under the Board of Directors. Toward the Medium/Long-Term Goals 2030 to accomplish its Purpose, the Bank engages in efforts to realize a sustainable society.

Initiatives to Reduce GHG Emissions

The Bank joined the Net Zero Banking Alliance (NZBA) in March 2023 and announced its commitment to achieve 2050 Net Zero. Through engagement with our investees and borrowers to reduce GHG emissions, we are working to provide solutions for decarbonization, such as sustainable finance initiatives and GHG measurement support services in collaboration with external companies and others. In addition, we are working with JForest members to restore and reforest devastated private forests to secure CO_2 absorption.

The Bank's GHG emissions were 16,196 tCO_2 as of March 2023.

Initiatives to Increase the Income of Farmers, Fishermen, and Foresters

The Bank engages in consulting activities to address management issues faced by AFF corporations and leaders, and in supporting the establishment of value chains by investing in and financing food- and agriculture-related companies, etc. In fiscal 2022, consulting services were provided to 301 such corporations/leaders via JA Bank.

Sustainable Finance Initiatives

The Bank conducted new sustainable finance with an accumulated total of ¥6.2 trillion through the first half of fiscal 2023, which represents about 62% progress toward the medium/long-term goal of ¥10 trillion, a good start toward the goal.

Examples of Sustainable Finance Initiatives

Transition loans by a syndicate of JA Bank members	JA Bank members formed a syndicate to offer transition loans to electric power companies' efforts to reduce GHG emissions under their long-term strategies toward decarbonization.
Green loans for logistics companies	Green loans were offered to cold chain logistics companies for the construction of new warehouses with environmentally friendly features, including solar panels and other energy-saving measures.
Investment in Sustainability Awareness Bonds for natural disaster risk management	Invested in the Sustainability Awareness Bonds issued by the European Investment Bank. Through this investment, the Bank provided funds to develop and maintain the infrastructure that helps ensure natural disaster risk management, thereby contributing to building safe and sustainable communities.

Natural Capital and Biodiversity Initiatives

As represented by the announcement of the recommendations of the Taskforce on Nature-related Financial Disclosures (TNFD) in September 2023, natural capital and biodiversity initiatives are increasingly important on a global scale.

HIDESHIMA Hirotaka, Executive Advisor of the Bank, serves as a member of the TNFD, contributing to the development and dissemination of global disclosure rules. In addition, the Bank declared its adoption of the TNFD recommendations in November 2023. The Bank will continue its efforts to enhance the sophistication of disclosure by achieving better understanding of the dependence, impact, risks, and opportunities related to natural capital and biodiversity, and promoting the provision of solutions to its business partners.

Initiatives to promote Diversity & Inclusion

Through multifaceted efforts such as providing support for a balance between work and childcare, promoting work-style reforms, and encouraging male employees to take childcare leave, we are promoting initiatives to allow the active engagement of various employees, including efforts to increase the ratio of women in managerial positions.

The Bank compiled such efforts into the "Diversity & Inclusion Book," which was published in July 2023. (https://www.nochubank.or.jp/en/sustainability/social/diversity/)

Revitalization of Local Communities

● Promoting the Hometown Co-creation Business

The Bank launched the "Hometown Co-creation Business" in fiscal 2022 to support community revitalization measures initiated by JAs in cooperation with related local parties. By implementing the community revitalization measures tailored to local issues and circumstances, JA Bank aims to fulfill its unique financial intermediary function.

● 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 has operated the "JA Smartphone Class" nationwide together with JA Zenchu, in collaboration with a leading smartphone operator, to meet the needs of local residents. In fiscal 2022, about 3,500 classes were held around the nation. We will make continued efforts to eliminate the digital divide by offering JA facilities nationwide to serve as venues for digital experiences.

● Training of Next-Generation Farm Operators

The Bank encourages the training of next-generation farm operators through the Japan Institute of Agricultural Management, operated by AgriFuture Japan of which the Bank is the main sponsor. Since the opening of the institute in 2013, 119 students have graduated and begun farming nationwide.

Celebrating its 10th anniversary in April 2023, the Institute began an online school to expand the scope of agricultural management education. The institute will continue to provide new value to the agricultural industry by changing its curriculum at the Shinagawa school in April 2024 to foster innovators in the agribusiness field.

● 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 66 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 20 million books cumulatively to primary schools nationwide and Japanese schools overseas. In fiscal 2023, 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 Graduate School of Agricultural and Life Sciences, 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. For the third *cours*, we have selected the SDGs, the significance of lumber use, and regional economic promotion as the themes for promoting our activities.

● 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 123 projects nationwide over 18,679 hectares valued at ¥2.51 billion by the end of fiscal 2022. 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.

● Establishment of a one-stop service platform that provides end-to-end support from creation to sales of forest carbon credits

In collaboration with the JForest Group, the Bank launched a platform for forest carbon credits at the end of March 2023 to contribute to promoting green growth in the field of forests and forestry and realizing carbon neu-

trality. The platform will provide one-stop service for the smooth creation of forest carbon credits by JForest nationwide and match cooperatives with companies wishing to purchase credits.

● 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, 2023, JA Bank's outstanding balance of agricultural loans was ¥2,025.2 billion (of which loans to farmers amounted to ¥1,273.7 billion). The outstanding balance of loans in trust of Japan Finance Corporation and other entities came to ¥610.5 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, 2023
Direct agricultural loans [1]	1,624.9
Agricultural policy-based loans [2]	400.3
Agriculture Modernization Loans	205.3
Other policy-based loans [3]	195.0
Total	2,025.2

Outstanding Balance of Agricultural Loans in Trust

(Billions of Yen)

Type	March 31, 2023
Japan Finance Corporation loans	610.3
Others	0.2
Total	610.5

● 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 2023, the company's accumulated investments amounted to ¥11.4 billion in 658 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
FY2021	25	405	8	278	14	88	2	20	1	20
FY2022	23	687	11	549	8	42	3	41	1	56
First Half of FY2023	4	51	1	19	2	17	0	0	1	15
Total	658	11,405	175	5,905	366	2,723	83	1,819	34	958

Consolidated Balance Sheet (Unaudited)

The Norinchukin Bank and Subsidiaries
As of September 30, 2023

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	September 30 2023	March 31 2023	**September 30 2023**
Assets			
Cash and Due from Banks (Notes 14, 16 and 17)	**¥ 21,367,443**	¥22,430,679	**$142,859**
Receivables under Resale Agreements	**652,130**	305,076	**4,360**
Monetary Claims Bought (Notes 16 and 17)	**292,508**	321,441	**1,955**
Trading Assets (Note 16)	**6,063**	3,635	**40**
Money Held in Trust (Notes 6, 16 and 18)	**10,559,850**	8,419,368	**70,601**
Securities (Notes 3, 5, 6, 10, 16 and 17)	**44,112,122**	39,725,740	**294,926**
Loans and Bills Discounted (Notes 4, 5, 6, 9 and 16)	**17,901,803**	17,414,105	**119,688**
Foreign Exchange Assets (Note 5)	**303,373**	584,996	**2,028**
Other Assets (Notes 5, 6 and 16)	**2,705,382**	1,608,236	**18,087**
Tangible Fixed Assets (Note 15)	**129,121**	134,914	**863**
Intangible Fixed Assets	**52,526**	51,669	**351**
Net Defined Benefit Asset	**27,697**	129,465	**185**
Deferred Tax Assets	**686,937**	307,942	**4,592**
Deferred Tax Assets for Land Revaluation	**1,600**	1,600	**10**
Customers' Liabilities for Acceptances and Guarantees (Note 5)	**3,289,955**	3,197,577	**21,996**
Reserve for Possible Loan Losses (Note 16)	**(134,614)**	(131,441)	**(900)**
Reserve for Possible Investment Losses	**—**	(61)	**—**
Total Assets	**¥101,953,904**	¥94,504,944	**$681,646**
Liabilities and Net Assets			
Liabilities			
Deposits (Notes 7 and 16)	**¥ 65,300,944**	¥63,809,449	**$436,591**
Negotiable Certificates of Deposit (Note 16)	**2,237,359**	2,296,478	**14,958**
Debentures (Note 16)	**434,791**	454,034	**2,906**
Call Money and Bills Sold (Note 16)	**1,655,000**	390,000	**11,065**
Payables under Repurchase Agreements (Notes 6 and 16)	**14,026,979**	10,613,476	**93,782**
Trading Liabilities (Note 16)	**5,141**	2,786	**34**
Borrowed Money (Notes 6, 8 and 16)	**3,835,229**	3,988,241	**25,641**
Foreign Exchange Liabilities	**31**	28	**0**
Short-term Entrusted Funds (Note 16)	**893,463**	797,420	**5,973**
Other Liabilities (Note 16)	**5,552,035**	3,262,753	**37,119**
Reserve for Bonus Payments	**7,688**	7,693	**51**
Net Defined Benefit Liability	**9,882**	10,234	**66**
Reserve for Directors' Retirement Benefits	**1,134**	1,229	**7**
Acceptances and Guarantees	**3,289,955**	3,197,577	**21,996**
Total Liabilities	**97,249,636**	88,831,402	**650,194**
Net Assets			
Paid-in Capital (Note 11)	**4,040,198**	4,040,198	**27,012**
Capital Surplus	**23,399**	23,399	**156**
Retained Earnings	**2,235,001**	2,154,690	**14,942**
Total Owners' Equity	**6,298,599**	6,218,288	**42,111**
Net Unrealized Gains (Losses) on Other Securities	**(1,825,143)**	(678,339)	**(12,202)**
Net Deferred Gains (Losses) on Hedging Instruments	**201,360**	77,079	**1,346**
Revaluation Reserve for Land	**(2,099)**	(2,099)	**(14)**
Foreign Currency Transaction Adjustments	**1,787**	1,451	**11**
Remeasurements of Defined Benefit Plans	**19,330**	46,671	**129**
Total Accumulated Other Comprehensive Income	**(1,604,763)**	(555,236)	**(10,729)**
Non-controlling Interests	**10,430**	10,490	**69**
Total Net Assets	**4,704,267**	5,673,542	**31,451**
Total Liabilities and Net Assets	**¥101,953,904**	¥94,504,944	**$681,646**

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, 2023

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	Six Months ended September 30		Six Months ended September 30
	2023	2022	**2023**
Income			
Interest Income:	**¥1,020,278**	¥ 621,633	**$6,821**
Interest on Loans and Bills Discounted	**197,062**	85,059	**1,317**
Interest and Dividends on Securities	**762,913**	514,536	**5,100**
Fees and Commissions	**17,237**	15,404	**115**
Trading Income	**387**	253	**2**
Other Operating Income	**280,110**	432,572	**1,872**
Other Income (Note 12)	**280,356**	245,287	**1,874**
Total Income	**1,598,371**	1,315,151	**10,686**
Expenses			
Interest Expenses:	**1,220,940**	468,405	**8,163**
Interest on Deposits	**146,444**	44,323	**979**
Fees and Commissions	**9,840**	9,712	**65**
Trading Expenses	**561**	24	**3**
Other Operating Expenses	**24,704**	411,867	**165**
General and Administrative Expenses	**83,887**	76,972	**560**
Other Expenses (Note 13)	**22,101**	138,191	**147**
Total Expenses	**1,362,035**	1,105,174	**9,106**
Income before Income Taxes	**236,335**	209,977	**1,580**
Income Taxes — Current	**65,735**	71,877	**439**
Income Taxes — Deferred	**25,582**	(32,341)	**171**
Total Income Taxes	**91,318**	39,536	**610**
Profit	**145,017**	170,441	**969**
Profit Attributable to Non-controlling Interests	**622**	622	**4**
Profit Attributable to Owners of Parent	**¥ 144,395**	¥ 169,818	**$ 965**

	Yen		U.S. Dollars (Note 1)
	Six Months ended September 30		Six Months ended September 30
	2023	2022	**2023**
Profit Attributable to Owners of Parent per Share	**¥33.91**	¥39.88	**$0.22**

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, 2023

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	Six Months ended September 30		Six Months ended September 30
	2023	2022	**2023**
Profit	**¥ 145,017**	¥ 170,441	**$ 969**
Other Comprehensive Income	**(1,049,516)**	(1,876,955)	**(7,016)**
Net Unrealized Gains (Losses) on Other Securities	**(1,147,860)**	(1,993,757)	**(7,674)**
Net Deferred Gains (Losses) on Hedging Instruments	**123,948**	119,995	**828**
Foreign Currency Transaction Adjustments	**335**	992	**2**
Remeasurements of Defined Benefit Plans	**(27,337)**	(4,322)	**(182)**
Share of Other Comprehensive Income of Affiliates accounted for by the equity method	**1,396**	135	**9**
Total Comprehensive Income	**¥ (904,499)**	¥(1,706,514)	**$(6,047)**
Attributable to:			
Owners of Parent	**(905,131)**	(1,707,130)	**(6,051)**
Non-controlling Interests	**631**	616	**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, 2023

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	Six Months ended September 30		Six Months ended September 30
	2023	2022	**2023**
Capital Surplus			
Balance at the Beginning of the Fiscal Year	**¥ 23,399**	¥ 23,399	**$ 156**
Additions:	**—**	—	**—**
Deductions:	**—**	—	**—**
Balance at the End of the Period	**23,399**	23,399	**156**
Retained Earnings			
Balance at the Beginning of the Fiscal Year	**2,154,690**	2,236,608	**14,405**
Additions:			
Profit Attributable to Owners of Parent	**144,395**	169,818	**965**
Reversal of Revaluation Reserve for Land	**—**	8,069	**—**
Deductions:			
Dividends	**64,083**	90,211	**428**
Balance at the End of the Period	**¥2,235,001**	¥2,324,285	**$14,942**

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, 2023

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	Six Months ended September 30		Six Months ended September 30
	2023	2022	**2023**
Cash Flows from Operating Activities:			
Income before Income Taxes	**¥ 236,335**	¥ 209,977	**$ 1,580**
Depreciation	**12,291**	12,106	**82**
Equity in Losses (Earnings) of Affiliates	**(6,344)**	(7,128)	**(42)**
Net Increase (Decrease) in Reserve for Possible Loan Losses	**2,391**	(4,625)	**15**
Net Increase (Decrease) in Reserve for Possible Investment Losses	**(61)**	—	**(0)**
Net Increase (Decrease) in Reserve for Bonus Payments	**(4)**	167	**(0)**
Net Decrease (Increase) in Net Defined Benefit Asset	**101,767**	(456)	**680**
Net Increase (Decrease) in Net Defined Benefit Liability	**(351)**	(345)	**(2)**
Net Increase (Decrease) in Reserve for Directors' Retirement Benefits	**(94)**	18	**(0)**
Interest Income	**(1,020,278)**	(621,633)	**(6,821)**
Interest Expenses	**1,220,940**	468,405	**8,163**
Losses (Gains) on Securities	**(442,582)**	(147,866)	**(2,959)**
Losses (Gains) on Money Held in Trust	**(27,286)**	77,295	**(182)**
Foreign Exchange Losses (Gains)	**(3,780,979)**	(4,641,092)	**(25,278)**
Losses (Gains) on Disposal of Fixed Assets	**(3,813)**	(23,425)	**(25)**
Losses (Gains) on Cancellation of Employee Retirement Benefit Trust	**(46,922)**	—	**(313)**
Net Decrease (Increase) in Trading Assets	**(2,428)**	(3,047)	**(16)**
Net Increase (Decrease) in Trading Liabilities	**2,355**	759	**15**
Net Decrease (Increase) in Loans and Bills Discounted	**(408,954)**	3,942,211	**(2,734)**
Net Increase (Decrease) in Deposits	**1,491,014**	(417,918)	**9,968**
Net Increase (Decrease) in Negotiable Certificates of Deposit	**(59,119)**	188,771	**(395)**
Net Increase (Decrease) in Debentures	**(19,243)**	109,125	**(128)**
Net Increase (Decrease) in Borrowed Money (Excluding Subordinated Borrowed Money)	**(195,190)**	(307,823)	**(1,305)**
Net Decrease (Increase) in Interest-bearing Due from Banks	**370,734**	(90,235)	**2,478**
Net Decrease (Increase) in Call Loans and Bills Bought and Other	**(317,593)**	34,384	**(2,123)**
Net Increase (Decrease) in Call Money and Bills Sold and Other	**4,678,502**	(4,386,938)	**31,279**
Net Increase (Decrease) in Short-term Entrusted Funds	**96,043**	434,486	**642**
Net Decrease (Increase) in Foreign Exchange Assets	**281,623**	(2,890)	**1,882**
Net Increase (Decrease) in Foreign Exchange Liabilities	**2**	28	**0**
Interest Received	**941,815**	589,901	**6,296**
Interest Paid	**(1,035,929)**	(300,183)	**(6,926)**
Other, Net	**(440,578)**	449,848	**(2,945)**
Subtotal	**1,628,059**	(4,438,126)	**10,884**
Income Taxes (Paid) Refunded	**(10,061)**	(13,675)	**(67)**
Net Cash Provided by (Used in) Operating Activities	**1,617,998**	(4,451,801)	**10,817**

Consolidated Statement of Cash Flows (Unaudited), continued

The Norinchukin Bank and Subsidiaries
For the six months ended September 30, 2023

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	Six Months ended September 30		Six Months ended September 30
	2023	2022	**2023**
Cash Flows from Investing Activities:			
Purchases of Securities	**(10,473,490)**	(8,597,982)	**(70,024)**
Proceeds from Sales of Securities	**4,622,679**	9,924,439	**30,906**
Proceeds from Redemption of Securities	**4,250,072**	3,011,766	**28,415**
Increase in Money Held in Trust	**(812,446)**	(550,984)	**(5,431)**
Decrease in Money Held in Trust	**161,621**	490,407	**1,080**
Purchases of Tangible Fixed Assets	**(891)**	(562)	**(5)**
Purchases of Intangible Fixed Assets	**(6,876)**	(6,134)	**(45)**
Proceeds from Sales of Tangible Fixed Assets	**8,995**	38,800	**60**
Payments for Asset Retirement Obligations	**(97)**	—	**(0)**
Net Cash Provided by (Used in) Investing Activities	**(2,250,433)**	4,309,749	**(15,046)**
Cash Flows from Financing Activities:			
Proceeds from Share Issuance to Non-controlling Shareholders	**190**	—	**1**
Dividends Paid	**(64,083)**	(90,211)	**(428)**
Dividends Paid to Non-controlling Interests	**(881)**	(764)	**(5)**
Net Cash Provided by (Used in) Financing Activities	**(64,775)**	(90,975)	**(433)**
Effect of Exchange Rate Changes on Cash and Cash Equivalents	**907**	4,516	**6**
Net Increase (Decrease) in Cash and Cash Equivalents	**(696,303)**	(228,510)	**(4,655)**
Cash and Cash Equivalents at the Beginning of the Fiscal Year	**21,322,082**	17,099,172	**142,555**
Cash and Cash Equivalents at the End of the Period (Note 14)	**¥ 20,625,779**	¥16,870,661	**$137,900**

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 ¥149.57=U.S.$1, the approximate rate of exchange prevailing on September 30, 2023, 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, 2023 was 25, 22 of which were consolidated and the remaining 3 subsidiaries were unconsolidated.

The principal consolidated subsidiaries are as follows:

The Norinchukin Trust & Banking Co., Ltd.

Kyodo Housing Loan Co., Ltd.

Norinchukin Bank Europe N.V.

Newly established "Norinchukin Capital Strategic Co-Creation Fund I Investment Limited Partnership" was consolidated from the period ended September 30, 2023.

The principal unconsolidated subsidiary is as follows:

NORINCHUKIN INNOVATION FUND L.P.

The unconsolidated subsidiaries were 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.

There were two companies that were not subsidiaries although the Group owns more than 50% voting rights on its own account as of September 30, 2023.

The principal company is as follows:

Yamamoto Suisan Yusou Co., Ltd.

These companies were not subsidiaries because the objective of the Group to own the voting rights is only to earn capital gains through fostering new businesses and business revitalization and the investments meet the requirements prescribed in Paragraph 16 of "Implementation Guidance on Determining a Subsidiary and an Affiliate" (The Accounting Standards Board of Japan (ASBJ) Guidance No. 22).

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

Closing date: June 30, 2023 Number of subsidiaries: 10

Closing date: September 30, 2023 Number of subsidiaries: 12

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, 2023 was 6, 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 principal 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 March 17, 2022). 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 exceed 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" (ASBJ PITF No. 40 for Practical Solution, issued on March 17, 2022) 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 assets or deferred tax liability is recorded as Deferred Tax Assets for Land Revaluation or 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 ¥9,145 million ($61 million) and ¥8,554 million for the period ended September 30, 2023 and the fiscal year ended March 31, 2023, 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 5) and other debtors requiring close monitoring going forward (“other substandard debtors”) is provided based on the Discounted Cash Flow method if the loan balance exceeds a specific amount and the future cash flows of the principal and interest of the loan can be reasonably estimated. Under the Discounted Cash Flow method, reserve is measured as the difference between the book value of the loan and its present value of expected future cash flows, discounted primarily by the contractual interest rate before the terms of the loan were restructured.

d. Reserve for loans 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 the risks identified based on future forecasts. Specifically, the reserve for possible loans losses is recorded, taking into account the current position in economic cycles and the likelihood of each scenario in light of future outlook, by referring to historical loan losses, based on the macroeconomic indicators (Indexes of Business Conditions (Composite Index (Coincident Index))) which are highly correlated to historical records of loan losses and the Bank’s outlook for economic fluctuations. 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. There were no Reserve for Possible Investment Losses recorded as of September 30, 2023.

(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.

In calculating the Profit Attributable to Owners of Parent per Share for the six months ended September 30, 2023, the aggregate number of lower dividend rate stocks is deducted from the denominator.

In calculating the Profit Attributable to Owners of Parent per Share for the six months ended September 30, 2022, the aggregate number of lower dividend rate stocks and preferred stocks is deducted from the denominator.

(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.

3. Securities

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2023	As of March 31, 2023	**As of September 30, 2023**
Japanese Government Bonds	**¥ 7,006,924**	¥ 6,933,134	**$ 46,847**
Municipal Government Bonds	**144,538**	149,682	**966**
Corporate Bonds	**889,472**	1,049,380	**5,946**
Stocks	**820,486**	810,962	**5,485**
Other	**35,250,700**	30,782,580	**235,680**
Foreign Bonds	**28,267,743**	21,793,927	**188,993**
Foreign Stocks	**56,199**	50,426	**375**
Investment Trusts	**5,900,767**	7,694,359	**39,451**
Other	**1,025,990**	1,243,867	**6,859**
Total	**¥44,112,122**	¥39,725,740	**$294,926**

4. Loans and Bills Discounted

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2023	As of March 31, 2023	**As of September 30, 2023**
Loans on Deeds	**¥16,186,491**	¥15,592,060	**$108,220**
Loans on Bills	**438,336**	486,753	**2,930**
Overdrafts	**1,275,469**	1,333,797	**8,527**
Bills Discounted	**1,506**	1,492	**10**
Total	**¥17,901,803**	¥17,414,105	**$119,688**

5. Non Performing Loans Based on the Norinchukin Bank Act and the Financial Reconstruction Law

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2023	As of March 31, 2023	**As of September 30, 2023**
Bankrupt and Quasi-Bankrupt Assets	**¥ 6,118**	¥ 5,312	**$ 40**
Doubtful Assets	**70,567**	60,990	**471**
Loans Past Due for Three Months or More	**401**	515	**2**
Restructured Loans	**27,548**	28,352	**184**
Total	**¥104,635**	¥95,172	**$699**

Notes: 1. These assets consist of those included in the accounts of bonds included in "Securities" (its principal's redemption and interest payments are guaranteed, in whole or in part, and the corporate bonds issue is limited to a private placement of the securities (Article 2, Paragraph 3 of the Financial Instruments and Exchange Act.)), "Loans," "Foreign Exchanges Assets," accrued interest income and suspense payment in "Other assets" and "Customers' Liabilities for Acceptances and Guarantees" on the consolidated balance sheet, and securities in the notes (Limited to those under a loan for use or lending agreement.) that are in case of loan.

2. Bankrupt and Quasi-Bankrupt Assets are credits against debtors in bankruptcy due to the commencement of bankruptcy proceedings, the commencement of corporate reorganization proceedings, and the petition of rehabilitation proceedings, as well as credits of a similar nature.

3. Doubtful Assets are credits that the debtor is not yet in a state of bankruptcy, but its financial position and business performance have deteriorated, and it is highly probable that principal's collection and interest on credits in accordance with the terms of the contract will not be received. These credits do not fall under the category of Bankrupt and Quasi-Bankrupt Assets.

4. Loans Past Due for Three Months or More are loans on which payments of principal and/or interest have not been made for a period of three months or more since the next day following the first due date, and which are not included in Bankrupt and Quasi-Bankrupt Assets, or Doubtful Assets.

5. 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 loans, and which are not included in Bankrupt and Quasi-Bankrupt Assets, Doubtful Assets or Loans Past Due for Three Months or More.

6. Assets Pledged

Assets pledged as collateral comprise the following:

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2023	As of March 31, 2023	**As of September 30, 2023**
Securities	**¥13,997,272**	¥11,244,349	**$93,583**
Loans and Bills Discounted	**1,797,245**	1,473,284	**12,016**

Liabilities secured by the above assets are as follows:

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2023	As of March 31, 2023	**As of September 30, 2023**
Payables under Repurchase Agreements	**¥13,766,007**	¥10,353,399	**$92,037**
Borrowed Money	**1,780,478**	1,754,279	**11,903**

In addition, as of September 30, 2023 and March 31, 2023, Securities (including transactions of Money Held in Trust) of ¥13,960,140 million ($93,335 million) and ¥10,960,100 million, respectively, and Foreign Exchange Assets (including transactions of Money Held in Trust) of ¥33,063 million ($221 million) and ¥28,801 million, respectively, were pledged as collateral for settlement of exchange and derivative transactions or as margins of futures transactions.

As of September 30, 2023 and March 31, 2023, initial margins of futures markets of ¥174,359 million ($1,165 million) and ¥119,438 million, respectively, cash collateral paid for financial instruments of ¥1,071,687 million ($7,165 million) and ¥155,671 million, respectively, other cash collateral paid of ¥775,467 million ($5,184 million) and ¥616,020 million, respectively, and guarantee deposits of ¥5,537 million ($37 million) and ¥5,218 million, respectively, were included in Other Assets.

7. Deposits

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2023	As of March 31, 2023	**As of September 30, 2023**
Time Deposits	**¥53,378,186**	¥54,140,903	**$356,877**
Deposits at Notice	**7,326**	8,708	**48**
Ordinary Deposits	**6,246,710**	4,784,825	**41,764**
Current Deposits	**70,081**	65,223	**468**
Other Deposits	**5,598,640**	4,809,788	**37,431**
Total	**¥65,300,944**	¥63,809,449	**$436,591**

8. Borrowed Money

Borrowed Money includes subordinated borrowings of ¥1,316,972 million ($8,805 million) and ¥1,316,972 million as of September 30, 2023 and March 31, 2023, respectively, which have a special agreement that requires the fulfillment of the payment obligations of such borrowing to be subordinated to other general liabilities.

9. 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 ¥4,913,036 million ($32,847 million) and ¥4,620,214 million as of September 30, 2023 and March 31, 2023, respectively. The amounts of the undrawn commitments, which the Bank and its consolidated subsidiaries could cancel at any time without cause, were ¥2,805,641 million ($18,758 million) and ¥2,719,434 million as of September 30, 2023 and March 31, 2023, 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.

10. Securities Loaned

Securities include securities loaned under unsecured lending agreements (Saiken Taishaku Torihiki) totaling nothing as of September 30, 2023 and March 31, 2023.

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 ¥1,415,699 million ($9,465 million) and ¥1,420,147 million as of September 30, 2023 and March 31, 2023, respectively, and include securities held without re-pledge of ¥138,037 million ($922 million) and ¥61,085 million as of September 30, 2023 and March 31, 2023, respectively. No such securities are re-loaned to the third parties.

11. Paid-in Capital

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2023	As of March 31, 2023	**As of September 30, 2023**
Common Stock	**¥4,015,198**	¥4,015,198	**$26,844**
Other Stock	**24,999**	24,999	**167**
Total	**¥4,040,198**	¥4,040,198	**$27,012**

The Common Stock account includes lower dividend rate stock with a total par value of ¥3,589,481 million ($23,998 million) and ¥3,589,481 million as of September 30, 2023 and March 31, 2023, 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.

The Other Stock of ¥24,999 million ($167 million) was reclassified from preferred stock following the cancellation of preferred stock, in accordance with Article 15-1-1 of Act on Preferred Equity Investment by Cooperative Structured Financial Institution as of May 12, 1993.

12. Other Income

Six Months ended September 30	Millions of Yen 2023	Millions of Yen 2022	Millions of U.S. Dollars 2023
Gains on Sales of Stocks and Other Securities	**¥ 96,903**	¥ 64,283	**$ 647**
Gains on Money Held in Trust	**125,454**	147,710	**838**
Equity in Earnings of Affiliates	**6,344**	7,128	**42**
Gains on Disposal of Fixed Assets	**4,022**	24,238	**26**
Gains on Cancellation of Employee Retirement Benefit Trust	**46,922**	—	**313**
Recoveries of Written-off Claims	**6**	65	**0**
Other	**702**	1,859	**4**
Total	**¥280,356**	¥245,287	**$1,874**

13. Other Expenses

Six Months ended September 30	Millions of Yen 2023	Millions of Yen 2022	Millions of U.S. Dollars 2023
Write-off of Loans	**¥ 226**	¥ 107	**$ 1**
Provision of Reserve for Possible Loan Losses	**7,637**	7,500	**51**
Losses on Sales of Stocks and Other Securities	**55**	5,851	**0**
Losses on Revaluation of Stocks and Other Securities	**—**	458	**—**
Losses on Money Held in Trust	**2,888**	120,751	**19**
Losses on Disposal of Fixed Assets	**208**	812	**1**
Other	**11,084**	2,709	**74**
Total	**¥22,101**	¥138,191	**$147**

14. Cash Flows

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

As of September 30	Millions of Yen 2023	Millions of Yen 2022	Millions of U.S. Dollars 2023
Cash and Due from Banks	**¥21,367,443**	¥18,006,074	**$142,859**
Less: Interest-bearing Due from Banks	**(741,664)**	(1,135,412)	**(4,958)**
Cash and Cash Equivalents at the End of the Period	**¥20,625,779**	¥16,870,661	**$137,900**

15. Segment Information

For the Six Months Ended September 30, 2023

(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, 2023	Loan Business	Securities Investment Business	Others	Total
Ordinary Income from External Customers	**¥198,986**	**¥1,240,048**	**¥108,390**	**¥1,547,426**

	Millions of U.S. Dollars			
Six Months ended September 30, 2023	Loan Business	Securities Investment Business	Others	Total
Ordinary Income from External Customers	**$1,330**	**$8,290**	**$724**	**$10,345**

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, 2023	Japan	Americas	Europe	Others	Total
	¥1,403,676	**¥74,044**	**¥33,991**	**¥35,712**	**¥1,547,426**

	Millions of U.S. Dollars				
Six Months ended September 30, 2023	Japan	Americas	Europe	Others	Total
	$9,384	**$495**	**$227**	**$238**	**$10,345**

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, 2023	Japan	Americas	Europe	Others	Total
	¥127,359	**¥199**	**¥1,084**	**¥478**	**¥129,121**

	Millions of U.S. Dollars				
As of September 30, 2023	Japan	Americas	Europe	Others	Total
	$851	**$1**	**$7**	**$3**	**$863**

c. Information about Major Customers

		Millions of Yen	
Six Months ended September 30, 2023	Name of Customer	Ordinary Income	Name of Related Segments
	U.S. Department of the Treasury	**¥91,969**	**—**

		Millions of U.S. Dollars	
Six Months ended September 30, 2023	Name of Customer	Ordinary Income	Name of Related Segments
	U.S. Department of the Treasury	**$614**	**—**

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, 2022

(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, 2022	Loan Business	Securities Investment Business	Others	Total
Ordinary Income from External Customers	¥85,864	¥1,140,451	¥64,597	¥1,290,913

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, 2022	Japan	Americas	Europe	Others	Total
	¥1,239,277	¥27,202	¥8,085	¥16,348	¥1,290,913

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, 2022	Japan	Americas	Europe	Others	Total
	¥132,675	¥223	¥1,144	¥536	¥134,580

c. Information about Major Customers

		Millions of Yen	
Six Months ended September 30, 2022	Name of Customer	Ordinary Income	Name of Related Segments
	U.S. Department of the Treasury	¥83,295	—

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

16. 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, Receivables under Resale Agreements, Cash and Due from Banks, Negotiable Certificates of Deposit, Call Money and Bills Sold, 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.

"Consolidated Balance Sheet Amount," "Fair Value" and "Difference" as of September 30, 2023 and March 31, 2023 are as follows:

	Millions of Yen			Millions of U.S. Dollars		
As of September 30, 2023	Consolidated Balance Sheet Amount	Fair Value	Difference	Consolidated Balance Sheet Amount	Fair Value	Difference
Monetary Claims Bought	**¥ 292,508**	**¥ 292,352**	**¥ (156)**	**$ 1,955**	**$ 1,954**	**$ (1)**
Trading Assets (*2)						
Trading Securities	**5**	**5**	**—**	**0**	**0**	**—**
Money Held in Trust (*1)						
Money Held in Trust for Trading Purposes	**44,313**	**44,313**	**—**	**296**	**296**	**—**
Held-to-Maturity Money Held in Trust	**1**	**1**	**—**	**0**	**0**	**—**
Other Money Held in Trust	**10,511,519**	**10,495,926**	**(15,593)**	**70,278**	**70,174**	**(104)**
Securities						
Held-to-Maturity Debt Securities	**14,615,978**	**14,293,666**	**(322,311)**	**97,719**	**95,565**	**(2,154)**
Other Securities	**28,264,204**	**28,264,204**	**—**	**188,969**	**188,969**	**—**
Loans and Bills Discounted	**17,901,803**			**119,688**		
Reserve for Possible Loan Losses (*1)	**(131,825)**			**(881)**		
	17,769,977	**17,676,246**	**(93,731)**	**118,807**	**118,180**	**(626)**
Total Assets	**¥71,498,509**	**¥71,066,717**	**¥(431,792)**	**$478,027**	**$475,140**	**$(2,886)**
Deposits	**¥65,300,944**	**¥65,300,950**	**¥ 5**	**$436,591**	**$436,591**	**$ 0**
Debentures	**434,791**	**414,854**	**(19,936)**	**2,906**	**2,773**	**(133)**
Borrowed Money	**3,835,229**	**3,835,229**	**—**	**25,641**	**25,641**	**—**
Total Liabilities	**¥69,570,965**	**¥69,551,034**	**¥ (19,930)**	**$465,139**	**$465,006**	**$ (133)**
Derivative Instruments (*3)						
Transactions not Accounted for as Hedge Transactions	**¥ 564**	**¥ 564**	**¥ —**	**$ 3**	**$ 3**	**$ —**
Transactions Accounted for as Hedge Transactions	**(831,133)**	**(831,133)**	**—**	**(5,556)**	**(5,556)**	**—**
Total Derivative Instruments	**¥ (830,568)**	**¥ (830,568)**	**¥ —**	**$ (5,553)**	**$ (5,553)**	**$ —**

(*) 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.

The fair value of certain interest rate swaps to which the accrual method of hedge accounting is applied,as specifically permitted for certain interest rate swaps, is reflected in fair value of Loans and Bills Discounted, Debentures and Borrowed Money as the hedging instruments are accounted for together with the Loans and Bills Discounted and other items.

As of March 31, 2023	Millions of Yen		
	Consolidated Balance Sheet Amount	Fair Value	Difference
Monetary Claims Bought	¥ 321,441	¥ 321,019	¥ (422)
Trading Assets (*2)			
Trading Securities	20	20	—
Money Held in Trust (*1)			
Money Held in Trust for Trading Purposes	40,034	40,034	—
Held-to-Maturity Money Held in Trust	—	—	—
Other Money Held in Trust	8,375,186	8,370,200	(4,986)
Securities			
Held-to-Maturity Debt Securities	12,761,431	12,544,899	(216,532)
Other Securities	25,525,567	25,525,567	—
Loans and Bills Discounted	17,414,105		
Reserve for Possible Loan Losses (*1)	(128,434)		
	17,285,670	17,234,087	(51,582)
Total Assets	¥64,309,352	¥64,035,829	¥(273,523)
Deposits	¥63,809,449	¥63,809,460	¥ 11
Debentures	454,034	437,852	(16,181)
Borrowed Money	3,988,241	3,988,241	—
Total Liabilities	¥68,251,725	¥68,235,555	¥ (16,170)
Derivative Instruments (*3)			
Transactions not Accounted for as Hedge Transactions	¥ 4,966	¥ 4,966	¥ —
Transactions Accounted for as Hedge Transactions	(247,955)	(247,955)	—
Total Derivative Instruments	¥ (242,989)	¥ (242,989)	¥ —

(*) 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.
The fair value of certain interest rate swaps to which the accrual method of hedge accounting is applied,as specifically permitted for certain interest rate swaps, is reflected in fair value of Loans and Bills Discounted, Debentures and Borrowed Money as the hedging instruments are accounted for together with the Loans and Bills Discounted and other items.

(Note) The following tables list Consolidated Balance Sheet Amount of Stocks and others with no market prices, Investments in Partnership and others as of September 30, 2023 and March 31, 2023:
"Securities" in "Disclosures Regarding the Fair Value of Financial Instruments and Other Items" excludes these financial instruments.

As of September 30, 2023	Millions of Yen	Millions of U.S. Dollars
Stocks and others with no market prices	**¥ 219,772**	**$1,469**
Investments in Partnership and others (*)	**1,012,165**	**6,767**

(*) Investments in Partnership are out of scope from the disclosure of the fair value measurement due to being applied to Article 24-16 of Implementation Guidance on Accounting Standard for Fair Value Measurement (ASBJ Guidance No. 31 on 17th June 2021).

As of March 31, 2023	Millions of Yen
Stocks and others with no market prices	¥ 203,594
Investments in Partnership and others (*)	1,235,145

(*) Investments in Partnership are out of scope from the disclosure of the fair value measurement due to being applied to Article 24-16 of Implementation Guidance on Accounting Standard for Fair Value Measurement (ASBJ Guidance No. 31 on 17th June 2021).

(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, 2023	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Monetary Claims Bought	**¥ —**	**¥ 122,665**	**¥ 439**	**$ —**	**$ 820**	**$ 2**
Trading Assets						
Trading Securities	**5**	**—**	**—**	**0**	**—**	**—**
Money Held in Trust						
Money Held in Trust for Trading Purposes	**44,313**	**—**	**—**	**296**	**—**	**—**
Other Money Held in Trust	**7,919,735**	**2,350,247**	**1,594**	**52,950**	**15,713**	**10**
Securities						
Other Securities						
Stocks	**637,270**	**—**	**—**	**4,260**	**—**	**—**
Bonds	**4,069,658**	**932,405**	**1,461**	**27,209**	**6,233**	**9**
Japanese Government Bonds	**4,069,658**	**—**	**—**	**27,209**	**—**	**—**
Municipal Government Bonds	**—**	**144,538**	**—**	**—**	**966**	**—**
Corporate Bonds	**—**	**787,867**	**1,461**	**—**	**5,267**	**9**
Other	**11,752,500**	**10,813,642**	**57,264**	**78,575**	**72,298**	**382**
Foreign Bonds	**11,375,398**	**5,286,498**	**27,278**	**76,054**	**35,344**	**182**
Foreign Stocks	**33,465**	**—**	**—**	**223**	**—**	**—**
Investment Trust	**343,637**	**5,527,143**	**29,986**	**2,297**	**36,953**	**200**
Total Assets	**¥24,423,484**	**¥14,218,960**	**¥60,760**	**$163,291**	**$95,065**	**$406**
Derivative Instruments						
Related to Currencies	**¥ —**	**¥ (1,116,685)**	**¥ —**	**$ —**	**$ (7,465)**	**$ —**
Related to Interest Rates	**(1,023)**	**287,141**	**—**	**(6)**	**1,919**	**—**
Related to Bonds	**—**	**—**	**—**	**—**	**—**	**—**
Total Derivative Instruments	**¥ (1,023)**	**¥ (829,544)**	**¥ —**	**$ (6)**	**$ (5,546)**	**$ —**

	Millions of Yen		
As of March 31, 2023	Level 1	Level 2	Level 3
Monetary Claims Bought	¥ —	¥ 127,893	¥ 484
Trading Assets			
Trading Securities	20	—	—
Money Held in Trust			
Money Held in Trust for Trading Purposes	—	40,034	—
Other Money Held in Trust	6,379,320	1,804,200	1,040
Securities			
Other Securities			
Stocks	636,446	—	—
Bonds	3,979,536	1,098,761	—
Japanese Government Bonds	3,979,536	—	—
Municipal Government Bonds	—	149,682	—
Corporate Bonds	—	949,079	—
Other	9,185,490	10,558,482	66,849
Foreign Bonds	8,866,408	3,181,852	38,132
Foreign Stocks	30,068	—	—
Investment Trust	289,012	7,376,629	28,717
Total Assets	¥20,180,814	¥13,629,373	¥68,374
Derivative Instruments			
Related to Currencies	¥ —	¥ (347,050)	¥ —
Related to Interest Rates	—	104,062	—
Related to Bonds	(0)	—	—
Total Derivative Instruments	¥ (0)	¥ (242,988)	¥ —

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

	Millions of Yen			Millions of U.S. Dollars		
As of September 30, 2023	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Monetary Claims Bought	**¥ —**	**¥ 154,729**	**¥ 14,518**	**$ —**	**$ 1,034**	**$ 97**
Money Held in Trust						
Held-to-Maturity Money Held in Trust	**1**	**—**	**—**	**0**	**—**	**—**
Other Money Held in Trust	**—**	**2,287**	**222,062**	**—**	**15**	**1,484**
Securities						
Held-to-Maturity Debt Securities						
Japanese Government Bonds	**2,646,017**	**—**	**—**	**17,690**	**—**	**—**
Corporate Bonds	**—**	**98,973**	**—**	**—**	**661**	**—**
Foreign Bonds	**—**	**11,405,468**	**143,207**	**—**	**76,255**	**957**
Loans and Bills Discounted	**—**	**—**	**17,676,246**	**—**	**—**	**118,180**
Total Assets	**¥2,646,018**	**¥11,661,458**	**¥18,056,034**	**$17,690**	**$ 77,966**	**$120,719**
Deposits	**¥ —**	**¥65,300,950**	**¥ —**	**$ —**	**$436,591**	**$ —**
Debentures	**—**	**414,854**	**—**	**—**	**2,773**	**—**
Borrowed Money	**—**	**3,835,229**	**—**	**—**	**25,641**	**—**
Total Liabilities	**¥ —**	**¥69,551,034**	**¥ —**	**$ —**	**$465,006**	**$ —**

	Millions of Yen		
As of March 31, 2023	Level 1	Level 2	Level 3
Monetary Claims Bought	¥ —	¥ 176,522	¥ 16,118
Money Held in Trust			
Held-to-Maturity Money Held in Trust	—	—	—
Other Money Held in Trust	—	855	184,784
Securities			
Held-to-Maturity Debt Securities			
Japanese Government Bonds	2,816,409	16,496	—
Corporate Bonds	—	99,272	—
Foreign Bonds	—	9,601,990	10,731
Loans and Bills Discounted	—	—	17,234,087
Total Assets	¥2,816,409	¥ 9,895,135	¥17,445,721
Deposits	¥ —	¥63,809,460	¥ —
Debentures	—	437,852	—
Borrowed Money	—	3,988,241	—
Total Liabilities	¥ —	¥68,235,555	¥ —

(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 18. 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.

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 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 19. 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, 2023

None

As of March 31, 2023

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
		Recorded in Profit or Loss	Recorded in Other Comprehensive Income (*1)			Recorded in Profit or Loss	Recorded in Other Comprehensive Income (*1)	
As of September 30, 2023								
Monetary Claims Bought	**¥ 484**	**¥—**	**¥ (2)**	**¥ (42)**	**$ 3**	**$—**	**$ (0)**	**$ (0)**
Money Held in Trust								
Other Money Held in Trust	**1,040**	**—**	**358**	**195**	**6**	**—**	**2**	**1**
Securities								
Other Securities								
Bonds	**—**	**—**	**(38)**	**1,500**	**—**	**—**	**(0)**	**10**
Corporate Bonds	**—**	**—**	**(38)**	**1,500**	**—**	**—**	**(0)**	**10**
Other	**66,849**	**—**	**(979)**	**4,463**	**446**	**—**	**(6)**	**29**
Foreign Bonds	**38,132**	**—**	**555**	**1,659**	**254**	**—**	**3**	**11**
Investment Trust	**28,717**	**—**	**(1,534)**	**2,804**	**191**	**—**	**(10)**	**18**
Total Assets	**¥68,374**	**¥—**	**¥ (660)**	**¥6,115**	**$457**	**$—**	**$ (4)**	**$40**

As of September 30, 2023	Millions of Yen				Millions of U.S. Dollars			
	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	**¥—**	**¥ —**	**¥ 439**	**¥—**	**$—**	**$ —**	**$ 2**	**$—**
Money Held in Trust								
Other Money Held in Trust	**—**	**—**	**1,594**	**—**	**—**	**—**	**10**	**—**
Securities								
Other Securities								
Bonds	**—**	**—**	**1,461**	**—**	**—**	**—**	**9**	**—**
Corporate Bonds	**—**	**—**	**1,461**	**—**	**—**	**—**	**9**	**—**
Other	**—**	**(13,069)**	**57,264**	**—**	**—**	**(87)**	**382**	**—**
Foreign Bonds	**—**	**(13,069)**	**27,278**	**—**	**—**	**(87)**	**182**	**—**
Investment Trust	**—**	**—**	**29,986**	**—**	**—**	**—**	**200**	**—**
Total Assets	**¥—**	**¥(13,069)**	**¥60,760**	**¥—**	**$—**	**$(87)**	**$406**	**$—**

(*) 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 because observability of inputs used by calculating fair values has been improved. This transfer is implemented at the end of the period.

As of March 31, 2023	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	¥ 574	¥—	¥ (1)	¥ (87)
Money Held in Trust				
Other Money Held in Trust	1,348	—	(351)	364
Securities				
Other Securities				
Bonds	—	—	—	—
Corporate Bonds	—	—	—	—
Other	109,057	—	(12,813)	29,923
Foreign Bonds	87,848	—	(9,172)	18,774
Investment Trust	21,209	—	(3,640)	11,148
Total Assets	¥110,980	¥—	¥(13,167)	¥30,199

As of March 31, 2023	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	¥—	¥ —	¥ 484	¥—
Money Held in Trust				
Other Money Held in Trust	—	(321)	1,040	—
Securities				
Other Securities				
Bonds	—	—	—	—
Corporate Bonds	—	—	—	—
Other	—	(59,316)	66,849	—
Foreign Bonds	—	(59,316)	38,132	—
Investment Trust	—	—	28,717	—
Total Assets	¥—	¥(59,637)	¥68,374	¥—

(*) 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 because observability of inputs used by calculating fair values has been improved. 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, 2023

None

As of March 31, 2023

None

17. Fair Value of Securities

Held-to-Maturity Debt Securities

As of September 30, 2023	Type	Millions of Yen			Millions of U.S. Dollars		
		Consolidated Balance Sheet Amount	Fair Value	Difference	Consolidated Balance Sheet Amount	Fair Value	Difference
Held-to-Maturity Debt Securities Whose Fair Value exceeding Consolidated Balance Sheet Amount	Japanese Government Bonds	¥ —	¥ —	¥ —	$ —	$ —	$ —
	Municipal Government Bonds	—	—	—	—	—	—
	Corporate Bonds	143	144	0	0	0	0
	Other	3,291,626	3,314,495	22,868	22,007	22,160	152
	Foreign Bonds	3,227,375	3,250,162	22,786	21,577	21,730	152
	Other	64,251	64,332	81	429	430	0
	Subtotal	3,291,770	3,314,639	22,868	22,008	22,161	152
Held-to-Maturity Debt Securities Whose Fair Value not exceeding Consolidated Balance Sheet Amount	Japanese Government Bonds	2,937,265	2,646,017	(291,248)	19,638	17,690	(1,947)
	Municipal Government Bonds	—	—	—	—	—	—
	Corporate Bonds	100,000	98,829	(1,171)	668	660	(7)
	Other	8,456,345	8,403,428	(52,917)	56,537	56,183	(353)
	Foreign Bonds	8,351,193	8,298,513	(52,679)	55,834	55,482	(352)
	Other	105,152	104,914	(238)	703	701	(1)
	Subtotal	11,493,611	11,148,274	(345,336)	76,844	74,535	(2,308)
Total		¥14,785,382	¥14,462,914	¥(322,467)	$98,852	$96,696	$(2,155)

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, 2023	Type	Millions of Yen		
		Consolidated Balance Sheet Amount	Fair Value	Difference
Held-to-Maturity Debt Securities Whose Fair Value exceeding Consolidated Balance Sheet Amount	Japanese Government Bonds	¥ 16,010	¥ 16,496	¥ 485
	Municipal Government Bonds	—	—	—
	Corporate Bonds	300	301	0
	Other	1,799,549	1,816,855	17,305
	Foreign Bonds	1,734,008	1,751,235	17,227
	Other	65,541	65,620	78
	Subtotal	1,815,861	1,833,653	17,791
Held-to-Maturity Debt Securities Whose Fair Value not exceeding Consolidated Balance Sheet Amount	Japanese Government Bonds	2,937,586	2,816,409	(121,177)
	Municipal Government Bonds	—	—	—
	Corporate Bonds	100,000	98,971	(1,029)
	Other	8,101,046	7,988,506	(112,539)
	Foreign Bonds	7,973,525	7,861,485	(112,039)
	Other	127,520	127,020	(500)
	Subtotal	11,138,632	10,903,886	(234,746)
Total		¥12,954,494	¥12,737,539	¥(216,954)

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, 2023	Type	Millions of Yen			Millions of U.S. Dollars		
		Consolidated Balance Sheet Amount	Acquisition Cost	Difference	Consolidated Balance Sheet Amount	Acquisition Cost	Difference
Other Securities Whose Consolidated Balance Sheet Amount exceeding Acquisition Cost	Stocks	¥ 630,680	¥ 217,988	¥ 412,692	$ 4,216	$ 1,457	$ 2,759
	Bonds	92,930	92,621	309	621	619	2
	Japanese Government Bonds	10,341	10,034	306	69	67	2
	Municipal Government Bonds	225	224	1	1	1	0
	Corporate Bonds	82,364	82,362	2	550	550	0
	Other	2,824,973	2,288,064	536,908	18,887	15,297	3,589
	Foreign Bonds	570,097	567,755	2,342	3,811	3,795	15
	Foreign Stocks	23,458	9,349	14,108	156	62	94
	Investment Trusts	2,166,803	1,646,912	519,890	14,486	11,010	3,475
	Other	64,614	64,047	567	432	428	3
	Subtotal	3,548,585	2,598,674	949,910	23,725	17,374	6,350
Other Securities Whose Consolidated Balance Sheet Amount not exceeding Acquisition Cost	Stocks	6,589	7,082	(493)	44	47	(3)
	Bonds	4,910,595	5,208,405	(297,810)	32,831	34,822	(1,991)
	Japanese Government Bonds	4,059,317	4,324,848	(265,530)	27,139	28,915	(1,775)
	Municipal Government Bonds	144,312	151,922	(7,609)	964	1,015	(50)
	Corporate Bonds	706,964	731,634	(24,670)	4,726	4,891	(164)
	Other	19,936,497	22,188,167	(2,251,669)	133,292	148,346	(15,054)
	Foreign Bonds	16,119,077	17,896,315	(1,777,237)	107,769	119,651	(11,882)
	Foreign Stocks	10,006	13,376	(3,369)	66	89	(22)
	Investment Trusts	3,733,963	4,204,983	(471,019)	24,964	28,113	(3,149)
	Other	73,448	73,492	(43)	491	491	(0)
	Subtotal	24,853,682	27,403,655	(2,549,973)	166,167	183,216	(17,048)
Total		¥28,402,267	¥30,002,330	¥(1,600,062)	$189,892	$200,590	$(10,697)

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, 2023	Type	Millions of Yen Consolidated Balance Sheet Amount	Acquisition Cost	Difference
Other Securities Whose Consolidated Balance Sheet Amount exceeding Acquisition Cost	Stocks	¥ 624,043	¥ 233,584	¥ 390,459
	Bonds	184,564	178,273	6,291
	Japanese Government Bonds	98,832	92,551	6,280
	Municipal Government Bonds	2,328	2,326	1
	Corporate Bonds	83,403	83,395	8
	Other	3,527,404	2,948,012	579,391
	Foreign Bonds	542,630	512,491	30,138
	Foreign Stocks	19,231	8,618	10,612
	Investment Trusts	2,906,576	2,368,188	538,387
	Other	58,965	58,713	252
	Subtotal	4,336,011	3,359,870	976,141
Other Securities Whose Consolidated Balance Sheet Amount not exceeding Acquisition Cost	Stocks	12,402	13,875	(1,472)
	Bonds	4,893,733	5,051,281	(157,547)
	Japanese Government Bonds	3,880,704	4,016,605	(135,901)
	Municipal Government Bonds	147,353	152,944	(5,590)
	Corporate Bonds	865,675	881,731	(16,056)
	Other	16,425,141	17,911,522	(1,486,380)
	Foreign Bonds	11,543,764	12,698,428	(1,154,664)
	Foreign Stocks	10,837	13,376	(2,538)
	Investment Trusts	4,787,782	5,116,700	(328,917)
	Other	82,757	83,017	(260)
	Subtotal	21,331,278	22,976,679	(1,645,401)
Total		¥25,667,290	¥26,336,550	¥ (669,260)

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, 2023 and the fiscal year ended March 31, 2023 ("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, 2023 was ¥16 million ($0 million), including ¥16 million ($0 million) on Investment Trusts.

The amount of revaluation loss for the fiscal year ended March 31, 2023 was nil.

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

18. Fair Value of Money Held in Trust

Held-to-Maturity Money Held in Trust

As of September 30, 2023	Millions of Yen Consolidated Balance Sheet Amount	Fair Value	Difference	Held-to-Maturity Money Held in Trust Whose Fair Value exceeding Consolidated Balance Sheet Amount	Held-to-Maturity Money Held in Trust Whose Fair Value not exceeding Consolidated Balance Sheet Amount
Held-to-Maturity Money Held in Trust	**¥1**	**¥1**	**¥—**	**¥—**	**¥—**

	Millions of U.S. Dollars				
As of September 30, 2023	Consolidated Balance Sheet Amount	Fair Value	Difference	Held-to-Maturity Money Held in Trust Whose Fair Value exceeding Consolidated Balance Sheet Amount	Held-to-Maturity Money Held in Trust Whose Fair Value not exceeding Consolidated Balance Sheet Amount
Held-to-Maturity Money Held in Trust	**$0**	**$0**	**$—**	**$—**	**$—**

Note: "Held-to-Maturity Money Held in Trust Whose Fair Value exceeding Consolidated Balance Sheet Amount" and "Held-to-Maturity Money Held in Trust Whose Fair Value not exceeding Consolidated Balance Sheet Amount" are gross valuation of the difference between the consolidated balance sheet amount and the fair value presented in "Difference."

	Millions of Yen				
As of March 31, 2023	Consolidated Balance Sheet Amount	Fair Value	Difference	Held-to-Maturity Money Held in Trust Whose Fair Value exceeding Consolidated Balance Sheet Amount	Held-to-Maturity Money Held in Trust Whose Fair Value not exceeding Consolidated Balance Sheet Amount
Held-to-Maturity Money Held in Trust	¥—	¥—	¥—	¥—	¥—

Note: "Held-to-Maturity Money Held in Trust Whose Fair Value exceeding Consolidated Balance Sheet Amount" and "Held-to-Maturity Money Held in Trust Whose Fair Value not exceeding Consolidated Balance Sheet Amount" are gross valuation of the difference between the consolidated balance sheet amount and the fair value presented in "Difference."

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, 2023	Consolidated Balance Sheet Amount	Acquisition Cost	Difference	Other Money Held in Trust Whose Consolidated Balance Sheet Amount exceeding Acquisition Cost	Other Money Held in Trust Whose Consolidated Balance Sheet Amount not exceeding Acquisition Cost
Other Money Held in Trust	**¥10,515,535**	**¥11,589,856**	**¥(1,074,320)**	**¥10,510**	**¥1,084,831**

	Millions of U.S. Dollars				
As of September 30, 2023	Consolidated Balance Sheet Amount	Acquisition Cost	Difference	Other Money Held in Trust Whose Consolidated Balance Sheet Amount exceeding Acquisition Cost	Other Money Held in Trust Whose Consolidated Balance Sheet Amount not exceeding Acquisition Cost
Other Money Held in Trust	**$70,305**	**$77,487**	**$(7,182)**	**$70**	**$7,253**

Note: "Other Money Held in Trust Whose Consolidated Balance Sheet Amount exceeding Acquisition Cost" and "Other Money Held in Trust Whose 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, 2023	Consolidated Balance Sheet Amount	Acquisition Cost	Difference	Other Money Held in Trust Whose Consolidated Balance Sheet Amount exceeding Acquisition Cost	Other Money Held in Trust Whose Consolidated Balance Sheet Amount not exceeding Acquisition Cost
Other Money Held in Trust	¥8,379,333	¥8,972,948	¥(593,615)	¥13,419	¥607,034

Note: "Other Money Held in Trust Whose Consolidated Balance Sheet Amount exceeding Acquisition Cost" and "Other Money Held in Trust Whose 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."

19. 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, 2023	Total	Over 1 Year			Total	Over 1 Year		
Exchange-traded Transactions								
Interest Rate Futures:								
Sold	**¥4,119,632**	**¥1,954,923**	**¥(1,023)**	**¥(1,023)**	**$27,543**	**$13,070**	**$ (6)**	**$ (6)**
Purchased	—	—	—	—	—	—	—	—
Interest Rate Options:								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Over-the-counter Transactions								
Forward Rate Agreements:								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Interest Rate Swaps:								
Rec.: Fix.-Pay.: Flt.	**3,080,158**	**167,301**	**(2,924)**	**(2,924)**	**20,593**	**1,118**	**(19)**	**(19)**
Rec.: Flt.-Pay.: Fix.	**180,158**	**167,301**	**5,493**	**5,493**	**1,204**	**1,118**	**36**	**36**
Rec.: Flt.-Pay.: Flt.	—	—	—	—	—	—	—	—
Interest Rate Options:								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Other:								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total	**¥ /**	**¥ /**	**¥ 1,545**	**¥ 1,545**	**$ /**	**$ /**	**$ 10**	**$ 10**

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

As of March 31, 2023	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.	1,142,403	385,525	(408)	(408)
Rec.: Flt.-Pay.: Fix.	192,603	185,725	2,104	2,104
Rec.: Flt.-Pay.: Flt.	—	—	—	—
Interest Rate Options:				
Sold	—	—	—	—
Purchased	—	—	—	—
Other:				
Sold	—	—	—	—
Purchased	—	—	—	—
Total	¥ /	¥ /	¥1,696	¥1,696

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

Currency-Related Derivative Instruments

As of September 30, 2023	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	**2,398,059**	**2,306**	**(97,480)**	**(97,480)**	**16,033**	**15**	**(651)**	**(651)**
Purchased	**2,723,888**	**1,859**	**96,500**	**96,500**	**18,211**	**12**	**645**	**645**
Currency Options:								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Other:								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total	¥ /	¥ /	¥ (980)	¥ (980)	$ /	$ /	$ (6)	$ (6)

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

As of March 31, 2023	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	533,173	3,212	639	639
Purchased	794,062	2,865	2,631	2,631
Currency Options:				
Sold	—	—	—	—
Purchased	—	—	—	—
Other:				
Sold	—	—	—	—
Purchased	—	—	—	—
Total	¥ /	¥ /	¥3,271	¥3,271

Note: Derivative instruments are measured at 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, 2023 and March 31, 2023.

Bond-Related Derivative Instruments

As of September 30, 2023	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	¥—	¥—	¥—	¥—	$—	$—	$—	$—
Purchased	—	—	—	—	—	—	—	—
Bond Futures Options:								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Over-the-counter Transactions								
Bond Options:								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Other:								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total	¥ /	¥ /	¥—	¥—	$ /	$ /	$—	$—

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

As of March 31, 2023	Millions of Yen			
	Contract Amount or Notional Amount		Fair Value	Unrealized Gain/Loss
	Total	Over 1 Year		
Exchange-traded Transactions				
Bond Futures:				
Sold	¥260	¥—	¥(1)	¥(1)
Purchased	58	—	0	0
Bond Futures Options:				
Sold	—	—	—	—
Purchased	—	—	—	—
Over-the-counter Transactions				
Bond Options:				
Sold	—	—	—	—
Purchased	—	—	—	—
Other:				
Sold	—	—	—	—
Purchased	—	—	—	—
Total	¥ /	¥ /	¥(0)	¥(0)

Note: Derivative instruments are measured at 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, 2023 and March 31, 2023.

Credit Derivative Instruments

The Bank and its consolidated subsidiaries held no Credit Derivative Instruments as of September 30, 2023 and March 31, 2023.

(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, 2023

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	**¥ 20,000**	**¥ —**	**¥ 13**	**$ 133**	**$ —**	**$ 0**
	Interest Rate Swaps (Rec.:Flt.-Pay.: Fix.)	Yen-denominated Securities, Deposits and Others	**3,488,068**	**3,064,736**	**284,558**	**23,320**	**20,490**	**1,902**
The Accrual Method	Interest Rate Swaps (Rec.:Fix.-Pay.: Flt.)	Debentures, Borrowed Money	**334,355**	**334,355**	**Note 2**	**2,235**	**2,235**	**Note 2**
	Interest Rate Swaps (Rec.: Flt.-Pay.: Fix.)	Loans and Bills Discounted, Yen-denominated Securities and Others	**546,716**	**384,646**	**Note 2**	**3,655**	**2,571**	**Note 2**
Total			**¥ /**	**¥ /**	**¥284,571**	**$ /**	**$ /**	**$1,902**

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 March 17, 2022).

2. The fair value of certain interest rate swaps to 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: 16. Financial Instruments "Disclosures Regarding the Fair Value of Financial Instruments and Other Items").

As of March 31, 2023 — 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	¥ 80,000	¥ —	¥ 37
	Interest Rate Swaps (Rec.:Flt.-Pay.: Fix.)	Yen-denominated Securities, Deposits and Others	2,269,731	¥2,250,630	102,328
The Accrual Method	Interest Rate Swaps (Rec.:Fix.-Pay.: Flt.)	Debentures, Borrowed Money	210,190	210,190	Note 2
	Interest Rate Swaps (Rec.: Flt.-Pay.: Fix.)	Loans and Bills Discounted, Yen-denominated Securities and Others	472,239	395,031	Note 2
Total			¥ /	¥ /	¥102,365

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 March 17, 2022).

2. The fair value of certain interest rate swaps to 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: 16. Financial Instruments "Disclosures Regarding the Fair Value of Financial Instruments and Other Items").

Currency-Related Derivative Instruments

As of September 30, 2023

Method of Hedges	Type of Derivative Instruments	Hedged Items	Millions of Yen: Contract Amount or Notional Amount: Total	Millions of Yen: Contract Amount or Notional Amount: Over 1 Year	Millions of Yen: Fair Value	Millions of U.S. Dollars: Contract Amount or Notional Amount: Total	Millions of U.S. Dollars: Contract Amount or Notional Amount: Over 1 Year	Millions of U.S. Dollars: Fair Value
The Deferral Method	Currency Swaps	Foreign Currency Denominated Securities and Others	**¥19,233,503**	**¥12,976,243**	**¥ (896,262)**	**$128,591**	**$86,756**	**$(5,992)**
	Forex Forward		**7,355,267**	**—**	**(219,442)**	**49,176**	**—**	**(1,467)**
Total			**¥ /**	**¥ /**	**¥(1,115,705)**	**$ /**	**$ /**	**$(7,459)**

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, 2023 — 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	¥18,517,834	¥12,982,674	¥(347,872)
	Forex Forward		5,052,249	—	(2,449)
Total			¥ /	¥ /	¥(350,321)

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, 2023 and March 31, 2023.

Bond-Related Derivative Instruments

The Bank and its consolidated subsidiaries held no Bond-Related Derivative Instruments as of September 30, 2023 and March 31, 2023.

20. The Norinchukin Bank (Parent Company)

(1) Non-consolidated Balance Sheet (Unaudited)

	Millions of Yen		Millions of U.S. Dollars
	September 30 2023	March 31 2023	**September 30 2023**
Assets			
Cash and Due from Banks	**¥21,298,497**	¥22,348,159	**$142,398**
Receivables under Resale Agreements	**652,022**	304,742	**4,359**
Monetary Claims Bought	**292,508**	321,441	**1,955**
Trading Assets	**6,063**	3,635	**40**
Money Held in Trust	**10,557,219**	8,417,071	**70,583**
Securities	**44,431,930**	40,062,645	**297,064**
Loans and Bills Discounted	**17,318,370**	16,902,539	**115,787**
Foreign Exchange Assets	**282,678**	584,996	**1,889**
Other Assets	**2,692,288**	1,597,511	**18,000**
Tangible Fixed Assets	**126,818**	132,538	**847**
Intangible Fixed Assets	**48,218**	47,649	**322**
Prepaid Pension Cost	**7,415**	71,996	**49**
Deferred Tax Assets	**729,500**	343,817	**4,877**
Deferred Tax Assets for Land Revaluation	**1,600**	1,600	**10**
Customers' Liabilities for Acceptances and Guarantees	**371,867**	409,059	**2,486**
Reserve for Possible Loan Losses	**(123,831)**	(122,496)	**(827)**
Reserve for Possible Investment Losses	**(1,481)**	(1,481)	**(9)**
Total Assets	**¥98,691,688**	¥91,425,426	**$659,836**
Liabilities and Net Assets			
Liabilities			
Deposits	**¥65,289,119**	¥63,832,307	**$436,512**
Negotiable Certificates of Deposit	**2,237,359**	2,296,478	**14,958**
Debentures	**435,291**	455,034	**2,910**
Call Money	**1,655,000**	390,000	**11,065**
Payables under Repurchase Agreements	**14,026,979**	10,613,476	**93,782**
Trading Liabilities	**5,141**	2,786	**34**
Borrowed Money	**3,778,733**	3,931,746	**25,263**
Foreign Exchange Liabilities	**31**	28	**0**
Short-term Entrusted Funds	**893,463**	797,420	**5,973**
Other Liabilities	**5,498,046**	3,205,231	**36,759**
Reserve for Bonus Payments	**5,580**	5,719	**37**
Reserve for Retirement Benefits	**14,068**	15,150	**94**
Reserve for Directors' Retirement Benefits	**848**	898	**5**
Acceptances and Guarantees	**371,867**	409,059	**2,486**
Total Liabilities	**94,211,530**	85,955,337	**629,882**
Net Assets			
Paid-in Capital	**4,040,198**	4,040,198	**27,012**
Capital Surplus	**25,020**	25,020	**167**
Retained Earnings	**2,145,036**	2,067,877	**14,341**
Total Owners' Equity	**6,210,255**	6,133,096	**41,520**
Net Unrealized Gains (Losses) on Other Securities, net of taxes	**(1,828,350)**	(680,481)	**(12,224)**
Net Deferred Gains (Losses) on Hedging Instruments, net of taxes	**100,352**	19,573	**670**
Revaluation Reserve for Land, net of taxes	**(2,099)**	(2,099)	**(14)**
Total Valuation and Translation Adjustments	**(1,730,097)**	(663,007)	**(11,567)**
Total Net Assets	**4,480,157**	5,470,089	**29,953**
Total Liabilities and Net Assets	**¥98,691,688**	¥91,425,426	**$659,836**

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

	Millions of Yen		Millions of U.S. Dollars
For the six months ended September 30	**2023**	2022	**2023**
Income			
Interest Income:	**¥1,023,733**	¥ 630,503	**$ 6,844**
Interest on Loans and Bills Discounted	**171,363**	71,087	**1,145**
Interest and Dividends on Securities	**793,752**	537,341	**5,306**
Fees and Commissions	**8,611**	7,212	**57**
Trading Income	**387**	253	**2**
Other Operating Income	**274,677**	429,540	**1,836**
Other Income	**273,638**	238,158	**1,829**
Total Income	**1,581,047**	1,305,669	**10,570**
Expenses			
Interest Expenses:	**1,220,734**	469,659	**8,161**
Interest on Deposits	**146,307**	44,317	**978**
Fees and Commissions	**13,534**	14,878	**90**
Trading Expenses	**561**	24	**3**
Other Operating Expenses	**24,266**	411,518	**162**
General and Administrative Expenses	**73,381**	67,713	**490**
Other Expenses	**20,844**	135,249	**139**
Total Expenses	**1,353,321**	1,099,044	**9,048**
Income before Income Taxes	**227,726**	206,624	**1,522**
Income Taxes — Current	**61,691**	67,995	**412**
Income Taxes — Deferred	**24,791**	(32,325)	**165**
Total Income Taxes	**86,483**	35,669	**578**
Net Income	**¥ 141,242**	¥ 170,955	**$ 944**

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))."

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, 2023, the Bank had 22 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 Disclosure

(Millions of Yen, %)

Basel III Template No.		Items	a **As of September 30, 2023**	b As of September 30, 2022	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	**6,298,599**		
1a		Of which: capital and capital surplus	**4,063,598**		
2		Of which: retained earnings	**2,235,001**		
26		Of which: national specific regulatory adjustments (earnings to be distributed) (–)	**—**		
		Of which: other than the above	**—**		
3		Accumulated other comprehensive income and other disclosed reserves	**(1,604,763)**		(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)	**4,693,836**		
Common Equity Tier 1 capital: regulatory adjustments					
8+9		Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	**41,770**		
8		Of which goodwill (net of related tax liability, including those equivalent)	**2,625**		
9		Of which other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)	**39,145**		
10		Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	**912**		
11		Deferred gains or losses on derivatives under hedge accounting	**73,868**		
12		Shortfall of eligible provisions to expected losses	**—**		
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	**20,011**		
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	**252,964**		
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)	**252,964**		
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)	**389,527**		
Common Equity Tier 1 capital (CET1)					
29		Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	**4,304,309**		
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	**—**		
	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	**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, 2023**	b As of September 30, 2022	c Reference to Template CC2
34	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	**3,641**		
36	Additional Tier 1 capital: instruments (D)	**1,320,613**		
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)	**62,716**		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	**—**		
43	Additional Tier 1 capital: regulatory adjustments (E)	**62,716**		
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	**1,257,897**		
Tier 1 capital (T1=CET1+AT1)				
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	**5,562,206**		
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	**—**		
48	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	**856**		
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	**2,470**		
50a	Of which: general reserve for possible loan losses	**1,437**		
50b	Of which: eligible provisions	**1,032**		
51	Tier 2 capital: instruments and provisions (H)	**3,327**		
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, 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)	**—**		
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)	**3,327**		
Total capital (TC=T1+T2)				
59	Total capital (TC=T1+T2) ((G) + (J)) (K)	**5,565,534**		
Risk weighted assets				
60	Risk weighted assets (L)	**30,684,728**		

(Millions of Yen, %)

Basel III Template No.	Items	a **As of September 30, 2023**	b As of September 30, 2022	c Reference to Template CC2
Capital ratio and buffers (consolidated)				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	**14.02%**		
62	Tier 1 capital ratio (consolidated) ((G)/(L))	**18.12%**		
63	Total capital ratio (consolidated) ((K)/(L))	**18.13%**		
64	CET1 specific buffer requirement	**3.17%**		
65	Of which: capital conservation buffer requirement	**2.50%**		
66	Of which: countercyclical buffer requirement	**0.17%**		
67	Of which: G-SIB/D-SIB additional requirement	**0.50%**		
68	CET1 available after meeting the bank's minimum capital requirements	**9.52%**		
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)	**153,023**		
73	Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	**43,514**		
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)	**455,727**		
Provisions included in Tier 2 capital: instruments and provisions				
76	Provisions (general reserve for possible loan losses)	**1,437**		
77	Cap on inclusion of provisions (general reserve for possible loan losses)	**32,016**		
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")	**1,032**		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	**156,055**		

CC1: Composition of Capital

(Millions of Yen, %)

Basel III Template No.		Items	a **As of September 30, 2023**	b As of September 30, 2022	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		6,339,504	
1a		Of which: capital and capital surplus		4,015,219	
2		Of which: retained earnings		2,324,285	
26		Of which: national specific regulatory adjustments (earnings to be distributed) (–)		—	
		Of which: other than the above		—	
3		Accumulated other comprehensive income and other disclosed reserves		(900,531)	(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)		5,438,973	
Common Equity Tier 1 capital: regulatory adjustments					
8+9		Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)		41,064	
8		Of which: goodwill (net of related tax liability, including those equivalent)		3,041	
9		Of which: other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)		38,023	
10		Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)		975	
11		Deferred gains or losses on derivatives under hedge accounting		119,526	
12		Shortfall of eligible provisions to expected losses		5,620	
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		86,967	
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)		254,154	
Common Equity Tier 1 capital (CET1)					
29		Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)		5,184,818	
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	
	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards		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, 2023**	b As of September 30, 2022	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)		4,239	
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)		1,369,589	
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)		58,388	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		—	
43	Additional Tier 1 capital: regulatory adjustments (E)		58,388	
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)		1,311,201	
Tier 1 capital (T1=CET1+AT1)				
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)		6,496,020	
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		—	
48-49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		168	
47+49	Eligible Tier 2 capital instruments under phase-out arrangements included in Tier 2: instruments and provisions		—	
47	Of which: instruments issued by banks and their special purpose vehicles		—	
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		512	
50a	Of which: general reserve for possible loan losses		512	
50b	Of which: eligible provisions		—	
51	Tier 2 capital: instruments and provisions (H)		681	
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, 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)		—	
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, 2023**	b As of September 30, 2022	c Reference to Template CC2
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)		681	
Total capital (TC=T1+T2)				
59	Total capital (TC=T1+T2) ((G) + (J)) (K)		6,496,701	
Risk weighted assets				
60	Risk weighted assets (L)		41,158,672	
Capital ratio and buffers (consolidated)				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))		12.59%	
62	Tier 1 capital ratio (consolidated) ((G)/(L))		15.78%	
63	Total capital ratio (consolidated) ((K)/(L))		15.78%	
64	CET1 specific buffer requirement		3.01%	
65	Of which: capital conservation buffer requirement		2.50%	
66	Of which: countercyclical buffer requirement		0.01%	
67	Of which: G-SIB/D-SIB additional requirement		0.50%	
68	CET1 available after meeting the bank's minimum capital requirements		7.78%	
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)		183,530	
73	Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)		27,535	
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)		504,098	
Provisions included in Tier 2 capital: instruments and provisions				
76	Provisions (general reserve for possible loan losses)		512	
77	Cap on inclusion of provisions (general reserve for possible loan losses)		2,578	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")		—	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		216,176	
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		—	
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

(Millions of Yen)

Items	a **As of September 30, 2023** Consolidated balance sheet amount	b As of September 30, 2022 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	**17,901,803**	19,453,301		
Foreign Exchanges Assets	**303,373**	378,871		
Securities	**44,112,122**	43,941,457		2-b, 6-a
Money Held in Trust	**10,559,850**	11,812,598		6-b
Trading Assets	**6,063**	5,514		
Monetary Claims Bought	**292,508**	354,530		
Receivables under Resale Agreements	**652,130**	147		
Cash and Due from Banks	**21,367,443**	18,006,074		
Other Assets	**2,705,382**	3,111,127		
Tangible Fixed Assets	**129,121**	134,580		
Intangible Fixed Assets	**52,526**	51,514		2-a
Net Defined-benefit Asset	**27,697**	120,370		3
Deferred Tax Assets	**686,937**	458,180		4-a
Deferred Tax Assets for Land Revaluation	**1,600**	1,600		4-b
Customers' Liabilities for Acceptances and Guarantees	**3,289,955**	3,708,334		
Reserve for Possible Loan Losses	**(134,614)**	(145,677)		
Total Assets	**101,953,904**	101,392,526		
(Liabilities)				
Deposits	**65,300,944**	63,591,974		
Negotiable Certificates of Deposit	**2,237,359**	2,329,737		
Debentures	**434,791**	469,406		
Trading Liabilities	**5,141**	2,451		
Borrowed Money	**3,835,229**	4,624,654		8
Call Money and Bills Sold	**1,655,000**	2,306,900		
Payables under Repurchase Agreements	**14,026,979**	12,633,832		
Foreign Exchanges Liabilities	**31**	28		
Short-term Entrusted Funds	**893,463**	1,119,179		
Other Liabilities	**5,552,035**	5,078,650		
Reserve for Bonus Payments	**7,688**	7,721		
Net Defined Benefit Liability	**9,882**	21,396		
Reserve for Directors' Retirement Benefits	**1,134**	1,062		
Acceptances and Guarantees	**3,289,955**	3,708,334		
Total Liabilities	**97,249,636**	95,895,329		
(Net Assets)				
Paid-in Capital	**4,040,198**	4,040,198		1-a
Capital Surplus	**23,399**	23,399		1-b
Retained Earnings	**2,235,001**	2,324,285		1-c
Total Owners' Equity	**6,298,599**	6,387,883		
Net Unrealized Gains on Other Securities	**(1,825,143)**	(1,234,846)		
Net Deferred Losses on Hedging Instruments	**201,360**	297,278		5
Revaluation Reserve for Land	**(2,099)**	(2,099)		
Foreign Currency Translation Adjustment	**1,787**	1,689		
Remeasurements of Defined Benefit Plans	**19,330**	37,447		
Total Accumulated Other Comprehensive Income	**(1,604,763)**	(900,531)	(a)	
Non-controlling Interests	**10,430**	9,844		7
Total Net Assets	**4,704,267**	5,497,196		
Total Liabilities and Net Assets	**101,953,904**	101,392,526		

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

Appended Tables

1. Owners' Equity

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	**As of September 30, 2023**	As of September 30, 2022	Remarks
1-a	Paid-in Capital	**4,040,198**	4,040,198	
1-b	Capital Surplus	**23,399**	23,399	
1-c	Retained Earnings	**2,235,001**	2,324,285	
	Total Owners' Equity	**6,298,599**	6,387,883	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2023**	As of September 30, 2022	Remarks
	Directly issued qualifying common share capital plus related capital surplus and retained earnings	**6,298,599**	6,339,504	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	**4,063,598**	4,015,219	
2	Of which: retained earnings	**2,235,001**	2,324,285	
	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	

2. Intangible Assets

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	**As of September 30, 2023**	As of September 30, 2022	Remarks
2-a	Intangible Fixed Assets	**52,526**	51,514	
2-b	Securities	**44,112,122**	43,941,457	
	Of which: goodwill attributable to equity-method investees	**2,625**	3,041	
	Income taxes related to above	**(13,380)**	(13,491)	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2023**	As of September 30, 2022	Remarks
8	Intangible assets: goodwill	**2,625**	3,041	
9	Intangible assets: other	**39,145**	38,023	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, 2023**	As of September 30, 2022	Remarks
3	Net defined-benefit asset	**27,697**	120,370	
	Income taxes related to above	**(7,685)**	(33,402)	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2023**	As of September 30, 2022	Remarks
15	Net defined-benefit asset	**20,011**	86,967	

4. Deferred Tax Assets

(1) Consolidated Balance Sheet (Millions of Yen)

Reference numbers	Consolidated balance sheet items	**As of September 30, 2023**	As of September 30, 2022	Remarks
4-a	Deferred Tax Assets	**686,937**	458,180	
4-b	Deferred Tax Assets for Land Revaluation	**1,600**	1,600	
	Intangible assets to which tax-effect accounting was applied	**13,380**	13,491	
	Portion of net defined-benefit asset to which tax-effect accounting was applied	**7,685**	33,402	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2023**	As of September 30, 2022	Remarks
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	**912**	975	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)	**708,692**	504,098	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	**252,964**	—	
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)	**455,727**	504,098	

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, 2023**	As of September 30, 2022	Remarks
5	Net Deferred Losses on Hedging Instruments	**201,360**	297,278	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2023**	As of September 30, 2022	Remarks
11	Deferred gains or losses on derivatives under hedge accounting	**73,868**	119,526	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, 2023**	As of September 30, 2022	Remarks
6-a	Securities	**44,112,122**	43,941,457	
6-b	Money Held in Trust	**10,559,850**	11,812,598	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2023**	As of September 30, 2022	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	**153,023**	183,530	
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)	**153,023**	183,530	

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	As of September 30, 2022	Remarks
	Significant investments in the capital, etc., of other financial institutions	**106,231**	85,924	
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)	**62,716**	58,388	
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)	**43,514**	27,535	

7. Non-controlling Interests

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	As of September 30, 2023	As of September 30, 2022	Remarks
7	Non-controlling Interests	**10,430**	9,844	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	As of September 30, 2022	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)	**3,641**	4,239	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)	**856**	168	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, 2023	As of September 30, 2022	Remarks
8	Borrowed Money	**3,835,229**	4,624,654	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	As of September 30, 2022	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	

Overview of RWA (Consolidated)

OV1: Overview of RWA

(Millions of Yen)

No.		a	b	c	d
		RWA		Minimum capital requirements	
		As of September 30, 2023	As of September 30, 2022	**As of September 30, 2023**	As of September 30, 2022
1	Credit risk (excluding counterparty credit risk)	**12,749,792**		**1,019,983**	
2	Of which: standardized approach (SA)	**5,171,681**		**413,734**	
3	Of which: foundation internal ratings-based (F-IRB) approach	**5,018,600**		**401,488**	
4	Of which: supervisory slotting approach	**2,136,835**		**170,946**	
5	Of which: advanced internal rating-based (A-IRB) approach	**275,872**		**22,069**	
	Of which: significant investments	**—**		**—**	
	Of which: estimated residual value of lease transactions	**—**		**—**	
	Others	**146,802**		**11,744**	
6	Counterparty credit risk (CCR)	**250,109**		**20,008**	
7	Of which: standardized approach for counterparty credit risk (SA-CCR)	**79,854**		**6,388**	
8	Of which: expected positive exposure (EPE) method	**—**		**—**	
	Of which: central counterparty related exposure (CCP)	**105,598**		**8,447**	
9	Others	**64,656**		**5,172**	
10	Credit valuation adjustment (CVA)	**94,485**		**7,558**	
	Of which: standardized approach for CVA (SA-CVA)	**—**		**—**	
	Of which: full basic approach for CVA (BA-CVA)	**—**		**—**	
	Of which: reduced basic approach for CVA (BA-CVA)	**94,485**		**7,558**	
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	**—**		**—**	
12	Equity investments in funds - look-through approach	**11,267,310**		**901,384**	
13	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)	**125,836**		**10,066**	
14	Equity investments in funds - fall-back approach (subject to 1250% RW)	**812,700**		**65,016**	
15	Settlement risk	**—**		**—**	
16	Securitization exposures in banking book	**2,226,653**		**178,132**	
17	Of which: securitization IRB approach (SEC-IRBA)	**—**		**—**	
18	Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	**2,226,653**		**178,132**	
19	Of which: securitization standardized approach (SEC-SA)	**—**		**—**	
	Of which: 1250% risk weight is applied	**0**		**0**	
20	Market risk	**863,410**		**69,072**	
21	Of which: standardized approach (SA)	**863,410**		**69,072**	
22	Of which: internal model approach (IMA)	**—**		**—**	
	Of which: simplified standardized approach	**—**		**—**	
23	Capital charge for switch between trading book and banking book	**—**		**—**	
24	Operational risk	**1,046,324**		**83,705**	
25	Amounts below the thresholds for deduction	**1,248,105**		**99,848**	
26	Floor adjustment	**—**		**—**	
27	Total	**30,684,728**		**2,454,778**	

OV1: Overview of RWA

(Millions of Yen)

Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		As of September 30, 2023	As of September 30, 2022	**As of September 30, 2023**	As of September 30, 2022
1	Credit risk (excluding counterparty credit risk)		9,420,539		797,221
2	Of which: standardized approach (SA)		206,158		16,492
3	Of which: internal rating-based (IRB) approach		9,078,835		769,885
	Of which: significant investments		—		—
	Of which: estimated residual value of lease transactions		—		—
	Others		135,545		10,843
4	Counterparty credit risk (CCR)		590,422		48,147
5	Of which: standardized approach for counterparty credit risk (SA-CCR)		80,364		6,814
6	Of which: expected positive exposure (EPE) method		—		—
	Of which: credit valuation adjustment (CVA)		79,506		6,360
	Of which: central counterparty related exposure (CCP)		320,585		25,646
	Others		109,967		9,325
7	Equity positions in banking book under market-based approach		4,095,276		347,279
8	Equity investments in funds - look-through approach		18,010,746		1,527,239
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)		176,735		14,987
10	Equity investments in funds - fall-back approach (subject to 1250% RW)		887,904		71,032
11	Settlement risk		158,373		13,430
12	Securitization exposures in banking book		1,890,780		151,262
13	Of which: securitization IRB approach (SEC-IRBA) or internal assessment approach (IAA)		—		—
14	Of which: securitization external ratings-based approach (SEC-ERBA)		1,890,780		151,262
15	Of which: securitization standardized approach (SEC-SA)		—		—
	Of which: 1250% risk weight is applied		0		0
16	Market risk		1,780,902		142,472
17	Of which: standardized approach (SA)		1,776,640		142,131
18	Of which: internal model approaches (IMA)		4,261		340
19	Operational risk		836,435		66,914
20	Of which: basic Indicator Approach		—		—
21	Of which: standardized Approach		836,435		66,914
22	Of which: advanced Measurement Approach		—		—
23	Amounts below the thresholds for deduction		1,329,086		112,706
	Risk weighted assets subject to transitional arrangements				
24	Floor adjustment		—		—
25	Total		39,177,203		3,292,693

Credit Risk (Consolidated)

CR1: Credit quality of assets

For the Six Months Ended September 30, 2023

(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	**96,899**	**17,279,067**	**124,998**	**17,250,968**
2	Debt Securities	**—**	**24,338,772**	**4**	**24,338,767**
3	Off-balance sheet exposures	**120**	**21,813,597**	**155**	**21,813,562**
4	Total on-balance sheet assets (1+2+3)	**97,019**	**63,431,437**	**125,158**	**63,403,298**
	Off-balance sheet assets				
5	Acceptances and Guarantees	**4,344**	**3,285,610**	**5,170**	**3,284,784**
6	Commitments	**925**	**2,106,538**	**870**	**2,106,593**
7	Total off-balance sheet assets (5+6)	**5,270**	**5,392,148**	**6,040**	**5,391,378**
	Total				
8	Total (4+7)	**102,290**	**68,823,586**	**131,199**	**68,794,677**

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, 2022

(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	88,272	18,874,140	132,235	18,830,176
2	Debt Securities	—	25,638,053	19	25,638,034
3	Off-balance sheet exposures	33	18,478,616	113	18,478,535
4	Total on-balance sheet assets (1+2+3)	88,305	62,990,809	132,367	62,946,747
	Off-balance sheet assets				
5	Acceptances and Guarantees	6,029	3,702,305	8,660	3,699,673
6	Commitments	1,076	1,905,690	778	1,905,988
7	Total off-balance sheet assets (5+6)	7,106	5,607,995	9,439	5,605,662
	Total				
8	Total (4+7)	95,411	68,598,805	141,807	68,552,409

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.			**As of September 30, 2023**	As of September 30, 2022
1	Defaulted loans and debt securities at end of the previous reporting period		**87,774**	104,110
2	Breakdown of changes by factors during current reporting period in loans and debt securities	Default	**47,296**	35,799
3		Returned to non-defaulted status	**1,431**	8,998
4		Amounts written off	**374**	21
5		Other changes (Decrease in the balance due to a recovery of exposure mainly at default)	**(36,141)**	(42,584)
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)		**97,123**	88,305

CR3: Credit risk mitigation techniques – overview

For the Six Months Ended September 30, 2023

(Millions of Yen)

No.		a	b	c	d	e
		Exposures unsecured	Exposures totally secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	**15,426,911**	**1,824,057**	**1,302,895**	**863,665**	**—**
2	Debt securities	**23,590,052**	**748,714**	**—**	**748,714**	**—**
3	Other on-balance sheet assets (debt instruments)	**21,808,473**	**5,088**	**59**	**6,146**	**—**
4	Total	**60,825,437**	**2,577,860**	**1,302,955**	**1,618,526**	**—**
5	Of which defaulted	**96,549**	**470**	**2,177**	**—**	**—**

For the Six Months Ended September 30, 2022

(Millions of Yen)

No.		a	b	c	d	e
		Exposures unsecured	Exposures totally secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	16,745,115	2,085,061	1,699,683	748,443	—
2	Debt securities	24,569,706	1,068,327	—	1,068,327	—
3	Other on-balance sheet assets (debt instruments)	18,473,547	4,987	67	5,667	—
4	Total	59,788,370	3,158,376	1,699,751	1,822,438	—
5	Of which defaulted	87,913	391	2,039	—	—

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

For the Six Months Ended September 30, 2023

(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		
1a	Japanese government and the Bank of Japan	—	—	—	—	—	—
1b	Foreign central government and their central banks	—	—	—	—	—	—
1c	Bank for International Settlements	—	—	—	—	—	—
2a	Japanese regional municipal bodies	—	—	—	—	—	—
2b	Non-central government public sector entities in foreign countries	—	—	—	—	—	—
2c	Japan Finance Organization for Municipalities	—	—	—	—	—	—
2d	Japanese government institutions	—	—	—	—	—	—
2e	Three regional public sectors of Japan	—	—	—	—	—	—
3	Multilateral Development Bank	—	—	—	—	—	—
4	Banks, business operators conducting the type I financial instruments business and insurance companies	—	—	—	—	—	—
	Of which: business operators conducting the type I financial instruments business and insurance companies	—	—	—	—	—	—
5	Covered bonds	—	—	—	—	—	—
6	Corporates including specialized lending	—	—	—	—	—	—
	Of which: specialized lending	—	—	—	—	—	—
7a	Subordinated debt and other capital	—	—	—	—	—	—
7b	Equity	**1,844,563**	**115,541**	**1,844,563**	**46,216**	**4,857,678**	**256.91%**
8	SMEs and individuals	—	—	—	—	—	—
	Of which transactors	—	—	—	—	—	—
9	Real estate	—	—	—	—	—	—
	Of which: general RRE	—	—	—	—	—	—
	Of which: IPRRE	—	—	—	—	—	—
	Of which: general CRE	—	—	—	—	—	—
	Of which: other real estate related	—	—	—	—	—	—
	Of which: ADC	—	—	—	—	—	—
10a	Delinquency excluding general RRE	—	—	—	—	—	—
10b	Delinquency for general RRE	—	—	—	—	—	—
11a	Cash	—	—	—	—	—	—
11b	Bills in process of collection	—	—	—	—	—	—
	Guarantee by Credit Guarantee Corporations	—	—	—	—	—	—
	Guaranteed by Regional Economy Vitalization Corporation of Japan (REVIC)	—	—	—	—	—	—
12	Total	—	—	—	—	—	—

Notes: 1. Assets subject to the Standardized Approach are a) equity exposure; b) the on-balance and off-balance sheet assets of the Bank's consolidated subsidiaries, with the exception of IRB approach-applied subsidiaries; and c) 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 b+c), excluding equity exposure, is ¥314.0 billion. Because this amount is extremely limited, being only about 1.09% of the credit risk assets on a consolidated basis (¥28,774.9 billion), a statement concerning the assets subject to the Standardized Approach excluding equity exposure is omitted here.

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

For the Six Months Ended September 30, 2022

(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 in foreign countries	—	—	—	—	—	—
7	Multilateral Development Bank	—	—	—	—	—	—
8	Japan Finance Organization for Municipalities	—	—	—	—	—	—
9	Japanese government institutions	—	—	—	—	—	—
10	Three regional public sectors of Japan	—	—	—	—	—	—
11	Banks and business operators conducting the type I financial instruments business	—	—	—	—	—	—
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	Guaranteed 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 ¥206.1 billion, which is not shown in these statements due to its extremely limited amount—only about 0.53% of the credit risk assets on a consolidated basis (¥38,541.3 billion).

CR5a: Standardized approach – exposures by asset classes and risk weights

For the Six Months Ended September 30, 2023

(Millions of Yen)

No.	Asset classes \ Risk weight	Total credit exposures amount (post CCF and post-CRM)						
		0%	20%	50%	100%	150%	Others	Total
1a	Japanese government and the Bank of Japan	–	–	–	–	–	–	–
1b	Foreign central government and their central banks	–	–	–	–	–	–	–
1c	Bank for International Settlements	–	–	–	–	–	–	–

		0%	10%	20%	50%	100%	150%	Others	Total
2a	Japanese regional municipal bodies	–	–	–	–	–	–	–	–
2b	Non-central government public sector entities in foreign countries	–	–	–	–	–	–	–	–
2c	Japan Finance Organization for Municipalities	–	–	–	–	–	–	–	–
2d	Japanese government institutions	–	–	–	–	–	–	–	–
2e	Three regional public sectors of Japan	–	–	–	–	–	–	–	–

		0%	20%	30%	50%	100%	150%	Others	Total
3	Multilateral Development Bank	–	–	–	–	–	–	–	–

		20%	30%	40%	50%	75%	100%	150%	Others	Total
4	Banks, business operators conducting the type I financial instruments business and insurance companies	–	–	–	–	–	–	–	–	–
	Of which: business operators conducting the type I financial instruments business and insurance companies	–	–	–	–	–	–	–	–	–

		10%	15%	20%	25%	35%	50%	100%	Others	Total
5	Covered bonds	–	–	–	–	–	–	–	–	–

		20%	50%	75%	80%	85%	100%	130%	150%	Others	Total
6	Corporates including specialized lending	–	–	–	–	–	–	–	–	–	–
	Of which: specialized lending	–	–	–	–	–	–	–	–	–	–

		100%	150%	250%	400%	Others	Total
7a	Subordinated debt and other capital	–	–	–	–	–	–
7b	Equity	–	–	1,803,628	87,151	–	1,890,780

		45%	75%	100%	Others	Total
8	SMEs and individuals	–	–	–	–	–

		20%	25%	30%	40%	50%	70%	75%	Others	Total
9a	Real estate of which: general RRE	–	–	–	–	–	–	–	–	–
		20%	31.25%	37.5%	50%	62.5%			Others	Total
	Of which: mortgage is second priority and meets eligibility criteria	–	–	–	–	–			–	–

		30%	35%	45%	60%	75%	105%	150%	Others	Total
9b	Real estate of which: IPRRE	–	–	–	–	–	–	–	–	–
		30%	43.75%	56.25%	75%	93.75%			Others	Total
	Of which: mortgage is second priority and meets eligibility criteria	–	–	–	–	–			–	–

(Millions of Yen)

No.	Asset classes \ Risk weight	Total credit exposures amount (post CCF and post-CRM)					
		70%	90%	110%	150%	Others	Total
9c	Real estate of which: general CRE	–	–	–	–	–	–
		70%	112.5%			Others	Total
	Of which: mortgage is second priority and meets eligibility criteria	–	–			–	–

		60%	Others	Total
9d	Real estate of which: other real estate related	–	–	–
	Of which: mortgage is second priority and meets eligibility criteria	–	–	–

		100%	150%	Others	Total
9e	Real estate of which: ADC	–	–	–	–

		50%	100%	150%	Others	Total
10a	Delinquency excluding general RRE	–	–	–	–	–
10b	Delinquency for general RRE	–	–	–	–	–

		0%	10%	20%	Others	Total
11a	Cash	–	–	–	–	–
11b	Bills in process of collection	–	–	–	–	–
	Guarantee by Credit Guarantee Corporations	–	–	–	–	–
	Guaranteed by Regional Economy Vitalization Corporation of Japan (REVIC)	–	–	–	–	–

Notes: 1. Assets subject to the Standardized Approach are a) equity exposure; b) the on-balance and off-balance sheet assets of the Bank's consolidated subsidiaries, with the exception of IRB approach-applied subsidiaries; and c) 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 b+c), excluding equity exposure, is ¥314.0 billion. Because this amount is extremely limited, being only about 1.09% of the credit risk assets on a consolidated basis (¥28,774.9 billion), a statement concerning the assets subject to the Standardized Approach excluding equity exposure is omitted here.

CR5b: Standardized approach – exposures and CCF by risk weights

For the Six Months Ended September 30, 2023

(Millions of Yen, %)

No.	Risk weight	a	b	c	d
		On-balance sheet exposure	Off-balance sheet exposures	Weighted average CCF	Exposure (post-CCF and post-CRM)
1	Less than 40%	—	—	—	—
2	40%-70%	—	—	—	—
3	75%	—	—	—	—
	80%	—	—	—	—
4	85%	—	—	—	—
5	90%-100%	—	—	—	—
6	105%-130%	—	—	—	—
7	150%	—	—	—	—
8	250%	**1,771,949**	**79,199**	**40.00%**	**1,803,628**
9	400%	**72,614**	**36,342**	**40.00%**	**87,151**
10	1250%	—	—	—	—
11	Total exposures	—	—	—	—

Notes: 1. Assets subject to the Standardized Approach are a) equity exposure; b) the on-balance and off-balance sheet assets of the Bank's consolidated subsidiaries, with the exception of IRB approach-applied subsidiaries; and c) 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 b+c), excluding equity exposure, is ¥314.0 billion. Because this amount is extremely limited, being only about 1.09% of the credit risk assets on a consolidated basis (¥28,774.9 billion), a statement concerning the assets subject to the Standardized Approach excluding equity exposure is omitted here.

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

For the Six Months Ended September 30, 2022

(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%	1250%	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 in foreign countries	—	—	—	—	—	—	—	—	—	—	—
7	Multilateral Development Bank	—	—	—	—	—	—	—	—	—	—	—
8	Japan Finance Organization for Municipalities	—	—	—	—	—	—	—	—	—	—	—
9	Japanese government institutions	—	—	—	—	—	—	—	—	—	—	—
10	Three regional public sectors of Japan	—	—	—	—	—	—	—	—	—	—	—
11	Banks and business operators conducting the type I financial instruments business	—	—	—	—	—	—	—	—	—	—	—
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	Guaranteed 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 ¥206.1 billion, which is not shown in these statements due to its extremely limited amount—only about 0.53% of the credit risk assets on a consolidated basis (¥38,541.3 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, 2023

(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 before CCF and CRM	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	44,252,950	499	40.00%	45,154,098	0.00%	0.0	44.99%	2.8	59,505	0.13%	48	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	108,081	—	—	108,081	0.28%	0.0	45.00%	3.3	65,845	60.92%	136	
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	29,935	—	—	4	9.88%	0.0	45.00%	1.0	7	174.87%	0	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	44,390,967	499	40.00%	45,262,184	0.00%	0.0	44.99%	2.8	125,358	0.27%	184	16
	Bank exposure												
1	0.00 to 0.15 or less	3,068,270	16,040	15.12%	2,112,546	0.05%	0.1	45.00%	2.7	612,610	28.99%	490	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	131,782	1,549	61.27%	12,427	0.40%	0.0	44.82%	3.8	9,677	77.87%	22	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	789	136	100.00%	436	1.14%	0.0	45.00%	4.9	560	128.45%	2	
6	Exceeding 2.50 to 10.00 or less	7,939	1	100.00%	7,771	2.91%	0.0	45.00%	1.0	8,458	108.83%	101	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	0	—	—	0	100.00%	0.0	45.00%	1.0	—	0.00%	0	
9	Subtotal	3,208,782	17,728	19.81%	2,133,182	0.06%	0.2	44.99%	2.7	631,307	29.59%	616	—
	Corporate exposure (excluding SMEs exposure and specialized lending)												
1	0.00 to 0.15 or less	7,442,120	1,875,184	33.56%	7,950,724	0.05%	0.4	40.40%	2.8	1,754,577	22.06%	1,721	
2	Exceeding 0.15 to 0.25 or less	2,260,110	339,174	44.11%	1,952,118	0.16%	0.4	40.71%	2.5	757,135	38.78%	1,332	
3	Exceeding 0.25 to 0.50 or less	238,064	36,281	36.10%	249,024	0.42%	0.1	40.29%	2.0	135,962	54.59%	421	
4	Exceeding 0.50 to 0.75 or less	198,365	0	40.00%	143,096	0.63%	0.0	40.99%	2.5	106,977	74.75%	369	
5	Exceeding 0.75 to 2.50 or less	222,943	35,878	29.57%	199,372	1.07%	0.1	40.76%	2.4	173,260	86.90%	871	
6	Exceeding 2.50 to 10.00 or less	70,237	13,067	17.96%	68,549	4.34%	0.1	40.20%	3.8	97,157	141.73%	1,198	
7	Exceeding 10.00 to 100.00 or less	335,260	17,226	51.96%	338,956	15.37%	0.3	40.13%	3.3	702,648	207.29%	20,910	
8	100.00 (default)	59,343	960	42.19%	57,870	100.00%	0.0	39.98%	3.4	—	0.00%	23,142	
9	Subtotal	10,826,445	2,317,774	35.13%	10,959,713	1.13%	1.8	40.46%	2.8	3,727,718	34.01%	49,968	39,067
	SMEs exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	124	—	—	8,124	0.15%	0.0	40.07%	1.5	2,122	26.11%	4	
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	166	—	—	166	1.92%	0.0	45.00%	2.4	201	121.10%	1	
6	Exceeding 2.50 to 10.00 or less	526	25	100.00%	525	4.80%	0.0	40.23%	2.5	536	102.11%	10	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	327	16	100.00%	343	100.00%	0.0	45.00%	1.1	—	0.00%	154	
9	Subtotal	1,144	41	100.00%	9,159	4.19%	0.0	40.36%	1.6	2,859	31.21%	171	202
	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 before CCF and CRM	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	**926,100**	**181,307**	**100.00%**	**1,134,172**	**0.00%**	**0.0**	**44.11%**	**1.1**	**24,904**	**2.19%**	**41**	
2	Exceeding 0.15 to 0.25 or less	**90,851**	**6,500**	**100.00%**	**70,332**	**0.15%**	**0.0**	**40.17%**	**3.0**	**27,438**	**39.01%**	**44**	
3	Exceeding 0.25 to 0.50 or less	**3,703**	—	—	**3,703**	**0.28%**	**0.0**	**45.00%**	**1.0**	**1,378**	**37.20%**	**4**	
4	Exceeding 0.50 to 0.75 or less	**12,481**	—	—	**36,061**	**0.63%**	**0.0**	**42.23%**	**3.2**	**34,760**	**96.39%**	**95**	
5	Exceeding 0.75 to 2.50 or less	**22,804**	—	—	**15,326**	**0.83%**	**0.0**	**40.00%**	**1.9**	**10,777**	**70.32%**	**50**	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	**19,413**	—	—	**3,311**	**15.35%**	**0.0**	**45.00%**	**5.0**	**9,521**	**287.51%**	**228**	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	**1,075,355**	**187,807**	**100.00%**	**1,262,908**	**0.08%**	**0.0**	**43.79%**	**1.3**	**108,780**	**8.61%**	**466**	—
	Debt purchased for corporate (Dilution risk)												
1	0.00 to 0.15 or less	—	—	—	**20,009**	**0.05%**	**0.0**	**45.00%**	**1.0**	**3,049**	**15.24%**	**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	—	—	—	**20,009**	**0.05%**	**0.0**	**45.00%**	**1.0**	**3,049**	**15.24%**	**4**	—
	Loan participation (corporate) (Default risk of seller)												
1	0.00 to 0.15 or less	—	—	—	**19,387**	**0.00%**	**0.0**	**45.00%**	**5.0**	—	**0.00%**	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	**7,553**	**0.16%**	**0.0**	**40.00%**	**1.5**	**2,046**	**27.09%**	**4**	
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	—	—	—	**26,941**	**0.04%**	**0.0**	**43.59%**	**4.0**	**2,046**	**7.59%**	**4**	—
	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 before CCF and CRM	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	—	898,549	100.00%	898,549	0.14%	50.1	28.66%	—	79,070	8.79%	360	
2	Exceeding 0.15 to 0.25 or less	—	2,007,529	100.00%	2,007,529	0.21%	79.5	28.66%	—	239,404	11.92%	1,208	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	137,417	—	—	137,417	0.60%	7.2	41.86%	—	50,937	37.06%	345	
5	Exceeding 0.75 to 2.50 or less	7,212	—	—	7,212	0.80%	2.6	54.50%	—	4,242	58.81%	31	
6	Exceeding 2.50 to 10.00 or less	—	6,983	100.00%	6,983	9.54%	0.3	28.66%	—	8,919	127.72%	190	
7	Exceeding 10.00 to 100.00 or less	1,334	—	—	1,334	23.17%	0.1	44.42%	—	3,410	255.65%	136	
8	100.00 (default)	1,611	2,707	100.00%	4,318	100.00%	0.4	46.02%	—	4,439	102.79%	1,632	
9	Subtotal	147,575	2,915,770	100.00%	3,063,345	0.38%	140.4	29.34%	—	390,423	12.74%	3,905	1,286
	Other retail exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	271	2,260	100.00%	2,531	0.24%	1.4	87.76%	—	1,016	40.16%	5	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	53,895	16	100.00%	53,911	0.57%	2.1	46.07%	—	19,206	35.62%	141	
5	Exceeding 0.75 to 2.50 or less	1,341	4,960	100.00%	6,302	1.17%	2.7	92.67%	—	6,336	100.53%	68	
6	Exceeding 2.50 to 10.00 or less	1	—	—	1	8.78%	0.0	87.76%	—	2	141.79%	0	
7	Exceeding 10.00 to 100.00 or less	62	13	100.00%	76	24.52%	0.0	54.36%	—	95	125.04%	11	
8	100.00 (default)	999	49	100.00%	1,048	100.00%	0.0	92.79%	—	398	38.02%	941	
9	Subtotal	56,572	7,300	100.00%	63,872	2.27%	6.4	53.10%	—	27,056	42.35%	1,168	76
Total		59,706,842	5,446,921	72.13%	62,801,316	0.22%	149.1	43.42%	2.6	5,018,600	7.99%	56,492	40,650

For the Six Months Ended September 30, 2022

(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 before CCF and CRM	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	41,664,874	—	—	42,834,126	0.00%	0.0	44.99%	2.9	87,187	0.20%	53	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	105,315	—	—	105,315	0.28%	0.0	45.00%	3.6	68,089	64.65%	132	
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	29,779	—	—	4	9.88%	0.0	45.00%	1.9	8	186.31%	0	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	41,799,968	—	—	42,939,445	0.00%	0.0	44.99%	2.9	155,285	0.36%	186	14
	Bank exposure												
1	0.00 to 0.15 or less	3,737,283	1,210	89.70%	2,338,149	0.05%	0.1	44.99%	3.2	753,751	32.23%	539	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	160,502	1,524	83.60%	13,368	0.40%	0.0	44.83%	3.2	9,418	70.45%	24	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	856	234	100.00%	600	1.14%	0.0	45.00%	4.9	771	128.36%	3	
6	Exceeding 2.50 to 10.00 or less	7,513	—	—	7,329	2.91%	0.0	45.00%	1.0	7,974	108.79%	96	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	3,906,155	2,970	87.38%	2,359,448	0.06%	0.2	44.99%	3.2	771,915	32.71%	662	—
	Corporate exposure (excluding SMEs exposure and specialized lending)												
1	0.00 to 0.15 or less	7,553,155	1,762,398	55.10%	8,053,108	0.05%	0.4	44.37%	2.8	1,941,789	24.11%	1,914	
2	Exceeding 0.15 to 0.25 or less	2,184,445	311,418	65.79%	2,011,840	0.16%	0.5	44.38%	2.3	811,142	40.31%	1,508	
3	Exceeding 0.25 to 0.50 or less	219,317	39,703	48.60%	250,392	0.42%	0.1	44.77%	2.1	155,413	62.06%	471	
4	Exceeding 0.50 to 0.75 or less	206,270	2,577	75.00%	166,767	0.63%	0.0	45.00%	2.8	142,239	85.29%	472	
5	Exceeding 0.75 to 2.50 or less	211,099	14,892	41.50%	174,492	1.08%	0.1	44.60%	2.2	160,561	92.01%	843	
6	Exceeding 2.50 to 10.00 or less	97,355	13,651	19.73%	99,210	4.04%	0.1	45.00%	4.1	158,695	159.95%	1,804	
7	Exceeding 10.00 to 100.00 or less	283,434	22,748	79.30%	295,201	15.37%	0.3	44.99%	3.8	702,028	237.81%	20,425	
8	100.00 (default)	57,953	982	76.04%	57,900	100.00%	0.0	45.00%	2.6	—	—	26,055	
9	Subtotal	10,813,032	2,168,372	56.49%	11,108,914	1.07%	1.8	44.42%	2.7	4,071,870	36.65%	53,495	41,440

(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 before CCF and CRM	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	0	—	—	0	0.15%	0.0	45.00%	5.0	0	54.22%	0	
3	Exceeding 0.25 to 0.50 or less	0	—	—	0	0.42%	0.0	45.00%	5.0	0	82.56%	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	517	30	100.00%	31	4.80%	0.0	45.00%	4.4	58	183.12%	0	
7	Exceeding 10.00 to 100.00 or less	0	—	—	0	15.84%	0.0	45.00%	5.0	0	206.44%	0	
8	100.00 (default)	374	20	100.00%	394	100.00%	0.0	45.00%	1.1	—	—	177	
9	Subtotal	892	50	100.00%	426	92.73%	0.0	45.00%	1.4	59	13.83%	178	173
	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	604,144	—	—	604,144	0.05%	0.1	90.00%	5.0	604,512	100.06%	273	
2	Exceeding 0.15 to 0.25 or less	107,335	—	—	107,335	0.15%	0.1	90.00%	5.0	128,991	120.17%	145	
3	Exceeding 0.25 to 0.50 or less	8,854	—	—	8,854	0.41%	0.0	90.00%	5.0	16,634	187.87%	32	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	891	—	—	891	1.20%	0.0	90.00%	5.0	2,423	271.70%	9	
6	Exceeding 2.50 to 10.00 or less	16,740	1,953	75.00%	18,205	3.76%	0.0	90.00%	5.0	79,638	437.44%	617	
7	Exceeding 10.00 to 100.00 or less	1,462	—	—	1,462	15.76%	0.0	90.00%	5.0	11,277	771.12%	207	
8	100.00 (default)	112	—	—	112	100.00%	0.0	90.00%	5.0	1,267	1125.00%	101	
9	Subtotal	739,541	1,953	75.00%	741,006	0.20%	0.3	90.00%	5.0	844,746	113.99%	1,388	
	Debt purchased for corporate (Default risk)												
1	0.00 to 0.15 or less	2,771,395	799,300	100.00%	3,586,490	0.01%	0.0	44.33%	1.0	96,013	2.67%	176	
2	Exceeding 0.15 to 0.25 or less	125,016	29,000	100.00%	137,967	0.19%	0.0	44.02%	2.0	53,688	38.91%	121	
3	Exceeding 0.25 to 0.50 or less	3,703	—	—	3,703	0.28%	0.0	45.00%	1.3	1,506	40.66%	4	
4	Exceeding 0.50 to 0.75 or less	25,456	—	—	49,854	0.63%	0.0	45.00%	3.0	47,694	95.66%	141	
5	Exceeding 0.75 to 2.50 or less	23,693	—	—	16,455	0.83%	0.0	45.00%	2.3	13,804	83.89%	61	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	21,704	—	—	4,544	15.35%	0.0	45.00%	4.2	12,264	269.87%	313	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	2,970,970	828,300	100.00%	3,799,016	0.04%	0.0	44.33%	1.1	224,972	5.92%	818	—
	Debt purchased for corporate (Dilution risk)												
1	0.00 to 0.15 or less	—	—	—	22,014	0.04%	0.0	45.00%	1.0	3,050	13.85%	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	—	—	—	22,014	0.04%	0.0	45.00%	1.0	3,050	13.85%	4	—
	Loan participation (corporate) (Default risk of seller)												
1	0.00 to 0.15 or less	—	—	—	20,251	0.00%	0.0	45.00%	5.0	—	0.00%	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	2,171	0.16%	0.0	45.00%	1.5	656	30.24%	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	—	—	—	22,423	0.01%	0.0	45.00%	4.6	656	2.92%	1	—

(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 before CCF and CRM	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	—	2,639,037	100.00%	2,639,037	0.30%	120.3	38.30%	—	546,590	20.71%	3,032	
4	Exceeding 0.50 to 0.75 or less	142,556	—	—	142,556	0.70%	9.9	52.32%	—	73,461	51.53%	522	
5	Exceeding 0.75 to 2.50 or less	37	—	—	37	1.05%	0.0	32.13%	—	15	41.59%	0	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	1,284	7,218	100.00%	8,502	13.57%	0.5	40.40%	—	17,338	203.92%	480	
8	100.00 (default)	1,727	2,503	100.00%	4,230	100.00%	0.3	42.81%	—	4,914	116.16%	1,418	
9	Subtotal	145,605	2,648,758	100.00%	2,794,364	0.51%	131.2	39.02%	—	642,320	22.98%	5,453	970
	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	269	2,214	100.00%	2,483	0.25%	1.7	87.74%	—	1,024	41.24%	5	
4	Exceeding 0.50 to 0.75 or less	48,401	—	—	48,401	0.58%	1.8	46.10%	—	17,415	35.98%	129	
5	Exceeding 0.75 to 2.50 or less	1,289	4,830	100.00%	6,119	1.19%	2.9	92.29%	—	6,183	101.04%	67	
6	Exceeding 2.50 to 10.00 or less	—	2	100.00%	2	8.78%	0.0	87.74%	—	3	141.76%	0	
7	Exceeding 10.00 to 100.00 or less	74	0	100.00%	74	19.80%	0.0	46.65%	—	77	103.22%	7	
8	100.00 (default)	883	50	100.00%	934	100.00%	0.0	56.01%	—	1,209	129.41%	426	
9	Subtotal	50,918	7,098	100.00%	58,016	2.25%	6.5	52.91%	—	25,913	44.66%	636	63
Total		60,427,085	5,657,504	83.31%	63,845,078	0.21%	140.4	45.12%	2.7	6,740,789	10.55%	62,825	42,662

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

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

For the Six Months Ended September 30, 2023

(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 before CCF and CRM	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	—	—	—	—	—	—	—	—	—	—	—	
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	**197,426**	**3,000**	**30.00%**	**198,326**	**0.05%**	**0.0**	**28.30%**	**3.6**	**32,829**	**16.55%**	**28**	
2	Exceeding 0.15 to 0.25 or less	**139,270**	**18,955**	**37.02%**	**151,867**	**0.15%**	**0.0**	**28.85%**	**3.6**	**46,823**	**30.83%**	**67**	
3	Exceeding 0.25 to 0.50 or less	**66,247**	**7,271**	**39.04%**	**68,986**	**0.42%**	**0.0**	**27.96%**	**2.7**	**28,821**	**41.77%**	**81**	
4	Exceeding 0.50 to 0.75 or less	**38,609**	—	—	**38,160**	**0.63%**	**0.0**	**39.20%**	**4.9**	**35,647**	**93.41%**	**94**	
5	Exceeding 0.75 to 2.50 or less	**49,517**	**6,958**	**36.64%**	**52,026**	**1.39%**	**0.1**	**28.46%**	**2.3**	**32,881**	**63.20%**	**205**	
6	Exceeding 2.50 to 10.00 or less	**21,176**	**3,361**	**87.93%**	**23,719**	**4.80%**	**0.1**	**27.01%**	**2.1**	**20,592**	**86.81%**	**307**	
7	Exceeding 10.00 to 100.00 or less	**11,397**	**6,878**	**90.18%**	**17,224**	**15.84%**	**0.0**	**26.90%**	**2.3**	**22,975**	**133.38%**	**734**	
8	100.00 (default)	**12,431**	—	—	**12,032**	**100.00%**	**0.0**	**28.62%**	**1.6**	—	**0.00%**	**3,443**	
9	Subtotal	**536,077**	**46,425**	**48.39%**	**562,344**	**3.11%**	**0.5**	**29.07%**	**3.3**	**220,570**	**39.22%**	**4,962**	**6,889**
	SMEs exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	**2,916**	**1**	**50.00%**	**3,708**	**0.15%**	**0.0**	**26.55%**	**3.4**	**932**	**25.14%**	**1**	
3	Exceeding 0.25 to 0.50 or less	**16,768**	**413**	**78.25%**	**17,554**	**0.42%**	**0.0**	**30.27%**	**2.0**	**6,535**	**37.23%**	**22**	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	**23,433**	**1,426**	**94.44%**	**23,504**	**1.65%**	**0.2**	**27.78%**	**2.3**	**13,317**	**56.66%**	**107**	
6	Exceeding 2.50 to 10.00 or less	**13,582**	**2,488**	**96.88%**	**15,386**	**4.80%**	**0.3**	**29.80%**	**2.3**	**11,999**	**77.98%**	**220**	
7	Exceeding 10.00 to 100.00 or less	**17,471**	**2,652**	**100.00%**	**18,196**	**15.84%**	**0.3**	**29.75%**	**2.3**	**21,976**	**120.77%**	**857**	
8	100.00 (default)	**18,300**	**1,536**	**100.00%**	**16,629**	**100.00%**	**0.1**	**29.28%**	**2.2**	—	**0.00%**	**4,869**	
9	Subtotal	**92,472**	**8,519**	**97.09%**	**94,980**	**21.81%**	**1.1**	**29.16%**	**2.3**	**54,762**	**57.65%**	**6,078**	**12,511**
	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 before CCF and CRM	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**	**5,584**	**100.00%**	**5,584**	**0.05%**	**0.0**	**30.35%**	**1.5**	**539**	**9.65%**	**0**	
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**	**5,584**	**100.00%**	**5,584**	**0.05%**	**0.0**	**30.35%**	**1.5**	**539**	**9.65%**	**0**	—
	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 before CCF and CRM	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		**628,549**	**60,530**	**60.00%**	**662,909**	**5.76%**	**1.6**	**29.09%**	**3.2**	**275,872**	**41.61%**	**11,041**	**19,401**

For the Six Months Ended September 30, 2022

(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 before CCF and CRM	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	—	—	—	13,177	0.03%	0.0	30.30%	3.4	1,673	12.69%	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	—	—	—	13,177	0.03%	0.0	30.30%	3.4	1,673	12.69%	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	264,807	3,000	50.00%	272,646	0.05%	0.0	28.62%	3.9	48,320	17.72%	39	
2	Exceeding 0.15 to 0.25 or less	71,018	7,347	50.33%	77,064	0.15%	0.0	28.65%	2.8	20,410	26.48%	33	
3	Exceeding 0.25 to 0.50 or less	40,629	9,576	68.81%	52,610	0.42%	0.0	28.22%	2.7	22,197	42.19%	62	
4	Exceeding 0.50 to 0.75 or less	5,667	6,875	75.00%	4,907	0.63%	0.0	17.29%	3.0	1,587	32.34%	5	
5	Exceeding 0.75 to 2.50 or less	62,275	2,856	70.02%	65,441	1.40%	0.0	27.45%	2.8	42,149	64.40%	256	
6	Exceeding 2.50 to 10.00 or less	33,204	6,289	90.75%	36,059	4.80%	0.1	27.45%	2.7	33,194	92.05%	475	
7	Exceeding 10.00 to 100.00 or less	16,024	2,927	77.86%	16,874	15.84%	0.0	28.38%	3.1	24,665	146.17%	758	
8	100.00 (default)	6,760	135	75.00%	6,479	100.00%	0.0	29.35%	1.1	—	—	1,902	
9	Subtotal	500,387	39,007	69.30%	532,085	2.31%	0.5	28.26%	3.3	192,525	36.18%	3,533	2,720

(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 before CCF and CRM	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	10,754	—	—	8,254	0.05%	0.0	30.35%	3.8	1,499	18.16%	1	
2	Exceeding 0.15 to 0.25 or less	27,706	2,428	75.12%	26,210	0.18%	0.0	25.51%	3.4	6,074	23.17%	11	
3	Exceeding 0.25 to 0.50 or less	5,761	1,130	74.56%	6,140	0.42%	0.0	29.98%	3.4	2,700	43.97%	7	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	25,019	4,269	36.68%	27,384	1.67%	0.2	27.97%	2.4	15,952	58.25%	128	
6	Exceeding 2.50 to 10.00 or less	25,238	2,767	94.10%	24,797	4.80%	0.3	29.75%	2.1	19,001	76.62%	354	
7	Exceeding 10.00 to 100.00 or less	20,055	2,867	91.30%	17,298	15.84%	0.3	29.86%	2.7	21,221	122.67%	818	
8	100.00 (default)	21,392	3,413	100.00%	20,869	100.00%	0.1	27.68%	1.9	—	—	5,778	
9	Subtotal	135,929	16,876	76.25%	130,957	19.34%	1.2	28.26%	2.6	66,448	50.74%	7,100	13,159
	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	22,576	100.00%	22,576	0.05%	0.0	30.35%	1.4	2,093	9.27%	3	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	0	22,576	100.00%	22,576	0.05%	0.0	30.35%	1.4	2,093	9.27%	3	—
	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	—	—	—	—	—	—	—	—	—	—	—	—

(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 before CCF and CRM	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	—	—	—	—	—	—	—	—	—	—	—	
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		636,316	78,460	79.63%	698,796	5.39%	1.7	28.37%	3.1	262,741	37.59%	10,638	15,880

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

(Millions of Yen)

No.	Portfolio	As of September 30, 2023		As of September 30, 2022	
		a	b	a	b
		Pre-credit derivatives RWA	Actual RWA	Pre-credit derivatives RWA	Actual RWA
1	Sovereign – F-IRB	—	—		
2	Sovereign – A-IRB	—	—		
3	Banks – F-IRB	—	—		
4	Banks – A-IRB	—	—		
5	Corporate excluding specialized lending – F-IRB	—	—		
6	Corporate excluding specialized lending – A-IRB	—	—		
7	Specialized lending – F-IRB	—	—		
8	Specialized lending – A-IRB	—	—		
9	Retail – qualifying revolving (QRRE)	—	—		
10	Retail – residential mortgage exposures	—	—		
11	Other retail exposures	—	—		
12	Purchased receivables – F-IRB	—	—		
13	Purchased receivables – A-IRB	—	—		
14	Total	—	—		

Note: Because the Bank did not use credit derivatives as credit risk mitigation techniques as of September 30, 2023, credit derivatives are not shown in these statements.

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

(Millions of Yen)

No.	Portfolio	As of September 30, 2023		As of September 30, 2022	
		a	b	a	b
		Pre-credit derivatives RWA	Actual RWA	Pre-credit derivatives RWA	Actual RWA
1	Sovereign – F-IRB			—	—
2	Sovereign – A-IRB			—	—
3	Banks – F-IRB			—	—
4	Banks – A-IRB			—	—
5	Corporate excluding specialized lending – F-IRB			—	—
6	Corporate excluding specialized lending – A-IRB			—	—
7	Specialized lending – F-IRB			—	—
8	Specialized lending – A-IRB			—	—
9	Retail – qualifying revolving (QRRE)			—	—
10	Retail – residential mortgage exposures			—	—
11	Other retail exposures			—	—
12	Equity – F-IRB			—	—
13	Equity – A-IRB			—	—
14	Purchased receivables – F-IRB			—	—
15	Purchased receivables – A-IRB			—	—
16	Total			—	—

Note: Because the Bank did not use credit derivatives as credit risk mitigation techniques as of September 30, 2022, credit derivatives are not shown in these statements.

CR10: IRB (specialized lending under the slotting approach)

For the Six Months Ended September 30, 2023

(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	231,157	32,366	50%	199,503	—	—	42,530	242,034	121,017	—
	Equal to or more than 2.5 years	1,811,305	319,688	70%	1,802,880	37,341	—	33,370	1,873,591	1,311,514	7,494
Good	Less than 2.5 years	83,664	30,688	70%	70,507	—	—	23,731	94,239	65,967	376
	Equal to or more than 2.5 years	412,890	93,531	90%	348,298	—	—	65,752	414,050	372,645	3,312
Satisfactory		45,589	—	115%	—	39,584	—	6,005	45,589	52,428	1,276
Weak		108,167	660	250%	25,541	56,509	—	3,254	85,305	213,263	6,824
Default		5,299	—	—	5,195	—	—	4,295	9,490	—	4,745
Total		2,698,074	476,935		2,451,926	133,434	—	178,940	2,764,301	2,136,835	24,030
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		—	—						—	—	—

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

For the Six Months Ended September 30, 2022

(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	134,462	79,452	50%	164,706	—	—	22,414	187,120	93,560	—
	Equal to or more than 2.5 years	1,596,358	213,909	70%	1,605,376	37,861	—	54,655	1,697,894	1,188,526	6,791
Good	Less than 2.5 years	52,219	32,823	70%	56,064	—	—	20,019	76,084	53,259	304
	Equal to or more than 2.5 years	438,430	91,604	90%	392,621	—	—	54,086	446,708	402,037	3,573
Satisfactory		14,318	—	115%	8,313	—	—	6,005	14,318	16,466	400
Weak		130,029	1,032	250%	15,554	106,632	—	6,395	128,581	321,453	10,286
Default		4,332	—	—	—	—	—	4,332	4,332	—	2,166
Total		2,370,151	418,822		2,242,637	144,494	—	167,909	2,555,041	2,075,303	23,523
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		579,216	—	300%					579,216	1,737,649	
Private equity exposures		493,058	128,464	400%					589,406	2,357,627	
Other equity exposures		—	—	—					—	—	
Total		1,072,274	128,464	—					1,168,623	4,095,276	
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, 2023

(Millions of Yen)

No.		a Replacement cost	b Potential future exposure	c EEPE	d Alpha used for computing regulatory EAD	e EAD post-CRM	f RWA
1	SA-CCR	**7,398**	**298,653**		**1.4**	**428,473**	**79,854**
2	Expected positive exposure method			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					**12,414,018**	**64,656**
5	VaR					—	—
6	Total						**144,510**

For the Six Months Ended September 30, 2022

(Millions of Yen)

No.		a Replacement cost	b Potential future exposure	c EEPE	d Alpha used for computing regulatory EAD	e EAD post-CRM	f RWA
1	SA-CCR	18,034	254,909		1.4	382,388	80,397
2	Expected positive exposure method			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					13,437,777	109,967
5	VaR					—	—
6	Total						190,365

CVA1: The reduced basic approach for CVA (BA-CVA)

(Millions of Yen)

No.		**As of September 30, 2023**	
		a Components	b BA-CVA RWA (CVA risk divided 8%)
1	Aggregation of systematic components of CVA risk	**21,878**	
2	Aggregation of idiosyncratic components of CVA risk	**4,555**	
3	Total		**94,485**

CCR2: Credit valuation adjustment (CVA) capital charge

(Millions of Yen)

No.		As of September 30, 2022	
		a EAD post-CRM	b RWA
1	Total portfolios subject to the Advanced CVA capital charge	—	—
2	(i) VaR component (including the 3×multiplier)		—
3	(ii) Stressed VaR component (including the 3×multiplier)		—
4	All portfolios subject to the Standardized CVA capital charge	364,735	79,506
5	Total subject to the CVA capital charge	364,735	79,506

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

For the Six Months Ended September 30, 2023

(Millions of Yen)

No.	Items \ Risk weight	a	b	c	d	e	f	g	h	i
		Credit exposures amount (post CCF and post CRM)								
		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 in foreign countries	—	—	—	—	—	—	—	—	—
6	Multilateral Development Bank	—	—	—	—	—	—	—	—	—
7	Japan Finance Organization for Municipalities	—	—	—	—	—	—	—	—	—
8	Japanese government institutions	—	—	—	—	—	—	—	—	—
9	Three regional public sectors of Japan	—	—	—	—	—	—	—	—	—
10	Banks, business operators conducting the type I financial instruments business and insurance companies	—	—	—	—	—	—	—	—	—
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, 2023.

For the Six Months Ended September 30, 2022

(Millions of Yen)

No.	Items \ Risk weight	a	b	c	d	e	f	g	h	i
		Credit exposures amount (post CCF and post CRM)								
		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 in foreign countries	—	—	—	—	—	—	—	—	—
6	Multilateral Development Bank	—	—	—	—	—	—	—	—	—
7	Japan Finance Organization for Municipalities	—	—	—	—	—	—	—	—	—
8	Japanese government institutions	—	—	—	—	—	—	—	—	—
9	Three regional public sectors of Japan	—	—	—	—	—	—	—	—	—
10	Banks and business operators conducting the type I financial instruments business	—	—	—	—	—	—	—	—	—
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, 2022.

CCR4: IRB – CCR exposures by portfolio and PD scale

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

For the Six Months Ended September 30, 2023

(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	**4,883,833**	**0.00%**	**0.0**	**45.00%**	**4.9**	**—**	**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	**4,883,833**	**0.00%**	**0.0**	**45.00%**	**4.9**	**—**	**0.00%**
	Bank exposure							
1	0.00 to 0.15 or less	**7,559,322**	**0.05%**	**0.0**	**4.21%**	**0.2**	**141,542**	**1.87%**
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	**7,559,322**	**0.05%**	**0.0**	**4.21%**	**0.2**	**141,542**	**1.87%**
	Corporate exposure (excluding SMEs exposure and specialized lending)							
1	0.00 to 0.15 or less	**365,113**	**0.05%**	**0.0**	**0.29%**	**0.0**	**1,865**	**0.51%**
2	Exceeding 0.15 to 0.25 or less	**34,193**	**0.15%**	**0.0**	**2.31%**	**0.1**	**1,090**	**3.18%**
3	Exceeding 0.25 to 0.50 or less	**8**	**0.42%**	**0.0**	**40.00%**	**1.0**	**3**	**42.08%**
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	**10**	**1.02%**	**0.0**	**40.00%**	**1.0**	**7**	**65.69%**
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	**399,326**	**0.05%**	**0.0**	**0.46%**	**0.0**	**2,966**	**0.74%**
	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		**12,842,482**	**0.03%**	**0.0**	**19.60%**	**2.0**	**144,509**	**1.12%**

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

For the Six Months Ended September 30, 2022

(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	4,941,064	0.00%	0.0	45.00%	4.8	—	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	4,941,064	0.00%	0.0	45.00%	4.8	—	0.00%
	Bank exposure							
1	0.00 to 0.15 or less	8,871,705	0.05%	0.0	5.83%	0.3	188,455	2.12%
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	8,871,705	0.05%	0.0	5.83%	0.3	188,455	2.12%
	Corporate exposure (excluding SMEs exposure and specialized lending)							
1	0.00 to 0.15 or less	4,641	0.05%	0.0	45.00%	1.9	766	16.51%
2	Exceeding 0.15 to 0.25 or less	2,498	0.15%	0.0	45.00%	2.9	1,020	40.84%
3	Exceeding 0.25 to 0.50 or less	13	0.42%	0.0	45.00%	1.1	6	49.31%
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	157	0.85%	0.0	45.00%	1.0	106	68.06%
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	7,311	0.10%	0.0	45.00%	2.2	1,900	25.99%
	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		13,820,080	0.03%	0.0	19.86%	1.9	190,356	1.37%

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, 2023

(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	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	**8**	**0.15%**	**0.0**	**30.35%**	**1.0**	**1**	**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	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	**8**	**0.15%**	**0.0**	**30.35%**	**1.0**	**1**	**16.70%**
	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		**8**	**0.15%**	**0.0**	**30.35%**	**1.0**	**1**	**16.70%**

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

For the Six Months Ended September 30, 2022

(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	79	0.05%	0.0	30.35%	1.0	8	10.27%
2	Exceeding 0.15 to 0.25 or less	5	0.15%	0.0	30.35%	1.0	0	16.70%
3	Exceeding 0.25 to 0.50 or less	0	0.42%	0.0	30.35%	1.0	0	31.93%
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	85	0.05%	0.0	30.35%	1.0	9	10.70%
	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		85	0.05%	0.0	30.35%	1.0	9	10.70%

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, 2023

(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	**—**	**110,194**	**10,256**	**1,057,697**	**3,259,343**	**22,356**
2	Cash – other currencies	**—**	**61,370**	**—**	**174,775**	**19,171,745**	**4,871,646**
3	Domestic sovereign debt	**5,384**	**—**	**160,573**	**46,095**	**—**	**6,386,987**
4	Other sovereign debt	**2,807**	**—**	**64,245**	**22,386**	**4,409,483**	**15,459,317**
5	Government agency debt	**—**	**—**	**—**	**—**	**—**	**2,301,280**
6	Corporate bonds	**—**	**—**	**—**	**—**	**—**	**—**
7	Equity securities	**—**	**—**	**—**	**18,108**	**—**	**—**
8	Other collateral	**—**	**—**	**—**	**—**	**—**	**4,695,511**
9	Total	**8,191**	**171,565**	**235,075**	**1,319,064**	**26,840,572**	**33,737,099**

For the Six Months Ended September 30, 2022

(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	—	185,790	50,478	1,065,937	1,784,752	23,011
2	Cash – other currencies	—	136,779	—	328,836	18,292,553	3,626,630
3	Domestic sovereign debt	1,780	—	210,452	105,596	—	7,053,263
4	Other sovereign debt	509	—	7,470	65,440	3,353,139	13,059,773
5	Government agency debt	—	—	—	—	—	1,712,732
6	Corporate bonds	—	—	—	—	—	—
7	Equity securities	—	—	—	12,632	—	—
8	Other collateral	—	—	—	—	—	4,913,530
9	Total	2,289	322,569	268,401	1,578,443	23,430,445	30,388,941

CCR6: Credit derivatives exposures

(Millions of Yen)

No.		**As of September 30, 2023**		As of September 30, 2022	
		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, 2023 and 2022.

CCR8: Exposures to central counterparties

(Millions of Yen)

No.		As of September 30, 2023		As of September 30, 2022	
		a	b	a	b
		EAD (post-CRM)	RWA	EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)		**105,598**		316,127
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	**21,327,196**	**35,292**	17,554,140	19,991
3	(i) OTC derivatives	**523,629**	**14,938**	1,117,762	18,180
4	(ii) Exchange-traded derivatives	**6,126**	**245**	45,283	1,811
5	(iii) Securities financing transactions	**20,797,440**	**20,109**	16,391,093	—
6	(iv) Netting sets where cross-product netting has been approved	—	—	—	—
7	Segregated initial margin	**215,774**		215,372	
8	Non-segregated initial margin	**539,106**	**10,782**	589,908	590
9	Pre-funded default fund contributions	**275,878**	**59,523**	143,803	295,545
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, 2023

(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			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	—	—	—	—	—	—	**3,155,854**	—	**3,155,854**
2	residential mortgage	—	—	—	—	—	—	**2,029,178**	—	**2,029,178**
3	credit card	—	—	—	—	—	—	**943,456**	—	**943,456**
4	other retail exposures	—	—	—	—	—	—	**183,219**	—	**183,219**
5	re-securitization	—	—	—	—	—	—	**0**	—	**0**
6	Wholesale (total) – of which	—	—	—	—	—	—	**7,935,833**	—	**7,935,833**
7	loans to corporates	—	—	—	—	—	—	**7,809,309**	—	**7,809,309**
8	commercial mortgage	—	—	—	—	—	—	**95,567**	—	**95,567**
9	lease and receivables	—	—	—	—	—	—	**30,956**	—	**30,956**
10	other wholesale	—	—	—	—	—	—	—	—	—
11	re-securitization	—	—	—	—	—	—	—	—	—

For the Six Months Ended September 30, 2022

(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			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	—	—	—	—	—	—	2,512,974	—	2,512,974
2	residential mortgage	—	—	—	—	—	—	2,033,376	—	2,033,376
3	credit card	—	—	—	—	—	—	186,514	—	186,514
4	other retail exposures	—	—	—	—	—	—	293,083	—	293,083
5	re-securitization	—	—	—	—	—	—	0	—	0
6	Wholesale (total) – of which	—	—	—	—	—	—	6,915,724	—	6,915,724
7	loans to corporates	—	—	—	—	—	—	6,790,500	—	6,790,500
8	commercial mortgage	—	—	—	—	—	—	91,215	—	91,215
9	lease and receivables	—	—	—	—	—	—	34,008	—	34,008
10	other wholesale	—	—	—	—	—	—	—	—	—
11	re-securitization	—	—	—	—	—	—	—	—	—

SEC2: Securitization exposures in the trading book

For the Six Months Ended September 30, 2023

(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			Bank 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, 2022

(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			Bank 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, 2023

(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 underlying	Of which wholesale		Of which senior	Of which non-senior			Of which retail underlying	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 <1250% RW	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	1250% RW	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Exposure values (by regulatory approach)															
6	SEC-IRBA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	SEC-ERBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	1250%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	RWA (by regulatory approach)															
10	SEC-IRBA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	SEC-ERBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	1250%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Capital charge after cap															
14	SEC-IRBA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	SEC-ERBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
16	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	1250%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

For the Six Months Ended September 30, 2022

(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 underlying	Of which wholesale		Of which senior	Of which non-senior			Of which retail underlying	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 <1250% RW	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	1250% RW	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Exposure values (by regulatory approach)															
6	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	SEC-ERBA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	1250%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	RWA (by regulatory approach)															
10	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	SEC-ERBA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	1250%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Capital charge after cap															
14	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	SEC-ERBA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
16	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	1250%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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

For the Six Months Ended September 30, 2023

(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 underlying	Of which wholesale		Of which senior	Of which non-senior			Of which retail underlying	Of which wholesale		Of which senior	Of which non-senior
	Exposure values (by RW bands)															
1	≤20% RW	10,971,164	10,971,164	10,971,164	3,035,331	7,935,833	—	—	—	—	—	—	—	—	—	—
2	>20% to 50% RW	93,212	93,212	93,212	93,212	—	—	—	—	—	—	—	—	—	—	—
3	>50% to 100% RW	26,173	26,173	26,173	26,173	—	—	—	—	—	—	—	—	—	—	—
4	>100% to <1250% RW	1,136	1,136	1,136	1,136	—	—	—	—	—	—	—	—	—	—	—
5	1250% RW	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—
	Exposure values (by regulatory approach)															
6	SEC-IRBA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	SEC-ERBA or IAA	11,091,687	11,091,687	11,091,687	3,155,854	7,935,833	—	—	—	—	—	—	—	—	—	—
8	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	1250%	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 underlying	Of which wholesale		Of which senior	Of which non-senior			Of which retail underlying	Of which wholesale		Of which senior	Of which non-senior
	RWA (by regulatory approach)															
10	SEC-IRBA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	SEC-ERBA or IAA	**2,226,653**	**2,226,653**	**2,226,653**	**640,277**	**1,586,376**	—	—	—	—	—	—	—	—	—	—
12	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	1250%	**0**	**0**	—	—	—	**0**	—	**0**	—	—	—	—	—	—	—
	Capital charge after cap															
14	SEC-IRBA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	SEC-ERBA or IAA	**178,132**	**178,132**	**178,132**	**51,222**	**126,910**	—	—	—	—	—	—	—	—	—	—
16	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	1250%	**0**	**0**	—	—	—	**0**	—	**0**	—	—	—	—	—	—	—

For the Six Months Ended September 30, 2022

(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 underlying	Of which wholesale		Of which senior	Of which non-senior			Of which retail underlying	Of which wholesale		Of which senior	Of which non-senior
	Exposure values (by RW bands)															
1	≤20% RW	9,400,238	9,400,238	9,400,238	2,484,514	6,915,724	—	—	—	—	—	—	—	—	—	—
2	>20% to 50% RW	2,816	2,816	2,816	2,816	—	—	—	—	—	—	—	—	—	—	—
3	>50% to 100% RW	23,564	23,564	23,564	23,564	—	—	—	—	—	—	—	—	—	—	—
4	>100% to <1250% RW	2,079	2,079	2,079	2,079	—	—	—	—	—	—	—	—	—	—	—
5	1250% RW	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—
	Exposure values (by regulatory approach)															
6	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	SEC-ERBA	9,428,698	9,428,698	9,428,698	2,512,974	6,915,724	—	—	—	—	—	—	—	—	—	—
8	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	1250%	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—
	RWA (by regulatory approach)															
10	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	SEC-ERBA	1,890,780	1,890,780	1,890,780	512,717	1,378,063	—	—	—	—	—	—	—	—	—	—
12	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	1250%	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—
	Capital charge after cap															
14	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	SEC-ERBA	151,262	151,262	151,262	41,017	110,245	—	—	—	—	—	—	—	—	—	—
16	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	1250%	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—

Market Risk (Consolidated)

MR1: Market risk under standardized approach

For the Six Months Ended September 30, 2023

(Millions of Yen)

No.		Capital requirement in standardized approach
1	General interest rate risk	**26**
2	Equity risk	**—**
3	Commodity risk	**149**
4	Foreign exchange risk	**68,897**
5	Credit spread risk – non-securitizations	**—**
6	Credit spread risk – securitizations (non-correlation trading portfolio)	**—**
7	Credit spread risk – securitization (correlation trading portfolio)	**—**
8	Default risk – non-securitizations	**—**
9	Default risk – securitizations (non-correlation trading portfolio)	**—**
10	Default risk – securitizations (correlation trading portfolio)	**—**
11	Residual risk add-on	**—**
	Other	**—**
12	Total	**69,072**

MR1: Market risk under standardized approach

For the Six Months Ended September 30, 2022

(Millions of Yen)

No.		RWA
1	Interest rate risk (general and specific)	—
2	Equity risk (general and specific)	—
3	Foreign exchange risk	1,776,640
4	Commodity risk	—
	Options	
5	Simplified approach	—
6	Delta-plus method	—
7	Scenario approach	—
8	Securitization	—
9	Total	1,776,640

MR3: IMA values for trading portfolios

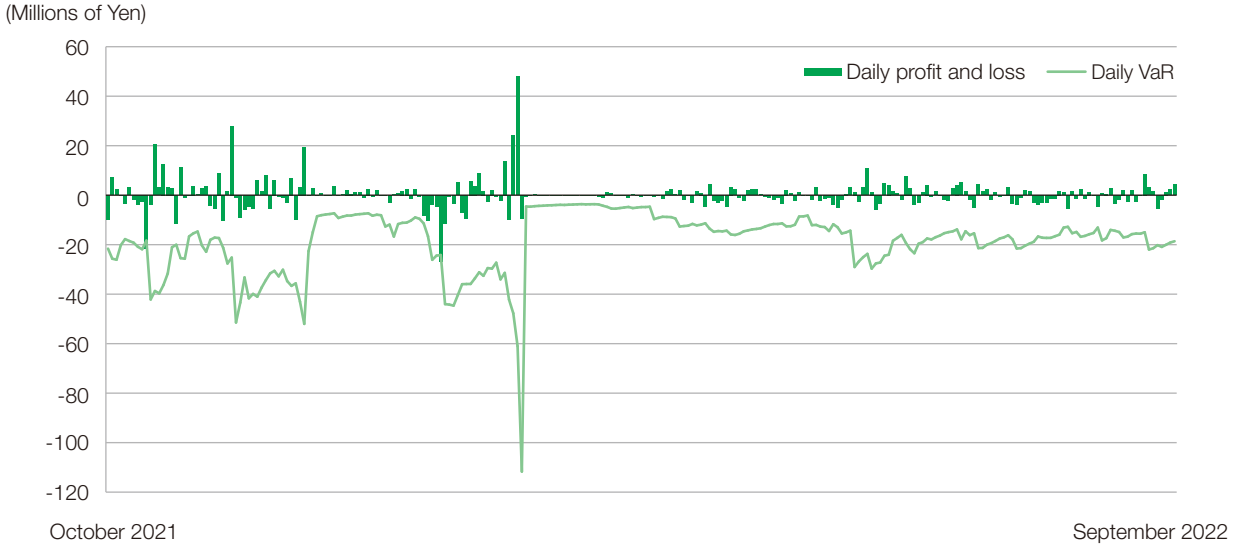
For the Six Months Ended September 30, 2022

(Millions of Yen)

No.		
	VaR (10 day 99%)	
1	Maximum value	306
2	Average value	49
3	Minimum value	3
4	Period end	52
	Stressed VaR (10 day 99%)	
5	Maximum value	192
6	Average value	69
7	Minimum value	8
8	Period end	109
	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, 2022



Note: The Bank conducted two excesses back-test in the past 250 business days. These excesses back-testing were conducted on October 28, 2021, resulting in a loss of ¥21 million with a VaR of ¥15 million, February 2, 2022, resulting in a loss of ¥27 million with a VaR of ¥21 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, 2023**	As of September 30, 2022
	Exposure	Exposure
Look-through approach	**18,394**	19,817
Mandate-based approach	**—**	—
Simple approach (subject to 250% RW)	**—**	—
Simple approach (subject to 400% RW)	**32**	44
Fall-back approach (subject to 1250% RW)	**65**	71
Total	**18,492**	19,933

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 1250% RW)" is a method for computing credit risk asset amounts using 1250% 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, 2023	As of September 30, 2022	**As of September 30, 2023**	As of September 30, 2022
1	Parallel up	**2,445,351**	2,710,753	**252,272**	199,340
2	Parallel down	**(2,668,229)**	(2,982,133)	**(214,902)**	(162,702)
3	Steepener	**1,150,488**	1,282,303		
4	Flattener	**33,423**	(802,170)		
5	Short rate up	**542,401**	563,605		
6	Short rate down	**131,412**	130,690		
7	Maximum	**2,445,351**	2,710,753	**252,272**	199,340
		e		f	
		As of September 30, 2023		As of September 30, 2022	
8	Tier 1 capital	**5,562,206**		6,496,020	

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.

Macroprudential supervisory measures (Consolidated)

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

For the Six Months Ended September 30, 2023

(Millions of Yen, %)

	a	b	c	d
Geographical breakdown	Countercyclical capital buffer rate	Risk-weighted assets used in the computaion of the countercyclical buffer	Bank-specific countercyclical capital buffer rate	Countercyclical buffer amount
Luxembourg	**0.50%**	**183,058**		
Hong Kong (China)	**1.00%**	**60,152**		
Sweden	**2.00%**	**41,006**		
U.K.	**2.00%**	**1,263,194**		
Australia	**1.00%**	**707,089**		
Germany	**0.75%**	**241,783**		
Netherlands	**1.00%**	**553,015**		
France	**0.50%**	**378,270**		
Subtotal		**3,427,571**		
Total		**25,376,607**	**0.17%**	**52,164**

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, 2022

(Millions of Yen, %)

	a	b	c	d
Geographical breakdown	Countercyclical capital buffer rate	Risk-weighted assets used in the computaion of the countercyclical buffer	Bank-specific countercyclical capital buffer rate	Countercyclical buffer amount
Luxembourg	0.50%	290,738		
Hong Kong (China)	1.00%	137,173		
Sweden	1.00%	74,199		
Subtotal		502,111		
Total		34,251,821	0.01%	4,115

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.

Operational Risk (Consolidated)

OR1: Historical losses

For the Six Months Ended September 30, 2023

(Millions of Yen, the Number of Items)

No.		a	b	c	d	e	f	g	h	i	j	k
		T	T-1	T-2	T-3	T-4	T-5	T-6	T-7	T-8	T-9	Ten-year average
Using ¥2,000,000 threshold												
1	Total amount of operational losses net of recoveries (no exclusions)	**9,430**	**156**	**1,538**	**56**	**22**	**105**	**36**	**13**	**23**	**23**	**1,140**
2	Total number of operational risk losses	**12**	**4**	**5**	**2**	**5**	**5**	**5**	**2**	**1**	**2**	**4**
3	Total amount of excluded operational risk losses	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
4	Total number of exclusions	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
5	Total amount of operational losses net of recoveries and net of excluded losses	**9,430**	**156**	**1,538**	**56**	**22**	**105**	**36**	**13**	**23**	**23**	**1,140**
Using ¥10,000,000 threshold												
6	Total amount of operational losses net of recoveries (no exclusions)	**9,404**	**148**	**1,532**	**48**	**—**	**98**	**24**	**10**	**23**	**21**	**1,131**
7	Total number of operational risk losses	**6**	**3**	**3**	**1**	**—**	**4**	**2**	**1**	**1**	**1**	**2**
8	Total amount of excluded operational risk losses	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
9	Total number of exclusions	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
10	Total amount of operational losses net of recoveries and net of excluded losses	**9,404**	**148**	**1,532**	**48**	**—**	**98**	**24**	**10**	**23**	**21**	**1,131**
Details of operational risk capital calculation												
11	Are losses used to calculate the ILM (yes/no)?	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**
12	If "no" in row 11, is the exclusion of internal loss data due to non-compliance with the minimum loss data standards (yes/no)?	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**

Note: Conservative estimates are used for ILM as regards certain consolidated subsidiaries not meeting the standards stipulated in the Notification Regarding Capital Adequacy Ratio, Article 287-1 as of September 30, 2023.

OR2: Business Indicator and subcomponents

For the Six Months Ended September 30, 2023

(Millions of Yen)

No.		a	b	c
		T	T-1	T-2
1	ILDC: Interest, lease and dividend component	538,188		
2	Interest and lease income	893,751	432,439	603,664
3	Interest and lease expense	1,352,753	514,517	631,003
4	Interest earning assets	49,966,651	64,579,242	65,853,990
5	Dividend income	410,244	289,249	246,882
6	SC: Services component	86,683		
7	Fee and commission income	30,797	28,964	31,359
8	Fee and commission expense	17,001	15,330	17,743
9	Other operating income	54,939	52,632	60,585
10	Other operating expense	54,573	46,978	45,667
11	FC: Financial component	244,445		
12	Net P&L on the trading book	240	104	495
13	Net P&L on the banking book	236,059	185,570	310,252
14	BI: Business indicator	869,317		
15	BIC: Business indicator component	126,812		
16	BI gross of excluded divested activities	869,317		
17	Reduction in BI due to excluded divested activities	—		

OR3: Minimum required operational risk capital

For the Six Months Ended September 30, 2023

(Millions of Yen)

No.		
1	BIC: Business indicator component	126,812
2	ILM: Internal loss multiplier	0.66
3	Minimum required operational risk capital	83,705
4	Operational risk RWA	1,046,324

Asset encumbrance (Consolidated)

ENC1: Asset encumbrance

For the Six Months Ended September 30, 2023

(Millions of Yen)

No.		a	b	c	d
		Pledge assets	Non-pledged assets	Total	Of which: securitization exposures
1	Loans and bills discounted	—	17,901,803	17,901,803	404,969
2	Foreign exchanges assets	—	303,373	303,373	—
3	Securities	22,555,355	21,285,859	43,841,215	10,289,941
4	Money held in trust	17,810	10,542,040	10,559,850	—
5	Trading assets	—	6,063	6,063	—
6	Monetary claims bought	—	292,508	292,508	287,689
7	Receivables under resale agreements	652,130	—	652,130	—
8	Cash and due from banks	—	21,367,443	21,367,443	—
9	Other assets	1,503,720	690,760	2,194,481	109,087
10	Tangible fixed assets	—	129,121	129,121	—
11	Customers' liabilities for acceptances and guarantees	—	3,289,955	3,289,955	—
12	Reserve for possible loan losses	—	(134,614)	(134,614)	—
	Total	24,729,017	75,674,317	100,403,334	11,091,687

Comparison of modelled and standardized RWA (Consolidated)

CMS2: Comparison of modelled and standardized RWA for credit risk at asset class level

For the Six Months Ended September 30, 2023

(Millions of Yen)

No.		a	b	c	d
		RWA			
		RWA for modelled approaches that banks have supervisory approval to use	RWA for column (a) if re-computed using the standardized approach	Total Actual RWA	RWA calculated using full standardized approach (before capital floor computation)
1	Sovereign	**125,358**	**624,740**	**208,332**	**707,715**
	Of which: Japanese regional municipal bodies	—	—	—	—
	Of which: non-central government public sector entities in foreign countries	**24,460**	**410,778**	**26,694**	**413,011**
	Of which: Multilateral Development Bank	—	—	—	—
	Of which: Japan Finance Organization for Municipalities	—	**15,071**	—	**15,071**
	Of which: Japanese government institutions	**10,992**	**86,247**	**10,992**	**86,247**
	Of which: three regional public sectors of Japan	—	—	—	—
2	Banks	**631,307**	**751,974**	**633,701**	**757,796**
3	Equity	—	—	**4,857,678**	**4,857,678**
4	Purchased receivables	**116,704**	**243,441**	**116,704**	**243,441**
5	Corporate excluding specialized lending and SMEs	**3,946,001**	**7,047,917**	**3,998,057**	**7,099,973**
	Of which: F-IRB is applied	**3,725,430**		**3,777,486**	
	Of which: A-IRB is applied	**220,570**		**220,570**	
6	SMEs	**57,621**	**84,985**	**57,621**	**84,985**
	Of which: F-IRB is applied	**2,859**		**2,859**	
	Of which: A-IRB is applied	**54,762**		**54,762**	
7	RRE	**390,423**	**1,913,018**	**390,423**	**1,913,018**
8	Retail – qualifying revolving (QRRE)	—	—	—	—
9	Other retail	**27,056**	**56,470**	**27,056**	**56,470**
10	Specialized lending	**2,136,835**	**2,739,077**	**2,313,413**	**2,915,655**
	Of which: loan for IPRRE and high volatility IPRRE	—	—	—	—
11	Total	**7,431,308**	**13,461,625**	**12,602,989**	**18,636,734**

Note: These is no difference in the mapping criteria to classify the exposures to which the Standardized Approach is applied into the portfolio under the Internal Ratings-Based Approach.

Composition of Leverage Ratio Disclosure (Consolidated)

LR1: Summary comparison of accounting assets vs leverage ratio exposure measure

(Millions of Yen)

No.	Items	As of September 30, 2023	As of September 30, 2022
1	Total assets on the balance sheet	**101,953,904**	
2	Assets of subsidiaries not included in the scope of consolidated leverage ratio (–)		
3	Adjustment for securitized exposures that do not meet the operational requirements for the recognition of risk transference	**—**	
4	Adjustments for temporary exemption of central bank reserves (–)	**20,567,629**	
5	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure (–)		
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	**—**	
7	Adjustments for eligible cash pooling transactions	**—**	
8	Adjustments for derivative financial instruments	**557,847**	
8a	Exposures related to derivative transactions	**953,376**	
8b	Accounting value of the derivatives recognized as assets (–)	**395,529**	
9	Adjustment for securities financing transaction exposures (ie repurchase agreements and similar secured lending)	**1,137,076**	
9a	Exposures related to securities financing transactions	**2,037,545**	
9b	Accounting value of the SFTs recognized as assets (–)	**900,468**	
10	Off-balance sheet exposures	**4,360,891**	
11	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital) (–)	**—**	
12	Other adjustments (–)	**4,525,552**	
12a	Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (–)	**378,375**	
12b	Customers' liabilities for acceptances and guarantees (–)	**3,289,955**	
12c	Gross up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	**—**	
12d	Deductions of receivable assets for cash variation margin provided in derivatives transactions (–)	**857,221**	
12e	Assets of subsidiaries included in the scope of consolidated leverage ratio (excluding amount of total assets on the consolidated balance sheet)	**—**	
13	Total exposures	**82,916,538**	

LR2: Leverage ratio common disclosure template

(Millions of Yen, %)

No.	Items		As of September 30, 2023	As of September 30, 2022
On-balance sheet exposures (1)				
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)		**76,800,321**	
2	Gross up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework		**—**	
3	Deductions of receivable assets for cash variation margin provided in derivatives transactions (–)		**857,221**	
4	Adjustment for securities received under securities financing transactions that are recognized as an asset (–)		**—**	
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital) (–)		**—**	
6	Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (–)		**378,375**	
7	Total on-balance sheet exposures	(a)	**75,564,724**	
Derivative exposures (2)				
8	Replacement cost (RC) associated with all derivatives transactions multiplied by 1.4		**409,041**	
9	Potential future exposure (PFE) associated with all derivatives transactions multiplied by 1.4		**544,335**	
10	Exempted central counterparty (CCP) leg of clientcleared trade exposures (–)		**—**	
11	Adjusted effective notional amount of written credit derivatives or other similar		**—**	
12	Adjusted effective notional offsets and add on deductions for written credit derivatives or other similar (–)		**—**	
13	Total derivative exposures	(b)	**953,376**	
Securities financing transaction exposures (3)				
14	The amount of assets related to SFTs, etc.		**4,895,205**	
15	The amount of deductions from the assets above (line 14) (–)		**3,994,737**	
16	The exposures for counterparty credit risk for SFTs, etc.		**1,137,076**	
17	The exposures for agent SFTs			
18	The Total exposures related to SFTs, etc.	(c)	**2,037,545**	
Other off balance sheet exposures (4)				
19	Notional amount of off-balance sheet transactions		**6,486,398**	
20	The amount of adjustments for conversion in relation to off-balance sheet transactions (–)		**2,125,506**	
22	Total exposures related to off-balance sheet transactions	(d)	**4,360,891**	
Leverage ratio (5)				
23	The amount of capital (Tier 1 capital)	(e)	**5,562,206**	
24	Total exposures ((a)+(b)+(c)+(d))	(f)	**82,916,538**	
25	Leverage ratio ((e)/(f))		**6.70%**	
26	Applicable minimum leverage ratio requirement		**3.00%**	
27	Applicable minimum leverage buffer		**—**	
Leverage ratio included in due from the Bank of Japan (6)				
	Total exposures	(f)	**82,916,538**	
	The deposits with the Bank of Japan		**20,567,629**	
	Total exposures (including the deposits with the Bank of Japan)	(f')	**103,484,167**	
	Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) ((e)/(f'))		**5.37%**	
Average disclosure (7)				
28	Average of the amount of assets related to SFTs (after deduction) ((g)+(h))		**610,408**	
	Average of the amount of assets related to SFTs	(g)	**4,327,824**	
	Average of the amount of deductions from the assets above (–)	(h)	**3,717,415**	
29	The amount of assets related to SFTs, etc (after deduction) at the end of the quarter ((i)+(j))		**900,468**	
14	The amount of assets related to SFTs, etc.	(i)	**4,895,205**	
15	The amount of deductions from the assets above (–)	(j)	**3,994,737**	
30	Total exposures (The average of the amount of assets related to SFTs (after deduction) is applicable, the deposits with the Bank of Japan not included)	(k)	**82,626,477**	
30a	Total exposures (The average of the amount of assets related to SFTs (after deduction) is applicable, the deposits with the Bank of Japan included)	(l)	**103,194,107**	
31	Leverage ratio (The average of the amount of assets related to SFTs (after deduction) is applicable, the deposits with the Bank of Japan not included) ((e)/(k))		**6.73%**	
31a	Leverage ratio (The average of the amount of assets related to SFTs (after deduction) is applicable, the deposits with the Bank of Japan included) ((e)/(l))		**5.39%**	

The Key Drivers of Material Changes Observed from the End of the Corresponding Reporting Period of Previous Year to the End of the Current Reporting Period

The key driver was a decrease in the amount of capital (Tier 1 capital) due to a decrease in Net Unrealized Gains on Other Securities compared to the corresponding reporting period of previous year.

Composition of Leverage Ratio Disclosure

(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, 2023**	As of September 30, 2022
On-balance sheet exposures (1)				
1		On-balance sheet exposures before deducting adjustment items		80,086,417
1a	1	Total assets reported in the consolidated balance sheet		84,584,678
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) (–)		4,498,261
2	7	The amount of adjustment items pertaining to Tier 1 capital (–)		193,016
3		Total on-balance sheet exposures (a)		79,893,401
Exposures related to derivative transactions (2)				
4		Replacement cost multiplied by 1.4 associated with derivatives transactions, etc.		812,629
5		Potential future exposure multiplied by 1.4 associated with derivatives transactions, etc.		716,752
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) (–)		808,689
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)		720,693
Exposures related to repo transactions (3)				
12		The amount of assets related to repo transactions, etc.		3,649,789
13		The amount of deductions from the assets above (line 12) (–)		3,530,715
14		The exposures for counterparty credit risk for repo transactions, etc.		1,259,718
15		The exposures for agent repo transaction		
16	5	The Total exposures related to repo transactions, etc. (c)		1,378,792
Exposures related to off-balance sheet transactions (4)				
17		Notional amount of off-balance sheet transactions		6,590,087
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (–)		1,914,803
19	6	Total exposures related to off-balance sheet transactions (d)		4,675,284
Leverage ratio on a consolidated basis (5)				
20		The amount of capital (Tier 1 capital) (e)		6,496,020
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)		86,668,172
22		Leverage ratio on a consolidated basis ((e)/(f))		7.49%
Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) (6)				
		Total exposures (f)		86,668,172
		The deposits with the Bank of Japan		16,807,847
		Total exposures (including the deposits with the Bank of Japan) (f')		103,476,020
		Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) ((e)/(f'))		6.27%

The Key Drivers of Material Changes Observed from the End of the Corresponding Reporting Period of Previous Year to the End of the Current Reporting Period

The key driver was a decrease in the amount of capital (Tier 1 capital) due to a decrease in Net Unrealized Gains on Other Securities compared to the corresponding reporting period of previous year.

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, 2023)		The previous quarter (April 1 to June 30, 2023)	
High-quality liquid assets (1)					
1	Total high-quality liquid assets		**28,540,348**		29,939,835
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	**11,258**	**1,094**	13,608	1,329
3	Of which: stable deposits	**442**	**13**	445	13
4	Of which: quasi-stable deposits	**10,815**	**1,081**	13,162	1,316
5	Cash outflows relating to unsecured wholesale funding	**15,677,081**	**12,463,756**	16,696,755	12,603,789
6	Of which: qualifying operational deposits	**—**	**—**	—	—
7	Of which: capital relating to unsecured wholesale funding, excluding qualifying operational deposits and debt securities	**14,572,000**	**11,358,675**	15,706,166	11,613,200
8	Of which: debt securities	**1,105,080**	**1,105,080**	990,589	990,589
9	Cash outflows relating to secured funding, etc.		**248,500**		181,303
10	Cash outflows relating to funding programs and credit/liquidity facilities such as derivative transactions, etc.	**4,861,246**	**3,032,411**	4,779,798	3,024,377
11	Of which: cash outflows relating to derivative transactions	**2,686,275**	**2,686,275**	2,684,040	2,684,040
12	Of which: cash outflows relating to funding programs	**—**	**—**	—	—
13	Of which: cash outflows relating to credit/liquidity facilities	**2,174,971**	**346,136**	2,095,758	340,336
14	Cash outflows based on an obligation to provide capital	**3,369,921**	**174,714**	3,464,982	249,274
15	Cash outflows relating to contingencies	**7,343,840**	**165,613**	7,170,932	158,509
16	Total cash outflows		**16,086,091**		16,218,584
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.	**98,873**	**6,431**	185,897	5,151
18	Cash inflows relating to collections of advances, etc.	**1,991,016**	**1,372,111**	1,949,573	1,366,818
19	Other cash inflows	**4,239,437**	**396,258**	3,790,110	419,206
20	Total cash inflows	**6,329,327**	**1,774,801**	5,925,580	1,791,176
Liquidity coverage ratio on a consolidated basis (4)					
21	Sum of high-quality liquid assets that can be included		**28,540,348**		29,939,835
22	Net cash outflows		**14,311,290**		14,427,407
23	Liquidity coverage ratio on a consolidated basis		**199.4%**		207.5%
24	The number of data for calculating the average value		**62**		62

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

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

The consolidated liquidity coverage ratio has shown generally 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, it is possible that daily data are not used.

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, 2023)					The previous quarter (April 1 to June 30, 2023)				
		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:	6,017,777	—	—	—	6,017,777	6,783,928	—	—	—	6,783,928
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	6,017,777	—	—	—	6,017,777	6,783,928	—	—	—	6,783,928
3	Other capital instruments that are not included in the above category	—	—	—	—	—	—	—	—	—	—
4	Funding from retail and small business customers; of which:	10,558	—	—	—	9,523	11,656	—	—	—	10,513
5	Stable deposits	414	—	—	—	393	444	—	—	—	421
6	Less stable deposits	10,144	—	—	—	9,129	11,212	—	—	—	10,091
7	Wholesale funding; of which:	6,374,553	47,683,739	30,553,076	2,452,306	41,219,394	6,257,334	53,115,990	27,413,885	2,668,843	41,118,207
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	6,374,553	47,683,739	30,553,076	2,452,306	41,219,394	6,257,334	53,115,990	27,413,885	2,668,843	41,118,207
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	25,669	4,117,540	39,092	77,501	25,481	26,785	3,925,125	103,683	86,753	57,351
12	Derivative liabilities				77,498					86,753	
13	All other liabilities and equity not included in the above categories	25,669	4,117,540	39,092	2	25,481	26,785	3,925,125	103,683	0	57,351
14	Total available stable funding					47,272,176					47,970,000
Required stable funding (RSF) items (2)											
15	HQLA					1,702,746					1,688,008
16	Deposits held at financial institutions for operational purposes	3,882	—	—	—	1,941	2,346	—	—	—	1,173
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	10,620,974	5,487,876	1,854,855	25,764,213	33,736,832	13,052,249	5,200,044	2,215,010	23,527,824	34,057,687
18	Loans to- and repo transactions with-financial institutions (secured by level 1 HQLA)	—	652,022	—	—	—	—	132,737	—	—	—
19	Loans to- and repo transactions with-financial institutions (not included in item 18)	658,610	1,382,917	681,032	2,669,089	3,610,137	599,150	1,752,944	616,957	2,788,880	3,677,174
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	703,080	3,244,079	1,168,779	7,961,178	9,467,764	693,122	3,202,656	1,562,962	7,711,179	9,418,474
21	With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk	—	1,416,744	603,134	543,663	1,368,767	—	1,514,090	919,901	578,876	1,601,049
22	Residential mortgages; of which:	—	2,311	4,855	205,799	163,000	—	2,526	4,854	204,178	161,760
23	With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk	—	1,525	3,180	77,562	52,768	—	1,621	3,146	77,406	52,698
24	Securities that are not in default and do not qualify as HQLA and other similar assets	9,259,283	206,546	187	14,928,146	20,495,929	11,759,977	109,178	30,236	12,823,586	20,800,277
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	999,189	989,280	64,388	2,320,944	4,182,175	1,069,354	793,903	71,292	2,330,166	3,965,569
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)				1,280,135	1,090,030				1,207,884	1,028,460
29	Derivative assets				—	—				—	—
30	Derivative liabilities (before deduction of variation margin posted)				56,493	56,493				83,100	83,100
31	All other assets not included in the above categories	999,189	989,280	64,388	984,314	3,035,651	1,069,354	793,903	71,292	1,039,181	2,854,007
32	Off-balance sheet items				9,579,768	270,649				9,181,794	266,675
33	Total required stable funding					39,894,344					39,979,113
34	Consolidated net stable funding ratio (NSFR)					118.4%					119.9 %

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

The consolidated net stable funding ratio has shown stable progress for the past two years.

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 Disclosure

(Millions of Yen, %)

Basel III Template No.		Items	a **As of September 30, 2023**	b As of September 30, 2022	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	**6,210,255**		
1a		Of which: capital and capital surplus	**4,065,219**		
2		Of which: retained earnings	**2,145,036**		
26		Of which: national specific regulatory adjustments (earnings to be distributed) (–)	**—**		
		Of which: other than the above	**—**		
3		Valuation and translation adjustments and other disclosed reserves	**(1,730,097)**		(a)
6		Common Equity Tier 1 capital: instruments and reserves (A)	**4,480,157**		
Common Equity Tier 1 capital: regulatory adjustments					
8+9		Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	**34,837**		
8		Of which: goodwill (net of related tax liability)	**—**		
9		Of which: other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)	**34,837**		
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	**(27,139)**		
12		Shortfall of eligible provisions to expected losses	**—**		
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)	**5,357**		
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	**299,829**		
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)	**299,829**		
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)	**312,885**		
Common Equity Tier 1 capital (CET1)					
29		Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	**4,167,272**		
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	**—**		
	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	**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, 2023**	b As of September 30, 2022	c Reference to Template CC2
36	Additional Tier 1 capital: instruments (D)	**1,316,972**		
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)	**37,211**		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—		
43	Additional Tier 1 capital: regulatory adjustments (E)	**37,211**		
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	**1,279,760**		
Tier 1 capital (T1=CET1+AT1)				
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	**5,447,033**		
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	—		
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	**2,644**		
50a	Of which: general reserve for possible loan losses	**36**		
50b	Of which: eligible provisions	**2,607**		
51	Tier 2 capital: instruments and provisions (H)	**2,644**		
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, 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)	—		
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)	**2,644**		
Total capital (TC=T1+T2)				
59	Total capital (TC=T1+T2) ((G) + (J)) (K)	**5,449,677**		
Risk weighted assets				
60	Risk weighted assets (L)	**30,504,737**		

(Millions of Yen, %)

Basel III Template No.	Items	a **As of September 30, 2023**	b As of September 30, 2022	c Reference to Template CC2
Capital ratio and buffers (non-consolidated)				
61	Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))	**13.66%**		
62	Tier 1 capital ratio (non-consolidated) ((G)/(L))	**17.85%**		
63	Total capital ratio (non-consolidated) ((K)/(L))	**17.86%**		
64	CET1 specific buffer requirement			
65	Of which: capital conservation buffer requirement			
66	Of which: countercyclical buffer requirement			
67	Of which: G-SIB/D-SIB additional requirement			
68	CET1 available after meeting the bank's minimum capital requirements			
Regulatory adjustments				
72	Non-significant Investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	**151,780**		
73	Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	**28,389**		
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)	**446,710**		
Provisions included in Tier 2 capital: instruments and provisions				
76	Provisions (general reserve for possible loan losses)	**36**		
77	Cap on inclusion of provisions (general reserve for possible loan losses)	**27,991**		
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")	**2,607**		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	**157,281**		

CC1: Composition of Capital

(Millions of Yen, %)

Basel III Template No.		Items	a **As of September 30, 2023**	b As of September 30, 2022	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		6,261,583	
1a		Of which: capital and capital surplus		4,015,219	
2		Of which: retained earnings		2,246,363	
26		Of which: national specific regulatory adjustments (earnings to be distributed) (–)		—	
		Of which: other than the above		—	
3		Valuation and translation adjustments and other disclosed reserves		(1,009,430)	(a)
6		Common Equity Tier 1 capital: instruments and reserves (A)		5,252,153	
Common Equity Tier 1 capital: regulatory adjustments					
8+9		Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)		35,125	
8		Of which: goodwill (net of related tax liability)		—	
9		Of which: other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)		35,125	
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		52,072	
12		Shortfall of eligible provisions to expected losses		1,220	
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)		46,509	
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		14,465	
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)		14,465	
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)		149,394	
Common Equity Tier 1 capital (CET1)					
29		Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)		5,102,758	
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	
	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards		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, 2023**	b As of September 30, 2022	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	
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)		37,447	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		—	
43	Additional Tier 1 capital: regulatory adjustments (E)		37,447	
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)		1,329,524	
Tier 1 capital (T1=CET1+AT1)				
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)		6,432,283	
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		—	
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2		17	
50a	Of which: general reserve for possible loan losses		17	
50b	Of which: eligible provisions		—	
51	Tier 2 capital: instruments and provisions (H)		17	
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, 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)		—	
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)		17	
Total capital (TC=T1+T2)				
59	Total capital (TC=T1+T2) ((G) + (J)) (K)		6,432,301	
Risk weighted assets				
60	Risk weighted assets (L)		40,534,278	

(Millions of Yen, %)

Basel III Template No.	Items	a **As of September 30, 2023**	b As of September 30, 2022	c Reference to Template CC2
Capital ratio and buffers (non-consolidated)				
61	Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))		12.58%	
62	Tier 1 capital ratio (non-consolidated) ((G)/(L))		15.86%	
63	Total capital ratio (non-consolidated) ((K)/(L))		15.86%	
64	CET1 specific buffer requirement			
65	Of which: capital conservation buffer requirement			
66	Of which: countercyclical buffer requirement			
67	Of which: G-SIB/D-SIB additional requirement			
68	CET1 available after meeting the bank's minimum capital requirements			
Regulatory adjustments				
72	Non-significant investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)		182,305	
73	Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)		17,555	
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)		511,722	
Provisions included in Tier 2 capital: instruments and provisions				
76	Provisions (general reserve for possible loan losses)		17	
77	Cap on inclusion of provisions (general reserve for possible loan losses)		94	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")		—	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		213,927	
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		—	
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")		—	

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

(Millions of Yen)

Items	a	b	c	d	e	f
	As of September 30, 2023		As of September 30, 2022		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	**17,318,370**	**17,318,370**	18,948,033	18,948,033		
Foreign Exchanges Assets	**282,678**	**282,678**	378,871	378,871		
Securities	**44,431,930**	**44,431,930**	44,262,687	44,262,687		6-a
Money Held in Trust	**10,557,219**	**10,557,219**	11,809,743	11,809,743		6-b
Trading Assets	**6,063**	**6,063**	5,514	5,514		
Monetary Claims Bought	**292,508**	**292,508**	354,530	354,530		
Receivables under Resale Agreements	**652,022**	**652,022**	—	—		
Cash and Due from Banks	**21,298,497**	**21,298,497**	17,925,767	17,925,767		
Other Assets	**2,692,288**	**2,692,288**	3,099,888	3,099,888		
Tangible Fixed Assets	**126,818**	**126,818**	132,529	132,529		
Intangible Fixed Assets	**48,218**	**48,218**	48,617	48,617		2
Defined-benefit pension fund net assets (prepaid pension costs)	**7,415**	**7,415**	64,372	64,372		3
Deferred Tax Assets	**729,500**	**729,500**	494,833	494,833		4-a
Deferred Tax Assets for Land Revaluation	**1,600**	**1,600**	1,600	1,600		4-b
Customers' Liabilities for Acceptances and Guarantees	**371,867**	**371,867**	1,057,325	1,057,325		
Reserve for Possible Loan Losses	**(123,831)**	**(123,831)**	(139,501)	(139,501)		
Reserve for Possible Investment Losses	**(1,481)**	**(1,481)**	(1,481)	(1,481)		
Total Assets	**98,691,688**	**98,691,688**	98,443,332	98,443,332		
(Liabilities)						
Deposits	**65,289,119**	**65,289,119**	63,604,371	63,604,371		
Negotiable Certificates of Deposit	**2,237,359**	**2,237,359**	2,329,737	2,329,737		
Debentures	**435,291**	**435,291**	470,906	470,906		
Trading Liabilities	**5,141**	**5,141**	2,451	2,451		
Borrowed Money	**3,778,733**	**3,778,733**	4,568,154	4,568,154		7
Call Money	**1,655,000**	**1,655,000**	2,306,900	2,306,900		
Payables under Repurchase Agreements	**14,026,979**	**14,026,979**	12,633,832	12,633,832		
Foreign Exchanges Liabilities	**31**	**31**	28	28		
Short-term Entrusted Liability	**893,463**	**893,463**	1,119,179	1,119,179		
Other Liabilities	**5,498,046**	**5,498,046**	5,026,663	5,026,663		
Reserve for Bonus Payments	**5,580**	**5,580**	5,751	5,751		
Reserve for Employees' Retirement Benefits	**14,068**	**14,068**	15,092	15,092		
Reserve for Directors' Retirement Benefits	**848**	**848**	786	786		
Acceptances and Guarantees	**371,867**	**371,867**	1,057,325	1,057,325		
Total Liabilities	**94,211,530**	**94,211,530**	93,141,179	93,141,179		
(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		
Other	**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, 2023		As of September 30, 2022		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	**2,145,036**	**2,145,036**	2,246,363	2,246,363		1-c
Legal reserves	**863,166**	**863,166**	852,866	852,866		
Voluntary reserves	**1,281,870**	**1,281,870**	1,393,497	1,393,497		
Special reserves	**398,783**	**398,783**	398,783	398,783		
General reserves	**503,612**	**503,612**	503,612	503,612		
Reserve for Redemption of Preferred Stock	**—**	**—**	55,791	55,791		
AFF Industries, Community and Environment Reserve Fund	**36,541**	**36,541**	12,190	12,190		
Reserves for tax basis adjustments of fixed assets	**29,566**	**29,566**	29,651	29,651		
Others	**7**	**7**	7	7		
Unappropriated retained earnings	**313,359**	**313,359**	393,461	393,461		
Total Owners' Equity	**6,210,255**	**6,210,255**	6,311,583	6,311,583		
Net Unrealized Gains on Other Securities	**(1,828,350)**	**(1,828,350)**	(1,237,154)	(1,237,154)		
Net Deferred Losses on Hedging Instruments	**100,352**	**100,352**	229,824	229,824		5
Revaluation Reserve for Land, net of taxes	**(2,099)**	**(2,099)**	(2,099)	(2,099)		
Total Valuation and Translation Adjustment	**(1,730,097)**	**(1,730,097)**	(1,009,430)	(1,009,430)	(a)	
Total Net Assets	**4,480,157**	**4,480,157**	5,302,152	5,302,152		
Total Liabilities and Net Assets	**98,691,688**	**98,691,688**	98,443,332	98,443,332		

Appended Tables

1. Owners' Equity

(1) Non-Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Non-consolidated balance sheet items	**As of September 30, 2023**	As of September 30, 2022	Remarks
1-a	Paid-in Capital	**4,040,198**	4,040,198	
1-b	Capital Surplus	**25,020**	25,020	
1-c	Retained Earnings	**2,145,036**	2,246,363	
	Total Owners' Equity	**6,210,255**	6,311,583	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2023**	As of September 30, 2022	Remarks
	Directly issued qualifying common share capital plus related capital surplus and retained earnings	**6,210,255**	6,261,583	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	**4,065,219**	4,015,219	
2	Of which: retained earnings	**2,145,036**	2,246,363	
	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	

2. Intangible Assets

(1) Non-Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Non-consolidated balance sheet items	**As of September 30, 2023**	As of September 30, 2022	Remarks
2	Intangible Fixed Assets	**48,218**	48,617	
	Income taxes related to above	**(13,380)**	(13,491)	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	As of September 30, 2022	Remarks
8	Intangible assets: goodwill	—	—	
9	Intangible assets: other	**34,837**	35,125	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, 2023	As of September 30, 2022	Remarks
3	Defined-benefit pension fund net assets (prepaid pension costs)	**7,415**	64,372	
	Income taxes related to above	**(2,057)**	(17,863)	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	As of September 30, 2022	Remarks
15	Defined-benefit pension fund net assets (prepaid pension costs)	**5,357**	46,509	

4. Deferred Tax Assets

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

Reference numbers	Non-consolidated balance sheet items	As of September 30, 2023	As of September 30, 2022	Remarks
4-a	Deferred Tax Assets	**729,500**	494,833	
4-b	Deferred Tax Assets for Land Revaluation	**1,600**	1,600	
	Intangible assets to which tax-effect accounting was applied	**13,380**	13,491	
	Net defined-benefit asset to which tax-effect accounting was applied	**2,057**	17,863	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	As of September 30, 2022	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)	**746,539**	526,188	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	**299,829**	14,465	
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)	**446,710**	511,722	

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, 2023**	As of September 30, 2022	Remarks
5	Net Deferred Losses on Hedging Instruments	**100,352**	229,824	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2023**	As of September 30, 2022	Remarks
11	Deferred gains or losses on derivatives under hedge accounting	**(27,139)**	52,072	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, 2023**	As of September 30, 2022	Remarks
6-a	Securities	**44,431,930**	44,262,687	
6-b	Money Held in Trust	**10,557,219**	11,809,743	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2023**	As of September 30, 2022	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	**151,780**	182,305	
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)	**151,780**	182,305	

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure		As of September 30, 2023	As of September 30, 2022	Remarks
	Significant investments in the capital, etc., of other financial institutions		**65,600**	55,002	
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)	**37,211**	37,447	
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)	**28,389**	17,555	

7. Other Capital Instruments

(1) Non-Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Non-consolidated balance sheet items	As of September 30, 2023	As of September 30, 2022	Remarks
7	Borrowed Money	**3,778,733**	4,568,154	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	As of September 30, 2022	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	

Overview of RWA (Non-Consolidated)

OV1: Overview of RWA

(Millions of Yen)

No.		a	b	c	d
		RWA		Minimum capital requirements	
		As of September 30, 2023	As of September 30, 2022	**As of September 30, 2023**	As of September 30, 2022
1	Credit risk (excluding counterparty credit risk)	**11,959,345**		**956,747**	
2	Of which: standardized approach (SA)	**5,639,829**		**451,186**	
3	Of which: foundation internal ratings-based (F-IRB) approach	**4,180,210**		**334,416**	
4	Of which: supervisory slotting approach	**1,760,209**		**140,816**	
5	Of which: advanced internal rating-based (A-IRB) approach	**240,760**		**19,260**	
	Of which: significant investments	**—**		**—**	
	Of which: estimated residual value of lease transactions	**—**		**—**	
	Others	**138,335**		**11,066**	
6	Counterparty credit risk (CCR)	**346,635**		**27,730**	
7	Of which: standardized approach for counterparty credit risk (SA-CCR)	**79,854**		**6,388**	
8	Of which: expected positive exposure (EPE) method	**—**		**—**	
	Of which: central counterparty related exposure (CCP)	**99,327**		**7,946**	
9	Others	**167,453**		**13,396**	
10	Credit valuation adjustment (CVA)	**94,485**		**7,558**	
	Of which: standardized approach for CVA (SA-CVA)	**—**		**—**	
	Of which: full basic approach for CVA (BA-CVA)	**—**		**—**	
	Of which: reduced basic approach for CVA (BA-CVA)	**94,485**		**7,558**	
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	**—**		**—**	
12	Equity investments in funds - look-through approach	**11,901,628**		**952,130**	
13	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)	**124,862**		**9,989**	
14	Equity investments in funds - fall-back approach (subject to 1250% RW)	**809,778**		**64,782**	
15	Settlement risk	**53**		**4**	
16	Securitization exposures in banking book	**2,226,653**		**178,132**	
17	Of which: securitization IRB approach (SEC-IRBA)	**—**		**—**	
18	Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	**2,226,653**		**178,132**	
19	Of which: securitization standardized approach (SEC-SA)	**—**		**—**	
	Of which: 1250% risk weight is applied	**0**		**0**	
20	Market risk	**861,940**		**68,955**	
21	Of which: standardized approach (SA)	**861,940**		**68,955**	
22	Of which: internal model approaches (IMA)	**—**		**—**	
	Of which: simplified standardized approach	**—**		**—**	
23	Capital charge for switch between trading book and banking book	**—**		**—**	
24	Operational risk	**991,603**		**79,328**	
25	Amounts below the thresholds for deduction	**1,187,749**		**95,019**	
26	Floor adjustment	**—**		**—**	
27	Total	**30,504,737**		**2,440,378**	

OV1: Overview of RWA

(Millions of Yen)

Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		As of September 30, 2023	As of September 30, 2022	**As of September 30, 2023**	As of September 30, 2022
1	Credit risk (excluding counterparty credit risk)		8,017,204		679,174
2	Of which: standardized approach (SA)		7,489		599
3	Of which: internal rating-based (IRB) approach		7,874,696		667,774
	Of which: significant investments		—		—
	Of which: estimated residual value of lease transactions		—		—
	Others		135,018		10,801
4	Counterparty credit risk (CCR)		682,544		55,980
5	Of which: standardized approach for counterparty credit risk (SA-CCR)		80,364		6,814
6	Of which: expected positive exposure (EPE) method		—		—
	Of which: credit valuation adjustment (CVA)		79,506		6,360
	Of which: central counterparty related exposure (CCP)		316,127		25,290
	Others		206,546		17,515
7	Equity positions in banking book under market-based approach		4,073,636		345,444
8	Equity investments in funds - look-through approach		18,793,419		1,593,610
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)		175,867		14,913
10	Equity investments in funds - fall-back approach (subject to 1250% RW)		888,013		71,041
11	Settlement risk		158,373		13,430
12	Securitization exposures in banking book		1,890,780		151,262
13	Of which: securitization IRB approach (SEC-IRBA) or internal assessment approach (IAA)		—		—
14	Of which: securitization external ratings-based approach (SEC-ERBA)		1,890,780		151,262
15	Of which: securitization standardized approach (SEC-SA)		—		—
	Of which: 1250% risk weight is applied		0		0
16	Market risk		1,780,293		142,423
17	Of which: standardized approach (SA)		1,776,031		142,082
18	Of which: internal model approaches (IMA)		4,261		340
19	Operational risk		790,677		63,254
20	Of which: basic Indicator Approach		—		—
21	Of which: standardized Approach		790,677		63,254
22	Of which: advanced Measurement Approach		—		—
23	Amounts below the thresholds for deduction		1,323,194		112,206
	Risk weighted assets subject to transitional arrangements				
24	Floor adjustment		—		—
25	Total		38,574,003		3,242,742

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, 2023	As of September 30, 2022	**As of September 30, 2023**	As of September 30, 2022
1	Parallel up	**2,390,428**	2,689,733	**251,099**	201,280
2	Parallel down	**(2,603,289)**	(2,956,824)	**(213,561)**	(164,599)
3	Steepener	**1,136,426**	1,276,639		
4	Flattener	**43,906**	(799,826)		
5	Short rate up	**532,472**	560,511		
6	Short rate down	**131,412**	130,858		
7	Maximum	**2,390,428**	2,689,733	**251,099**	201,280
		e		f	
		As of September 30, 2023		As of September 30, 2022	
8	Tier 1 capital	**5,447,033**		6,432,283	

Composition of Leverage Ratio Disclosure (Non-Consolidated)

LR1: Summary comparison of accounting assets vs leverage ratio exposure measure

(Millions of Yen)

No.	Items	As of September 30, 2023	As of September 30, 2022
1	Total assets on the non-consolidated balance sheet	**98,691,688**	
3	Adjustment for securitized exposures that do not meet the operational requirements for the recognition of risk transference	**—**	
4	Adjustments for temporary exemption of central bank reserves (–)	**20,552,514**	
5	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure (–)		
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	**—**	
7	Adjustments for eligible cash pooling transactions	**—**	
8	Adjustments for derivative financial instruments	**557,847**	
8a	Exposures related to derivative transactions	**953,376**	
8b	Accounting value of the derivatives recognized as assets (–)	**395,529**	
9	Adjustment for securities financing transaction exposures (ie repurchase agreements and similar secured lending)	**1,115,673**	
9a	Exposures related to securities financing transactions	**2,014,939**	
9b	Accounting value of the SFTs recognized as assets (–)	**899,266**	
10	Off-balance sheet exposures	**1,407,559**	
11	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital) (–)	**—**	
12	Other adjustments (–)	**1,606,325**	
12a	Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (–)	**377,236**	
12b	Customers' liabilities for acceptances and guarantees (–)	**371,867**	
12c	Gross up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	**—**	
12d	Deductions of receivable assets for cash variation margin provided in derivatives transactions (–)	**857,221**	
13	Total exposures	**79,613,929**	

LR2: Leverage ratio common disclosure template

(Millions of Yen, %)

No.	Items		As of September 30, 2023	As of September 30, 2022
On-balance sheet exposures (1)				
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)		**76,472,510**	
2	Gross up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework		**—**	
3	Deductions of receivable assets for cash variation margin provided in derivatives transactions (–)		**857,221**	
4	Adjustment for securities received under securities financing transactions that are recognized as an asset (–)		**—**	
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital) (–)		**—**	
6	Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (–)		**377,236**	
7	Total on-balance sheet exposures	(a)	**75,238,053**	
Derivative exposures (2)				
8	Replacement cost (RC) associated with all derivatives transactions multiplied by 1.4		**409,041**	
9	Potential future exposure (PFE) associated with all derivatives transactions multiplied by 1.4		**544,335**	
10	Exempted central counterparty (CCP) leg of clientcleared trade exposures (–)		**—**	
11	Adjusted effective notional amount of written credit derivatives or other similar		**—**	
12	Adjusted effective notional offsets and add on deductions for written credit derivatives or other similar (–)		**—**	
13	Total derivative exposures	(b)	**953,376**	
Securities financing transaction exposures (3)				
14	The amount of assets related to repo transactions, etc.		**899,266**	
15	The amount of deductions from the assets above (line 14) (–)		**—**	
16	The exposures for counterparty credit risk for repo transactions, etc.		**1,115,673**	
17	The exposures for agent repo transactions			
18	The Total exposures related to repo transactions, etc.	(c)	**2,014,939**	
Off balance sheet exposures (4)				
19	Notional amount of off-balance sheet transactions		**3,663,110**	
20	The amount of adjustments for conversion in relation to off-balance sheet transactions (–)		**2,255,550**	
22	Total exposures related to off-balance sheet transactions	(d)	**1,407,559**	
Leverage ratio (5)				
23	The amount of capital (Tier 1 capital)	(e)	**5,447,033**	
24	Total exposures ((a)+(b)+(c)+(d))	(f)	**79,613,929**	
25	Leverage ratio ((e)/(f))		**6.84%**	
26	Applicable minimum leverage ratio requirement		**3.00%**	
27	Applicable minimum leverage buffer		**—**	
Leverage ratio included in due from the Bank of Japan (6)				
	Total exposures	(f)	**79,613,929**	
	The deposits with the Bank of Japan		**20,552,514**	
	Total exposures (including the deposits with the Bank of Japan)	(f')	**100,166,443**	
	Leverage ratio on a non-consolidated basis (including the deposits with the Bank of Japan) ((e)/(f'))		**5.43%**	
Disclosure of Average (7)				
28	Average of the amount of assets related to repo transactions (after deduction) ((g)+(h))		**610,367**	
	Average of the amount of assets related to repo transactions	(g)	**610,367**	
	Average of the amount of deductions from the assets above (–)	(h)	**—**	
29	The amount of assets related to repo transactions, etc (after deduction) at the end of the quarter ((i)+(j))		**899,266**	
14	The amount of assets related to repo transactions, etc.	(i)	**899,266**	
15	The amount of deductions from the assets above (–)	(j)	**—**	
30	Total exposures (The average of the amount of assets related to repo transactions (after deduction) is applicable, the deposits with the Bank of Japan not included)	(k)	**79,325,031**	
30a	Total exposures (The average of the amount of assets related to repo transactions (after deduction) is applicable, the deposits with the Bank of Japan included)	(l)	**99,877,545**	
31	Leverage ratio (The average of the amount of assets related to repo transactions (after deduction) is applicable, the deposits with the Bank of Japan not included) ((e)/(k))		**6.86%**	
31a	Leverage ratio (The average of the amount of assets related to repo transactions (after deduction) is applicable, the deposits with the Bank of Japan included) ((e)/(l))		**5.45%**	

The Key Drivers of Material Changes Observed from the End of the Corresponding Reporting Period of Previous Year to the End of the Current Reporting Period

The key driver was a decrease in the amount of capital (Tier 1 capital) due to a decrease in Net Unrealized Gains on Other Securities compared to the corresponding reporting period of previous year.

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, 2023**	As of September 30, 2022
On-balance sheet exposures (1)					
1		On-balance sheet exposures before deducting adjustment items			79,801,742
1a	1	Total assets reported in the non-consolidated balance sheet			81,648,847
1b	3	The amount of assets that are deducted from the total assets reported in the non-consolidated balance sheet (except adjustment items) (–)			1,847,104
2	7	The amount of adjustment items pertaining to Tier 1 capital (–)			134,768
3		Total on-balance sheet exposures	(a)		79,666,974
Exposures related to derivative transactions (2)					
4		Replacement cost multiplied by 1.4 associated with derivatives transactions, etc.			812,629
5		Potential future exposure multiplied by 1.4 associated with derivatives transactions, etc.			716,752
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) (–)			808,689
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)		720,693
Exposures related to repo transactions (3)					
12		The amount of assets related to repo transactions, etc.			118,926
13		The amount of deductions from the assets above (line 12) (–)			—
14		The exposures for counterparty credit risk for repo transactions, etc.			1,198,715
15		The exposures for agent repo transaction			
16	5	The Total exposures related to repo transactions, etc.	(c)		1,317,642
Exposures related to off-balance sheet transactions (4)					
17		Notional amount of off-balance sheet transactions			4,116,601
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (–)			2,112,242
19	6	Total exposures related to off-balance sheet transactions	(d)		2,004,358
Leverage ratio on a non-consolidated basis (5)					
20		The amount of capital (Tier 1 capital)	(e)		6,432,283
21	8	Total exposures ((a)+(b)+(c)+(d))	(f)		83,709,668
22		Leverage ratio on a non-consolidated basis ((e)/(f))			7.68%
Leverage ratio on a non-consolidated basis (including the deposits with the Bank of Japan) (6)					
		Total exposures	(f)		83,709,668
		The deposits with the Bank of Japan			16,794,485
		Total exposures (including the deposits with the Bank of Japan)	(f')		100,504,153
		Leverage ratio on a non-consolidated basis (including the deposits with the Bank of Japan) ((e)/(f'))			6.40%

The Key Drivers of Material Changes Observed from the End of the Corresponding Reporting Period of Previous Year to the End of the Current Reporting Period

The key driver was a decrease in the amount of capital (Tier 1 capital) due to a decrease in Net Unrealized Gains on Other Securities compared to the corresponding reporting period of previous year.

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, 2023)		The previous quarter (April 1 to June 30, 2023)	
High-quality liquid assets (1)					
1	Total high-quality liquid assets		**28,237,845**		29,777,070
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	**11,258**	**1,094**	13,608	1,329
3	Of which: stable deposits	**442**	**13**	445	13
4	Of which: quasi-stable deposits	**10,815**	**1,081**	13,162	1,316
5	Cash outflows relating to unsecured wholesale funding	**15,618,124**	**12,416,958**	16,668,880	12,583,519
6	Of which: qualifying operational deposits	**—**	**—**	—	—
7	Of which: capital relating to unsecured wholesale funding, excluding qualifying operational deposits and debt securities	**14,513,043**	**11,311,877**	15,678,291	11,592,930
8	Of which: debt securities	**1,105,080**	**1,105,080**	990,589	990,589
9	Cash outflows relating to secured funding, etc.		**248,500**		181,303
10	Cash outflows relating to funding programs and credit/liquidity facilities such as derivative transactions, etc.	**4,596,795**	**2,985,018**	4,546,889	2,978,726
11	Of which: cash outflows relating to derivative transactions	**2,686,275**	**2,686,275**	2,684,040	2,684,040
12	Of which: cash outflows relating to funding programs	**—**	**—**	—	—
13	Of which: cash outflows relating to credit/liquidity facilities	**1,910,520**	**298,743**	1,862,849	294,686
14	Cash outflows based on an obligation to provide capital	**3,356,602**	**161,433**	3,451,662	235,979
15	Cash outflows relating to contingencies	**4,921,122**	**130,183**	4,813,645	124,584
16	Total cash outflows		**15,943,188**		16,105,443
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.	**98,882**	**6,431**	185,873	5,151
18	Cash inflows relating to collections of advances, etc.	**2,079,458**	**1,463,378**	2,028,251	1,447,660
19	Other cash inflows	**4,448,589**	**516,170**	3,792,720	417,175
20	Total cash inflows	**6,626,930**	**1,985,980**	6,006,845	1,869,986
Liquidity coverage ratio on a non-consolidated basis (4)					
21	Sum of high-quality liquid assets that can be included		**28,237,845**		29,777,070
22	Net cash outflows		**13,957,208**		14,235,456
23	Liquidity coverage ratio on a non-consolidated basis		**202.3%**		209.1%
24	The number of data for calculating the average value		**62**		62

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

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

The non-consolidated liquidity coverage ratio has shown generally 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, 2023)					The previous quarter (April 1 to June 30, 2023)				
		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:	5,799,774	—	—	—	5,799,774	6,588,520	—	—	—	6,588,520
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	5,799,774	—	—	—	5,799,774	6,588,520	—	—	—	6,588,520
3	Other capital instruments that are not included in the above category	—	—	—	—	—	—	—	—	—	—
4	Funding from retail and small business customers; of which:	10,558	—	—	—	9,523	11,656	—	—	—	10,513
5	Stable deposits	414	—	—	—	393	444	—	—	—	421
6	Less stable deposits	10,144	—	—	—	9,129	11,212	—	—	—	10,091
7	Wholesale funding; of which:	6,386,795	47,596,237	30,553,076	2,452,306	41,205,610	6,268,962	53,051,252	27,414,135	2,668,843	41,115,589
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	6,386,795	47,596,237	30,553,076	2,452,306	41,205,610	6,268,962	53,051,252	27,414,135	2,668,843	41,115,589
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	19,736	4,072,781	39,092	77,501	19,548	21,276	3,881,238	103,683	86,753	51,842
12	Derivative liabilities				77,498					86,753	
13	All other liabilities and equity not included in the above categories	19,736	4,072,781	39,092	2	19,548	21,276	3,881,238	103,683	0	51,842
14	Total available stable funding					47,034,456					47,766,466
Required stable funding (RSF) items (2)											
15	HQLA					1,621,524					1,470,129
16	Deposits held at financial institutions for operational purposes	1,883	—	—	—	941	1,395	—	—	—	697
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	10,801,919	5,833,739	2,077,841	24,700,588	33,136,411	13,232,884	5,456,924	2,472,045	22,545,247	33,527,397
18	Loans to- and repo transactions with-financial institutions (secured by level 1 HQLA)	—	652,022	—	—	—	—	132,737	—	—	—
19	Loans to- and repo transactions with-financial institutions (not included in item 18)	631,587	1,742,305	911,409	2,403,475	3,506,594	581,640	2,023,446	889,533	2,545,280	3,605,942
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	639,766	3,232,860	1,166,240	7,371,577	8,905,906	625,469	3,191,556	1,552,270	7,178,015	8,896,885
21	With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk	—	1,416,744	603,134	543,663	1,368,767	—	1,514,090	919,901	578,876	1,601,049
22	Residential mortgages; of which:	—	3	3	21	22	—	4	4	28	28
23	With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk	—	—	—	—	—	—	—	—	—	—
24	Securities that are not in default and do not qualify as HQLA and other similar assets	9,530,565	206,546	187	14,925,514	20,723,888	12,025,774	109,178	30,236	12,821,921	21,024,540
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	1,191,878	990,735	55,787	2,291,572	4,338,569	1,260,466	794,938	61,248	2,325,993	4,143,554
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)				1,278,647	1,088,765				1,207,520	1,028,151
29	Derivative assets				—	—				—	—
30	Derivative liabilities (before deduction of variation margin posted)				56,493	56,493				83,100	83,100
31	All other assets not included in the above categories	1,191,878	990,735	55,787	956,431	3,193,310	1,260,466	794,938	61,248	1,035,372	3,032,302
32	Off-balance sheet items				6,862,097	221,888				6,564,202	221,203
33	Total required stable funding					39,319,335					39,362,982
34	Non-consolidated net stable funding ratio (NSFR)					119.6%					121.3%

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

The non-consolidated net stable funding ratio has shown stable progress for the past two years.

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, 2023)

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	671 (134)	8,561,669,920 (7,526,360,000)
Federations of Agricultural Cooperatives	97 (32)	30,333,856,390 (27,571,600,000)
Forest Owners' Cooperatives	596 (0)	19,946,720 (0)
Forestry Production Cooperatives	10 (0)	14,050 (0)
Federations of Forest Owners' Cooperatives	45 (0)	22,590,600 (0)
Fishery Cooperatives	900 (6)	159,542,851 (99,380,000)
Fishery Production Cooperatives	17 (0)	21,140 (0)
Federations of Fishery Cooperatives	63 (10)	1,021,500,389 (697,470,000)
Marine Products Processing Cooperatives	34 (0)	544,400 (0)
Federations of Marine Products Processing Cooperatives	6 (0)	694,650 (0)
Mutual Insurance Federation of Fishery Cooperative Associations	1 (0)	7,064,800 (0)
Agricultural Mutual Relief Insurance Associations	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	717 (0)	2,870,440 (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	3,249 (182)	40,151,988,300 (35,894,810,000)

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 basically 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, 2023)

Supervisory Committee

YAMANO Toru
TERASHITA Saburo
SAKAMOTO Masanobu
NAKAZAKI Kazuhisa
ITO Seikoh
HIRAMOTO Mitsuo
SAITO Taneji
FUKUMOTO Hiroyuki
URABE Hiromichi
SHIROUZU Kiyohiro
KUBOTA Tadashi
MAEKAWA Osamu
BANDO Mariko
TANABE Masanori
KOBAYASHI Eizo
SATO Takafumi
MINAGAWA Yoshitsugu
KUNIHIRO Tadashi
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

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

OZAKI Taro
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
Co-Chief Sustainability Officer

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

KITABAYASHI Taro
Director and Managing Executive Officer
Member of the Board of Directors
Chief Financial Officer/
Co-Chief Sustainability Officer

HAMBA Yuji
Director and Managing Executive Officer
Member of the Board of Directors
Chief Information Officer

YOSHIDA Hikaru
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
Chief Diversity Officer

KAWASHIMA Kenji
Managing Executive Officer
Chief Administrative Officer/
Chief Strategy Officer
Chief Corporate Transformation Officer

Audit & Supervisory Board

ITO Akiko
IWASO Satoshi
MUROI Masahiro
OGATA Masaki
SAKAI Hiroyuki

List of Group Companies

(As of September 30, 2023)

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 101-0054, 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$361 million 100.00
Norinchukin Bank Europe N.V.	Gustav Mahlerlaan 1216, 4th Floor, 1081 LA Amsterdam, The Netherlands	Commercial 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.	2-24, Toyosu 3-chome, Koto-ku, Tokyo 135-0061, Japan	Building Management & Facility Management	August 6, 1956	100 100.00
Nochu Business Support Co., Ltd.	2-1, Otemachi 1-chome, Chiyoda-ku, Tokyo 100-8155, Japan	Provider of administrative services for The Norinchukin Bank	August 18, 1998	100 100.00
Norinchukin Business Assist Co., Ltd.	3-1, Otemachi 1-chome, Chiyoda-ku, Tokyo 100-6828, Japan	Provider of administrative services for The Norinchukin Bank	December 1, 2016	30 100.00 (20.00) Note
Norinchukin Academy Co., Ltd.	27-11, Sendagaya 5-chome, Shibuya-ku, Tokyo 151-0051, Japan	Training	May 25, 1981	20 100.00
Norinchukin Value Investments Co., Ltd.	2-3, Uchisaiwaicho 2-chome, Chiyoda-ku, Tokyo 100-0011, Japan	Investment Management Services & Investment Advisory Services	October 2, 2014	444 92.50 (27.75) 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 101-0021, Japan	Planning and promotion, such as JA card business	October 2, 2017	100 51.00
Norinchukin Zenkyoren Asset Management Co., Ltd.	6-5, Kudanminami 1-chome, Chiyoda-ku, Tokyo 102-0074, 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
Nochu-JAML Investment Advisors Co., Ltd.	9-2, Kandaogawamachi 3-chome, Chiyoda-ku, Tokyo 101-0052, Japan	Real Estate Asset Management	September 15, 2021	100 70.00
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.	4-1, Marunouchi 2-chome, Chiyoda-ku, Tokyo 100-6390, 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
The Agribusiness Investment & Consultation Co., Ltd.	3-1, Otemachi 1-chome, Chiyoda-ku, Tokyo 100-6828, Japan	Investment in Agricultural Corporations	October 24, 2002	6,070 38.10
BOT Lease Co., Ltd.	27-1, Shinkawa, 2-chome, Chuo-ku, Tokyo 104-8263, Japan	Leasing Business	October 6, 1979	20,050 25.00
Norinchukin Hong Kong Limited	34th Floor, Edinburgh Tower, The Landmark, 15 Queen's Road,Central, Hong Kong, People's Republic of China	Provider of export support, market research, and investment and loan intermediary services mainly in Hong Kong, Macau and Guangdong Province, China	February 7, 2023	HK$3.4 million 100.00

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

Global Network (As of December 1, 2023)

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

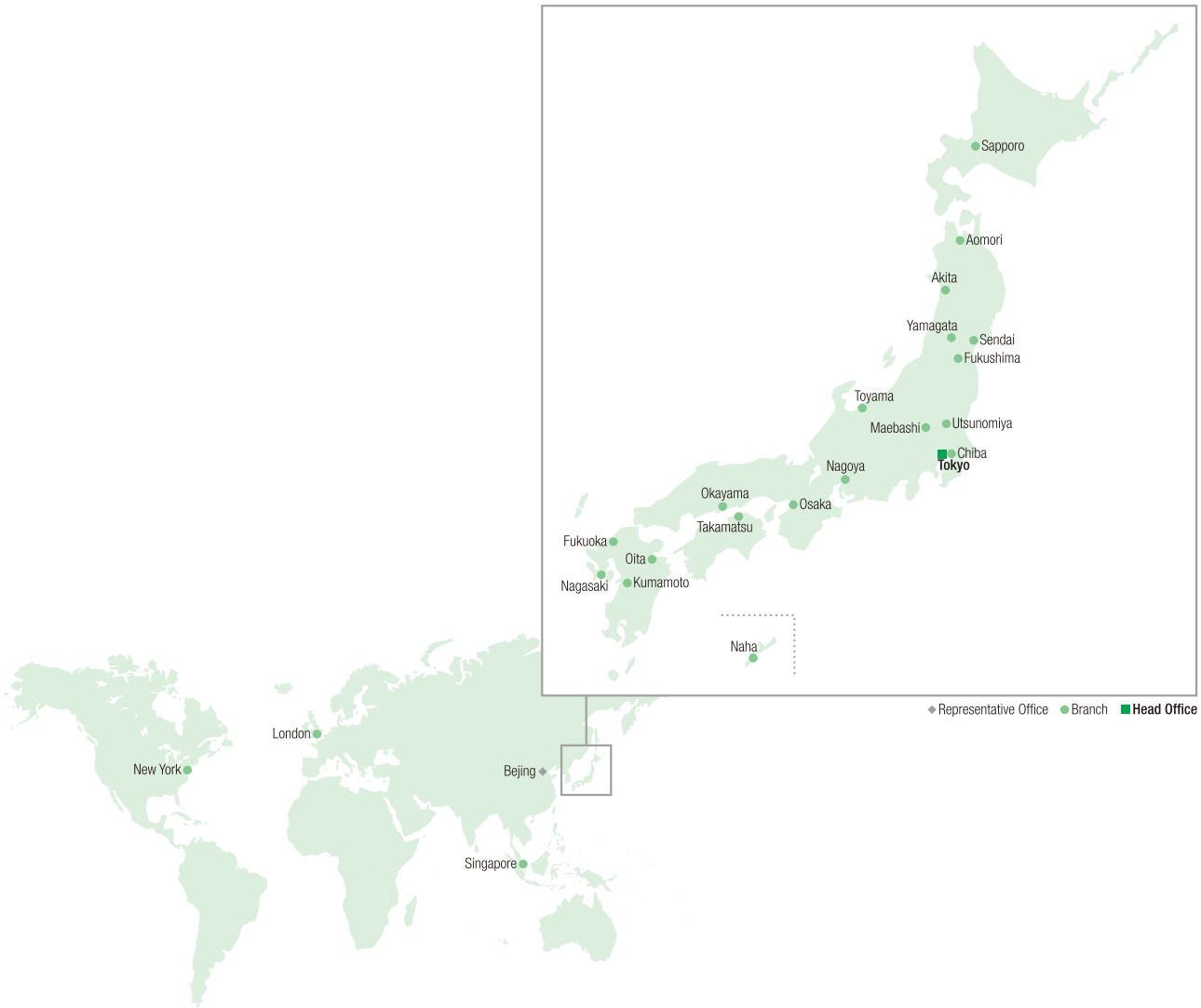
Singapore Branch

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

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	■ YAMANO Toru
President and Chief Executive Officer	■ OKU Kazuto
Paid-in capital	■ ¥4,040.1 billion (US$27.0 billion) (As of September 30, 2023) *All capital is from private parties (members).
Total assets (On a consolidated basis)	■ ¥101,953.9 billion (US$681.6 billion) (As of September 30, 2023)
Capital ratio (On a consolidated basis, Basel III standard)	■ Common Equity Tier 1 Capital Ratio 14.02% (As of September 30, 2023) ■ Tier 1 Capital Ratio 18.12% (As of September 30, 2023) ■ Total Capital Ratio 18.13% (As of September 30, 2023)
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: 3,249) (As of September 30, 2023)
Number of employees	■ 3,415 (As of September 30, 2023)
Business locations	(In Japan) ■ Head office: 1 ■ Branch: 19 (Overseas) ■ Branch: 3 ■ Representative office: 1 (As of December 1, 2023)

Ratings (As of September 30, 2023)

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

農林中央金庫