For The Six Months Ended September 30, 2024

INTERIM REPORT 2024

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 extend beyond our past functions and scope.
We must do our utmost to address on-the-ground issues.
We must respond to the needs not only of producers,
but also to those of processors, distributors and consumers.**

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

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

Dedicated to sustaining all life.

The Norinchukin Bank

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Forward-Looking Statements

This report contains information about the financial condition and performance of the Bank as of September 30, 2024 (unless otherwise stated), as well as forward-looking statements pertaining to the forecasts, estimations, prospects, business plans, targets, etc., of the Bank. The forward-looking statements are based on our current expectations and are subject to risks and uncertainties that might affect our businesses and could cause actual results to differ materially from those currently anticipated.

In this report, agriculture, fishery and forestry are collectively referred to as "AFF," Japan Agricultural Cooperatives are referred to as JA, Japan Fishery Cooperatives as JF and Japan Forest Owners' Cooperatives as JForest.

Message from the Management

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

We have published this Interim Report to provide an overview of our financial results for the first half of fiscal 2024.

In the financial markets during the first half of fiscal 2024, central banks have cut interest rates in response to the decelerating pace of inflation, particularly in the United States and Europe. Long-term interest rates declined overseas amid expectations of further rate cuts, but also faced upward pressure due to concerns that inflation would resume after the US presidential election. In the stock market, prices remained firm against the backdrop of strong corporate earnings. In the foreign exchange market, the yen appreciated in response to differing monetary policy stances in Japan and overseas.

Faced with volatile and uncertain market conditions, the Bank has progressed the sales of low-yielding assets and other measures to improve its portfolio with the aim of strengthening its medium-to-long-term profitability, while maintaining its financial management with a priority on soundness. As a result, consolidated ordinary profit for the first half of fiscal 2024 was −¥858.8 billion, and profit attributable to owners of the parent for the period was −¥893.9 billion.

The Bank deeply acknowledges that concerns or anxieties have arisen among our members and stakeholders due to the financial results, and is fully committed to achieving stable profits from fiscal 2025 onwards, and to establishing an even more robust profitability base (please see page 5 of this report for the action plan and its progress during fiscal 2024).

Regarding the Bank's capital position, the capital enhancement measures progressed successfully during this period, thanks to the strong conviction and trust our members have in the Bank. As a result, our consolidated capital adequacy ratios were 20.17% for Common Equity Tier 1 Capital, 22.26% for Tier 1 Capital, and 22.35% for Total Capital.

While prioritizing financial improvement, we will ensure that our business operations support our defining mission to develop the agriculture, fishery and forestry ("AFF") industries, which is rooted from our purpose. From the current fiscal year, we have directed our business operations in accordance with our "Medium-Term Vision", which establishes five visions for the Bank for 2030. We will take steady initiatives to achieve this vision in collaboration with the cooperative groups.

The tough business environment in the AFF industries remains impacted by escalating materials costs amid the depreciating yen and global inflation, as well as irregular global climate and repeated rainfall-driven flooding in Japan. As a financial institution centered on the AFF industries and focused on the local community, our mission is to provide maximum ongoing support to the AFF industries and all related stakeholders affected by these issues.

Finally, the Bank, in cooperation with JA Bank, JF Marine Bank, and the JForest Group, will maintain its efforts to be a trusted financial institution and organization that can fulfill roles and functions that only a cooperative can handle. We will also continue, with an eye to addressing environmental and social issues, to promote initiatives that foster the development of the AFF industries and the communities in which these industries are active. We ask for your continued support.

January 2025

The Norinchukin Bank
Chairman of the Supervisory Committee
YAMANO Toru

The Norinchukin Bank
President and Chief Executive Officer
OKU Kazuto

Financial Results for the First Half of Fiscal 2024

Income

On a consolidated basis, Ordinary Loss* came to ¥858.8 billion, compared with a profit of ¥185.5 billion in the same period the previous year, and Loss Attributable to Owners of Parent was ¥893.9 billion, compared with a profit of ¥144.3 billion in the same period the previous year.

On a non-consolidated basis, Ordinary Loss came to ¥880.4 billion, compared with a profit of ¥176.9 billion in the same period of the previous year, and Net Loss was ¥911.8 billion, compared with a profit of ¥141.2 billion in the same period of the previous year.

* Ordinary Loss (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 2024 were ¥91,724.3 billion, down ¥8,080.5 billion from the previous fiscal year-end. Total Net Assets came to ¥5,302.7 billion, up ¥862.4 billion from the previous fiscal year-end.

On a non-consolidated basis, Total Assets were ¥88,053.5 billion, down ¥8,363.1 billion from the previous fiscal year-end. On the assets side, Loans and Bills Discounted were ¥17,127.6 billion, and Securities were ¥38,374.1 billion. On the liabilities side, Deposits amounted to ¥58,908.1 billion and Debentures were ¥358.2 billion.

Capital Adequacy Ratio (Basel III Standard)

On a consolidated basis, the Bank's Common Equity Tier 1 Capital Ratio was 20.17%, its Tier 1 Capital Ratio was 22.26%, and its Total Capital Ratio was 22.35%.

On a non-consolidated basis, the Bank's Common Equity Tier 1 Capital Ratio was 19.92%, its Tier 1 Capital Ratio was 22.13%, and its Total Capital Ratio was 22.23%.

Key Management Indicators

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

	First Half of Fiscal 2022	Fiscal 2022	First Half of Fiscal 2023	Fiscal 2023	**First Half of Fiscal 2024**	**First Half of Fiscal 2024**
Total Income	¥ 1,315.1	¥ 2,201.7	¥ 1,598.3	¥ 3,069.4	**¥ 1,088.2**	**$ 7,622**
Total Expenses	1,105.1	2,138.4	1,362.0	2,884.3	**1,945.9**	**13,630**
Profit (Loss) Attributable to Owners of Parent	169.8	50.9	144.3	63.6	**(893.9)**	**(6,261)**
Total Comprehensive Income	(1,706.5)	(1,479.3)	(904.4)	(1,168.5)	**127.2**	**891**
Total Net Assets	5,497.1	5,673.5	4,704.2	4,440.3	**5,302.7**	**37,141**
Total Assets	101,392.5	94,504.9	101,953.9	99,804.8	**91,724.3**	**642,462**
Capital Adequacy Ratio (BIS) (Note 2)						
Common Equity Tier 1 Capital Ratio (%)	12.59	17.82	14.02	16.43	**20.17**	**20.17**
Tier 1 Capital Ratio (%)	15.78	21.98	18.12	21.18	**22.26**	**22.26**
Total Capital Ratio (%)	15.78	22.03	18.13	21.23	**22.35**	**22.35**

Notes: 1. U.S. dollars have been converted at the rate of ¥142.77 to U.S.$1, the effective rate of exchange at September 30, 2024.
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 2022	Fiscal 2022	First Half of Fiscal 2023	Fiscal 2023	**First Half of Fiscal 2024**	**First Half of Fiscal 2024**
Total Income	¥ 1,305.6	¥ 2,174.8	¥ 1,581.0	¥ 3,035.8	**¥ 1,053.1**	**$ 7,376**
Total Expenses	1,099.0	2,128.4	1,353.3	2,865.3	**1,933.7**	**13,544**
Net Income (Loss)	170.9	43.2	141.2	59.9	**(911.8)**	**(6,386)**
Paid-in Capital	4,040.1	4,040.1	4,040.1	4,040.1	**4,776.2**	**33,454**
Total Net Assets	5,302.1	5,470.0	4,480.1	4,211.5	**4,943.0**	**34,622**
Total Assets	98,443.3	91,425.4	98,691.6	96,416.7	**88,053.5**	**616,751**
Deposits	63,604.3	63,832.3	65,289.1	62,851.9	**58,908.1**	**412,608**
Debentures	470.9	455.0	435.2	379.5	**358.2**	**2,509**
Loans and Bills Discounted	18,948.0	16,902.5	17,318.3	16,990.7	**17,127.6**	**119,966**
Securities	44,262.6	40,062.6	44,431.9	44,123.1	**38,374.1**	**268,782**
Capital Adequacy Ratio (BIS) (Note 2)						
Common Equity Tier 1 Capital Ratio (%)	12.58	17.53	13.66	16.13	**19.92**	**19.92**
Tier 1 Capital Ratio (%)	15.86	21.76	17.85	20.97	**22.13**	**22.13**
Total Capital Ratio (%)	15.86	21.80	17.86	21.02	**22.23**	**22.23**

Notes: 1. U.S. dollars have been converted at the rate of ¥142.77 to U.S.$1, the effective rate of exchange at September 30, 2024.
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.

Action Plan for FY2024

Overview

In its pursuit of "Stable profits" and "Establishing an even more robust profitability base" from fiscal 2025 onward, the Bank is strengthening its financial portfolio by selling low-yielding assets and securing new investments and financing, backed by the capital enhancement measures.

Selling low-yielding assets

In the first half of the year, the Bank sold off approximately ¥7.5 trillion worth of low-yielding assets—mainly European and US government bonds. Primarily as a result of this, the Bank recorded a net loss of ¥893.9 billion for the first half of fiscal 2024.

The Bank's progress with asset sales were complemented by changes in the external environment, including the start of interest rate cuts by overseas central banks, that have provided a tailwind and shifted its income and expenditure onto an improving trajectory.

Furthermore, in order to ensure consistent profitability and establish a solid earnings base from fiscal 2025 onward, the Bank continues in the second half of this fiscal year to reduce holdings of low-yielding assets, to the extent that it keeps the loss attributable to owners of parent for full fiscal 2024 within the range of ¥1.5 trillion to its retained earnings*, with due consideration about future market conditions.

In line with this strategy, the Bank plans the sales of low-yielding assets totalling more than ¥10 trillion over the full course of fiscal 2024.

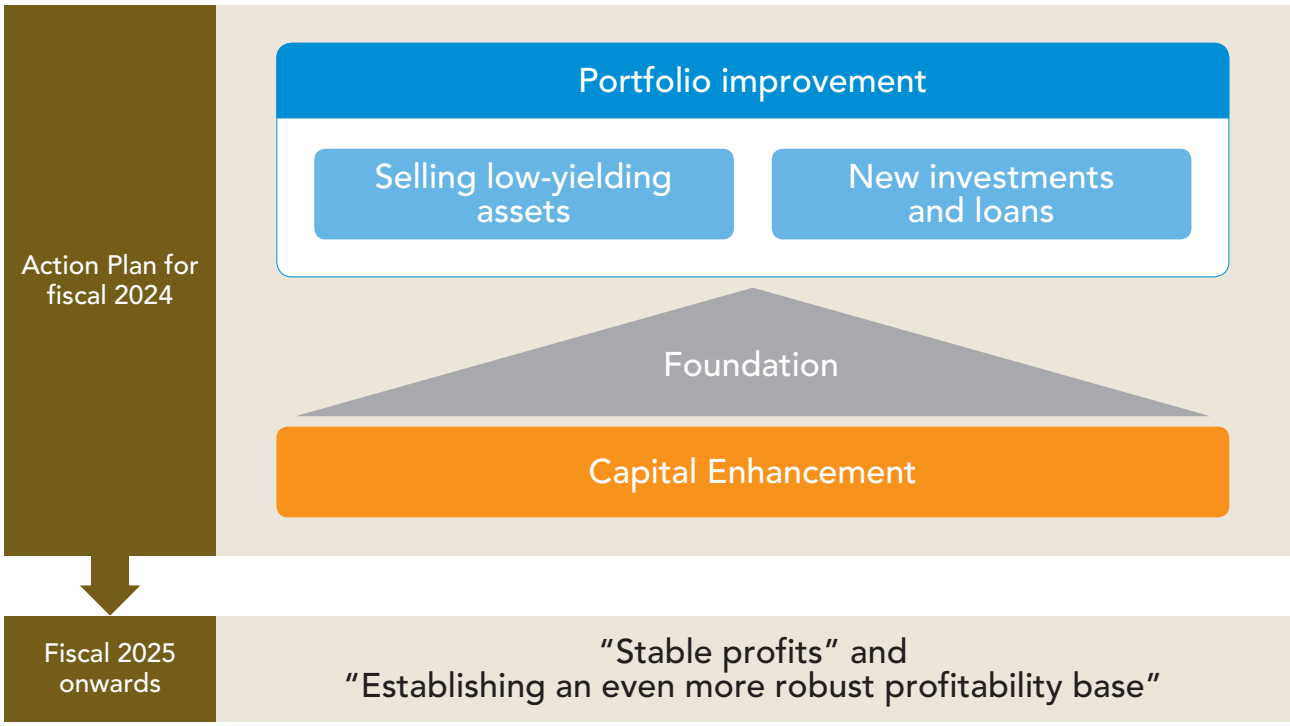
* Non-Consolidated retained earnings of the Bank end-March 2024

New investments and loans

The priority during the first half of fiscal 2024 was the sales of low-yielding assets. Entering into the second half, the Bank will have more focus on new investments in a broad range of assets, supported by the enhanced capital (CET1) in September-end. In the medium-to-long-term, the Bank aims to diversify its income base more by increasing credit assets, including loans, and to have its asset portfolio a better balance between interest rate and non-interest-rate risks.

Capital enhancement

With the understanding and cooperation of its members, the Bank has completed the redemption of ¥716.9 billion in perpetual subordinated loans (additional Tier 1 capital) and the procurement of ¥736.0 billion in lower-dividend-rate stock (Common Equity Tier 1 capital) at the end of September. The Bank is also in discussions regarding the procurement of approximately ¥600 billion in new subordinated term loans (Tier 2 capital).



Our Purpose, Important Issues, Vision and Shared Value

Philosophy

Purpose

What kind of contribution will we make to the future for a sustainable environment and society?

Materiality

Environmental and social issues that we will face in the medium to long term

Business Activities

Vision/Strategy

Towards solving important issues, Our vision for the medium term

Values

Shared Value

Towards the realization of our vision, the foundation for practicing our daily work

Purpose

Dedicated to sustaining all life.

– Work together with our stakeholders to foster the AFF industries and to create a prosperous future for food and lifestyles, and thereby contribute to a sustainable global environment –

Materiality

Important Issues to Achieve Our Purpose

- Realizing a carbon-neutral society
- Realizing a society living in harmony with nature
- Strengthening the "earning power" of the AFF industries
- Realizing a resilient food sytem
- Achieving well-being at both local and international level

Vision / Strategy

Medium-Term Vision

Nochu Vision 2030

– Taking on challenges of a changing world as we look to the future –

- Create impact for the global environment, society, and economy
- Create value for cooperative members and users through optimal integration of digital and real
- Realize a flexible and resilient organization that continues to take on challenge of changes
- Support sustainable development of AFF industries and local communities
- Ensure stable returns and play a role as the national level banking institution for the AFF cooperatives

Stakeholders: Members (JA, JF, JForest, etc.) / Individual cooperative members (i.e., people working in the AFF industries) / Local communities / Our clients (deposits and savings, loans) including AFF-related companies / Investors / Business partners / Governments and municipalities / Norinchukin Group employees

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 the Bank operates. 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. The Bank strives to achieve a sustainable society as it works to realize its Purpose, identify its Important Issues to achieve its Purpose and to implement its Medium-Term Vision for 2030.

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 its investees and borrowers to reduce GHG emissions, The Bank provides solutions for decarbonization, such as sustainable finance initiatives and GHG measurement support services in collaboration with external companies and others. In addition, the Bank works with JForest members to restore and reforest devastated private forests to secure CO_2 absorption. The Norinchukin Group's GHG emissions were 15,075 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 & agriculture-related companies, etc. In fiscal 2023, consulting services were provided to 306 such corporations/leaders via JA Bank*.

* JA Bank is the nation-wide financial network which consists of JA, JA Shinnoren (Prefectural Banking Federations of Agricultural Cooperatives), and the Bank. JA Bank functions essentially as a single institution.

Sustainable Finance Initiatives

The Bank conducted new sustainable finance with an accumulated total of ¥7.7 trillion through the first half of fiscal 2024, which represents about 77% progress toward the medium/long-term goal of ¥10 trillion, a steady advance towards the goal. In addition, the Bank conducts impact measurement and management assessments in some asset classes to clarify the impact of investment and financing activities on environmental and social issues and to facilitate quantitative management.

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 July 2024, the Bank published the "Climate & Nature Report 2024,"—the first report by a Japanese bank to disclose information on climate change and natural capital in an integrated manner. The Bank also provides disclosure consulting for corporate clients in collaboration with its group companies and other organizations and also promoting initiatives to raise the attractiveness of regions recognized for nature-positive activities.

Initiatives to promote Diversity, Equity & 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, the Bank promotes 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 January 2024. (https://www.nochubank.or.jp/en/sustainability/social/diversity/)

Revitalization of Local Communities

JA Bank's Agriculture Finance

JA Bank supports farmers' agricultural management and livelihoods by providing various types of loans. As of March 31, 2024, JA Bank's outstanding balance of agricultural loans was ¥1,864.8 billion (of which loans to farmers amounted to ¥1,249.8 billion). The outstanding balance of loans in trust of Japan Finance Corporation and other entities came to ¥635.9 billion.

Outstanding Balance of Agricultural Loans, by Type

(Unit: ¥ billion)

Type	March 31, 2024
Direct agricultural loans	1,477.3
Agricultural policy–based loans	387.5
Agriculture Modernization Loans	206.6
Other policy-based loans	180.8
Total	1,864.8

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 (Super S Fund) and agricultural management assistance support loans.
4. This table includes outstanding loan balance of The Norinchukin Bank, on the basis of excluding policy-based loans such as the Bank of Japan's loan support program etc. which are financed by The Norinchukin Bank on behalf of the members.

Outstanding Balance of Agricultural Loans in Trust

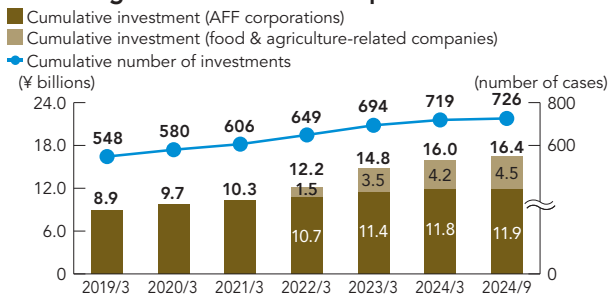
(Unit: ¥ billion)

Type	March 31, 2024
Japan Finance Corporation loans	635.7
Other	0.1
Total	635.9

Investment in AFF corporations and food & agriculture-related companies

Agribusiness Investment & Consultation Co., Ltd., was established in October 2002, with funding from the Japan Finance Corporation and JA Group, to invest in agricultural corporations. With the revision of the Act on Special Measures for Facilitating Investment in Agriculture, Forestry and Fisheries Corporations, etc., in April 2021 and the enactment of said revisions in August 2021, the scope of investment was expanded to include AFF industries along with the entire value chain related to these industries (food and agriculture value chain). The company's aim is to enhance access to capital by AFF corporations and food & agriculture-related companies, and to contribute to the sustainable development of the AFF and food industries. As of end-September 2024, a total of 726 investments worth ¥16.4 billion had been made.

Investments in AFF corporations and food & agriculture-related companies



Promoting the "Hometown Co-creation Business"

As described below, the Bank has implemented its "Hometown Co-creation Business" to support regional revitalization measures initiated by JA and deployed in collaboration with local stakeholders. Its aim is to demonstrate JA Bank's unique financial intermediary functions through the implementation of regional revitalization measures that address the issues and realities of each region.

(1) Enhancing digital inclusion - JA Smartphone Class

Digital services are ever more present in various aspects of our lives. Given smartphones have become an increasingly important infrastructure tool for day-to-day living, the Bank and JA Zenchu (Central Union of Agricultural Cooperatives) co-worked with major smartphone carriers to develop the JA Smartphone Class program to meet the needs of the community. By the end of fiscal 2023, approximately 7,400 classes had been held. We will continue to administer the program to JA locations throughout the country to provide new opportunities for experiencing digital services and enhance digital inclusion.

(2) Improving financial literacy - Developing regional financial education

Financial and economic education are becoming more important, as shown by the expansion of the national curriculum guidelines in Japan, in response to evolving economic, social, and living conditions. JA Bank has long provided financial and economic education either at the prefectural level or at the JA level and, from fiscal 2024, has commenced nationwide programs, including (1) development of financial education classes for elementary school students that can be held in conjunction with food and agriculture events, and (2) classes for high school students taught by instructors dispatched to local schools and other locations. JA Bank promotes regional financial education with focus on local community, which is its unique nature as cooperatives. JA Bank hopes students have

opportunity to nurture their values for work and living in future, consider agriculture as career options, beyond "money" and "asset formation" which are taught in the program.

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, 128 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 a total of 75 projects and initiatives.

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 2024, we donated about 1.27 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*, WSN has selected the SDGs, the significance of lumber use, and regional economic promotion as the themes for promoting its activities.

Promoting the use of domestic lumber

Among our regional contributions to the expanded use of domestic lumber and the development of forests and the forestry industry, the Bank and each JForest member sponsor tree-planting events, support the sale of wood products, and provide business-matching services.

Norinchukin Potential Forest Productivity Fund

Since its foundation in 2005 as the Bank's 80th anniversary forest rejuvenation fund, the Norinchukin Potential Forest Productivity Fund has provided ¥2.68 billion cumulatively in subsidies for 130 projects covering 18,762 hectares nationwide by the end of fiscal 2023. From the 2024 application period, criteria for project eligibility have been changed from "regeneration of degraded privately owned forests in Japan" to "activities aimed at demonstrating the public interest of privately owned forests in Japan, not limited to regeneration of degraded privately owned forests". The program has been expanded beyond conventional forest maintenance to include proactive support for projects related to forestland utilization and biodiversity conservation.

Building a comprehensive forest carbon credit platform spanning from creation to sale

In collaboration with JForest Zenmoriren (National Federation of Forest Owners' Cooperative Associations), the Bank launched a forest carbon credit platform at the end of March 2023 with the aim of contributing to the green growth of forests and forestry and to a carbon neutral society. In March 2024, the first transaction was completed on the platform. The Bank is committed to ongoing support in such areas as efficient forest credit creation assistance by JForest nationwide, to support for matching JForest with

companies wishing to purchase credits on the platform.

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 workshop expenses for fishery business management.
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.

JF Marine Bank: Support for fishery environmental conservation

Amid changes in the environment surrounding the fishing industry, including ecosystem interruption due to rising sea temperatures and the dispersal of marine plastic waste and floating trash across national borders, a declining number of fishermen and their JF organizations face an increasing burden in connection with these issues.
In light of this situation, in 2023 we as JF Marine Bank* began supporting activities to preserve the fishing environment and help expanding the activities of JF and fishermen to preserve the fishing environment.

* JA Marine Bank is the nation-wide financial network which consists of JF, JF Shingyoren (Prefectural Banking Federations of Fishery Cooperatives), and the Bank. JF Marine Bank functions essentially as a single institution.

Consolidated Balance Sheet (Unaudited)

The Norinchukin Bank and Subsidiaries
As of September 30, 2024

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	September 30 2024	March 31 2024	**September 30 2024**
Assets			
Cash and Due from Banks (Notes 14, 16 and 17)	**¥20,941,595**	¥21,255,954	**$146,680**
Receivables under Resale Agreements	**106**	312	**0**
Monetary Claims Bought (Notes 16 and 17)	**271,601**	265,376	**1,902**
Trading Assets (Note 16)	**33,704**	4,484	**236**
Money Held in Trust (Notes 6, 16 and 18)	**8,534,736**	10,649,769	**59,779**
Securities (Notes 3, 5, 6, 10, 16 and 17)	**38,076,341**	43,800,270	**266,697**
Loans and Bills Discounted (Notes 4, 5, 6, 9 and 16)	**17,797,411**	17,599,257	**124,657**
Foreign Exchange Assets (Note 5)	**286,395**	281,371	**2,005**
Other Assets (Notes 5, 6 and 16)	**2,291,476**	2,583,989	**16,050**
Tangible Fixed Assets (Note 15)	**126,614**	129,549	**886**
Intangible Fixed Assets	**61,565**	54,228	**431**
Net Defined Benefit Asset	**42,659**	41,456	**298**
Deferred Tax Assets	**3,555**	3,731	**24**
Deferred Tax Assets for Land Revaluation	**—**	1,600	**—**
Customers' Liabilities for Acceptances and Guarantees (Note 5)	**3,384,262**	3,258,947	**23,704**
Reserve for Possible Loan Losses (Note 16)	**(127,672)**	(125,424)	**(894)**
Total Assets	**¥91,724,355**	¥99,804,876	**$642,462**
Liabilities and Net Assets			
Liabilities			
Deposits (Notes 7 and 16)	**¥58,923,704**	¥62,858,656	**$412,717**
Negotiable Certificates of Deposit (Note 16)	**1,251,857**	2,382,251	**8,768**
Debentures (Note 16)	**358,224**	379,548	**2,509**
Call Money and Bills Sold (Note 16)	**892,400**	2,428,813	**6,250**
Payables under Repurchase Agreements (Notes 6 and 16)	**9,274,859**	13,215,460	**64,963**
Trading Liabilities (Note 16)	**5,407**	3,429	**37**
Borrowed Money (Notes 6, 8 and 16)	**3,943,366**	4,193,358	**27,620**
Foreign Exchange Liabilities	**400**	—	**2**
Short-term Entrusted Funds (Note 16)	**3,685,145**	1,548,844	**25,811**
Other Liabilities (Note 16)	**4,620,449**	5,077,622	**32,362**
Reserve for Bonus Payments	**7,840**	7,630	**54**
Net Defined Benefit Liability	**2,505**	2,407	**17**
Reserve for Directors' Retirement Benefits	**1,232**	1,268	**8**
Deferred Tax Liabilities	**69,306**	6,328	**485**
Deferred Tax Liabilities for Land Revaluation	**646**	—	**4**
Acceptances and Guarantees	**3,384,262**	3,258,947	**23,704**
Total Liabilities	**86,421,610**	95,364,567	**605,320**
Net Assets			
Paid-in Capital (Note 11)	**4,776,257**	4,040,198	**33,454**
Capital Surplus	**23,399**	23,399	**163**
Retained Earnings	**1,260,280**	2,154,228	**8,827**
Total Owners' Equity	**6,059,936**	6,217,826	**42,445**
Net Unrealized Gains (Losses) on Other Securities	**(792,564)**	(1,813,317)	**(5,551)**
Net Deferred Gains (Losses) on Hedging Instruments	**(17,337)**	(6,504)	**(121)**
Revaluation Reserve for Land	**(4,346)**	(2,099)	**(30)**
Foreign Currency Transaction Adjustments	**17,854**	1,767	**125**
Remeasurements of Defined Benefit Plans	**28,302**	31,519	**198**
Total Accumulated Other Comprehensive Income	**(768,091)**	(1,788,633)	**(5,379)**
Non-controlling Interests	**10,899**	11,115	**76**
Total Net Assets	**5,302,744**	4,440,308	**37,141**
Total Liabilities and Net Assets	**¥91,724,355**	¥99,804,876	**$642,462**

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, 2024

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	Six Months ended September 30		Six Months ended September 30
	2024	2023	**2024**
Income			
Interest Income:	**¥ 903,192**	¥1,020,278	**$ 6,326**
Interest on Loans and Bills Discounted	**216,190**	197,062	**1,514**
Interest and Dividends on Securities	**586,054**	762,913	**4,104**
Fees and Commissions	**15,212**	17,237	**106**
Trading Income	**830**	387	**5**
Other Operating Income	**97,897**	280,110	**685**
Other Income (Note 12)	**71,071**	280,356	**497**
Total Income	**1,088,204**	1,598,371	**7,622**
Expenses			
Interest Expenses:	**1,262,295**	1,220,940	**8,841**
Interest on Deposits	**138,734**	146,444	**971**
Fees and Commissions	**9,057**	9,840	**63**
Trading Expenses	**322**	561	**2**
Other Operating Expenses	**499,006**	24,704	**3,495**
General and Administrative Expenses	**90,281**	83,887	**632**
Other Expenses (Note 13)	**85,029**	22,101	**595**
Total Expenses	**1,945,992**	1,362,035	**13,630**
Income (Loss) before Income Taxes	**(857,787)**	236,335	**(6,008)**
Income Taxes — Current	**3,909**	65,735	**27**
Income Taxes — Refund of Income Taxes	**(59,807)**	—	**(418)**
Income Taxes — Deferred	**91,404**	25,582	**640**
Total Income Taxes	**35,507**	91,318	**248**
Profit (Loss)	**(893,295)**	145,017	**(6,256)**
Profit Attributable to Non-controlling Interests	**652**	622	**4**
Profit (Loss) Attributable to Owners of Parent	**¥ (893,947)**	¥ 144,395	**$ (6,261)**

	Yen		U.S. Dollars (Note 1)
	Six Months ended September 30		Six Months ended September 30
	2024	2023	**2024**
Profit (Loss) Attributable to Owners of Parent per Share	**¥(209.98)**	¥33.91	**$(1.47)**

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, 2024

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	Six Months ended September 30		Six Months ended September 30
	2024	2023	**2024**
Profit (Loss)	**¥ (893,295)**	¥ 145,017	**$(6,256)**
Other Comprehensive Income	**1,020,532**	(1,049,516)	**7,148**
Net Unrealized Gains (Losses) on Other Securities	**1,021,779**	(1,147,860)	**7,156**
Net Deferred Gains (Losses) on Hedging Instruments	**(10,547)**	123,948	**(73)**
Revaluation Reserve for Land	**(2,247)**	—	**(15)**
Foreign Currency Transaction Adjustments	**16,086**	335	**112**
Remeasurements of Defined Benefit Plans	**(3,210)**	(27,337)	**(22)**
Share of Other Comprehensive Income of Affiliates accounted for by the equity method	**(1,328)**	1,396	**(9)**
Total Comprehensive Income	**¥ 127,236**	¥ (904,499)	**$ 891**
Attributable to:			
Owners of Parent	**126,594**	(905,131)	**886**
Non-controlling Interests	**642**	631	**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, 2024

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	Six Months ended September 30		Six Months ended September 30
	2024	2023	**2024**
Capital Surplus			
Balance at the Beginning of the Fiscal Year	**¥ 23,399**	¥ 23,399	**$ 163**
Additions:	**—**	—	**—**
Deductions:	**—**	—	**—**
Balance at the End of the Period	**23,399**	23,399	**163**
Retained Earnings			
Balance at the Beginning of the Fiscal Year	**2,154,228**	2,154,690	**15,088**
Additions:			
Profit Attributable to Owners of Parent	**—**	144,395	**—**
Deductions:			
Loss Attributable to Owners of Parent	**893,947**	—	**6,261**
Dividends	**—**	64,083	**—**
Balance at the End of the Period	**¥1,260,280**	¥2,235,001	**$ 8,827**

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, 2024

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	Six Months ended September 30		Six Months ended September 30
	2024	2023	**2024**
Cash Flows from Operating Activities:			
Income (Loss) before Income Taxes	**¥ (857,787)**	¥ 236,335	**$ (6,008)**
Depreciation	**12,087**	12,291	**84**
Gain on bargain purchase	**(1,855)**	—	**(12)**
Losses (gains) on step acquisitions	**704**	—	**4**
Equity in Losses (Earnings) of Affiliates	**(7,331)**	(6,344)	**(51)**
Net Increase (Decrease) in Reserve for Possible Loan Losses	**993**	2,391	**6**
Net Increase (Decrease) in Reserve for Possible Investment Losses	**—**	(61)	**—**
Net Increase (Decrease) in Reserve for Bonus Payments	**191**	(4)	**1**
Net Decrease (Increase) in Net Defined Benefit Asset	**(1,203)**	101,767	**(8)**
Net Increase (Decrease) in Net Defined Benefit Liability	**28**	(351)	**0**
Net Increase (Decrease) in Reserve for Directors' Retirement Benefits	**(44)**	(94)	**(0)**
Interest Income	**(903,192)**	(1,020,278)	**(6,326)**
Interest Expenses	**1,262,295**	1,220,940	**8,841**
Losses (Gains) on Securities	**418,080**	(442,582)	**2,928**
Losses (Gains) on Money Held in Trust	**82,173**	(27,286)	**575**
Foreign Exchange Losses (Gains)	**833,317**	(3,780,979)	**5,836**
Losses (Gains) on Disposal of Fixed Assets	**84**	(3,813)	**0**
Losses (Gains) on Cancellation of Employee Retirement Benefit Trust	**—**	(46,922)	**—**
Net Decrease (Increase) in Trading Assets	**(29,220)**	(2,428)	**(204)**
Net Increase (Decrease) in Trading Liabilities	**1,978**	2,355	**13**
Net Decrease (Increase) in Loans and Bills Discounted	**(131,792)**	(408,954)	**(923)**
Net Increase (Decrease) in Deposits	**(3,938,221)**	1,491,014	**(27,584)**
Net Increase (Decrease) in Negotiable Certificates of Deposit	**(1,130,394)**	(59,119)	**(7,917)**
Net Increase (Decrease) in Debentures	**(21,323)**	(19,243)	**(149)**
Net Increase (Decrease) in Borrowed Money (Excluding Subordinated Borrowed Money)	**455,940**	(195,190)	**3,193**
Net Decrease (Increase) in Interest-bearing Due from Banks	**(1,439,336)**	370,734	**(10,081)**
Net Decrease (Increase) in Call Loans and Bills Bought and Other	**(5,062)**	(317,593)	**(35)**
Net Increase (Decrease) in Call Money and Bills Sold and Other	**(5,481,585)**	4,678,502	**(38,394)**
Net Increase (Decrease) in Short-term Entrusted Funds	**2,136,301**	96,043	**14,963**
Net Decrease (Increase) in Foreign Exchange Assets	**(5,023)**	281,623	**(35)**
Net Increase (Decrease) in Foreign Exchange Liabilities	**400**	2	**2**
Interest Received	**930,921**	941,815	**6,520**
Interest Paid	**(1,131,158)**	(1,035,929)	**(7,922)**
Other, Net	**(227,624)**	(440,578)	**(1,594)**
Subtotal	**(9,176,661)**	1,628,059	**(64,275)**
Income Taxes (Paid) Refunded	**(36,488)**	(10,061)	**(255)**
Net Cash Provided by (Used in) Operating Activities	**(9,213,149)**	1,617,998	**(64,531)**

Consolidated Statement of Cash Flows (Unaudited), continued

The Norinchukin Bank and Subsidiaries
For the six months ended September 30, 2024

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	Six Months ended September 30		Six Months ended September 30
	2024	2023	**2024**
Cash Flows from Investing Activities:			
Purchases of Securities	**(6,585,096)**	(10,473,490)	**(46,123)**
Proceeds from Sales of Securities	**5,933,540**	4,622,679	**41,560**
Proceeds from Redemption of Securities	**5,904,731**	4,250,072	**41,358**
Increase in Money Held in Trust	**(362,085)**	(812,446)	**(2,536)**
Decrease in Money Held in Trust	**2,536,052**	161,621	**17,763**
Purchases of Tangible Fixed Assets	**(387)**	(891)	**(2)**
Purchases of Intangible Fixed Assets	**(10,703)**	(6,876)	**(74)**
Proceeds from Sales of Tangible Fixed Assets	**—**	8,995	**—**
Payments for Asset Retirement Obligations	**(37)**	(97)	**(0)**
Proceeds of Stocks of Subsidiaries (Affecting the Scope of Consolidation)	**1,907**	—	**13**
Net Cash Provided by (Used in) Investing Activities	**7,417,921**	(2,250,433)	**51,957**
Cash Flows from Financing Activities:			
Repayments of Subordinated Borrowed Money	**(716,968)**	—	**(5,021)**
Proceeds from Issuance of Stock	**736,058**	—	**5,155**
Proceeds from Share Issuance to Non-controlling Shareholders	**11**	190	**0**
Dividends Paid	**—**	(64,083)	**—**
Dividends Paid to Non-controlling Interests	**(870)**	(881)	**(6)**
Net Cash Provided by (Used in) Financing Activities	**18,231**	(64,775)	**127**
Effect of Exchange Rate Changes on Cash and Cash Equivalents	**15,521**	907	**108**
Net Increase (Decrease) in Cash and Cash Equivalents	**(1,761,475)**	(696,303)	**(12,337)**
Cash and Cash Equivalents at the Beginning of the Fiscal Year	**19,527,951**	21,322,082	**136,779**
Cash and Cash Equivalents at the End of the Period (Note 14)	**¥17,766,476**	¥ 20,625,779	**$124,441**

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 ¥142.77=U.S.$1, the approximate rate of exchange prevailing on September 30, 2024, 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, 2024 was 26, 23 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.

Since the period ended September 30, 2024, "The Cooperative Servicing Co., Ltd." has been changed from an affiliate accounted for by the equity method to a consolidated subsidiary due to the acquisition of its shares.

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 30,2024.

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, 2024 Number of subsidiaries: 10

Closing date: September 30, 2024 Number of subsidiaries: 13

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

Affiliates

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

The number of affiliates as of September 30, 2024 was 5, 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.

Since the period ended September 30, 2024, “The Cooperative Servicing Co., Ltd.” has been excluded from an affiliate accounted for by the equity method due to the acquisition of its shares.

(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.

(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 ¥11,345 million ($79 million) and ¥9,227 million for the period ended September 30, 2024 and the fiscal year ended March 31, 2024, 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 out-

look, 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. As there were no specific loans to certain countries expected to incur losses at the end of the period, no specific reserve for loans to certain countries with financial difficulties has been recognized.

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. As the amount determined to be necessary was zero at the end of the period, no Reserve for Possible Investment Losses has been recognized.

(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 (Loss) Attributable to Owners of Parent per Share

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

The number of lower dividend rate stocks is deducted from the denominator in the calculation of Profit (Loss) Attributable to Owners of Parent per Share.

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

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

3. Securities

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2024	As of March 31, 2024	**As of September 30, 2024**
Japanese Government Bonds	**¥ 8,933,717**	¥ 7,757,494	**$ 62,574**
Municipal Government Bonds	**138,620**	142,947	**970**
Corporate Bonds	**647,464**	796,027	**4,535**
Stocks	**745,726**	759,474	**5,223**
Other	**27,610,812**	34,344,326	**193,393**
Foreign Bonds	**21,406,088**	26,833,965	**149,934**
Foreign Stocks	**60,520**	59,061	**423**
Investment Trusts	**5,208,980**	6,484,896	**36,485**
Other	**935,223**	966,402	**6,550**
Total	**¥38,076,341**	¥43,800,270	**$266,697**

4. Loans and Bills Discounted

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2024	As of March 31, 2024	**As of September 30, 2024**
Loans on Deeds	**¥15,911,247**	¥15,768,344	**$111,446**
Loans on Bills	**551,223**	534,012	**3,860**
Overdrafts	**1,334,117**	1,295,014	**9,344**
Bills Discounted	**823**	1,886	**5**
Total	**¥17,797,411**	¥17,599,257	**$124,657**

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, 2024	As of March 31, 2024	**As of September 30, 2024**
Bankrupt and Quasi-Bankrupt Assets	**¥ 1,624**	¥ 1,732	**$ 11**
Doubtful Assets	**78,901**	70,537	**552**
Loans Past Due for Three Months or More	**1,073**	635	**7**
Restructured Loans	**15,387**	20,457	**107**
Total	**¥96,988**	¥93,363	**$679**

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, 2024	As of March 31, 2024	**As of September 30, 2024**
Securities	**¥10,938,458**	¥14,143,678	**$76,615**
Loans and Bills Discounted	**1,883,590**	1,684,362	**13,193**

Liabilities secured by the above assets are as follows:

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2024	As of March 31, 2024	**As of September 30, 2024**
Payables under Repurchase Agreements	**¥9,006,000**	¥12,942,102	**$63,080**
Borrowed Money	**2,826,621**	2,330,962	**19,798**

In addition, as of September 30, 2024 and March 31, 2024, Securities (including transactions of Money Held in Trust) of ¥11,931,536 million ($83,571 million) and ¥13,351,390 million, respectively, and Foreign Exchange Assets (including transactions of Money Held in Trust) of ¥119,932 million ($840 million) and ¥34,304 million, respectively, were pledged as collateral for settlement of exchange and derivative transactions or as margins of futures transactions.

As of September 30, 2024 and March 31, 2024, initial margins of futures markets of ¥166,124 million ($1,163 million) and ¥112,022 million, respectively, cash collateral paid for financial instruments of ¥236,634 million ($1,657 million) and ¥1,351,725 million, respectively, other cash collateral paid of ¥577,221 million ($4,043 million) and ¥586,385 million, respectively, and guarantee deposits of ¥5,654 million ($39 million) and ¥5,760 million, respectively, were included in Other Assets.

7. Deposits

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2024	As of March 31, 2024	**As of September 30, 2024**
Time Deposits	**¥49,887,539**	¥52,507,758	**$349,425**
Deposits at Notice	**5,268**	5,823	**36**
Ordinary Deposits	**3,270,287**	4,446,200	**22,905**
Current Deposits	**62,897**	70,082	**440**
Other Deposits	**5,697,710**	5,828,791	**39,908**
Total	**¥58,923,704**	¥62,858,656	**$412,717**

8. Borrowed Money

Borrowed Money includes subordinated borrowings of ¥600,004 million ($4,202 million) and ¥1,316,972 million as of September 30, 2024 and March 31, 2024, 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 ¥4,969,203 million ($34,805 million) and ¥4,886,891 million as of September 30, 2024 and March 31, 2024, respectively. The amounts of the undrawn commitments, which the Bank and its consolidated subsidiaries could cancel at any time without cause, were ¥2,951,781 million ($20,675 million) and ¥2,918,650 million as of September 30, 2024 and March 31, 2024, 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, 2024 and March 31, 2024.

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 ¥727,824 million ($5,097 million) and ¥824,702 million as of September 30, 2024 and March 31, 2024, respectively, and include securities held without re-pledge of ¥35,836 million ($251 million) and ¥22,480 million as of September 30, 2024 and March 31, 2024, 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, 2024	As of March 31, 2024	**As of September 30, 2024**
Common Stock	**¥4,751,257**	¥4,015,198	**$33,279**
Other Stock	**24,999**	24,999	**175**
Total	**¥4,776,257**	¥4,040,198	**$33,454**

The Common Stock account includes lower dividend rate stock with a total par value of ¥4,325,539 million ($30,297 million) and ¥3,589,481 million as of September 30, 2024 and March 31, 2024, 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 ($175 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

	Millions of Yen		Millions of U.S. Dollars
Six Months ended September 30	**2024**	2023	**2024**
Gains on Sales of Stocks and Other Securities	**¥ 6,447**	¥ 96,903	**$ 45**
Gains on Money Held in Trust	**54,468**	125,454	**381**
Equity in Earnings of Affiliates	**7,331**	6,344	**51**
Gains on Disposal of Fixed Assets	**—**	4,022	**—**
Gains on Cancellation of Employee Retirement Benefit Trust	**—**	46,922	**—**
Recoveries of Written-off Claims	**101**	6	**0**
Gain on bargain purchase	**1,855**	—	**12**
Other	**160**	702	**1**
Total	**¥70,367**	¥280,356	**$492**

13. Other Expenses

Six Months ended September 30	Millions of Yen 2024	Millions of Yen 2023	Millions of U.S. Dollars 2024
Write-off of Loans	**¥ 2,319**	¥ 226	**$ 16**
Provision of Reserve for Possible Loan Losses	**5,808**	7,637	**40**
Losses on Sales of Stocks and Other Securities	**39**	55	**0**
Losses on Revaluation of Stocks and Other Securities	**152**	—	**1**
Losses on Money Held in Trust	**66,435**	2,888	**465**
Losses on Disposal of Fixed Assets	**84**	208	**0**
Other	**9,486**	11,084	**66**
Total	**¥84,324**	¥22,101	**$590**

14. Cash Flows

(1) 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 2024	Millions of Yen 2023	Millions of U.S. Dollars 2024
Cash and Due from Banks	**¥20,941,595**	¥21,367,443	**$146,680**
Less: Interest-bearing Due from Banks	**(3,175,119)**	(741,664)	**(22,239)**
Cash and Cash Equivalents at the End of the Period	**¥17,766,476**	¥20,625,779	**$124,441**

(2) Details of assets acquired and liabilities assumed from newly consolidated subsidiaries due to share acquisition are summarized as follows:

For the Six Months Ended September 30, 2024

The Bank consolidated The Cooperative Servicing Co., Ltd. by acquiring its shares. The details of the assets acquired and liabilities assumed at the commencement of consolidation, the acquisition cost, and the net payments for the share acquisition are as follows:

Six Months ended September 30, 2024	Millions of Yen	Millions of U.S. Dollars
Current Assets	**¥ 2,634**	**$ 18**
Non-current Assets	**151**	**1**
Negative goodwill	**(1,855)**	**(12)**
Current Liabilities	**(131)**	**(0)**
Non-current Liabilities	**(78)**	**(0)**
Acquisition Cost of shares up to the date on which the acquirer obtains control	**(189)**	**(1)**
Value accounted for using equity method up to the date on which the acquirer obtains control	**(788)**	**(5)**
Loss on step acquisitions	**704**	**4**
Acquisition Cost of shares	**446**	**3**
Cash and Cash Equivalents	**(2,354)**	**(16)**
Net payments for share acquisition	**¥(1,907)**	**$(13)**

For the Six Months Ended September 30, 2023

There were no items to be reported.

15. Segment Information

For the Six Months Ended September 30, 2024

(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, 2024	Loan Business	Securities Investment Business	Others	Total
Ordinary Income from External Customers	**¥218,730**	**¥687,774**	**¥179,843**	**¥1,086,348**

	Millions of U.S. Dollars			
Six Months ended September 30, 2024	Loan Business	Securities Investment Business	Others	Total
Ordinary Income from External Customers	**$1,532**	**$4,817**	**$1,259**	**$7,609**

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, 2024	Japan	Americas	Europe	Others	Total
	¥889,805	**¥116,605**	**¥43,700**	**¥36,236**	**¥1,086,348**

	Millions of U.S. Dollars				
Six Months ended September 30, 2024	Japan	Americas	Europe	Others	Total
	$6,232	**$816**	**$306**	**$253**	**$7,609**

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, 2024	Japan	Americas	Europe	Others	Total
	¥124,884	**¥175**	**¥1,038**	**¥516**	**¥126,614**

	Millions of U.S. Dollars				
As of September 30, 2024	Japan	Americas	Europe	Others	Total
	$874	**$1**	**$7**	**$3**	**$886**

c. Information about Major Customers

		Millions of Yen	
Six Months ended September 30, 2024	Name of Customer	Ordinary Income	Name of Related Segments
	U.S. Department of the Treasury	**¥73,901**	**—**

		Millions of U.S. Dollars	
Six Months ended September 30, 2024	Name of Customer	Ordinary Income	Name of Related Segments
	U.S. Department of the Treasury	**$517**	**—**

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 bargain purchase in Reportable Segments

Information about Gain on bargain purchase in Reportable Segments is not shown in these statements, since the banking business is the only reportable segment.

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

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

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

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	—

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 bargain purchase 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, 2024 and March 31, 2024 are as follows:

	Millions of Yen			Millions of U.S. Dollars		
As of September 30, 2024	Consolidated Balance Sheet Amount	Fair Value	Difference	Consolidated Balance Sheet Amount	Fair Value	Difference
Monetary Claims Bought	**¥ 271,601**	**¥ 271,275**	**¥ (325)**	**$ 1,902**	**$ 1,900**	**$ (2)**
Trading Assets (*2)						
Trading Securities	**27,931**	**27,931**	**—**	**195**	**195**	**—**
Money Held in Trust (*1)						
Money Held in Trust for Trading Purposes	**42,851**	**42,851**	**—**	**300**	**300**	**—**
Held-to-Maturity Money Held in Trust	**1**	**1**	**—**	**0**	**0**	**—**
Other Money Held in Trust	**8,487,140**	**8,472,849**	**(14,290)**	**59,446**	**59,346**	**(100)**
Securities						
Held-to-Maturity Debt Securities	**13,341,672**	**13,010,217**	**(331,455)**	**93,448**	**91,127**	**(2,321)**
Other Securities	**23,593,786**	**23,593,786**	**—**	**165,257**	**165,257**	**—**
Loans and Bills Discounted	**17,797,411**			**124,657**		
Reserve for Possible Loan Losses (*1)	**(119,750)**			**(838)**		
	17,677,660	**17,655,309**	**(22,351)**	**123,819**	**123,662**	**(156)**
Total Assets	**¥63,442,645**	**¥63,074,222**	**¥(368,423)**	**$444,369**	**$441,789**	**$(2,580)**
Deposits	**¥58,923,704**	**¥58,922,193**	**¥ (1,510)**	**$412,717**	**$412,707**	**$ (10)**
Debentures	**358,224**	**343,679**	**(14,545)**	**2,509**	**2,407**	**(101)**
Borrowed Money	**3,943,366**	**3,940,631**	**(2,735)**	**27,620**	**27,601**	**(19)**
Total Liabilities	**¥63,225,295**	**¥63,206,505**	**¥ (18,790)**	**$442,847**	**$442,715**	**$ (131)**
Derivative Instruments (*3)						
Transactions not Accounted for as Hedge Transactions	**¥ (44,123)**	**¥ (44,123)**	**¥ —**	**$ (309)**	**$ (309)**	**$ —**
Transactions Accounted for as Hedge Transactions	**578,363**	**578,363**	**—**	**4,051**	**4,051**	**—**
Total Derivative Instruments	**¥ 534,240**	**¥ 534,240**	**¥ —**	**$ 3,741**	**$ 3,741**	**$ —**

(*) 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, 2024	Millions of Yen		
	Consolidated Balance Sheet Amount	Fair Value	Difference
Monetary Claims Bought	¥ 265,376	¥ 264,743	¥ (633)
Trading Assets (*2)			
Trading Securities	31	31	—
Money Held in Trust (*1)			
Money Held in Trust for Trading Purposes	43,904	43,904	—
Held-to-Maturity Money Held in Trust	1	1	—
Other Money Held in Trust	10,601,039	10,589,007	(12,031)
Securities			
Held-to-Maturity Debt Securities	14,305,462	14,046,004	(259,458)
Other Securities	28,320,204	28,320,204	—
Loans and Bills Discounted	17,599,257		
Reserve for Possible Loan Losses (*1)	(119,206)		
	17,480,051	17,460,468	(19,583)
Total Assets	¥71,016,071	¥70,724,364	¥(291,706)
Deposits	¥62,858,656	¥62,858,599	¥ (57)
Debentures	379,548	365,622	(13,926)
Borrowed Money	4,193,358	4,193,358	—
Total Liabilities	¥67,431,563	¥67,417,580	¥ (13,983)
Derivative Instruments (*3)			
Transactions not Accounted for as Hedge Transactions	¥ (6,708)	¥ (6,708)	¥ —
Transactions Accounted for as Hedge Transactions	(1,074,937)	(1,074,937)	—
Total Derivative Instruments	¥(1,081,646)	¥(1,081,646)	¥ —

(*) 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, 2024 and March 31, 2024:
"Securities" in "Disclosures Regarding the Fair Value of Financial Instruments and Other Items" excludes these financial instruments.

As of September 30, 2024	Millions of Yen	Millions of U.S. Dollars
Stocks and others with no market prices (*1)	**¥221,926**	**$1,554**
Investments in Partnership and others (*2)	**918,955**	**6,436**

(*) 1. The amount of revaluation losses for the period was ¥152 million ($1 million) on Unlisted Stocks.
2. 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, 2024	Millions of Yen
Stocks and others with no market prices (*1)	¥227,744
Investments in Partnership and others (*2)	946,857

(*) 1. The amount of revaluation losses for the fiscal year ended March 31, 2024 was ¥988 million on Unlisted Stocks.
2. 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, 2024	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Monetary Claims Bought	**¥ —**	**¥ 107,816**	**¥ 361**	**$ —**	**$ 755**	**$ 2**
Trading Assets						
Trading Securities	**27,931**	**—**	**—**	**195**	**—**	**—**
Money Held in Trust						
Money Held in Trust for Trading Purposes	**42,851**	**—**	**—**	**300**	**—**	**—**
Other Money Held in Trust	**5,934,069**	**2,268,556**	**111**	**41,563**	**15,889**	**0**
Secutrities						
Other Secutrities						
Stocks	**558,260**	**—**	**—**	**3,910**	**—**	**—**
Bonds	**5,997,095**	**682,724**	**3,359**	**42,005**	**4,781**	**23**
Japanese Government Bonds	**5,997,095**	**—**	**—**	**42,005**	**—**	**—**
Municipal Government Bonds	**—**	**138,620**	**—**	**—**	**970**	**—**
Corporate Bonds	**—**	**544,104**	**3,359**	**—**	**3,811**	**23**
Other	**8,246,660**	**8,056,342**	**49,344**	**57,761**	**56,428**	**345**
Foreign Bonds	**7,937,558**	**3,138,601**	**24,878**	**55,596**	**21,983**	**174**
Foreign Stocks	**42,327**	**—**	**—**	**296**	**—**	**—**
Investment Trust	**266,774**	**4,917,740**	**24,465**	**1,868**	**34,445**	**171**
Total Assets	**¥20,806,867**	**¥11,115,440**	**¥53,177**	**$145,736**	**$77,855**	**$372**
Derivative Instruments						
Related to Currencies	**¥ —**	**¥ 506,983**	**¥ —**	**$ —**	**$ 3,551**	**$ —**
Related to Interest Rates	**(15,211)**	**42,917**	**—**	**(106)**	**300**	**—**
Related to Bonds	**(449)**	**—**	**—**	**(3)**	**—**	**—**
Total Derivative Instruments	**¥ (15,660)**	**¥ 549,901**	**¥ —**	**$ (109)**	**$ 3,851**	**$ —**

	Millions of Yen		
As of March 31, 2024	Level 1	Level 2	Level 3
Monetary Claims Bought	¥ —	¥ 114,338	¥ 400
Trading Assets			
Trading Securities	31	—	—
Money Held in Trust			
Money Held in Trust for Trading Purposes	43,904	—	—
Other Money Held in Trust	8,055,547	2,310,594	236
Secutrities			
Other Secutrities			
Stocks	570,684	—	—
Bonds	4,820,550	837,630	1,345
Japanese Government Bonds	4,820,550	—	—
Municipal Government Bonds	—	142,947	—
Corporate Bonds	—	694,682	1,345
Other	11,567,415	10,469,448	53,130
Foreign Bonds	11,381,711	4,157,836	25,899
Foreign Stocks	39,650	—	—
Investment Trust	146,053	6,311,611	27,231
Total Assets	¥25,058,133	¥13,732,011	¥55,113
Derivative Instruments			
Related to Currencies	¥ —	¥(1,193,595)	¥ —
Related to Interest Rates	—	111,949	—
Related to Bonds	—	—	—
Total Derivative Instruments	¥ —	¥(1,081,646)	¥ —

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, 2024	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Monetary Claims Bought	**¥ —**	**¥ 148,681**	**¥ 14,415**	**$ —**	**$ 1,041**	**$ 100**
Money Held in Trust						
Held-to-Maturity Money Held in Trust	**1**	**—**	**—**	**0**	**—**	**—**
Other Money Held in Trust	**—**	**2,077**	**268,034**	**—**	**14**	**1,877**
Securities						
Held-to-Maturity Debt Securities						
Japanese Government Bonds	**2,584,677**	**—**	**—**	**18,103**	**—**	**—**
Corporate Bonds	**—**	**98,661**	**—**	**—**	**691**	**—**
Foreign Bonds	**—**	**10,076,614**	**250,264**	**—**	**70,579**	**1,752**
Loans and Bills Discounted	**—**	**—**	**17,655,309**	**—**	**—**	**123,662**
Total Assets	**¥2,584,678**	**¥10,326,034**	**¥18,188,023**	**$18,103**	**$ 72,326**	**$127,393**
Deposits	**¥ —**	**¥58,536,196**	**¥ 385,997**	**$ —**	**$410,003**	**$ 2,703**
Debentures	**—**	**343,679**	**—**	**—**	**2,407**	**—**
Borrowed Money	**—**	**3,940,631**	**—**	**—**	**27,601**	**—**
Total Liabilities	**¥ —**	**¥62,820,507**	**¥ 385,997**	**$ —**	**$440,011**	**$ 2,703**

	Millions of Yen		
As of March 31, 2024	Level 1	Level 2	Level 3
Monetary Claims Bought	¥ —	¥ 135,547	¥ 14,457
Money Held in Trust			
Held-to-Maturity Money Held in Trust	1	—	—
Other Money Held in Trust	—	793	221,834
Securities			
Held-to-Maturity Debt Securities			
Japanese Government Bonds	2,657,111	—	—
Corporate Bonds	—	98,916	—
Foreign Bonds	—	11,162,945	127,031
Loans and Bills Discounted	—	—	17,460,468
Total Assets	¥2,657,112	¥11,398,201	¥17,823,792
Deposits	¥ —	¥62,858,599	¥ —
Debentures	—	365,622	—
Borrowed Money	—	4,193,358	—
Total Liabilities	¥ —	¥67,417,580	¥ —

(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 and classified into Level 2 of the fair value hierarchy. 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. Therefore, deposits with floating rate is classified into Level 2 of the fair value hierarchy. 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 or interest rates with a certain adjustment made to market interest rates. Where unobservable inputs have a significant impact on the fair value for deposits 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. 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. Such deposits is 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.

(Notes 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, 2024

None

As of March 31, 2024

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, 2024								
Monetary Claims Bought	**¥ 400**	**¥—**	**¥ (0)**	**¥ (38)**	**$ 2**	**$—**	**$ (0)**	**$ (0)**
Money Held in Trust								
Other Money Held in Trust	**236**	**—**	**(69)**	**(56)**	**1**	**—**	**(0)**	**(0)**
Secutrities								
Other Secutrities								
Bonds	**1,345**	**—**	**2**	**(105)**	**9**	**—**	**0**	**(0)**
Corporate Bonds	**1,345**	**—**	**2**	**(105)**	**9**	**—**	**0**	**(0)**
Other	**53,130**	**—**	**7,238**	**(11,025)**	**372**	**—**	**50**	**(77)**
Foreign Bonds	**25,899**	**—**	**(350)**	**(670)**	**181**	**—**	**(2)**	**(4)**
Investment Trust	**27,231**	**—**	**7,589**	**(10,354)**	**190**	**—**	**53**	**(72)**
Total Assets	**¥55,113**	**¥—**	**¥7,171**	**¥(11,224)**	**$386**	**$—**	**$50**	**$(78)**

As of September 30, 2024	Millions of Yen				Millions of U.S. Dollars			
	Transfers to Fair Value of Level 3 (*2)	Transfers from Fair Value of Level 3	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 (*2)	Transfers from Fair Value of Level 3	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	**¥ —**	**¥—**	**¥ 361**	**¥—**	**$—**	**$—**	**$ 2**	**$—**
Money Held in Trust								
Other Money Held in Trust	**—**	**—**	**111**	**—**	**—**	**—**	**0**	**—**
Secutrities								
Other Secutrities								
Bonds	**2,117**	**—**	**3,359**	**—**	**14**	**—**	**23**	**—**
Corporate Bonds	**2,117**	**—**	**3,359**	**—**	**14**	**—**	**23**	**—**
Other	**—**	**—**	**49,344**	**—**	**—**	**—**	**345**	**—**
Foreign Bonds	**—**	**—**	**24,878**	**—**	**—**	**—**	**174**	**—**
Investment Trust	**—**	**—**	**24,465**	**—**	**—**	**—**	**171**	**—**
Total Assets	**¥2,117**	**¥—**	**¥53,177**	**¥—**	**$14**	**$—**	**$372**	**$—**

(*) 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 2 to that of Level 3. This is because observability of inputs has been lowered. This transfer is implemented at the end of the period.

As of March 31, 2024	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	¥ 484	¥—	¥ (0)	¥ (83)
Money Held in Trust				
Other Money Held in Trust	1,040	—	63	499
Secutrities				
Other Secutrities				
Bonds	—	—	(19)	1,365
Corporate Bonds	—	—	(19)	1,365
Other	66,849	—	(462)	278
Foreign Bonds	38,132	—	692	608
Investment Trust	28,717	—	(1,155)	(330)
Total Assets	¥68,374	¥—	¥ (420)	¥2,059

	Millions of Yen			
As of March 31, 2024	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	¥—	¥ —	¥ 400	¥—
Money Held in Trust				
Other Money Held in Trust	—	(1,365)	236	—
Secutrities				
Other Secutrities				
Bonds	—	—	1,345	—
Corporate Bonds	—	—	1,345	—
Other	—	(13,535)	53,130	—
Foreign Bonds	—	(13,535)	25,899	—
Investment Trust	—	—	27,231	—
Total Assets	¥—	¥(14,901)	¥55,113	¥—

(*) 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, 2024

None

As of March 31, 2024

None

17. Fair Value of Securities

Held-to-Maturity Debt Securities

As of September 30, 2024	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	—	—	—	—	—	—
	Other	**8,361,206**	**8,398,416**	**37,209**	**58,564**	**58,824**	**260**
	Foreign Bonds	**8,304,907**	**8,342,054**	**37,147**	**58,169**	**58,430**	**260**
	Other	**56,299**	**56,361**	**61**	**394**	**394**	**0**
	Subtotal	**8,361,206**	**8,398,416**	**37,209**	**58,564**	**58,824**	**260**
Held-to-Maturity Debt Securities Whose Fair Value not exceeding Consolidated Balance Sheet Amount	Japanese Government Bonds	**2,936,622**	**2,584,677**	**(351,945)**	**20,568**	**18,103**	**(2,465)**
	Municipal Government Bonds	—	—	—	—	—	—
	Corporate Bonds	**100,000**	**98,661**	**(1,339)**	**700**	**691**	**(9)**
	Other	**2,107,265**	**2,091,559**	**(15,705)**	**14,759**	**14,649**	**(110)**
	Foreign Bonds	**2,000,142**	**1,984,824**	**(15,318)**	**14,009**	**13,902**	**(107)**
	Other	**107,123**	**106,735**	**(387)**	**750**	**747**	**(2)**
	Subtotal	**5,143,888**	**4,774,897**	**(368,990)**	**36,029**	**33,444**	**(2,584)**
Total		**¥13,505,094**	**¥13,173,314**	**¥(331,780)**	**$94,593**	**$92,269**	**$(2,323)**

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, 2024	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	¥ —	¥ —	¥ —
	Municipal Government Bonds	—	—	—
	Corporate Bonds	—	—	—
	Other	8,286,957	8,324,622	37,665
	Foreign Bonds	8,224,980	8,262,576	37,595
	Other	61,977	62,046	69
	Subtotal	8,286,957	8,324,622	37,665
Held-to-Maturity Debt Securities Whose Fair Value not exceeding Consolidated Balance Sheet Amount	Japanese Government Bonds	2,936,944	2,657,111	(279,832)
	Municipal Government Bonds	—	—	—
	Corporate Bonds	100,000	98,916	(1,084)
	Other	3,132,199	3,115,359	(16,839)
	Foreign Bonds	3,043,537	3,027,400	(16,137)
	Other	88,661	87,958	(702)
	Subtotal	6,169,143	5,871,386	(297,756)
Total		¥14,456,100	¥14,196,009	¥(260,091)

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, 2024	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	¥ 548,471	¥ 182,002	¥ 366,468	$ 3,841	$ 1,274	$ 2,566
	Bonds	830,825	827,456	3,368	5,819	5,795	23
	Japanese Government Bonds	829,781	826,414	3,367	5,812	5,788	23
	Municipal Government Bonds	20	19	0	0	0	0
	Corporate Bonds	1,023	1,022	0	7	7	0
	Other	3,487,042	3,119,161	367,880	24,424	21,847	2,576
	Foreign Bonds	1,742,298	1,711,629	30,669	12,203	11,988	214
	Foreign Stocks	42,327	22,941	19,386	296	160	135
	Investment Trusts	1,635,886	1,318,097	317,789	11,458	9,232	2,225
	Other	66,529	66,493	35	465	465	0
	Subtotal	4,866,338	4,128,620	737,718	34,085	28,917	5,167
Other Securities Whose Consolidated Balance Sheet Amount not exceeding Acquisition Cost	Stocks	9,789	10,545	(756)	68	73	(5)
	Bonds	5,852,353	6,174,237	(321,883)	40,991	43,246	(2,254)
	Japanese Government Bonds	5,167,313	5,456,641	(289,328)	36,193	38,219	(2,026)
	Municipal Government Bonds	138,599	145,980	(7,380)	970	1,022	(51)
	Corporate Bonds	546,440	571,615	(25,174)	3,827	4,003	(176)
	Other	12,987,766	13,914,621	(926,855)	90,969	97,461	(6,491)
	Foreign Bonds	9,358,739	10,046,453	(687,713)	65,551	70,368	(4,816)
	Foreign Stocks	—	—	—	—	—	—
	Investment Trusts	3,573,094	3,812,000	(238,906)	25,026	26,700	(1,673)
	Other	55,932	56,168	(235)	391	393	(1)
	Subtotal	18,849,909	20,099,404	(1,249,495)	132,029	140,781	(8,751)
Total		¥23,716,248	¥24,228,025	¥ (511,777)	$166,115	$169,699	$(3,584)

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, 2024	Type	Millions of Yen Consolidated Balance Sheet Amount	Acquisition Cost	Difference
Other Securities Whose Consolidated Balance Sheet Amount exceeding Acquisition Cost	Stocks	¥ 560,772	¥ 183,790	¥ 376,982
	Bonds	1,138	1,136	1
	Japanese Government Bonds	1,000	999	0
	Municipal Government Bonds	22	22	0
	Corporate Bonds	115	114	0
	Other	3,225,912	2,845,109	380,803
	Foreign Bonds	1,955,224	1,911,157	44,067
	Foreign Stocks	28,623	9,654	18,968
	Investment Trusts	1,234,499	916,733	317,766
	Other	7,564	7,564	0
	Subtotal	3,787,823	3,030,036	757,787
Other Securities Whose Consolidated Balance Sheet Amount not exceeding Acquisition Cost	Stocks	9,911	11,304	(1,393)
	Bonds	5,658,387	5,932,108	(273,721)
	Japanese Government Bonds	4,819,550	5,064,619	(245,069)
	Municipal Government Bonds	142,924	149,401	(6,476)
	Corporate Bonds	695,912	718,088	(22,175)
	Other	18,993,948	20,585,292	(1,591,344)
	Foreign Bonds	13,610,222	14,857,054	(1,246,831)
	Foreign Stocks	11,027	13,402	(2,375)
	Investment Trusts	5,250,396	5,591,370	(340,973)
	Other	122,302	123,465	(1,162)
	Subtotal	24,662,247	26,528,706	(1,866,458)
Total		¥28,450,071	¥29,558,742	¥(1,108,671)

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, 2024 and the fiscal year ended March 31, 2024 ("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, 2024 was ¥6,679 million ($46 million), including ¥2,699 million ($18 million) on Bonds (Corporate Bonds) and ¥3,979 million ($27 million) on Investment Trusts.

The amount of revaluation loss for the fiscal year ended March 31, 2024 was ¥4,377 million, including ¥4,377 million on Investment Trusts.

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

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

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

18. Fair Value of Money Held in Trust

Held-to-Maturity Money Held in Trust

	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
As of September 30, 2024					
Held-to-Maturity Money Held in Trust	**¥1**	**¥1**	**¥—**	**¥—**	**¥—**

	Millions of U.S. Dollars				
As of September 30, 2024	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, 2024	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	¥—	¥—	¥—

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, 2024	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	**¥8,491,883**	**¥8,918,989**	**¥(427,106)**	**¥5,096**	**¥432,202**

	Millions of U.S. Dollars				
As of September 30, 2024	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	**$59,479**	**$62,471**	**$(2,991)**	**$35**	**$3,027**

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, 2024	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	¥10,605,864	¥11,401,758	¥(795,894)	¥7,473	¥803,368

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, 2024	Total	Over 1 Year			Total	Over 1 Year		
Exchange-traded Transactions								
Interest Rate Futures:								
Sold	**¥2,222,450**	**¥ 17,338**	**¥(15,378)**	**¥(15,378)**	**$15,566**	**$ 121**	**$(107)**	**$(107)**
Purchased	**173,936**	**164,264**	**96**	**96**	**1,218**	**1,150**	**0**	**0**
Interest Rate Options:								
Sold	**154,269**	**—**	**(50)**	**17**	**1,080**	**—**	**(0)**	**0**
Purchased	**137,103**	**—**	**121**	**12**	**960**	**—**	**0**	**0**
Over-the-counter Transactions								
Forward Rate Agreements:								
Sold	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Purchased	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Interest Rate Swaps:								
Rec.: Fix.-Pay.: Flt.	**723,375**	**614,075**	**(505)**	**(505)**	**5,066**	**4,301**	**(3)**	**(3)**
Rec.: Flt.-Pay.: Fix.	**1,786,720**	**612,141**	**1,178**	**1,178**	**12,514**	**4,287**	**8**	**8**
Rec.: Flt.-Pay.: Flt.	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Interest Rate Options:								
Sold	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Purchased	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Other:								
Sold	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Purchased	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Total	**¥ /**	**¥ /**	**¥(14,538)**	**¥(14,578)**	**$ /**	**$ /**	**$(101)**	**$(102)**

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

As of March 31, 2024	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.	2,605,639	389,239	(175)	(175)
Rec.: Flt.-Pay.: Fix.	205,639	189,239	1,633	1,633
Rec.: Flt.-Pay.: Flt.	—	—	—	—
Interest Rate Options:				
Sold	—	—	—	—
Purchased	—	—	—	—
Other:				
Sold	—	—	—	—
Purchased	—	—	—	—
Total	¥ /	¥ /	¥1,457	¥1,457

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, 2024	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	**2,600,732**	**1,654**	**7,516**	**7,516**	**18,216**	**11**	**52**	**52**
Purchased	**4,671,651**	**1,477**	**(36,652)**	**(36,652)**	**32,721**	**10**	**(256)**	**(256)**
Currency Options:								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Other:								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total	**¥ /**	**¥ /**	**¥(29,135)**	**¥(29,135)**	**$ /**	**$ /**	**$(204)**	**$(204)**

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

As of March 31, 2024	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	2,114,972	1,062	(19,907)	(19,907)
Purchased	3,532,099	1,062	11,740	11,740
Currency Options:				
Sold	—	—	—	—
Purchased	—	—	—	—
Other:				
Sold	—	—	—	—
Purchased	—	—	—	—
Total	¥ /	¥ /	¥ (8,166)	¥ (8,166)

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, 2024 and March 31, 2024.

Bond-Related Derivative Instruments

As of September 30, 2024	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	**¥ 71,263**	**¥—**	**¥(153)**	**¥(153)**	**$ 499**	**$ —**	**$(1)**	**$(1)**
Purchased	**180,162**	**—**	**(224)**	**(224)**	**1,261**	**—**	**(1)**	**(1)**
Bond Futures Options:								
Sold	**29,270**	**—**	**(89)**	**3**	**205**	**—**	**(0)**	**0**
Purchased	**3,861**	**—**	**18**	**(4)**	**27**	**—**	**0**	**(0)**
Over-the-counter Transactions								
Bond Options:								
Sold	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Purchased	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Other:								
Sold	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Purchased	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Total	**¥ /**	**¥ /**	**¥(449)**	**¥(379)**	**$ /**	**$ /**	**$(3)**	**$(2)**

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

As of March 31, 2024	Millions of Yen			
	Contract Amount or Notional Amount		Fair Value	Unrealized Gain/Loss
	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.

Commodities-Related Derivative Instruments

The Bank and its consolidated subsidiaries held no Commodities-Related Derivative Instruments as of September 30, 2024 and March 31, 2024.

Credit Derivative Instruments

The Bank and its consolidated subsidiaries held no Credit Derivative Instruments as of September 30, 2024 and March 31, 2024.

(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, 2024			Millions of Yen			Millions of U.S. Dollars		
Method of Hedges	Type of Derivative Instruments	Hedged Items	Contract Amount or Notional Amount		Fair Value	Contract Amount or Notional Amount		Fair Value
			Total	Over 1 Year		Total	Over 1 Year	
The Deferral Method	Interest Rate Swaps (Rec.:Fix.-Pay.: Flt.)	Debentures	**¥ —**	**¥ —**	**¥ —**	**$ —**	**$ —**	**$ —**
	Interest Rate Swaps (Rec.:Flt.-Pay.: Fix.)	Yen-denominated Securities, Deposits and Others	**2,901,912**	**2,018,340**	**42,244**	**20,325**	**14,137**	**295**
The Accrual Method	Interest Rate Swaps (Rec.:Fix.-Pay.: Flt.)	Debentures, Borrowed Money	**424,155**	**424,155**	Note 2	**2,970**	**2,970**	Note 2
	Interest Rate Swaps (Rec.:Flt.-Pay.: Fix.)	Loans and Bills Discounted, Yen-denominated Securities and Others	**541,996**	**401,930**	Note 2	**3,796**	**2,815**	Note 2
Total			**¥ /**	**¥ /**	**¥42,244**	**$ /**	**$ /**	**$295**

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, 2024 — Millions of Yen

Method of Hedges	Type of Derivative Instruments	Hedged Items	Contract Amount or Notional Amount		Fair Value
			Total	Over 1 Year	
The Deferral Method	Interest Rate Swaps (Rec.:Fix.-Pay.: Flt.)	Debentures	¥ —	¥ —	¥ —
	Interest Rate Swaps (Rec.:Flt.-Pay.: Fix.)	Yen-denominated Securities, Deposits and Others	2,909,594	2,214,507	110,491
The Accrual Method	Interest Rate Swaps (Rec.:Fix.-Pay.: Flt.)	Debentures, Borrowed Money	436,935	436,935	Note 2
	Interest Rate Swaps (Rec.:Flt.-Pay.: Fix.)	Loans and Bills Discounted, Yen-denominated Securities and Others	564,839	384,995	Note 2
Total			¥ /	¥ /	¥110,491

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, 2024 — Millions of Yen / Millions of U.S. Dollars

Method of Hedges	Type of Derivative Instruments	Hedged Items	Contract Amount or Notional Amount (Millions of Yen)		Fair Value	Contract Amount or Notional Amount (Millions of U.S. Dollars)		Fair Value
			Total	Over 1 Year		Total	Over 1 Year	
The Deferral Method	Currency Swaps	Foreign Currency Denominated Securities and Others	**¥22,366,949**	**¥15,279,822**	**¥486,129**	**$156,664**	**$107,024**	**$3,404**
	Forex Forward		**2,028,629**	**—**	**49,989**	**14,209**	**—**	**350**
Total			**¥ /**	**¥ /**	**¥536,119**	**$ /**	**$ /**	**$3,755**

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, 2024 — Millions of Yen

Method of Hedges	Type of Derivative Instruments	Hedged Items	Contract Amount or Notional Amount		Fair Value
			Total	Over 1 Year	
The Deferral Method	Currency Swaps	Foreign Currency Denominated Securities and Others	¥23,097,982	¥15,068,563	¥ (911,509)
	Forex Forward		4,365,343	—	(273,919)
Total			¥ /	¥ /	¥(1,185,428)

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, 2024 and March 31, 2024.

Bond-Related Derivative Instruments

The Bank and its consolidated subsidiaries held no Bond-Related Derivative Instruments as of September 30, 2024 and March 31, 2024.

20. The Norinchukin Bank (Parent Company)

(1) Non-consolidated Balance Sheet (Unaudited)

	Millions of Yen		Millions of U.S. Dollars
	September 30 2024	March 31 2024	**September 30 2024**
Assets			
Cash and Due from Banks	**¥20,858,113**	¥21,194,993	**$146,095**
Monetary Claims Bought	**271,601**	265,376	**1,902**
Trading Assets	**33,704**	4,484	**236**
Money Held in Trust	**8,533,445**	10,647,983	**59,770**
Securities	**38,374,123**	44,123,149	**268,782**
Loans and Bills Discounted	**17,127,609**	16,990,779	**119,966**
Foreign Exchange Assets	**286,395**	281,371	**2,005**
Other Assets	**2,277,196**	2,572,059	**15,950**
Tangible Fixed Assets	**124,501**	127,367	**872**
Intangible Fixed Assets	**56,581**	49,206	**396**
Prepaid Pension Cost	**13,421**	10,608	**94**
Deferred Tax Assets	**—**	41,387	**—**
Deferred Tax Assets for Land Revaluation	**—**	1,600	**—**
Customers' Liabilities for Acceptances and Guarantees	**214,048**	221,710	**1,499**
Reserve for Possible Loan Losses	**(117,169)**	(115,364)	**(820)**
Total Assets	**¥88,053,573**	¥96,416,713	**$616,751**
Liabilities and Net Assets			
Liabilities			
Deposits	**¥58,908,129**	¥62,851,942	**$412,608**
Negotiable Certificates of Deposit	**1,251,857**	2,382,251	**8,768**
Debentures	**358,224**	379,548	**2,509**
Call Money	**892,400**	2,428,800	**6,250**
Payables under Repurchase Agreements	**9,259,955**	13,211,510	**64,859**
Trading Liabilities	**5,407**	3,429	**37**
Borrowed Money	**3,886,856**	4,136,887	**27,224**
Foreign Exchange Liabilities	**400**	—	**2**
Short-term Entrusted Funds	**3,685,145**	1,548,844	**25,811**
Other Liabilities	**4,572,679**	5,021,285	**32,028**
Reserve for Bonus Payments	**5,668**	5,537	**39**
Reserve for Retirement Benefits	**9,636**	12,471	**67**
Reserve for Directors' Retirement Benefits	**918**	960	**6**
Deferred Tax Liabilities	**58,519**	—	**409**
Deferred Tax Liabilities for Land Revaluation	**646**	—	**4**
Acceptances and Guarantees	**214,048**	221,710	**1,499**
Total Liabilities	**83,110,493**	92,205,180	**582,128**
Net Assets			
Paid-in Capital	**4,776,257**	4,040,198	**33,454**
Capital Surplus	**25,020**	25,020	**175**
Retained Earnings	**1,151,926**	2,063,727	**8,068**
Total Owners' Equity	**5,953,203**	6,128,947	**41,697**
Net Unrealized Gains (Losses) on Other Securities, net of taxes	**(795,123)**	(1,816,952)	**(5,569)**
Net Deferred Gains (Losses) on Hedging Instruments, net of taxes	**(210,654)**	(98,361)	**(1,475)**
Revaluation Reserve for Land, net of taxes	**(4,346)**	(2,099)	**(30)**
Total Valuation and Translation Adjustments	**(1,010,124)**	(1,917,413)	**(7,075)**
Total Net Assets	**4,943,079**	4,211,533	**34,622**
Total Liabilities and Net Assets	**¥88,053,573**	¥96,416,713	**$616,751**

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

	Millions of Yen		Millions of U.S. Dollars
For the six months ended September 30	**2024**	2023	**2024**
Income			
Interest Income:	**¥ 897,941**	¥1,023,733	**$ 6,289**
Interest on Loans and Bills Discounted	**185,000**	171,363	**1,295**
Interest and Dividends on Securities	**613,634**	793,752	**4,298**
Fees and Commissions	**6,035**	8,611	**42**
Trading Income	**830**	387	**5**
Other Operating Income	**86,752**	274,677	**607**
Other Income	**61,614**	273,638	**431**
Total Income	**1,053,174**	1,581,047	**7,376**
Expenses			
Interest Expenses:	**1,261,282**	1,220,734	**8,834**
Interest on Deposits	**137,977**	146,307	**966**
Fees and Commissions	**9,883**	13,534	**69**
Trading Expenses	**322**	561	**2**
Other Operating Expenses	**498,286**	24,266	**3,490**
General and Administrative Expenses	**79,075**	73,381	**553**
Other Expenses	**84,861**	20,844	**594**
Total Expenses	**1,933,710**	1,353,321	**13,544**
Income (Loss) before Income Taxes	**(880,536)**	227,726	**(6,167)**
Income Taxes — Current	**(681)**	61,691	**(4)**
Income Taxes — Refund of Income Taxes	**(59,807)**	—	**(418)**
Income Taxes — Deferred	**91,754**	24,791	**642**
Total Income Taxes	**31,265**	86,483	**218**
Net Income (Loss)	**¥ (911,801)**	¥ 141,242	**$ (6,386)**

Capital Adequacy (Consolidated)

Disclosure Regarding Capital Adequacy and Features of Regulatory Capital Instruments

The Norinchukin Bank (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/en/.

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, 2024, the Bank had 23 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 (Consolidated)

(Millions of Yen, %)

Basel III Template No.		Items	a **As of September 30, 2024**	b As of September 30, 2023	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	**6,059,936**	6,298,599	
1a		Of which: capital and capital surplus	**4,799,656**	4,063,598	
2		Of which: retained earnings	**1,260,280**	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	**(768,091)**	(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)	**5,291,845**	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)	**63,774**	41,770	
8		Of which goodwill (net of related tax liability, including those equivalent)	**2,209**	2,625	
9		Of which other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	**61,565**	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	**1,541**	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	**42,659**	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, net of eligible short positions, where the bank does not own more than 10% of the issued share (amount above the 10% threshold)	**—**	—	
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)	**107,976**	389,527	
Common Equity Tier 1 capital (CET1)					
29		Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	**5,183,869**	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	**600,004**	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, 2024**	b As of September 30, 2023	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)	**4,021**	3,641	
36	Additional Tier 1 capital: instruments (D)	**604,025**	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)	**66,163**	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)	**66,163**	62,716	
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	**537,861**	1,257,897	
Tier 1 capital (T1=CET1+AT1)				
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	**5,721,731**	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 the 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)	**754**	856	
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	**23,103**	2,470	
50a	Of which: general reserve for possible loan losses	**2,030**	1,437	
50b	Of which: eligible provisions	**21,073**	1,032	
51	Tier 2 capital: instruments and provisions (H)	**23,858**	3,327	
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	**—**	—	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	**—**	—	
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)	**23,858**	3,327	
Total capital (TC=T1+T2)				
59	Total capital (TC=T1+T2) ((G) + (J)) (K)	**5,745,589**	5,565,534	
Risk weighted assets				
60	Risk weighted assets (L)	**25,696,520**	30,684,728	

(Millions of Yen, %)

Basel III Template No.	Items	a **As of September 30, 2024**	b As of September 30, 2023	c Reference to Template CC2
Capital Ratio and buffers (consolidated)				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	**20.17%**	14.02%	
62	Tier 1 capital ratio (consolidated) ((G)/(L))	**22.26%**	18.12%	
63	Total capital ratio (consolidated) ((K)/(L))	**22.35%**	18.13%	
64	CET1 specific buffer requirement	**3.23%**	3.17%	
65	Of which: capital conservation buffer requirement	**2.50%**	2.50%	
66	Of which: countercyclical buffer requirement	**0.23%**	0.17%	
67	Of which: G-SIB/D-SIB additional requirement	**0.50%**	0.50%	
68	CET1 available after meeting the bank's minimum capital requirements	**14.35%**	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)	**166,356**	153,023	
73	Significant investments in the common stock of other financial institutions that are below the thresholds for deduction (before risk weighting)	**44,835**	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)	**2,030**	1,437	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	**29,940**	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")	**21,073**	1,032	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	**114,348**	156,055	

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

(Millions of Yen)

Items	a	b	c	d
	As of September 30, 2024	As of September 30, 2023	Reference numbers or symbols for referring to Template CC1	Reference numbers or symbols for referring to appended tables
	Consolidated balance sheet amount	Consolidated balance sheet amount		
(Assets)				
Loans and Bills Discounted	**17,797,411**	17,901,803		
Foreign Exchanges Assets	**286,395**	303,373		
Securities	**38,076,341**	44,112,122		2-b, 6-a
Money Held in Trust	**8,534,736**	10,559,850		6-b
Trading Assets	**33,704**	6,063		
Monetary Claims Bought	**271,601**	292,508		
Receivables under Resale Agreements	**106**	652,130		
Cash and Due from Banks	**20,941,595**	21,367,443		
Other Assets	**2,291,476**	2,705,382		
Tangible Fixed Assets	**126,614**	129,121		
Intangible Fixed Assets	**61,565**	52,526		2-a
Net Defined-benefit Asset	**42,659**	27,697		3
Deferred Tax Assets	**3,555**	686,937		4-a
Deferred Tax Assets for Land Revaluation	**—**	1,600		4-b
Customers' Liabilities for Acceptances and Guarantees	**3,384,262**	3,289,955		
Reserve for Possible Loan Losses	**(127,672)**	(134,614)		
Total Assets	**91,724,355**	101,953,904		
(Liabilities)				
Deposits	**58,923,704**	65,300,944		
Negotiable Certificates of Deposit	**1,251,857**	2,237,359		
Debentures	**358,224**	434,791		
Trading Liabilities	**5,407**	5,141		
Borrowed Money	**3,943,366**	3,835,229		8
Call Money and Bills Sold	**892,400**	1,655,000		
Payables under Repurchase Agreements	**9,274,859**	14,026,979		
Foreign Exchanges Liabilities	**400**	31		
Short-term Entrusted Funds	**3,685,145**	893,463		
Other Liabilities	**4,620,449**	5,552,035		
Reserve for Bonus Payments	**7,840**	7,688		
Net Defined Benefit Liability	**2,505**	9,882		
Reserve for Directors' Retirement Benefits	**1,232**	1,134		
Deferred Tax Liabilities	**69,306**	—		4-c
Deferred Tax Liabilities for Land Revaluation	**646**	—		4-d
Acceptances and Guarantees	**3,384,262**	3,289,955		
Total Liabilities	**86,421,610**	97,249,636		

(Millions of Yen)

Items	a	b	c	d
	As of September 30, 2024	As of September 30, 2023	Reference numbers or symbols for referring to Template CC1	Reference numbers or symbols for referring to appended tables
	Consolidated balance sheet amount	Consolidated balance sheet amount		
(Net Assets)				
Paid-in Capital	**4,776,257**	4,040,198		1-a
Capital Surplus	**23,399**	23,399		1-b
Retained Earnings	**1,260,280**	2,235,001		1-c
Total Owners' Equity	**6,059,936**	6,298,599		
Net Unrealized Gains on Other Securities	**(792,564)**	(1,825,143)		
Net Deferred Losses on Hedging Instruments	**(17,337)**	201,360		5
Revaluation Reserve for Land	**(4,346)**	(2,099)		
Foreign Currency Translation Adjustment	**17,854**	1,787		
Remeasurements of Defined Benefit Plans	**28,302**	19,330		
Total Accumulated Other Comprehensive Income	**(768,091)**	(1,604,763)	(a)	
Non-controlling Interests	**10,899**	10,430		7
Total Net Assets	**5,302,744**	4,704,267		
Total Liabilities and Net Assets	**91,724,355**	101,953,904		

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, 2024**	As of September 30, 2023	Remarks
1-a	Paid-in Capital	**4,776,257**	4,040,198	
1-b	Capital Surplus	**23,399**	23,399	
1-c	Retained Earnings	**1,260,280**	2,235,001	
	Total Owners' Equity	**6,059,936**	6,298,599	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2024**	As of September 30, 2023	Remarks
	Directly issued qualifying common share capital plus related capital surplus and retained earnings	**6,059,936**	6,298,599	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	**4,799,656**	4,063,598	
2	Of which: retained earnings	**1,260,280**	2,235,001	
	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	**—**	—	

2. Intangible Assets

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	**As of September 30, 2024**	As of September 30, 2023	Remarks
2-a	Intangible Fixed Assets	**61,565**	52,526	
2-b	Securities	**38,076,341**	44,112,122	
	Of which: goodwill attributable to equity-method investees	**2,209**	2,625	
	Income taxes related to above	**—**	(13,380)	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	As of September 30, 2023	Remarks
8	Intangible assets: goodwill	**2,209**	2,625	
9	Intangible assets: other	**61,565**	39,145	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, 2024	As of September 30, 2023	Remarks
3	Net defined-benefit asset	**42,659**	27,697	
	Income taxes related to above	**—**	(7,685)	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	As of September 30, 2023	Remarks
15	Net defined-benefit asset	**42,659**	20,011	

4. Deferred Tax Assets

(1) Consolidated Balance Sheet (Millions of Yen)

Reference numbers	Consolidated balance sheet items	As of September 30, 2024	As of September 30, 2023	Remarks
4-a	Deferred Tax Assets	**3,555**	686,937	
4-b	Deferred Tax Assets for Land Revaluation	**—**	1,600	
4-c	Deferred Tax Liabilities	**69,306**	—	
4-d	Deferred Tax Liabilities for Land Revaluation	**646**	—	
	Intangible assets to which tax-effect accounting was applied	**—**	13,380	
	Portion of net defined-benefit asset to which tax-effect accounting was applied	**—**	7,685	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	As of September 30, 2023	Remarks
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	**—**	912	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	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	

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, 2024**	As of September 30, 2023	Remarks
5	Net Deferred Losses on Hedging Instruments	**(17,337)**	201,360	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2024**	As of September 30, 2023	Remarks
11	Deferred gains or losses on derivatives under hedge accounting	**1,541**	73,868	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, 2024**	As of September 30, 2023	Remarks
6-a	Securities	**38,076,341**	44,112,122	
6-b	Money Held in Trust	**8,534,736**	10,559,850	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2024**	As of September 30, 2023	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	**166,356**	153,023	
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)	**166,356**	153,023	

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure		As of September 30, 2024	As of September 30, 2023	Remarks
	Significant investments in the capital, etc., of other financial institutions		**110,999**	106,231	
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)	**66,163**	62,716	
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)	**44,835**	43,514	

7. Non-controlling Interests

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	As of September 30, 2024	As of September 30, 2023	Remarks
7	Non-controlling Interest	**10,899**	10,430	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	As of September 30, 2023	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	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	**4,021**	3,641	After reflecting amounts eligible for inclusion (Non-controlling Interest after adjustments)
48	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	**754**	856	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, 2024	As of September 30, 2023	Remarks
8	Borrowed Money	**3,943,366**	3,835,229	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	As of September 30, 2023	Remarks
32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	**600,004**	1,316,972	

Overview of RWA (Consolidated)

OV1: Overview of RWA (Consolidated)

(Millions of Yen)

No.		a	b	c	d
		RWA		Minimum capital requirements	
		As of September 30, 2024	As of September 30, 2023	**As of September 30, 2024**	As of September 30, 2023
1	Credit risk (excluding counterparty credit risk)	**11,562,393**	12,749,792	**924,991**	1,019,983
2	Of which: standardized approach (SA)	**4,490,433**	5,171,681	**359,234**	413,734
3	Of which: foundation internal ratings-based (F-IRB) approach	**4,529,911**	5,018,600	**362,392**	401,488
4	Of which: supervisory slotting approach	**2,148,681**	2,136,835	**171,894**	170,946
5	Of which: advanced internal rating-based (A-IRB) approach	**249,955**	275,872	**19,996**	22,069
	Of which: significant investments	**—**	—	**—**	—
	Of which: estimated residual value of lease transactions	**—**	—	**—**	—
	Others	**143,411**	146,802	**11,472**	11,744
6	Counterparty credit risk (CCR)	**292,519**	250,109	**23,401**	20,008
7	Of which: standardized approach for counterparty credit risk (SA-CCR)	**144,245**	79,854	**11,539**	6,388
8	Of which: expected positive exposure (EPE) method	**—**	—	**—**	—
	Of which: central counterparty related exposure (CCP)	**67,186**	105,598	**5,374**	8,447
9	Others	**81,086**	64,656	**6,486**	5,172
10	Credit valuation adjustment (CVA)	**193,902**	94,485	**15,512**	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)	**193,902**	94,485	**15,512**	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	**6,755,699**	11,267,310	**540,455**	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)	**110,899**	125,836	**8,871**	10,066
14	Equity investments in funds - fall-back approach (subject to 1250% RW)	**692,005**	812,700	**55,360**	65,016
15	Settlement risk	**2,354**	—	**188**	—
16	Securitization exposures in banking book	**1,995,926**	2,226,653	**159,674**	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)	**1,995,926**	2,226,653	**159,674**	178,132
19	Of which: securitization standardized approach (SEC-SA)	**—**	—	**—**	—
	Of which: 1250% risk weight is applied	**0**	0	**0**	0
20	Market risk	**2,366,019**	863,410	**189,281**	69,072
21	Of which: standardized approach (SA)	**2,366,019**	863,410	**189,281**	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	**1,612,711**	1,046,324	**129,016**	83,705
25	Amounts below the thresholds for deduction	**112,088**	1,248,105	**8,967**	99,848
26	Floor adjustment	**—**	—	**—**	—
27	Total	**25,696,520**	30,684,728	**2,055,721**	2,454,778

Credit Risk (Consolidated)

(Investment Fund, securitization exposures, repo-type transactions and derivatives transactions are excluded.)

CR1: Credit quality of assets

For the Six Months Ended September 30, 2024

(Millions of Yen)

No.		a	b	c	d
		Gross carrying values of		Allowances/ impairments	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		
	On-balance sheet assets				
1	Loans	**84,948**	**17,012,625**	**116,638**	**16,980,936**
2	Debt Securities	**—**	**21,974,936**	**3**	**21,974,933**
3	Off-balance sheet exposures	**74**	**21,440,827**	**129**	**21,440,772**
4	Total on-balance sheet assets (1+2+3)	**85,023**	**60,428,390**	**116,771**	**60,396,642**
	Off-balance sheet assets				
5	Acceptances and Guarantees	**7,642**	**3,376,620**	**6,295**	**3,377,967**
6	Commitments	**1,178**	**2,016,242**	**815**	**2,016,606**
7	Total off-balance sheet assets (5+6)	**8,821**	**5,392,863**	**7,110**	**5,394,574**
	Total				
8	Total (4+7)	**93,844**	**65,821,253**	**123,881**	**65,791,216**

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, 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."

CR2: Changes in stock of defaulted loans and debt securities

(Millions of Yen)

No.			**For the Six Months Ended September 30, 2024**	For the Six Months Ended September 30, 2023
1	Defaulted loans and debt securities at end of the previous reporting period		**85,970**	87,774
2	Breakdown of changes by factors during current reporting period in loans and debt securities	Default	**39,398**	47,296
3		Returned to non-defaulted status	**4,021**	1,431
4		Amounts written off	**2,295**	374
5		Other changes (Decrease in the balance due to a recovery of exposure mainly at default)	**(34,029)**	(36,141)
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)		**85,023**	97,123

CR3: Credit risk mitigation techniques – overview

For the Six Months Ended September 30, 2024

(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	**15,544,217**	**1,436,718**	**1,053,680**	**852,482**	**—**
2	Debt securities	**21,552,899**	**422,033**	**—**	**422,033**	**—**
3	Other on-balance sheet assets (debt instruments)	**21,437,899**	**2,872**	**45**	**3,802**	**—**
4	Total	**58,535,016**	**1,861,625**	**1,053,725**	**1,278,318**	**—**
5	Of which defaulted	**84,666**	**356**	**1,957**	**—**	**—**

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	—	—

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

For the Six Months Ended September 30, 2024

(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	**1,562,999**	**85,405**	**1,562,999**	**34,162**	**4,114,301**	**257.60%**
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 ¥376.1 billion. Because this amount is extremely limited, being only about 1.73% of the credit risk assets on a consolidated basis (¥21,717.7 billion), a statement concerning the assets subject to the Standardized Approach excluding equity exposure (including Total) is omitted here.

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 RR	—	—	—	—	—	—
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 (including Total) is omitted here.

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

For the Six Months Ended September 30, 2024

(Millions of Yen)

No.	Asset class \ 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	–	–	1,516,231	80,930	–	1,597,162

		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	–	–	–
		60%	Others	Total
	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 ¥376.1 billion. Because this amount is extremely limited, being only about 1.73% of the credit risk assets on a consolidated basis (¥21,717.7 billion), a statement concerning the assets subject to the Standardized Approach excluding equity exposure is omitted here.

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	—	—	—
		60%	Others	Total
	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	—	—	—	—	—
	Guaranteed by Credit Guarantee Corporations	—	—	—	—	—
	Guarantee 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, 2024

(Millions of Yen, %)

No.	Risk weight	a On-balance sheet exposure	b Off-balance sheet exposures	c Weighted average CCF	d 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%	**1,494,095**	**55,338**	**40.00%**	**1,516,231**
9	400%	**68,904**	**30,067**	**40.00%**	**80,930**
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 ¥376.1 billion. Because this amount is extremely limited, being only about 1.73% of the credit risk assets on a consolidated basis (¥21,717.7 billion), a statement concerning the assets subject to the Standardized Approach excluding equity exposure (including Total) is omitted here.

For the Six Months Ended September 30, 2023

(Millions of Yen,%)

No.	Risk weight	a On-balance sheet exposure	b Off-balance sheet exposures	c Weighted average CCF	d 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 (including Total) is omitted here.

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

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

For the Six Months Ended September 30, 2024

(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	42,613,836	477	40.00%	43,252,746	0.00%	0.0	44.99%	2.6	28,323	0.06%	17	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	97,754	4,946	9.99%	98,249	0.26%	0.0	45.00%	2.5	50,039	50.93%	114	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	42,711,591	5,423	12.63%	43,350,995	0.00%	0.0	44.99%	2.6	78,362	0.18%	132	16
	Bank exposure												
1	0.00 to 0.15 or less	2,570,971	68,885	80.40%	2,029,750	0.05%	0.1	45.00%	2.5	558,439	27.51%	465	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	91,598	1,460	58.91%	12,082	0.36%	0.0	44.82%	3.5	8,603	71.20%	19	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	299	119	100.00%	418	1.04%	0.0	45.00%	4.9	524	125.10%	1	
6	Exceeding 2.50 to 10.00 or less	282	210	10.42%	149	7.21%	0.0	45.00%	1.2	237	158.39%	4	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	2,663,151	70,676	79.78%	2,042,402	0.05%	0.2	44.99%	2.6	567,804	27.80%	492	—
	Corporate exposure (excluding SMEs exposure and specialized lending)												
1	0.00 to 0.15 or less	9,099,421	2,239,909	34.52%	9,823,563	0.05%	0.8	39.69%	2.8	2,159,219	21.98%	2,219	
2	Exceeding 0.15 to 0.25 or less	624,366	8,868	39.75%	337,424	0.20%	0.0	42.11%	2.1	148,880	44.12%	284	
3	Exceeding 0.25 to 0.50 or less	348,801	33,673	30.00%	292,404	0.28%	0.1	39.76%	2.2	136,860	46.80%	332	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	189,286	31,377	28.32%	164,243	0.88%	0.1	40.40%	2.2	125,119	76.17%	587	
6	Exceeding 2.50 to 10.00 or less	54,768	11,286	15.38%	52,537	3.61%	0.1	37.52%	3.6	66,634	126.83%	708	
7	Exceeding 10.00 to 100.00 or less	369,841	19,788	50.70%	377,032	13.03%	0.4	40.14%	2.8	727,467	192.94%	19,730	
8	100.00 (default)	61,656	4,106	82.77%	63,190	100.00%	0.0	39.98%	3.4	—	0.00%	25,269	
9	Subtotal	10,748,142	2,349,010	34.52%	11,110,396	1.10%	1.8	39.78%	2.7	3,364,181	30.27%	49,132	48,371
	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	99	—	—	99	1.42%	0.0	45.00%	1.4	100	101.31%	0	
6	Exceeding 2.50 to 10.00 or less	354	15	100.00%	315	3.84%	0.0	40.24%	1.6	277	87.92%	4	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	424	13	100.00%	401	100.00%	0.0	43.64%	1.1	—	0.00%	175	
9	Subtotal	878	29	100.00%	817	50.83%	0.0	42.49%	1.3	378	46.31%	180	187
	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	**132,191**	**32,634**	**100.00%**	**164,625**	**0.05%**	**0.0**	**41.74%**	**2.0**	**24,946**	**15.15%**	**36**	
2	Exceeding 0.15 to 0.25 or less	**7,144**	—	—	**7,144**	**0.20%**	**0.0**	**40.00%**	**1.0**	**1,906**	**26.68%**	**5**	
3	Exceeding 0.25 to 0.50 or less	**7,893**	—	—	**21,546**	**0.36%**	**0.0**	**43.16%**	**4.1**	**20,008**	**92.85%**	**33**	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	**8,792**	—	—	**8,792**	**0.76%**	**0.0**	**40.00%**	**1.3**	**5,364**	**61.01%**	**26**	
6	Exceeding 2.50 to 10.00 or less	**16,494**	—	—	**2,841**	**2.54%**	**0.0**	**45.00%**	**5.0**	**5,388**	**189.59%**	**32**	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	**172,516**	**32,634**	**100.00%**	**204,951**	**0.15%**	**0.0**	**41.80%**	**2.2**	**57,614**	**28.11%**	**134**	—
	Debt purchased for corporate (Dilution risk)												
1	0.00 to 0.15 or less	—	—	—	**15,719**	**0.05%**	**0.0**	**45.00%**	**1.0**	**2,395**	**15.24%**	**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	—	—	—	**15,719**	**0.05%**	**0.0**	**45.00%**	**1.0**	**2,395**	**15.24%**	**3**	—
	Loan participation (corporate) (Default risk of seller)												
1	0.00 to 0.15 or less	—	—	—	**28,904**	**0.02%**	**0.0**	**44.12%**	**3.3**	**1,804**	**6.24%**	**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	—	—	—	**28,904**	**0.02%**	**0.0**	**44.12%**	**3.3**	**1,804**	**6.24%**	**3**	—
	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	—	966,995	100.00%	966,995	0.13%	52.9	29.67%	—	83,279	8.61%	372	
2	Exceeding 0.15 to 0.25 or less	—	2,186,196	100.00%	2,186,196	0.21%	85.1	29.67%	—	269,898	12.34%	1,362	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	138,058	—	—	138,058	0.58%	7.1	40.58%	—	48,454	35.09%	324	
5	Exceeding 0.75 to 2.50 or less	6,273	—	—	6,273	0.79%	2.4	53.88%	—	3,617	57.65%	26	
6	Exceeding 2.50 to 10.00 or less	—	11,114	100.00%	11,114	9.58%	0.5	29.67%	—	14,722	132.45%	315	
7	Exceeding 10.00 to 100.00 or less	1,476	—	—	1,476	23.05%	0.1	42.78%	—	3,632	246.08%	145	
8	100.00 (default)	1,685	3,183	100.00%	4,869	100.00%	0.4	48.64%	—	5,023	103.16%	1,967	
9	Subtotal	147,494	3,167,491	100.00%	3,314,985	0.39%	148.8	30.20%	—	428,627	12.93%	4,514	1,309
	Other retail exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	314	2,602	100.00%	2,917	0.24%	1.4	89.04%	—	1,188	40.74%	6	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	60,750	12	100.00%	60,763	0.55%	2.3	45.65%	—	21,039	34.62%	152	
5	Exceeding 0.75 to 2.50 or less	1,167	4,777	100.00%	5,945	1.16%	2.6	95.06%	—	6,109	102.76%	65	
6	Exceeding 2.50 to 10.00 or less	—	7	100.00%	7	8.35%	0.0	89.04%	—	11	142.04%	0	
7	Exceeding 10.00 to 100.00 or less	107	16	100.00%	124	24.04%	0.0	54.12%	—	154	123.69%	18	
8	100.00 (default)	700	78	100.00%	779	100.00%	0.0	108.07%	—	237	30.46%	823	
9	Subtotal	63,041	7,496	100.00%	70,538	1.72%	6.5	52.32%	—	28,741	40.74%	1,067	100
Total		56,506,816	5,632,761	72.35%	60,139,712	0.23%	157.6	43.21%	2.5	4,529,911	7.53%	55,662	49,985

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

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

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

For the Six Months Ended September 30, 2024

(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	**343,355**	**11,693**	**32.83%**	**360,376**	**0.06%**	**0.1**	**31.89%**	**3.4**	**73,230**	**20.32%**	**75**	
2	Exceeding 0.15 to 0.25 or less	**9,337**	**5,175**	**40.00%**	**9,011**	**0.20%**	**0.0**	**17.90%**	**2.9**	**1,701**	**18.87%**	**3**	
3	Exceeding 0.25 to 0.50 or less	**99,119**	**9,175**	**36.14%**	**102,297**	**0.30%**	**0.0**	**35.46%**	**3.5**	**55,620**	**54.37%**	**112**	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	**43,096**	**5,280**	**31.44%**	**44,677**	**0.95%**	**0.0**	**30.40%**	**2.2**	**25,836**	**57.82%**	**128**	
6	Exceeding 2.50 to 10.00 or less	**22,615**	**3,203**	**75.86%**	**24,428**	**3.84%**	**0.1**	**30.24%**	**2.4**	**22,597**	**92.50%**	**283**	
7	Exceeding 10.00 to 100.00 or less	**10,172**	**6,228**	**91.59%**	**15,667**	**13.38%**	**0.0**	**26.69%**	**2.1**	**19,357**	**123.55%**	**559**	
8	100.00 (default)	**10,552**	—	—	**10,261**	**100.00%**	**0.0**	**29.60%**	**1.5**	—	**0.00%**	**3,038**	
9	Subtotal	**538,248**	**40,755**	**46.67%**	**566,720**	**2.52%**	**0.5**	**31.94%**	**3.2**	**198,343**	**34.99%**	**4,202**	**5,554**

(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	**5,477**	**101**	**10.58%**	**6,143**	**0.09%**	**0.0**	**29.15%**	**3.8**	**1,444**	**23.51%**	**1**	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	**6,671**	**293**	**100.00%**	**7,018**	**0.25%**	**0.0**	**32.57%**	**3.1**	**2,411**	**34.36%**	**5**	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	**20,413**	**1,775**	**90.99%**	**21,699**	**1.24%**	**0.2**	**28.52%**	**2.3**	**11,397**	**52.52%**	**76**	
6	Exceeding 2.50 to 10.00 or less	**15,041**	**2,670**	**100.00%**	**17,525**	**3.84%**	**0.3**	**31.72%**	**2.4**	**13,659**	**77.93%**	**213**	
7	Exceeding 10.00 to 100.00 or less	**18,110**	**2,788**	**99.43%**	**18,293**	**13.38%**	**0.3**	**31.55%**	**2.1**	**22,383**	**122.35%**	**772**	
8	100.00 (default)	**15,347**	**1,438**	**100.00%**	**13,634**	**100.00%**	**0.2**	**31.93%**	**2.2**	—	**0.00%**	**4,353**	
9	Subtotal	**81,061**	**9,067**	**97.06%**	**84,314**	**20.21%**	**1.1**	**30.78%**	**2.4**	**51,297**	**60.84%**	**5,423**	**10,824**
	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	—	**3,846**	**100.00%**	**3,846**	**0.05%**	**0.0**	**32.84%**	**1.0**	**314**	**8.18%**	**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	—	**3,846**	**100.00%**	**3,846**	**0.05%**	**0.0**	**32.84%**	**1.0**	**314**	**8.18%**	**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	—	—	—	—	—	—	—	—	—	—	—	—

(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		**619,310**	**53,669**	**59.00%**	**654,881**	**4.78%**	**1.6**	**31.79%**	**3.1**	**249,955**	**38.16%**	**9,626**	**16,379**

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

(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	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	—	—	—	—	—	—	—	—	—	—	—	—
	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	—	—	—	—	—	—	—	—	—	—	—	—

(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		628,549	60,530	60.00%	662,909	5.76%	1.6	29.09%	3.2	275,872	41.61%	11,041	19,401

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

(Millions of Yen)

No.	Portfolio	As of September 30, 2024		As of September 30, 2023	
		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, 2024 and 2023, credit derivatives are not shown in these statements.

CR10: IRB (specialized lending under the slotting approach)

For the Six Months Ended September 30, 2024

(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	234,161	55,130	50%	247,679	—	—	7,969	255,649	127,824	—
	Equal to or more than 2.5 years	1,739,249	217,688	70%	1,707,887	32,451	—	24,292	1,764,631	1,235,242	7,058
Good	Less than 2.5 years	91,209	54,128	70%	75,208	1,430	—	35,638	112,277	78,594	449
	Equal to or more than 2.5 years	368,095	30,661	90%	301,898	30,988	—	8,611	341,499	307,349	2,731
Satisfactory		37,296	—	115%	—	31,291	—	6,005	37,296	42,891	1,044
Weak		160,883	6,262	250%	73,593	11,688	—	57,429	142,712	356,780	11,416
Default		0	—	—	—	—	—	—	—	—	—
Total		2,630,896	363,870	—	2,406,268	107,850	—	139,947	2,654,066	2,148,681	22,700
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		—	—	—					—	—	—

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		—	—	—					—	—	—

Counterparty Credit Risk (Consolidated)

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

For the Six Months Ended September 30, 2024

(Millions of Yen)

No.		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR	**179,435**	**293,899**		**1.4**	**662,669**	**144,245**
2	Expected positive exposure method			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					**12,233,073**	**81,086**
5	VaR					—	—
6	Total						**225,332**

For the Six Months Ended September 30, 2023

(Millions of Yen)

No.		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR	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

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

(Millions of Yen)

No.		For the Six Months Ended September 30, 2024		For the Six Months Ended September 30, 2023	
		a	b	a	b
		Components	Capital requirements under BA-CVA	Components	BA-CVA RWA (CVA risk divided 8%)
1	Aggregation of systematic components of CVA risk	**44,471**		21,878	
2	Aggregation of idiosyncratic components of CVA risk	**10,007**		4,555	
3	Total		**15,512**		94,485

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

For the Six Months Ended September 30, 2024

(Millions of Yen)

No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n
		Credit exposures amount (post CCF and post CRM)													
	Risk weight / Items	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	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, 2024.

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.

CCR4: IRB – CCR exposures by portfolio and PD scale

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

For the Six Months Ended September 30, 2024

(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	**3,845,638**	**0.00%**	**0.0**	**45.00%**	**5.0**	**—**	**0.00%**
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	**3,845,638**	**0.00%**	**0.0**	**45.00%**	**5.0**	**—**	**0.00%**
	Bank exposure							
1	0.00 to 0.15 or less	**8,028,283**	**0.05%**	**0.0**	**4.49%**	**0.2**	**220,215**	**2.74%**
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	**8,028,283**	**0.05%**	**0.0**	**4.49%**	**0.2**	**220,215**	**2.74%**
	Corporate exposure (excluding SMEs exposure and specialized lending)							
1	0.00 to 0.15 or less	**1,021,661**	**0.05%**	**0.0**	**0.43%**	**0.0**	**5,036**	**0.49%**
2	Exceeding 0.15 to 0.25 or less	**50**	**0.20%**	**0.0**	**40.00%**	**1.2**	**14**	**28.36%**
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	**64**	**0.77%**	**0.0**	**40.00%**	**1.0**	**37**	**57.81%**
6	Exceeding 2.50 to 10.00 or less	**6**	**3.84%**	**0.0**	**40.00%**	**1.0**	**6**	**106.32%**
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	**1,021,781**	**0.05%**	**0.0**	**0.43%**	**0.0**	**5,094**	**0.49%**
	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		**12,895,707**	**0.03%**	**0.0**	**16.25%**	**1.6**	**225,327**	**1.74%**

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

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.

CCR4: IRB – CCR exposures by portfolio and PD scale

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

For the Six Months Ended September 30, 2024

(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	**28**	**0.09%**	**0.0**	**32.84%**	**1.0**	**3**	**12.63%**
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	**6**	**0.25%**	**0.0**	**32.84%**	**1.0**	**1**	**25.29%**
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	**34**	**0.11%**	**0.0**	**32.84%**	**1.0**	**5**	**14.94%**
	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	**0**	**0.25%**	**0.0**	**32.84%**	**1.0**	**0**	**19.94%**
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**	**0**	**0**	**32.84%**	**1.0**	**0**	**19.94%**
Total		**35**	**0.11%**	**0.0**	**32.84%**	**1.0**	**5**	**14.97%**

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

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.

CCR5: Composition of collateral for CCR exposure

For the Six Months Ended September 30, 2024

(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	**—**	**383,138**	**27,905**	**68,795**	**2,886,367**	**48,000**
2	Cash – other currencies	**—**	**38,071**	**28,860**	**294,400**	**13,488,417**	**2,812,015**
3	Domestic sovereign debt	**21,706**	**—**	**99,219**	**102,379**	**8,346**	**6,940,710**
4	Other sovereign debt	**6,322**	**—**	**30,639**	**—**	**2,692,604**	**9,465,306**
5	Government agency debt	**—**	**—**	**—**	**—**	**—**	**1,434,575**
6	Corporate bonds	**—**	**—**	**—**	**—**	**—**	**—**
7	Equity securities	**—**	**—**	**—**	**19,884**	**—**	**—**
8	Other collateral	**—**	**—**	**—**	**—**	**—**	**3,761,171**
9	Total	**28,029**	**421,210**	**186,624**	**485,460**	**19,075,736**	**24,461,779**

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

CCR6: Credit derivatives exposures

(Millions of Yen)

No.		**As of September 30, 2024**		As of September 30, 2023	
		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, 2024 and 2023.

CCR8: Exposures to central counterparties

(Millions of Yen)

No.		As of September 30, 2024		As of September 30, 2023	
		a	b	a	b
		EAD (post-CRM)	RWA	EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)		**67,186**		105,598
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	**12,535,017**	**30,299**	21,327,196	35,292
3	(i) OTC derivatives	**645,649**	**19,718**	523,629	14,938
4	(ii) Exchange-traded derivatives	**13,588**	**543**	6,126	245
5	(iii) Securities financing transactions	**11,875,779**	**10,037**	20,797,440	20,109
6	(iv) Netting sets where cross-product netting has been approved	**—**	**—**	—	—
7	Segregated initial margin	**99,298**		215,774	
8	Non-segregated initial margin	**360,056**	**7,201**	539,106	10,782
9	Pre-funded default fund contributions	**99,048**	**29,686**	275,878	59,523
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 Exposure (Consolidated)

SEC1: Securitization exposures in the banking book

For the Six Months Ended September 30, 2024

(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	**—**	**—**	**—**	**—**	**—**	**—**	**3,131,338**	**—**	**3,131,338**
2	residential mortgage	**—**	**—**	**—**	**—**	**—**	**—**	**1,916,050**	**—**	**1,916,050**
3	credit card	**—**	**—**	**—**	**—**	**—**	**—**	**1,069,174**	**—**	**1,069,174**
4	other retail exposures	**—**	**—**	**—**	**—**	**—**	**—**	**146,112**	**—**	**146,112**
5	re-securitization	**—**	**—**	**—**	**—**	**—**	**—**	**0**	**—**	**0**
6	Wholesale (total) – of which	**—**	**—**	**—**	**—**	**—**	**—**	**6,794,661**	**—**	**6,794,661**
7	loans to corporates	**—**	**—**	**—**	**—**	**—**	**—**	**6,668,565**	**—**	**6,668,565**
8	commercial mortgage	**—**	**—**	**—**	**—**	**—**	**—**	**92,297**	**—**	**92,297**
9	lease and receivables	**—**	**—**	**—**	**—**	**—**	**—**	**33,799**	**—**	**33,799**
10	other wholesale	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
11	re-securitization	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**

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	—	—	—	—	—	—	—	—	—

SEC2: Securitization exposures in the trading book

For the Six Months Ended September 30, 2024

(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, 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	—	—	—	—	—	—	—	—	—

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

For the Six Months Ended September 30, 2024

(Millions of Yen)

No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Total exposures														
			Traditional securitization (Subtotal)							Synthetic securitization (Subtotal)						
				Of which securitization			Of which re-securitization				Of which securitization			Of which re-securitization		
					Of which retail underly-ing	Of which wholesale		Of which senior	Of which non-senior			Of which retail underly-ing	Of which wholesale		Of which senior	Of which non-senior
	Exposure values (by RW bands)															
1	≤20% RW	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2	>20% to 50% RW	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
3	>50% to 100% RW	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	>100% to <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, 2023

(Millions of Yen)

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

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

For the Six Months Ended September 30, 2024

(Millions of Yen)

No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Total exposures														
			Traditional securitization (Subtotal)							Synthetic securitization (Subtotal)						
				Of which securitization			Of which re-securitization				Of which securitization			Of which re-securitization		
					Of which retail underly-ing	Of which wholesale		Of which senior	Of which non-senior			Of which retail underly-ing	Of which wholesale		Of which senior	Of which non-senior
	Exposure values (by RW bands)															
1	≤20% RW	9,836,651	9,836,651	9,836,651	3,041,989	6,794,661	–	–	–	–	–	–	–	–	–	–
2	>20% to 50% RW	64,440	64,440	64,440	64,440	–	–	–	–	–	–	–	–	–	–	–
3	>50% to 100% RW	24,347	24,347	24,347	24,347	–	–	–	–	–	–	–	–	–	–	–
4	>100% to <1250% RW	560	560	560	560	–	–	–	–	–	–	–	–	–	–	–
5	1250% RW	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 (Subtotal)							Synthetic securitization (Subtotal)						
				Of which securitization			Of which re-securitization				Of which securitization			Of which re-securitization		
					Of which retail underly-ing	Of which wholesale		Of which senior	Of which non-senior			Of which retail underly-ing	Of which wholesale		Of which senior	Of which non-senior
	Exposure values (by regulatory approach)															
6	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	SEC-ERBA	9,925,999	9,925,999	9,925,999	3,131,338	6,794,661	—	—	—	—	—	—	—	—	—	—
8	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	1250%	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—
	RWA (by regulatory approach)															
10	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	SEC-ERBA	1,995,926	1,995,926	1,995,926	640,112	1,355,813	—	—	—	—	—	—	—	—	—	—
12	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	1250%	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—
	Capital charge after cap															
14	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	SEC-ERBA	159,674	159,674	159,674	51,209	108,465	—	—	—	—	—	—	—	—	—	—
16	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	1250%	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—

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 (Subtotal)							Synthetic securitization (Subtotal)						
				Of which securitization			Of which re-securitization				Of which securitization			Of which re-securitization		
					Of which retail underly-ing	Of which wholesale		Of which senior	Of which non-senior			Of which retail underly-ing	Of which wholesale		Of which senior	Of which non-senior
	Exposure values (by RW bands)															
1	≤20% RW	10,971,164	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	—	—	—	—	—	—	—
	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	—	—	—	—	—	—	—

Market Risk (Consolidated)

MR1: Market risk under standardized approach

For the Six Months Ended September 30, 2024

(Millions of Yen)

No.		Capital requirement in standardized approach
1	General interest rate risk	**5,174**
2	Equity risk	**—**
3	Commodity risk	**171**
4	Foreign exchange risk	**181,191**
5	Credit spread risk – non-securitizations	**1,848**
6	Credit spread risk – securitizations (non-correlation trading portfolio)	**—**
7	Credit spread risk – securitization (correlation trading portfolio)	**—**
8	Default risk – non-securitizations	**896**
9	Default risk – securitizations (non-correlation trading portfolio)	**—**
10	Default risk – securitizations (correlation trading portfolio)	**—**
11	Residual risk add-on	**—**
	Other	**—**
12	Total	**189,281**

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

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, 2024**	As of September 30, 2023
	Exposure	Exposure
Look-through approach	**14,244**	18,394
Mandate-based approach	**—**	—
Simple approach (subject to 250% RW)	**—**	—
Simple approach (subject to 400% RW)	**28**	32
Fall-back approach (subject to 1250% RW)	**55**	65
Total	**14,328**	18,492

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 information of 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, 2024	As of September 30, 2023	**As of September 30, 2024**	As of September 30, 2023
1	Parallel up	**1,778,422**	2,445,351	**118,578**	252,272
2	Parallel down	**(1,789,822)**	(2,668,229)	**(23,182)**	(214,902)
3	Steepener	**836,379**	1,150,488		
4	Flattener	**21,741**	33,423		
5	Short rate up	**427,795**	542,401		
6	Short rate down	**129,226**	131,412		
7	Maximum	**1,778,422**	2,445,351	**118,578**	252,272
		e		f	
		As of September 30, 2024		As of September 30, 2023	
8	Tier 1 capital	**5,721,731**		5,562,206	

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

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

For the Six Months Ended September 30, 2024

(Millions of Yen, %)

	a	b	c	d
Geographical breakdown	Countercyclical capital buffer rate	The amount obtained by adding the total amount of risk-weighted assets used in the computation of the countercyclical buffer and the total amount of market risk equivalent to default risk divided 8%	Bank-specific countercyclical capital buffer rate	Countercyclical buffer amount
Luxembourg	**0.50%**	**123,831**		
Hong Kong (China)	**1.00%**	**65,027**		
Sweden	**2.00%**	**33,429**		
U.K.	**2.00%**	**1,139,261**		
Australia	**1.00%**	**698,472**		
Germany	**0.75%**	**144,829**		
Netherlands	**2.00%**	**384,182**		
France	**1.00%**	**220,801**		
Belgium	**0.50%**	**29,750**		
South Korea	**1.00%**	**60,816**		
Subtotal		**2,900,405**		
Total		**18,395,384**	**0.23%**	**59,101**

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, 2023

(Millions of Yen, %)

	a	b	c	d
Geographical breakdown	Countercyclical capital buffer rate	Risk-weighted assets used in the computation 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.

Operational Risk (Consolidated)

OR1: Historical losses

For the Six Months Ended September 30, 2024

(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)	**10,488**	**82**	**148**	**1,538**	**56**	**21**	**104**	**35**	**12**	**23**	**1,251**
2	Total number of operational risk losses	**12**	**10**	**3**	**5**	**2**	**5**	**5**	**5**	**2**	**1**	**5**
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	**10,488**	**82**	**148**	**1,538**	**56**	**21**	**104**	**35**	**12**	**23**	**1,251**
Using ¥10,000,000 threshold												
6	Total amount of operational losses net of recoveries (no exclusions)	**10,474**	**55**	**148**	**1,532**	**47**	**—**	**98**	**23**	**10**	**23**	**1,241**
7	Total number of operational risk losses	**8**	**4**	**3**	**3**	**1**	**—**	**4**	**2**	**1**	**1**	**3**
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	**10,474**	**55**	**148**	**1,532**	**47**	**—**	**98**	**23**	**10**	**23**	**1,241**
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, 2024.

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, 2024

(Millions of Yen)

No.		a	b	c
		T	T-1	T-2
1	ILDC: Interest, lease and dividend component	**849,921**		
2	Interest and lease income	**1,651,093**	**893,751**	**432,439**
3	Interest and lease expense	**2,601,650**	**1,352,753**	**514,517**
4	Interest earning assets	**57,173,856**	**49,966,651**	**64,579,242**
5	Dividend income	**331,587**	**410,244**	**289,249**
6	SC: Services component	**85,142**		
7	Fee and commission income	**33,030**	**30,797**	**28,964**
8	Fee and commission expense	**18,974**	**17,001**	**15,330**
9	Other operating income	**54,210**	**54,939**	**52,632**
10	Other operating expense	**54,563**	**54,573**	**46,978**
11	FC: Financial component	**454,936**		
12	Net P&L on the trading book	**(98)**	**240**	**104**
13	Net P&L on the banking book	**941,291**	**236,059**	**185,570**
14	BI: Business indicator	**1,390,000**		
15	BIC: Business indicator component	**204,779**		
16	BI gross of excluded divested activities	**1,390,000**		
17	Reduction in BI due to excluded divested activities	**—**		

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, 2024

(Millions of Yen)

No.		
1	BIC: Business indicator component	**204,779**
2	ILM: Internal loss multiplier	**0.63**
3	Minimum required operational risk capital	**129,016**
4	Operational risk RWA	**1,612,711**

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, 2024

(Millions of Yen)

No.		a	b	c	d
		Pledge assets	Non-pledged assets	Total	Of which: securitization exposures
1	Loans and Bills Discounted	**—**	**17,797,411**	**17,797,411**	**575,413**
2	Foreign Exchanges Assets	**—**	**286,395**	**286,395**	**—**
3	Securities	**17,096,784**	**20,817,276**	**37,914,060**	**9,018,353**
4	Money Held in Trust	**1,410,682**	**7,124,053**	**8,534,736**	**—**
5	Trading Assets	**—**	**33,704**	**33,704**	**—**
6	Monetary Claims Bought	**—**	**271,601**	**271,601**	**238,587**
7	Receivables under Resale Agreements	**106**	**—**	**106**	**—**
8	Cash and Due from Banks	**—**	**20,941,595**	**20,941,595**	**—**
9	Other Assets	**421,794**	**1,259,414**	**1,681,209**	**93,645**
10	Tangible Fixed Assets	**—**	**126,614**	**126,614**	**—**
11	Customers' Liabilities for Acceptances and Guarantees	**—**	**3,384,262**	**3,384,262**	**—**
12	Reserve for Possible Loan Losses	**—**	**(127,672)**	**(127,672)**	**—**
	Total	**18,929,368**	**71,914,658**	**90,844,027**	**9,925,999**

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

Risk Assets Subject to Standardized Approach using the Internal Model (Consolidated)

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

For the Six Months Ended September 30, 2024

(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	**78,362**	**596,110**	**129,499**	**647,247**
	Of which: Japanese regional municipal bodies	—	—	—	—
	Of which: non-central government public sector entities in foreign countries	**24,289**	**413,095**	**26,730**	**415,536**
	Of which: Multilateral Development Bank	—	—	—	—
	Of which: Japan Finance Organization for Municipalities	—	**12,934**	—	**12,934**
	Of which: Japanese government institutions	**6,271**	**70,912**	**6,271**	**70,912**
	Of which: three regional public sectors of Japan	—	—	—	—
2	Banks	**567,804**	**646,916**	**590,017**	**669,798**
3	Equity	—	—	**4,114,301**	**4,114,301**
4	Purchased receivables	**63,916**	**136,846**	**63,916**	**136,846**
5	Corporate excluding specialized lending and SMEs	**3,560,738**	**6,671,024**	**3,641,581**	**6,751,867**
	Of which: F-IRB is applied	**3,362,394**		**3,443,237**	
	Of which: A-IRB is applied	**198,343**		**198,343**	
6	SMEs	**51,675**	**68,458**	**51,675**	**68,458**
	Of which: F-IRB is applied	**378**		**378**	
	Of which: A-IRB is applied	**51,297**		**51,297**	
7	RRE	**428,627**	**2,075,961**	**428,627**	**2,075,961**
8	Retail – qualifying revolving (QRRE)	—	—	—	—
9	Other retail	**28,741**	**61,458**	**28,741**	**61,458**
10	Specialized lending	**2,148,681**	**2,641,929**	**2,370,620**	**2,863,868**
	Of which: loan for IPRRE and high volatility IPRRE	—	—	—	—
11	Total	**6,928,548**	**12,898,704**	**11,418,981**	**17,389,807**

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.

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: Foreign 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: FIRB is applied	3,725,430		3,777,486	
	Of which: AIRB is applied	220,570		220,570	
6	SMEs	57,621	84,985	57,621	84,985
	Of which: FIRB is applied	2,859		2,859	
	Of which: AIRB 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, 2024	As of September 30, 2023
1	Total consolidated assets as per published financial statements	**91,724,355**	101,953,904
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation (-)		
3	Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	**—**	—
4	Adjustments for temporary exemption of central bank reserves (-)	**17,671,429**	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	**78,278**	557,847
8a	Total exposures related to derivative transactions	**960,287**	953,376
8b	The accounting value of derivatives recognized as assets (-)	**882,009**	395,529
9	Adjustment for securities financing transactions (SFTs) (ie repurchase agreements and similar secured lending)	**799,532**	1,137,076
9a	Total exposures related to SFTs	**856,474**	2,037,545
9b	The accounting value of the SFTs recognized as assets (-)	**56,942**	900,468
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	**4,446,939**	4,360,891
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital (-)	**—**	—
12	Other adjustments	**(3,558,469)**	(4,525,552)
12a	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)	**172,598**	378,375
12b	The amount of customers' liabilities for acceptances and guarantees (-)	**3,384,262**	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 (-)	**1,609**	857,221
12e	The amount of assets of subsidiaries that are included in the scope of the leverage ratio on a consolidated basis (excluding those included in the total assets reported in the consolidated balance sheet)	**—**	—
13	Leverage ratio exposure measure	**75,819,206**	82,916,538

LR2: Leverage ratio common disclosure template

(Millions of Yen, %)

No.	items	As of September 30, 2024	As of September 30, 2023
On balance sheet exposures (1)			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	**69,729,712**	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 (-)	**1,609**	857,221
4	Adjustment for securities received under securities financing transactions that are recognized as an asset (-)	**—**	—
5	The amount of adjustments associated with Tier 1 capital (specific and general provisions) (-)	**—**	—
6	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)	**172,598**	378,375
7	Total on-balance sheet exposures (a)	**69,555,505**	75,564,724
Derivative exposures (2)			
8	Replacement cost (RC) associated with all derivatives transactions multiplied by 1.4	**441,163**	409,041
9	Potential future exposure (PFE) associated with all derivatives transactions multiplied by 1.4	**519,123**	544,335
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (-)	**—**	—
11	Adjusted effective notional amount of written credit derivatives	**—**	—
12	Adjusted effective notional offsets and add-on deductions for written credit derivatives (-)	**—**	—
13	Total derivative exposures (b)	**960,287**	953,376
Securities financing transaction exposures (3)			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	**2,860,717**	4,895,205
15	Netted amounts of cash payables and cash receivables of gross SFT assets (-)	**2,803,775**	3,994,737
16	Counterparty credit risk exposure for SFT assets	**799,532**	1,137,076
17	Agent transaction exposures		
18	Total exposures related to SFTs (c)	**856,474**	2,037,545
Other off balance sheet exposures (4)			
19	Off-balance sheet exposure at gross notional amount	**6,531,375**	6,486,398
20	Adjustments for conversion to credit equivalent amounts (-)	**2,084,435**	2,125,506
22	Off-balance sheet items (d)	**4,446,939**	4,360,891
Leverage ratio (5)			
23	Tier 1 capital (e)	**5,721,731**	5,562,206
24	Total exposures ((a)+(b)+(c)+(d)) (f)	**75,819,206**	82,916,538
25	Leverage ratio on a consolidated basis ((e)/(f))	**7.54%**	6.70%
26	National minimum leverage ratio requirement	**3.15%**	3.00%
27	Applicable leverage buffers	**—**	—
Leverage ratio included in due from the Bank of Japan (6)			
	Total exposures (f)	**75,819,206**	82,916,538
	The deposits with the Bank of Japan	**17,671,429**	20,567,629
	Total exposures (including the deposits with the Bank of Japan) (f')	**93,490,635**	103,484,167
	Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) ((e)/(f'))	**6.12%**	5.37%
Average disclosure (7)			
28	Mean value of the amount of assets related to SFTs (after the deductions) ((g)+(h))	**55,393**	610,408
	Mean value of the amount of assets related to SFTs (g)	**4,039,459**	4,327,824
	Mean value of the amount of deductions from the assets above (-) (h)	**3,984,065**	3,717,415
29	Quarter-end value of the amount of assets related to SFTs ((i)+(j))	**56,942**	900,468
14	Quarter-end value of the amount of assets related to SFTs (i)	**2,860,717**	4,895,205
15	Quarter-end value of the amount of deductions from the assets above (line 14) (-) (j)	**2,803,775**	3,994,737
30	Total exposures incorporating mean values from line 28 of the amount of assets related to SFTs (k)	**75,817,658**	82,626,477
30a	Total exposures (including the deposits with the Bank of Japan) incorporating mean values from line 28 of the amount of assets related to SFTs (l)	**93,489,087**	103,194,107
31	Leverage ratio on a consolidated basis incorporating mean values from line 28 of the amount of assets related to SFTs ((e)/(k))	**7.54%**	6.73%
31a	Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) incorporating mean values from line 28 of the amount of assets related to SFTs ((e)/(l))	**6.12%**	5.39%

The Key drivers of material changes observed from the end of the previous reporting period to the end of the current reporting period

The key driver was a decrease in on-balance sheet assets due to the sale of assets.

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, 2024)		The previous quarter (April 1 to June 30, 2024)	
High-quality liquid assets (1)					
1	Total high-quality liquid assets		**25,239,633**		23,541,961
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	**9,814**	**950**	10,035	971
3	of which: stable deposits	**449**	**13**	461	13
4	of which: quasi-stable deposits	**9,365**	**936**	9,574	957
5	Cash outflows relating to unsecured wholesale funding	**13,459,834**	**10,392,983**	14,964,447	10,864,530
6	of which: qualifying operational deposits	**—**	**—**	—	—
7	of which: capital relating to unsecured wholesale funding, excluding qualifying operational deposits and debt securities	**12,564,671**	**9,497,820**	13,908,391	9,808,474
8	of which: debt securities	**895,162**	**895,162**	1,056,055	1,056,055
9	Cash outflows relating to secured funding, etc.		**168,157**		180,127
10	Cash outflows relating to funding programs and credit/liquidity facilities such as derivative transactions, etc.	**5,204,433**	**3,489,337**	4,815,387	3,020,397
11	of which: cash outflows relating to derivative transactions	**3,159,193**	**3,159,193**	2,679,787	2,679,787
12	of which: cash outflows relating to funding programs	**—**	**—**	—	—
13	of which: cash outflows relating to credit/liquidity facilities	**2,045,239**	**330,144**	2,135,600	340,610
14	Cash outflows based on an obligation to provide capital	**3,852,654**	**379,335**	3,707,408	255,947
15	Cash outflows relating to contingencies	**7,716,282**	**161,901**	7,663,628	160,073
16	Total cash outflows		**14,592,665**		14,482,048
Cash inflows (3)		Amount before multiplying a cash inflow ratio	Amount after multiplying a cash inflow ratio	Amount before multiplying a cash inflow ratio	Amount after multiplying a cash inflow ratio
17	Cash inflows relating to secured fund management, etc.	**—**	**—**	0	—
18	Cash inflows relating to collections of advances, etc.	**2,110,832**	**1,449,841**	2,053,677	1,392,373
19	Other cash inflows	**3,141,772**	**548,921**	3,058,563	274,823
20	Total cash inflows	**5,252,604**	**1,998,762**	5,112,241	1,667,196
Liquidity coverage ratio on a consolidated basis (4)					
21	Sum of high-quality liquid assets that can be included		**25,239,633**		23,541,961
22	Net cash outflows		**12,593,902**		12,814,851
23	Liquidity coverage ratio on a consolidated basis		**200.4%**		183.7%
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, 2024)					The previous quarter (April 1 to June 30, 2024)				
		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:	5,919,729	—	—	—	5,919,729	5,310,865	—	—	—	5,310,865
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	5,919,729	—	—	—	5,919,729	5,310,865	—	—	—	5,310,865
3	Other capital instruments that are not included in the above category	—	—	—	—	—	—	—	—	—	—
4	Funding from retail and small business customers; of which:	9,691	—	—	—	8,744	9,825	—	—	—	8,865
5	Stable deposits	441	—	—	—	419	445	—	—	—	422
6	Less stable deposits	9,250	—	—	—	8,325	9,380	—	—	—	8,442
7	Wholesale funding; of which:	3,778,964	42,193,044	27,876,421	3,878,462	40,149,711	3,968,594	50,386,072	24,761,428	2,915,288	39,516,555
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	3,778,964	42,193,044	27,876,421	3,878,462	40,149,711	3,968,594	50,386,072	24,761,428	2,915,288	39,516,555
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	43,634	3,922,977	3,155	57	7,758	9,668	3,981,267	100,797	177,694	56,239
12	Derivative liabilities				—					177,640	
13	All other liabilities and equity not included in the above categories	43,634	3,922,977	3,155	57	7,758	9,668	3,981,267	100,797	54	56,239
14	Total available stable funding					46,085,943					44,892,526
Required stable funding (RSF) items (2)											
15	HQLA					1,962,635					1,627,155
16	Deposits held at financial institutions for operational purposes	48,981	—	—	—	24,490	4,146	—	—	—	2,073
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	7,315,565	5,101,277	1,510,650	22,395,703	28,096,069	9,738,342	5,623,851	1,355,587	25,093,418	32,633,064
18	Loans to- and repo transactions with-financial institutions (secured by level 1 HQLA)	—	—	—	—	—	—	—	—	—	—
19	Loans to- and repo transactions with-financial institutions (not included in item 18)	466,007	1,513,677	526,409	2,490,843	3,319,996	482,452	1,574,451	562,664	2,565,389	3,452,147
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	526,575	3,371,048	854,042	8,501,127	9,719,250	595,422	3,891,166	582,843	8,526,280	9,919,415
21	With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk	—	1,919,237	98,520	454,707	1,328,537	—	2,162,667	66,268	378,160	1,364,867
22	Residential mortgages; of which:	—	2,320	4,931	214,350	169,627	—	2,571	5,029	212,190	168,257
23	With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk	—	1,561	3,217	80,979	55,025	—	1,668	3,257	79,525	54,154
24	Securities that are not in default and do not qualify as HQLA and other similar assets	6,322,981	214,231	125,267	11,189,382	14,887,194	8,660,468	155,662	205,048	13,789,557	19,093,243
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	942,047	353,385	140,912	1,948,839	3,198,023	906,165	556,146	139,454	2,097,122	3,312,458
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)				878,650	748,954				1,014,392	864,290
29	Derivative assets				168,987	168,987				—	—
30	Derivative liabilities (before deduction of variation margin posted)				3,847	3,847				92,726	92,726
31	All other assets not included in the above categories	942,047	353,385	140,912	897,353	2,276,233	906,165	556,146	139,454	990,003	2,355,441
32	Off-balance sheet items				9,636,642	259,069				9,742,755	264,332
33	Total required stable funding					33,540,288					37,839,084
34	Consolidated net stable funding ratio (NSFR)					137.4%					118.6%

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 three 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 (Non-Consolidated)

(Millions of Yen, %)

Basel III Template No.	Items	a **As of September 30, 2024**	b As of September 30, 2023	c Reference to Template CC2
Common Equity Tier 1 capital: instruments and reserves				
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	**5,953,203**	6,210,255	
1a	Of which: capital and capital surplus	**4,801,277**	4,065,219	
2	Of which: retained earnings	**1,151,926**	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	**(1,010,124)**	(1,730,097)	(a)
6	Common Equity Tier 1 capital: instruments and reserves (A)	**4,943,079**	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)	**56,581**	34,837	
8	Of which: goodwill (net of related tax liability)	**—**	—	
9	Of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	**56,581**	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	**(191,774)**	(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)	**13,421**	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, net of eligible short positions, where the bank does not own more than 10% of the issued share (amount above the 10% threshold)	**—**	—	
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)	**(121,772)**	312,885	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	**5,064,851**	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	**—**	—	
30 — 32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	**600,004**	1,316,972	
30	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, 2024**	b As of September 30, 2023	c Reference to Template CC2
36	Additional Tier 1 capital: instruments (D)	**600,004**	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)	**38,224**	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)	**38,224**	37,211	
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	**561,779**	1,279,760	
Tier 1 capital (T1=CET1+AT1)				
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	**5,626,630**	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 the 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	**25,155**	2,644	
50a	Of which: general reserve for possible loan losses	**50**	36	
50b	Of which: eligible provisions	**25,105**	2,607	
51	Tier 2 capital: instruments and provisions (H)	**25,155**	2,644	
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	**—**	—	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	**—**	—	
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)	**25,155**	2,644	
Total capital (TC=T1+T2)				
59	Total capital (TC=T1+T2) ((G) + (J)) (K)	**5,651,786**	5,449,677	
Risk weighted assets				
60	Risk weighted assets (L)	**25,419,736**	30,504,737	

(Millions of Yen, %)

Basel III Template No.	Items	a **As of September 30, 2024**	b As of September 30, 2023	c Reference to Template CC2
Capital Ratio and buffers (non-consolidated)				
61	Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))	**19.92%**	13.66%	
62	Tier 1 capital ratio (non-consolidated)((G)/(L))	**22.13%**	17.85%	
63	Total capital ratio (non-consolidated)((K)/(L))	**22.23%**	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)	**165,114**	151,780	
73	Significant investments in the common stock of other financial institutions that are below the thresholds for deduction (before risk weighting)	**28,199**	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)	**50**	36	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	**25,143**	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")	**25,105**	2,607	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	**115,165**	157,281	

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

(Millions of Yen)

Items	a	b	c	d	e	f
	As of September 30, 2024		As of September 30, 2023		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	**17,127,609**	**17,127,609**	17,318,370	17,318,370		
Foreign Exchanges Assets	**286,395**	**286,395**	282,678	282,678		
Securities	**38,374,123**	**38,374,123**	44,431,930	44,431,930		6-a
Money Held in Trust	**8,533,445**	**8,533,445**	10,557,219	10,557,219		6-b
Trading Assets	**33,704**	**33,704**	6,063	6,063		
Monetary Claims Bought	**271,601**	**271,601**	292,508	292,508		
Receivables under Resale Agreements	**—**	**—**	652,022	652,022		
Cash and Due from Banks	**20,858,113**	**20,858,113**	21,298,497	21,298,497		
Other Assets	**2,277,196**	**2,277,196**	2,692,288	2,692,288		
Tangible Fixed Assets	**124,501**	**124,501**	126,818	126,818		
Intangible Fixed Assets	**56,581**	**56,581**	48,218	48,218		2
Defined-benefit pension fund net assets (prepaid pension costs)	**13,421**	**13,421**	7,415	7,415		3
Deferred Tax Assets	**—**	**—**	729,500	729,500		4-a
Deferred Tax Assets for Land Revaluation	**—**	**—**	1,600	1,600		4-b
Customers' Liabilities for Acceptances and Guarantees	**214,048**	**214,048**	371,867	371,867		
Reserve for Possible Loan Losses	**(117,169)**	**(117,169)**	(123,831)	(123,831)		
Reserve for Possible Investment Losses	**—**	**—**	(1,481)	(1,481)		
Total Assets	**88,053,573**	**88,053,573**	98,691,688	98,691,688		
(Liabilities)						
Deposits	**58,908,129**	**58,908,129**	65,289,119	65,289,119		
Negotiable Certificates of Deposit	**1,251,857**	**1,251,857**	2,237,359	2,237,359		
Debentures	**358,224**	**358,224**	435,291	435,291		
Trading Liabilities	**5,407**	**5,407**	5,141	5,141		
Borrowed Money	**3,886,856**	**3,886,856**	3,778,733	3,778,733		7
Call Money	**892,400**	**892,400**	1,655,000	1,655,000		
Payables under Repurchase Agreements	**9,259,955**	**9,259,955**	14,026,979	14,026,979		
Foreign Exchanges Liabilities	**400**	**400**	31	31		
Short-term Entrusted Liability	**3,685,145**	**3,685,145**	893,463	893,463		
Other Liabilities	**4,572,679**	**4,572,679**	5,498,046	5,498,046		
Reserve for Bonus Payments	**5,668**	**5,668**	5,580	5,580		
Reserve for Employees' Retirement Benefits	**9,636**	**9,636**	14,068	14,068		
Reserve for Directors' Retirement Benefits	**918**	**918**	848	848		
Deferred Tax Liabilities	**58,519**	**58,519**	—	—		4-c
Deferred Tax Liabilities for Land Revaluation	**646**	**646**	—	—		4-d
Acceptances and Guarantees	**214,048**	**214,048**	371,867	371,867		
Total Liabilities	**83,110,493**	**83,110,493**	94,211,530	94,211,530		
(Net Assets)						
Paid-in Capital	**4,776,257**	**4,776,257**	4,040,198	4,040,198		1-a
Common equity	**4,751,257**	**4,751,257**	4,015,198	4,015,198		
of which: lower dividend rate stock	**(4,325,539)**	**(4,325,539)**	(3,589,481)	(3,589,481)		
Other	**24,999**	**24,999**	24,999	24,999		
Capital Surplus	**25,020**	**25,020**	25,020	25,020		1-b
Capital surplus	**24,999**	**24,999**	24,999	24,999		
Other capital surplus	**20**	**20**	20	20		

(Millions of Yen)

Items	a	b	c	d	e	f
	As of September 30, 2024		As of September 30, 2023		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	**1,151,926**	**1,151,926**	2,145,036	2,145,036		1-c
Legal reserves	**875,166**	**875,166**	863,166	863,166		
Voluntary reserves	**276,760**	**276,760**	1,281,870	1,281,870		
Special reserves	**398,783**	**398,783**	398,783	398,783		
General reserves	**503,612**	**503,612**	503,612	503,612		
AFF Industries, Community and Environment Reserve Fund	**33,604**	**33,604**	36,541	36,541		
Reserves for tax basis adjustments of fixed assets	**26,482**	**26,482**	29,566	29,566		
Others	**7**	**7**	7	7		
Unappropriated retained earnings or unappropriated deficit (deficit in parentheses)	**(685,729)**	**(685,729)**	313,359	313,359		
Total Owners' Equity	**5,953,203**	**5,953,203**	6,210,255	6,210,255		
Net Unrealized Gains on Other Securities	**(795,123)**	**(795,123)**	(1,828,350)	(1,828,350)		
Net Deferred Losses on Hedging Instruments	**(210,654)**	**(210,654)**	100,352	100,352		5
Revaluation Reserve for Land, net of taxes	**(4,346)**	**(4,346)**	(2,099)	(2,099)		
Total Valuation and Translation Adjustment	**(1,010,124)**	**(1,010,124)**	(1,730,097)	(1,730,097)	(a)	
Total Net Assets	**4,943,079**	**4,943,079**	4,480,157	4,480,157		
Total Liabilities and Net Assets	**88,053,573**	**88,053,573**	98,691,688	98,691,688		

Appended Tables

1. Owners' Equity

(1) Non-Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Non-Consolidated balance sheet items	**As of September 30, 2024**	As of September 30, 2023	Remarks
1-a	Paid-in Capital	**4,776,257**	4,040,198	
1-b	Capital Surplus	**25,020**	25,020	
1-c	Retained Earnings	**1,151,926**	2,145,036	
	Total Owners' Equity	**5,953,203**	6,210,255	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2024**	As of September 30, 2023	Remarks
	Directly issued qualifying common share capital plus related capital surplus and retained earnings	**5,953,203**	6,210,255	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	**4,801,277**	4,065,219	
2	Of which: retained earnings	**1,151,926**	2,145,036	
	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	**—**	—	

2. Intangible Assets

(1) Non-Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Non-Consolidated balance sheet items	**As of September 30, 2024**	As of September 30, 2023	Remarks
2	Intangible Fixed Assets	**56,581**	48,218	
	Income taxes related to above	**—**	(13,380)	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	As of September 30, 2023	Remarks
8	Intangible assets: goodwill	—	—	
9	Intangible assets: other	**56,581**	34,837	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, 2024	As of September 30, 2023	Remarks
3	Defined-benefit pension fund net assets (prepaid pension costs)	**13,421**	7,415	
	Income taxes related to above	—	(2,057)	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	As of September 30, 2023	Remarks
15	Defined-benefit pension fund net assets (prepaid pension costs)	**13,421**	5,357	

4. Deferred Tax Assets

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

Reference numbers	Non-Consolidated balance sheet items	As of September 30, 2024	As of September 30, 2023	Remarks
4-a	Deferred Tax Assets	—	729,500	
4-b	Deferred Tax Assets for Land Revaluation	—	1,600	
4-c	Deferred Tax Liabilities	**58,519**	—	
4-d	Deferred Tax Liabilities for Land Revaluation	**646**	—	
	Intangible assets to which tax-effect accounting was applied	—	13,380	
	Net defined-benefit asset to which tax-effect accounting was applied	—	2,057	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	As of September 30, 2023	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	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	
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	

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, 2024**	As of September 30, 2023	Remarks
5	Net Deferred Losses on Hedging Instruments	**(210,654)**	100,352	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2024**	As of September 30, 2023	Remarks
11	Deferred gains or losses on derivatives under hedge accounting	**(191,774)**	(27,139)	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, 2024**	As of September 30, 2023	Remarks
6-a	Securities	**38,374,123**	44,431,930	
6-b	Money Held in Trust	**8,533,445**	10,557,219	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2024**	As of September 30, 2023	Remarks
	Investments in own capital instruments	**—**	—	
16	Investments in own shares (excluding those reported in the Net Assets section)	**—**	—	
37	Investments in own Additional Tier 1 instruments	**—**	—	
52	Investments in own Tier 2 instruments	**—**	—	
	Reciprocal cross-holdings	**—**	—	
17	Reciprocal cross-holdings in common equity	**—**	—	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	**—**	—	
53	Reciprocal cross-holdings in Tier 2 instruments	**—**	—	
	Non-significant investments in the capital etc., of other financial institutions	**165,114**	151,780	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share	**—**	—	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital of the entity (amount above the 10% threshold)	**—**	—	
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	**—**	—	
72	Non-significant investments in the capital and other TLAC liabilities of other financial institutions that are below the thresholds for deduction (before risk weighting)	**165,114**	151,780	

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure		As of September 30, 2024	As of September 30, 2023	Remarks
	Significant investments in the capital, etc., of other financial institutions		**66,424**	65,600	
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)	**38,224**	37,211	
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)	**28,199**	28,389	

7. Other Capital Instruments

(1) Non-Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Non-Consolidated balance sheet items	As of September 30, 2024	As of September 30, 2023	Remarks
7	Borrowed Money	**3,886,856**	3,778,733	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	As of September 30, 2023	Remarks
32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standard	**600,004**	1,316,972	

Overview of RWA (Non-Consolidated)

OV1: Overview of RWA (Non-Consolidated)

(Millions of Yen)

No.		a	b	c	d
		RWA		Minimum capital requirements	
		As of September 30, 2024	As of September 30, 2023	**As of September 30, 2024**	As of September 30, 2023
1	Credit risk (excluding counterparty credit risk)	**10,671,988**	11,959,345	**853,759**	956,747
2	Of which: standardized approach (SA)	**4,908,020**	5,639,829	**392,641**	451,186
3	Of which: foundation internal ratings-based (F-IRB) approach	**3,650,451**	4,180,210	**292,036**	334,416
4	Of which: supervisory slotting approach	**1,766,978**	1,760,209	**141,358**	140,816
5	Of which: advanced internal rating-based (A-IRB) approach	**211,193**	240,760	**16,895**	19,260
	Of which: significant investments	**—**	—	**—**	—
	Of which: estimated residual value of lease transactions	**—**	—	**—**	—
	Others	**135,344**	138,335	**10,827**	11,066
6	Counterparty credit risk (CCR)	**386,175**	346,635	**30,894**	27,730
7	Of which: standardized approach for counterparty credit risk (SA-CCR)	**144,245**	79,854	**11,539**	6,388
8	Of which: expected positive exposure (EPE) method	**—**	—	**—**	—
	Of which: central counterparty related exposure (CCP)	**63,102**	99,327	**5,048**	7,946
9	Others	**178,827**	167,453	**14,306**	13,396
10	Credit valuation adjustment (CVA)	**193,902**	94,485	**15,512**	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)	**193,902**	94,485	**15,512**	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	**7,347,837**	11,901,628	**587,827**	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)	**107,481**	124,862	**8,598**	9,989
14	Equity investments in funds - fall-back approach (subject to 1250% RW)	**689,817**	809,778	**55,185**	64,782
15	Settlement risk	**2,354**	53	**188**	4
16	Securitization exposures in banking book	**1,995,926**	2,226,653	**159,674**	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)	**1,995,926**	2,226,653	**159,674**	178,132
19	Of which: securitization standardized approach (SEC-SA)	**—**	—	**—**	—
	Of which: 1250% risk weight is applied	**0**	0	**0**	0
20	Market risk	**2,362,137**	861,940	**188,971**	68,955
21	Of which: standardized approach (SA)	**2,362,137**	861,940	**188,971**	68,955
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	**1,591,616**	991,603	**127,329**	79,328
25	Amounts below the thresholds for deduction	**70,499**	1,187,749	**5,639**	95,019
26	Floor adjustment	**—**	—	**—**	—
27	Total	**25,419,736**	30,504,737	**2,033,578**	2,440,378

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, 2024	As of September 30, 2023	**As of September 30, 2024**	As of September 30, 2023
1	Parallel up	**1,726,608**	2,390,428	**103,931**	251,099
2	Parallel down	**(1,729,868)**	(2,603,289)	**(8,549)**	(213,561)
3	Steepener	**826,007**	1,136,426		
4	Flattener	**27,246**	43,906		
5	Short rate up	**415,233**	532,472		
6	Short rate down	**129,226**	131,412		
7	Maximum	**1,726,608**	2,390,428	**103,931**	251,099
		e		f	
		As of September 30, 2024		As of September 30, 2023	
8	Tier 1 capital	**5,626,630**		5,447,033	

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, 2024	As of September 30, 2023
1	Total non-consolidated assets as per published financial statements	**88,053,573**	98,691,688
3	Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	**—**	—
4	Adjustments for temporary exemption of central bank reserves (–)	**17,650,106**	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	**78,275**	557,847
8a	Total exposures related to derivative transactions	**960,287**	953,376
8b	The accounting value of derivatives recognized as assets (–)	**882,011**	395,529
9	Adjustment for securities financing transactions (SFTs) (ie repurchase agreements and similar secured lending)	**769,245**	1,115,673
9a	Total exposures related to SFTs	**825,485**	2,014,939
9b	The accounting value of the SFTs recognized as assets (–)	**56,239**	899,266
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	**1,259,364**	1,407,559
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital (–)	**—**	—
12	Other adjustments	**(323,884)**	(1,606,325)
12a	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (–)	**108,227**	377,236
12b	The amount of customers' liabilities for acceptances and guarantees (–)	**214,048**	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 (–)	**1,609**	857,221
13	Leverage ratio exposure measure	**72,186,467**	79,613,929

LR2: Leverage ratio common disclosure template

(Millions of Yen, %)

No.	items		As of September 30, 2024	As of September 30, 2023
On balance sheet exposures (1)				
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)		**69,251,167**	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 (–)		**1,609**	857,221
4	Adjustment for securities received under securities financing transactions that are recognized as an asset (–)		**—**	—
5	The amount of adjustments associated with Tier 1 capital (specific and general provisions) (–)		**—**	—
6	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (–)		**108,227**	377,236
7	Total on-balance sheet exposures	(a)	**69,141,330**	75,238,053
Derivative exposures (2)				
8	Replacement cost (RC) associated with all derivatives transactions multiplied by 1.4		**441,163**	409,041
9	Potential future exposure (PFE) associated with all derivatives transactions multiplied by 1.4		**519,123**	544,335
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (–)		**—**	—
11	Adjusted effective notional amount of written credit derivatives		**—**	—
12	Adjusted effective notional offsets and add-on deductions for written credit derivatives (–)		**—**	—
13	Total derivative exposures	(b)	**960,287**	953,376
Securities financing transaction exposures (3)				
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions		**56,239**	899,266
15	Netted amounts of cash payables and cash receivables of gross SFT assets (–)		**—**	—
16	Counterparty credit risk exposure for SFT assets		**769,245**	1,115,673
17	Agent transaction exposures			
18	Total exposures related to SFTs	(c)	**825,485**	2,014,939
Off balance sheet exposures (4)				
19	Off-balance sheet exposure at gross notional amount		**3,568,221**	3,663,110
20	Adjustments for conversion to credit equivalent amounts (–)		**2,308,857**	2,255,550
22	Off-balance sheet items	(d)	**1,259,364**	1,407,559
Leverage ratio (5)				
23	Tier 1 capital	(e)	**5,626,630**	5,447,033
24	Total exposures ((a)+(b)+(c)+(d))	(f)	**72,186,467**	79,613,929
25	Leverage ratio on a non-consolidated basis ((e)/(f))		**7.79%**	6.84%
26	National minimum leverage ratio requirement		**3.15%**	3.00%
27	Applicable leverage buffers		**—**	—
Leverage ratio included in due from the Bank of Japan (6)				
	Total exposures	(f)	**72,186,467**	79,613,929
	The deposits with the Bank of Japan		**17,650,106**	20,552,514
	Total exposures (including the deposits with the Bank of Japan)	(f')	**89,836,573**	100,166,443
	Leverage ratio on a non-consolidated basis (including the deposits with the Bank of Japan) ((e)/(f'))		**6.26%**	5.43%
Disclosure of Average (7)				
28	Mean value of the amount of assets related to SFTs (after the deductions) ((g) + (h))		**55,152**	610,367
	Mean value of the amount of assets related to SFTs	(g)	**55,152**	610,367
	Mean value of the amount of deductions from the assets above (–)	(h)	**—**	—
29	Quarter-end value of the amount of assets related to SFTs ((i)+(j))		**56,239**	899,266
14	Quarter-end value of the amount of assets related to SFTs	(i)	**56,239**	899,266
15	Quarter-end value of the amount of deductions from the assets above (line 14) (–)	(j)	**—**	—
30	Total exposures incorporating mean values from line 28 of the amount of assets related to SFTs	(k)	**72,185,380**	79,325,031
30a	Total exposures (including the deposits with the Bank of Japan) incorporating mean values from line 28 of the amount of assets related to SFTs	(l)	**89,835,487**	99,877,545
31	Leverage ratio on a non-consolidated basis incorporating mean values from line 28 of the amount of assets related to SFTs ((e)/(k))		**7.79%**	6.86%
31a	Leverage ratio on a non-consolidated basis (including the deposits with the Bank of Japan) incorporating mean values from line 28 of the amount of assets related to SFTs ((e)/(l))		**6.26%**	5.45%

The Key drivers of material changes observed from the end of the previous reporting period to the end of the current reporting period

The key driver was a decrease in on-balance sheet assets due to the sale of assets.

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, 2024)		The previous quarter (April 1 to June 30, 2024)	
High-quality liquid assets (1)					
1	Total high-quality liquid assets		**24,741,034**		23,083,919
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	**9,814**	**950**	10,035	971
3	of which: stable deposits	**449**	**13**	461	13
4	of which: quasi-stable deposits	**9,365**	**936**	9,574	957
5	Cash outflows relating to unsecured wholesale funding	**13,423,825**	**10,356,974**	14,919,437	10,828,858
6	of which: qualifying operational deposits	**—**	**—**	—	—
7	of which: capital relating to unsecured wholesale funding, excluding qualifying operational deposits and debt securities	**12,528,662**	**9,461,812**	13,863,381	9,772,802
8	of which: debt securities	**895,162**	**895,162**	1,056,055	1,056,055
9	Cash outflows relating to secured funding, etc.		**168,157**		180,127
10	Cash outflows relating to funding programs and credit/liquidity facilities such as derivative transactions, etc.	**4,983,465**	**3,451,620**	4,577,596	2,980,837
11	of which: cash outflows relating to derivative transactions	**3,159,193**	**3,159,193**	2,679,787	2,679,787
12	of which: cash outflows relating to funding programs	**—**	**—**	—	—
13	of which: cash outflows relating to credit/liquidity facilities	**1,824,272**	**292,426**	1,897,809	301,050
14	Cash outflows based on an obligation to provide capital	**3,840,278**	**366,960**	3,693,272	241,969
15	Cash outflows relating to contingencies	**5,101,034**	**126,901**	5,139,729	126,760
16	Total cash outflows		**14,471,563**		14,359,525
Cash inflows (3)		Amount before multiplying a cash inflow ratio	Amount after multiplying a cash inflow ratio	Amount before multiplying a cash inflow ratio	Amount after multiplying a cash inflow ratio
17	Cash inflows relating to secured fund management, etc.	**—**	**—**	0	—
18	Cash inflows relating to collections of advances, etc.	**2,305,023**	**1,645,290**	2,186,353	1,529,417
19	Other cash inflows	**3,349,957**	**671,989**	3,061,020	272,569
20	Total cash inflows	**5,654,981**	**2,317,279**	5,247,373	1,801,987
Liquidity coverage ratio on a non-consolidated basis (4)					
21	Sum of high-quality liquid assets that can be included		**24,741,034**		23,083,919
22	Net cash outflows		**12,154,283**		12,557,537
23	Liquidity coverage ratio on a non-consolidated basis		**203.5%**		183.8%
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, 2024)					The previous quarter (April 1 to June 30, 2024)				
		Unweighted value by residual maturity				Weighted value	Unweighted valzue by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) items (1)											
1	Capital; of which:	5,568,239	—	—	—	5,568,239	5,018,856	—	—	—	5,018,856
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	5,568,239	—	—	—	5,568,239	5,018,856	—	—	—	5,018,856
3	Other capital instruments that are not included in the above category	—	—	—	—	—	—	—	—	—	—
4	Funding from retail and small business customers; of which:	9,691	—	—	—	8,744	9,825	—	—	—	8,865
5	Stable deposits	441	—	—	—	419	445	—	—	—	422
6	Less stable deposits	9,250	—	—	—	8,325	9,380	—	—	—	8,442
7	Wholesale funding; of which:	3,800,251	42,120,951	27,840,248	3,871,420	40,125,969	3,981,304	50,285,602	24,761,428	2,915,288	39,498,276
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	3,800,251	42,120,951	27,840,248	3,871,420	40,125,969	3,981,304	50,285,602	24,761,428	2,915,288	39,498,276
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	37,413	3,876,193	3,155	57	1,635	3,789	3,935,525	100,797	177,694	50,452
12	Derivative liabilities				—					177,640	
13	All other liabilities and equity not included in the above categories	37,413	3,876,193	3,155	57	1,635	3,789	3,935,525	100,797	54	50,452
14	Total available stable funding					45,704,588					44,576,450
Required stable funding (RSF) items (2)											
15	HQLA					1,874,907					1,391,602
16	Deposits held at financial institutions for operational purposes	48,123	—	—	—	24,061	3,471	—	—	—	1,735
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	7,502,893	5,629,507	1,710,065	21,149,881	27,350,737	9,922,745	6,011,867	1,708,382	23,823,535	31,905,319
18	Loans to- and repo transactions with-financial institutions (secured by level 1 HQLA)	—	—	—	—	—	—	—	—	—	—
19	Loans to- and repo transactions with-financial institutions (not included in item 18)	440,262	2,060,989	789,441	2,192,673	3,224,403	456,903	1,983,030	926,196	2,172,133	3,291,059
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	475,332	3,354,880	795,354	7,769,105	9,016,046	535,157	3,873,172	577,134	7,863,417	9,292,904
21	With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk	—	1,919,237	98,520	454,707	1,328,537	—	2,162,667	66,268	378,160	1,364,867
22	Residential mortgages; of which:	—	1	1	10	11	—	2	2	16	16
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	6,587,298	213,635	125,267	11,188,091	15,110,275	8,930,685	155,662	205,048	13,787,968	19,321,339
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	990,737	355,014	130,595	1,937,594	3,226,846	984,179	557,806	114,852	2,099,822	3,370,290
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)				878,219	748,588				1,013,985	863,943
29	Derivative assets				168,987	168,987				—	—
30	Derivative liabilities (before deduction of variation margin posted)				3,847	3,847				92,726	92,726
31	All other assets not included in the above categories	990,737	355,014	130,595	886,539	2,305,422	984,179	557,806	114,852	993,110	2,413,620
32	Off-balance sheet items				6,736,065	211,145				6,940,017	218,697
33	Total required stable funding					32,687,698					36,887,645
34	Non-consolidated net stable funding ratio (NSFR)					139.8%					120.8%

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 three 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, 2024)

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	638 (134)	10,306,417,570 (9,271,105,000)
Federations of Agricultural Cooperatives	97 (32)	35,774,466,540 (33,012,210,000)
Forest Owners' Cooperatives	590 (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	894 (5)	132,792,451 (72,630,000)
Fishery Production Cooperatives	17 (0)	21,140 (0)
Federations of Fishery Cooperatives	63 (10)	1,223,523,489 (899,450,000)
Marine Products Processing Cooperatives	33 (0)	501,700 (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	714 (0)	2,867,640 (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	3,200 (181)	47,512,573,300 (43,255,395,000)

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
September 30, 2024	736,058	4,776,257	Allotment

Management (As of October 1, 2024)

Supervisory Committee

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

Directors and Officers

OKU Kazuto
Representative Director and President, Chief Executive Officer
Member of the Board of Directors

OZAKI Taro
Managing Executive Officer
Co-Head of Food, Agribusiness and Corporate Banking

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

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

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

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

TSUCHIDA Tomoko
Managing Executive Officer
Co-Head of Food, Agribusiness and Corporate Banking
Co-Chief Sustainability Officer

YAMADA Yukihiro
Managing Executive Officer
Co-Chief of Investment Officer

TAKII Kazutaka
Managing Executive Officer
Co-Head of JA and JF Business Support

UTSUMI Tomoe
Managing Executive Officer
Head of Operations
Chief Diversity Officer

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

IMAI Masato
Director and Managing Executive Officer
Member of the Board of Directors
Co-Chief Investment Officer
Head of Global Banking

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

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

KAWASHIMA Kenji
Managing Executive Officer
Chief Administrative Officer
Chief Strategy Officer

Audit & Supervisory Board

ITO Akiko
SAKAI Hiroyuki
IWASO Satoshi
TOCHIO Masaya
MUROI Masahiro

List of Group Companies

(As of September 30, 2024)

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$401 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	Provider of facility management and administrative services	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	500 100.00
JA MITSUI LEASING, LTD.	13-1, Ginza 8-chome, Chuo-ku, Tokyo 104-0061, Japan	Leasing Business	April 1, 2008	32,000 34.45
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 November 1, 2024)

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

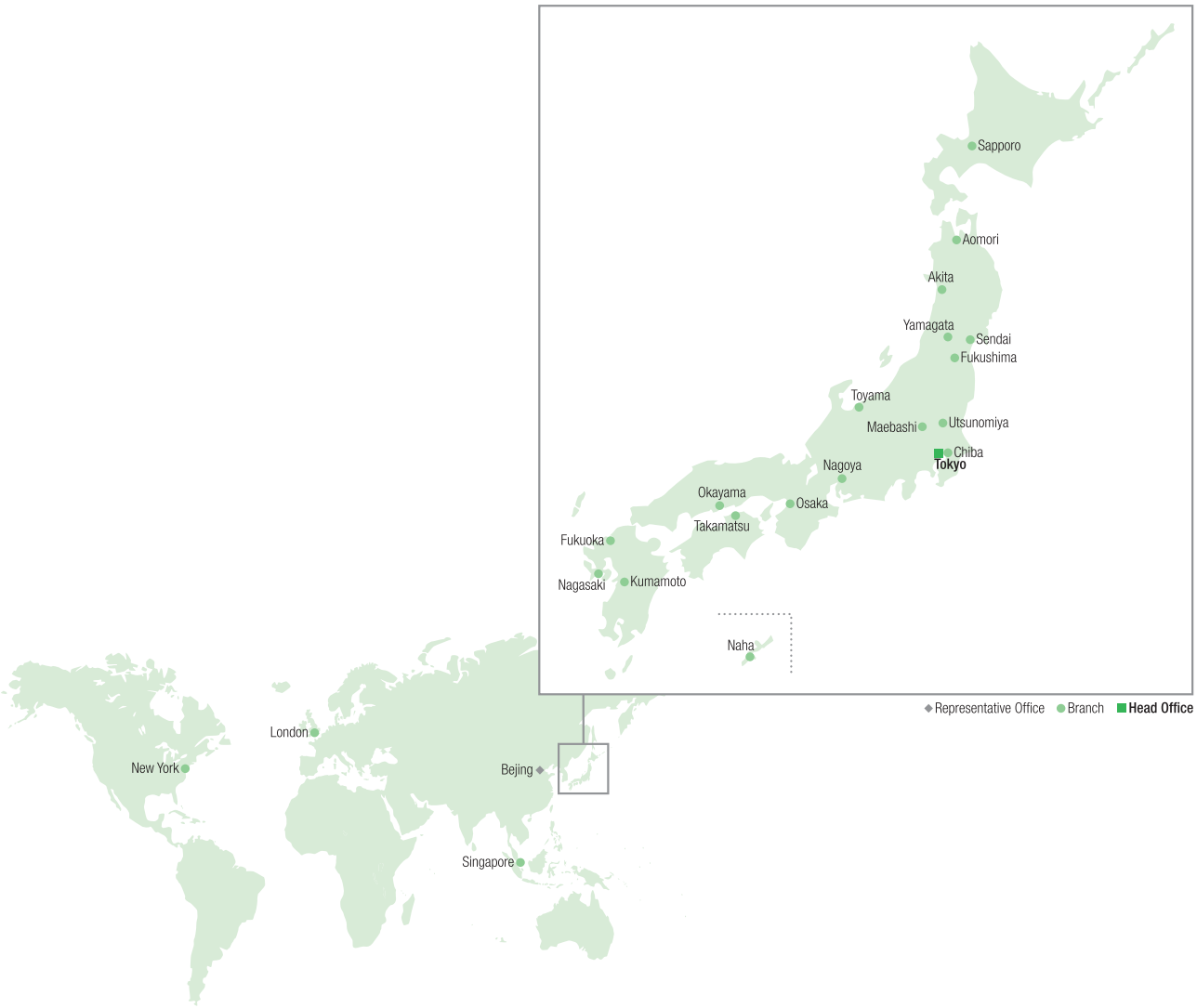
Singapore Branch

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	¥4,776.2 billion (US$33.4 billion) (As of September 30, 2024) *All capital is from private parties (members).
Total assets (On a consolidated basis)	¥91,724.3 billion (US$642.4 billion) (As of September 30, 2024)
Capital ratio (On a consolidated basis, Basel III standard)	Common Equity Tier 1 Capital Ratio 20.17% (As of September 30, 2024) Tier 1 Capital Ratio 22.26% (As of September 30, 2024) Total Capital Ratio 22.35% (As of September 30, 2024)
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: 3,200) (As of September 30, 2024)
Number of employees	3,394 (As of September 30, 2024)
Business locations	(In Japan) ▪ Head office: 1 ▪ Branch: 18 (Overseas) ▪ Branch: 3 ▪ Representative office: 1

(As of September 30, 2024)

Ratings (As of September 30, 2024)

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

Contact Information

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

For Domestic Inquiry (Japan)

- The Bank's consultation and complaints reception desk:
  03-3279-0111

- Designated ADR organization under the Norinchukin Bank Act with which the Bank contracts:
  Japan Bankers Association Customer Relations Center:
  0570-017109, 03-5252-3772
  https://www.zenginkyo.or.jp/en/adr/foreign-languages/

- Financial Instruments Mediation Assistance Center (FINMAC):
  https://www.finmac.or.jp/english/

- JA Bank / JF Marine Bank Consultation Center (Japanese only):
  03-6837-1359 (matters related to JA Bank)
  03-6631-3226 (matters related to JF Marine Bank)

- Other ADR centers operated by Bar associations in Japan (in Japanese)
  https://www.nochubank.or.jp/pdf/20220406_lawyer.pdf

For Overseas Inquiry (United States; in English and Spanish)

- New York Branch External Whistleblower Hotline
  (open 24 hours a day, 7 days a week):
  Website: www.lighthouse-services.com/nochubank
  Telephone: 833-490-0007 (English, not available from Mexico)
  800-216-1288 (Spanish, from Mexico, dial 001-800- 216-1288)
  E-mail: reports@lighthouse-services.com
  (must include Norinchukin's name with report)
  Fax: 215-689-3885 (must include Norinchukin's name with report)

NORINCHUKIN

農林中央金庫