

Capital Adequacy (Consolidated)

Disclosure Regarding Capital Adequacy and Features of Regulatory Capital Instruments

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

As for the external audit on the calculation of capital adequacy ratio (on a consolidated and a non-consolidated basis), the Bank has been audited via the agreed-upon procedures and operation by Ernst & Young ShinNihon LLC pursuant to the “Practical Guidelines for the Agreed-upon

Procedures and Operations for the Inspection of the Capital Ratio Calculation Framework” (JICPA Industry Committee Report No. 4465). These operations do not constitute part of the consolidated financial statements or financial statements or part of the audits on the internal control related to the financial reporting. Ernst & Young ShinNihon LLC conducts these operations not to express any audit opinion or conclusion regarding the capital ratio itself and/or the internal control regarding the calculation of the capital ratio. Rather, Ernst & Young ShinNihon LLC implements such procedures within the range that was agreed upon with the Bank and reports the results of the review to the Bank.

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 <http://www.nochubank.or.jp/>.

Remarks on Computation of the Consolidated Capital Adequacy Ratio

Scope of Consolidation

- Reason for discrepancies between companies belonging to the Bank’s group that are required to compute a consolidated capital adequacy ratio, as specified in the Notification Regarding Capital Adequacy Ratio, Article 3 (hereinafter, “the Consolidated Group”) and the companies included in the scope of consolidation, based on “Ordinance on Terminology, Forms and Preparation Methods of Consolidated Financial Statement” under Ministerial Ordinance No. 28, issued by the Ministry of Finance in 1976:
Not applicable
- As of March 31, 2019, the Bank had 16 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

Overview of Internal Capital Adequacy Assessment Process

The Bank annually conducts its Internal Capital Adequacy Assessment Process (ICAAP) regarding the qualitative and quantitative sufficiency of its internal capital to demonstrate appropriate management of the risks and maintenance of sufficient capital to cover the risks in terms of consistency and the forward-looking robustness of its capital management framework. Through the ICAAP, the Bank intends to achieve a balance among “capital,” “risk” and “return” at an elevated level and gain a deep understanding from various stakeholders on the soundness of its business.

The ICAAP process mainly focuses on the following three

points: (1) the current status of the Bank’s capital (regulatory capital management and economic capital management); (2) the framework for assessing capital adequacy; and (3) the robustness and flexibility of capital from a forward-looking viewpoint (comprehensive, medium time line stress tests and management action). Furthermore, to ensure comprehensive assessment, the ICAAP also covers (4) the impact of the “uncertainties” that are difficult to measure via statistical methods or that might arise in special circumstances exceeding the quantitative measurement assumptions on capital.

Overview of the Risk Characteristics and Risk Management Policies, Procedures and Framework of the Entire Consolidated Group

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■ Approach to Risk Management

Risk management initiatives by the Bank are stipulated in its Basic Policies for Risk Management. The policies identify the types of risks to be managed and the basic framework for risk management, including organizational structure and methodology. In accordance with the policies, the Bank manages individual risks after assessing the materiality of risks and identifying risks to be managed. The Bank also implements integrated risk management by measuring the overall amount of risk using quantitative methods and comparing it with the Bank’s capital resources.

To implement integrated risk management, the Bank has set up the Risk Management Committee. At the committee, the Bank’s management discusses important issues relating to its risk management framework and capital adequacy, and determines respective management frameworks. The committee also ensures that the total risk amount is kept

within capital resource limits. The structure also requires that the integrated risk management status (such as capital and risk status, and significant decisions made by the Risk Management Committee) be reported to the Board of Directors on a regular basis. The Bank has also established a number of committees based on the type of risk, i.e. the Portfolio Management Committee (market risk, credit risk and liquidity risk), the Credit Committee, the Food and Agri Finance Committee (credit risk), and the Operational Risk Management Committee (operational risk), to enable the management to discuss and decide what measures are needed to control risks that arise in the execution of management strategy and business policies within an acceptable level. In line with the controls described above, under the risk management framework including economic capital management determined by the Risk Management Committee, and based on the need to carefully maintain a balance among return, capital and risk, in addition to due consideration for liquidity, the Bank has built and operated a forward-looking risk management framework by steadily grasping the trends in international financial regulations and exercising effective restraints.

In line with the Basic Policies for Risk Management, the Bank's group companies have established their own risk management systems by setting effective management policies and frameworks, etc., according to the content of their businesses and risk characteristics, in consultation with the Bank.

■ Integrated Risk Management

Based on the Basic Policies for Risk Management, the Bank stipulates a core risk management framework that manages risk quantitatively and comprehensively in comparison with capital, which represents its financial strength. The core function in this framework is economic capital management.

Under economic capital management, risks to be covered by capital are measured, and the internal capital for this purpose is applied in advance. The amount of risk is controlled so as not to exceed the applied internal capital by monitoring the changes in the amount of risk caused by market fluctuations and additional risk-taking in a timely manner during the fiscal year. Any cases where the amount of risk reaches the applied internal capital need to be handled by the Board of Directors. To control various risks, upper limits are set on respective risks according to their importance and other factors.

The Bank categorizes the types of risks to be controlled into market risk, credit risk and operational risk. To maximize the benefit of the globally diversified investment concept, the Bank manages the economic capital on an aggregate basis instead of allocating the capital to each asset class or to each business segment, as the Bank believes such an approach should fit in the business profile of the Bank. In addition, the definition of internal capital applied and the economic capital management framework are determined by the Board of Directors, while the middle office is responsible for monitoring the fluctuating capital levels and the amount of risk during each fiscal year. These results are reported to management on a timely basis and used for sharing an awareness of the risk environment between the middle office and the front office.

Measurement of risks is conducted as to all financial assets and liabilities in the Bank's portfolio, in principle. Market risk is measured primarily using a method which simulates scenarios such as interest rate and stock price

fluctuations, based on past data (historical simulation method). Credit risk is mainly measured using simulations of scenarios such as default, downgrading and greater credit spread, upon consideration of credit concentration risk on certain corporate groups, industries and regions. On that basis, in order that the correlation between the risks of market and credit are reflected consistently, their Value-at-Risk (VaR), with a 99.50% confidence interval and one-year holding period, is centrally simulated to measure the integrated risk amount. Also, operational risk is measured by VaR, which is measured using statistical methods with a 99.90% confidence interval and one-year holding period and using potential risk event scenarios and risk events that have come to light.

■ Implementation of Stress Tests

Stress tests are performed together with the implementation of the fiscal year's ICAAP and budget planning, covering the Bank's entire portfolio. For the stress tests, detailed stress scenarios are prepared by drafting stress scenarios from among several stress events reflecting the Bank's vulnerability and by reference to the significance based on the assessment of their impact amounts and probability of occurrence based on an analysis of the internal and external environments, and factoring in specific time lines and the ripple effects of risks regarding interest rates, stocks and foreign exchange rates in Japan and abroad as well as credit cost, in consultation with the front office, etc.

In addition, by referring to the impact amounts based on the capital adequacy ratio, unrealized gains and losses on securities and other factors under the stress scenarios, things that the Bank should be mindful of and possible management actions are discussed at the management level to help decision making on day-to-day portfolio management.

■ Market Risk Management

Market risk is the possibility of loss arising from a market event such as fluctuations in the value of assets and liabilities (including off-balance-sheet items) due to fluctuations in various market risk factors, including interest rates, foreign exchange rates and stock prices, and fluctuations in the income generated from those assets and liabilities.

In its portfolio management under the basic concept

of “globally diversified investment,” the Bank positions market risk as a significant risk factor affecting its earnings base and aims to retain a stable level of profit through active risk-taking supported by an appropriate risk management framework.

■ Market Risk Management Framework

The Bank’s market risk management is conducted through the Risk Management Committee being responsible for overall integrated risk management, the Portfolio Management Committee setting market portfolio allocation policies, the front office executing transactions and the middle office independent of the front office monitoring the amount of risk.

The principal market portfolio management process is as described below.

Decision Making

Material decisions on market investments are made at the Board level. The Board of Directors formulates the annual allocation policies. Based on the policies, the Portfolio Management Committee-composed of the Board members involved in market portfolio management-makes decisions, together with general managers, on specific policies related to market investments after discussing them.

Decision making on market investments is carried out after examining the investment environment including the financial markets and the economic outlook, current position of the securities portfolio, and Asset and Liability Management (ALM) situation of the Bank. The Portfolio Management Committee holds meetings on a weekly

basis, as well as when needed, to respond to changes in market conditions in a flexible manner.

Execution

Based on the investment decisions made by the Portfolio Management Committee, the front office executes securities transactions and risk hedging. The front office is not only responsible for executing transactions efficiently but also monitoring market conditions closely to propose new investment strategies to the Portfolio Management Committee.

Monitoring

The term “monitoring functions” refers to checking whether the execution of transactions made by the front office is compliant with the investment decisions approved by the Portfolio Management Committee, and to measuring the amount of risk in the Bank’s investment portfolio. To maintain an appropriate risk balance among asset classes, various risk indicators as well as risk amount for economic capital management are measured and monitored. These functions are fulfilled by the middle office, which is independent of the front office. Matters relevant to market portfolio management (such as market conditions, major investment decisions made by the Portfolio Management Committee, condition of the market portfolio and views on near-term market portfolio management) are reported to the Board of Directors on a regular basis. Monitoring reports are used to analyze the current situation of the market portfolio and as a data source for discussing the investment strategies in the near future at the Portfolio Management Committee.

Matters Relating to Credit Risk

Overview of Credit Risk Characteristics and Risk Management Policies, Procedures and Framework

■ Credit Risk Management

Credit risk is the possibility of loss arising from a credit event such as deterioration in the financial condition of a borrower and economic environment that causes an asset (including off-balance sheet items) to lose value or to be significantly impaired. At the Bank, in its portfolio management based on “globally diversified investments,” credit

risk, as well as market risk, is positioned as an important risk in optimizing the portfolio. Specifically, credit risk arising from investment and loan activities for the “food and agriculture business” and “investment business” is appropriately managed by building a management framework centering on the Internal Rating System.

■ Credit Risk Management Framework

The Bank adopts a business model of taking the deposits received by cooperative members from the JA Bank’s membership and investing them effectively and consistently

and providing stable returns. Therefore, the Bank not only conducts traditional loan and deposit businesses but also develops a broad range of globally diversified investments in Japanese and international financial markets, centering on bonds, stocks, credit assets and alternative assets. As a result, its balance of market assets—mainly securities—exceeds that of loan assets.

The Bank's credit risk management framework comprises four committees (the Risk Management Committee, the Credit Committee, the Portfolio Management Committee and the Food and Agri Finance Committee) that are managed by the directors and general managers involved in risk management. These committees determine the Bank's credit risk management framework as well as its credit investment policies. The front office executes loan transactions and credit investments in accordance with the credit policies and within the credit limits of these policies. The middle office, which is independent of the front office, monitors changes in the credit risk portfolio and reports them to the committees. Feedback is then used for upgrading the risk management framework and for future credit investment planning.

Each of the four committees has a specific role assigned to it by the management. The Risk Management Committee, with the Risk Management Division serving as the secretariat, is responsible for deliberation and decision making on the basic framework for overall credit risk management, including the Internal Rating System, self-assessment, economic capital management and credit ceiling for credit overconcentration risk. The Portfolio Management Committee and the Food and Agri Finance Committee, with the Financial Planning & Control Division serving as the secretariat, formulate basic strategies and deliberate on the execution policies regarding loans and investments, and deliberate and decide on business strategies for important or large transactions. Moreover, the Credit Committee functions as a venue for deliberation and decision making of policies about how to deal with the obligations of borrowers whose financial condition has deteriorated.

The middle office monitors the credit risk portfolio status and other items. In addition, the status of credit risk management (such as market overview; important decisions made by the Credit Committee, the Portfolio Management Committee and the Food and Agri Finance

Committee; overview of the credit risk portfolio; current approach to risk management) is regularly reported to the Board of Directors. The Compliance Division checks the appropriateness of business operations from the aspect of compliance by attending various meetings and, if finding any significant fact, reports that to an Audit & Supervisory Board Member.

Under the direction of the Board of Directors, the Internal Audit Division audits the operational status of such meetings and reports the results to the Board of Directors.

Overview of the Criteria for Write-Offs and Provisions to Reserves

■ Self-Assessment Based on Internal Rating

The Bank conducts self-assessment on a quarterly basis at the end of March, June, September and December.

The self-assessment process initially classifies debtors in line with the Bank's debtor ratings. There are five debtor classifications: standard, substandard, doubtful, debtors in default, and debtors in bankruptcy.

Subsequently, within each of these classifications, the credit for each individual debtor is classified into four categories (I, II, III and IV) according to its recoverability.

■ Write-Offs and Provisions to Reserves

Write-offs and provisions to reserves for possible loan losses are made according to the criteria set by the Bank for each debtor classification by self-assessment. For exposure to standard debtors and substandard debtors, the Bank makes provisions to general reserves for possible loan losses for each category of borrower based on the expected loss ratio, which is calculated mainly from historical loss ratio. For substandard debtors with substantial exposure, provisions to specific reserves for possible loan losses are calculated by the Discounted Cash Flow (DCF) method on an individual basis. For exposure to doubtful debtors or lower, provisions to specific reserves for possible loan losses are made, or write-offs are performed, for the necessary amount classified as Category III and IV which are not recovered by collateral or guarantee.

Details on Loans and Bills Discounted and other items are described in the Notes to the Financial Statements.

Relationship among Internal Rating, Self-Assessment, and Exposure Requiring Mandatory Disclosure under the Financial Revitalization Law

Internal Rating	Self-Assessment				Exposure Requiring Mandatory Disclosure under the Financial Revitalization Law
	Debtor Classification	Asset Category	Definition of Asset Category		
1-1 4 1-2 5 2 6 3 7	Standard	Category I	Debtors who maintain favorable operating conditions and have no particular financial difficulties. Internal ratings 1-1 to 4 are equivalent to investment grades of credit rating agencies.		Standard
8-1 8-2 8-3 8-4	Substandard Other substandard debtors Debtors under requirement of control	II	Debtors requiring close monitoring going forward		Special attention
9	Doubtful	III	Debtors who are highly likely to fall into bankruptcy		Doubtful
10-1 10-2	Debtors in default Debtors in bankruptcy	IV	Debtor who have effectively fallen into bankruptcy, although no facts have emerged to indicate legal or formal bankruptcy Debtors who are legally and formally bankrupt		Bankrupt or de facto bankrupt

On the other hand, the credit risk parameters used to calculate the capital adequacy ratio are different from the parameters used to calculate the general reserves for possible loan losses and are calculated based on a transition to the default (substandard debtors or below) under the Internal Rating System. Among the credit risk parameters, the Probability of Default (PD) is estimated by the Bank based on historical default ratios corresponding to the internal ratings, whereas the Loss Given Default (LGD) is estimated by the Bank based on internal loss data after default. For the Exposure at Default (EAD), the value specified in the Notification Regarding Capital Adequacy Ratio is used.

■ Exposure Subject to Standardized Approach

For the assets listed below, the Bank partially applies the Standardized Approach specifically to those assets.

- The on-balance sheet assets and off-balance sheet items of the Bank's consolidated subsidiaries, with the exception of Kyodo Housing Loan Co., Ltd.

- The following assets held by the Bank and Kyodo Housing Loan: Suspense payments (with the exception of the account for securities), prepaid expenses, foreign currency forward contracts for foreign currency deposits of cooperative organizations, and current account overdrafts (to holders of the Bank's debentures).

The Bank plans to apply the Internal Ratings-Based Approach to Norinchukin Australia Pty Limited from March 31, 2020.

The Bank applies the ratings of five qualified credit rating agencies (External Credit Assessment Institution (ECAI)) in computing its risk assets, namely S&P, Moody's Investors Service, Fitch Ratings, Rating & Investment Information and Japan Credit Rating Agency. The Bank applies a risk weight of 100% to its exposure to corporate, sovereign and bank exposures (excluding past due exposure for three months or more) in accordance with the Notification Regarding Capital Adequacy Ratio, Article 44, regardless of the ratings assigned by these qualified rating agencies.

Exposure Subject to the Internal Ratings-Based Approach

■ Scope of Internal Ratings-Based (IRB) Approach

The Bank adopts the IRB Approach in computing credit risk assets. The scope of the IRB Approach was defined at the time of adoption as applying to all exposures in principle.

However, insignificant business units and asset categories in computing the amount of credit risk assets are excluded from the application of the IRB Approach, and the Standardized Approach is applied. Whether to apply the Standardized Approach is decided on consideration of the qualitative aspect of credit business, among other factors, in addition to the quantitative requirements specified in the Notification.

Outline of the Internal Rating System

The Internal Rating System is introduced and operated as a crucial tool to ensure a good balance between active risk taking and keeping the credit risk amount under control within the limits of the Bank's financial strength such as capital under appropriate risk management.

Types of Exposure by Portfolio and Overview of Internal Rating Procedures

■ Corporate, Sovereign and Bank Exposure

Types of Exposure

The types of corporate exposure include general business corporate exposure, bank exposure, sovereign (country) exposure and specialized lending exposure.

Within these categories, general business corporate exposure is subdivided into resident and non-resident corporate, depending on head office location. Specialized lending is subdivided into Income-Producing Real Estate (IPRE), High-Volatility Commercial Real Estate (HVCRE), Object Finance (OF) and Project Finance (PF).

Overview of Debtor Rating Procedure

In the Bank's general procedure for assigning a debtor rating for corporate, sovereign and bank exposure, the front office is in charge of applying for a rating and then the credit risk management section reviews and approves it. Moreover, the debtor rating is reviewed at least once a year.

In addition, when an event occurs that could cause a change in the rating, the Bank conducts an "ad-hoc review."

Overview of Loan Recovery Rating Procedures

At the Bank, a loan recovery rating is assigned to each transaction with corporate, sovereign and bank exposure according to the conservation status of the collateral.

Moreover, the loan recovery rating is reviewed on a quarterly basis.

■ Equity Exposure

The Bank assigns debtor ratings to equity exposures according to the same process used in assigning ratings to corporate exposures whenever possible.

■ Retail Exposure

Retail exposures, such as retail exposure secured by residential retail properties, qualifying revolving retail exposure and other retail exposures, are managed by grouping individual exposures into eligible retail pools the Bank stipulates and assigning ratings at the pool level.

Parameter Estimates and Validation Framework

■ Corporate, Sovereign and Bank Exposures

• PD

For the Probability of Default (PD) for corporate, sovereign and bank exposures, the Bank uses internal estimates corresponding to the debtor rating grades for four categories—resident corporate, non-resident corporate, bank and sovereign.

Among the above exposures, the resident corporate uses default data by the Bank's internal rating, whereas the non-resident corporate, bank and sovereign categories use default data by external ratings mapped to the internal rating grades to calculate long-term average default ratios corresponding to the debtor rating grades, to which the correction and capital floors stipulated in the Notification Regarding Capital Adequacy Ratio are applied to estimate the PDs.

For the bank and sovereign exposures, which are low default portfolios (LDPs), it is difficult to make consistent PD estimates from long-term average default data, which is the case with general corporate exposures. Therefore, after estimating the rating transition matrix, the probability

of default that could occur after several years' rating transitions is calculated to estimate the PDs. In addition, a floor is applied to the upper ratings with the default ratio being below the floor level, among the resident corporate, non-resident corporate and bank exposures, thereby raising the PDs.

For the PDs applied in calculating the capital adequacy ratio, more conservative PDs are applied, compared to the long-term average default ratios to ensure stable management. To confirm the validity and conservativeness of the PDs, benchmarking and validation of the assumptions underlying the PD estimation method are conducted, in addition to back-testing using the default data by the Bank's internal ratings and validation by comparing to long-term average default ratios. The continuation of a low-default environment, except for some industries in Japan and globally for the past three fiscal years, led to a discrepancy with the conservative PDs applied in calculating capital adequacy ratio.

• LGD

For the Loss Given Default (LGD) for the Bank's general business corporate exposure, internal estimates corresponding to the loan recovery ratings are used.

LGDs are estimated by formulating the long-term average loss ratio and the collateral coverage ratio based on internal loss data after default and reflecting various correction requirements. In particular, a correction concerning the economic slowdown period is measured by applying a certain amount of stress through yearly regression using the average loss ratio and macroeconomic indicators.

For bank and sovereign exposures, which are low-default portfolios, the Bank's internal estimates are not used.

For the LGDs applied in calculating the capital adequacy ratio, validation using back-testing and other methods, based on internal loss data; benchmarking; and validation of the assumptions underlying the LGD estimation method are conducted to confirm the validity and conservativeness of the LGDs.

Although the length of time from default to the liquidation (conclusion) of exposures varies to a certain degree according to the reasons for the liquidation of each individual exposure, the average length of such a period has stayed about the same. Therefore, the average period of conclusion is set and used to estimate the LGDs.

• EAD

For the Exposure at Default (EAD) relating to corporate, sovereign and bank exposures, the Bank's internal estimates are not used.

■ Retail Exposure

For the Probability of Default (PD) and the Loss Given Default (LGD) for the Bank's retail exposures, internal estimates are used for each pool level classified by the characteristics of exposure and the status of credit risk.

The PDs are estimated by calculating long-term average default ratios based on historical default data for each pool level and applying the correction and capital floor stipulated in the Notification Regarding Capital Adequacy Ratio. To confirm the validity and conservativeness of the PDs, benchmarking and validation concerning the years elapsed and the effect during the year of execution are conducted, in addition to back-testing using default data for each pool level.

The LGDs are estimated for each pool level by calculating the loss ratio using a method appropriate for the default situation in question, based on the loss data after defaults occurring in the past, taking into account the uncertainties during the recovery process, and reflecting various corrections. Regarding a correction factor concerning the economic slowdown, changes in the value of collateral occurred during a certain economic cycle and its loss ratio are reflected in the LGDs.

Because the periods from the time of default to the liquidation (conclusion) of exposures vary depending on the pool due to the difference in the characteristics of each pool, the average period until conclusion for each pool level is set based on historical loss data and used to estimate the LGDs.

The applicable EAD is the end-of-period balance, since the Bank has no exposure for revolving products, with which balances may be changed within the predetermined credit lines at the discretions of the obligors.

■ Framework for the Implementation of the Internal Rating System as Well as the Development and Management of Models Used

At the Bank, the middle office, which is independent of the front office, designs the Internal Rating System based

on the characteristics of the credit portfolio and establishes rules concerning the internal rating objectives, each rating grade criteria, evaluation methods and mapping criteria, approval authority, and review and validation of rating. Validation and monitoring of the Internal Rating System to ensure appropriate implementation is performed on a regular basis.

The middle office conducts validation, monitoring and implementation of the internal rating framework, and engages in the development of models as well. The Credit

Risk Management Division handles the implementation of models, whereas the Risk Management Division conducts validation thereof and formulates a model maintenance plan, considering opinions from the related Departments, which is to be discussed at the Risk Management Committee.

The design, implementation and validation of the Internal Rating System as well as the formulation of model maintenance plans are audited by the Internal Audit Division independent of the Risk Management Division.

Credit Risk Mitigation Techniques

Overview of Risk Characteristics, Risk Management Policies, Procedures and Framework Related to Credit Risk Mitigation Techniques

■ Overview

Credit Risk Mitigation (CRM) Techniques refer to the method to reduce the amounts of credit risk assets by using collateral, guarantees or other means for the recovery of claims. The Bank adjusts the amounts of credit risk assets using eligible financial collateral, guarantees or other means in accordance with the Notification Regarding Capital Adequacy Ratio.

A major eligible type of financial collateral is securities. For securities with market value such as listed stocks, a decline in market value means a reduction in the recoverable amount. The recovery effect is not recognized for stocks of the parent company.

Regarding guarantees, the types of guarantors in such transactions are mainly sovereigns, including central and local governments, financial institutions and corporates. To evaluate the creditworthiness of a guarantor, in principle, the Bank evaluates the entity's financial soundness as a guarantor after assigning a debtor rating and assessing the guarantor's creditworthiness. The effectiveness of CRM is not recognized if the debtor rating of a guarantor declines and falls below that of a guarantee.

To recognize the effectiveness of CRM using collateral and a guarantee, the legal effectiveness and appropriate

assessment of the collateral and guarantee are important. Concerning the adequacy of collateral and guarantees, the front office and the Risk Management Division maintain their legal effectiveness and ensure their recoverability, and regularly confirm the marketability (liquidity) of collateral through timely and appropriate assessments.

■ Remarks on Policies for the Use of Netting and Basic Features of the Process and the Usage Status of Netting

For eligible financial collateral (excluding repo-type transactions and secured derivative transactions), the effectiveness of CRM can be recognized if it satisfies the relevant requirements stipulated in the Notification Regarding Capital Adequacy Ratio. The Bank recognizes the effectiveness of CRM only for deposits with the Bank (including Norinchukin Bank Debentures) or stocks, etc. On the other hand, for deposits held with the Bank that are not pledged as collateral, as deposits and loans are not offset, the Bank does not take into account the effects of CRM.

For the application of netting, the Bank specifies detailed procedures in its internal rules, confirms legal efficacy at the time of a collateral pledge and periodically confirms and reevaluates whether the function of protection from credit risks is maintained. To calculate the effectiveness of CRM, the amount of eligible financial collateral is used with consideration of the standard volatility adjustment ratios.

■ Basic Features of Evaluation of Collateral and Collateral Administrative Policies and Processes

The Bank regards future cash flows generated from the businesses of debtors as funds for recovery of its claims. Collateral is viewed as supplementary for the recovery of its claims. The Bank applies a collateral evaluation method to ensure that the amount recovered from collateral is not less than the assessed value of the collateral, even in the case that it becomes necessary to recover claims from collateral.

Specifically, the Bank values collateral based on objective evidence such as appraisals, official land valuations for inheritance tax purposes, and market value. Further, it has established detailed valuation procedures that make up its internal rules. In addition, the procedures stipulate the frequency of valuation reviews according to collateral type and the creditworthiness of debtors, which routinely reflects changes in value. The Bank conducts verification whenever possible, even when setting policies for debtors

and during self-assessment. The Bank also estimates the recoverable amount by multiplying the weighing factor based on collateral type, and then uses that estimate as a secured amount for the depreciation allowance.

As a part of collateral management, the Bank stipulates the procedures of reviewing the legal efficacy and enforceability of collateral not only at the time of the collateral pledge but also periodically through the term of contract.

■ Remarks on the Status of Market Risk or Credit Risk Concentrations Arising from the Application of CRM Techniques

For exposures where the credit risk of guaranteed exposure is being transferred from a guaranteed party to a guarantor as a result of CRM techniques, the Bank monitors the concentrations of credit risk, and manages the exposures accordingly. Regarding market risk, there is no exposure of credit derivatives in the Bank's trading accounts.

Counterparty Credit Risk in Derivative Transactions

Overview of Risk Characteristics and Risk Management Policies, Procedures and Framework for Counterparty Credit Risk in Derivatives and Repo-Type Transactions

■ Policies for Allocation of Risk Capital and Credit Ceiling Concerning Exposures to Counterparties and CCP

The Bank manages credit risk involving derivative transactions with financial institutions within the risk limits (Bank Ceiling) established in each group financial institution. A Bank Ceiling is established for each front section on the basis of each entity within the group and each type of transaction (derivatives, financial transactions, loans, etc.). Credit exposures related to derivative transactions are managed so as not to exceed the limits. Under the Bank Ceiling system, the exposure of derivatives that are to be managed is calculated utilizing the SA-CCR method (the replacement cost (mark-to-market) of the transaction plus an add-on deemed to reflect the potential future exposure).

■ Assessment on Collateral, Guarantee, Netting and Other Credit Risk Mitigation (CRM) Techniques and Overview of Management Policies and Disposal Procedures for Collateral, etc.

For derivative transactions, the Bank has concluded a CSA contract with major counterparties. In some cases, the Bank receives collateral from these counterparties. The collateral posted may vary depending on the terms of the CSA contract, but mainly it consists of Japanese government bonds (JGBs), Japanese yen cash, U.S. Treasury bonds, and U.S. dollar cash. If the counterparty is not a core company of the group it belongs to, the Bank concludes a guarantee agreement with the core company of the group.

The Bank considers legally binding bilateral netting contracts for derivatives subject to netting in the ISDA Master Agreement as a means of CRM. Legally binding netting contracts are managed by verifying the necessity of the contract itself and scope of transactions on a regular and as-needed basis.

Regarding repo transactions, etc., in some cases, the Bank receives collateral such as various types of bonds, depending on the agreements that are concluded with its major counterparties.

The effectiveness of CRM techniques in these transactions is evaluated by the appropriate transaction unit. In case the amounts of collateral, etc., received are insufficient, according to the details of the agreement, the Bank receives additional collateral, thereby managing collateral, etc. In addition, in case of the disposal of collateral, such is executed based on the specifics of the agreement with each counterparty.

■ Policies for Recognition, Monitoring and Management of Wrong-Way Risk

“Wrong-way risk” refers to a risk of an increase in loss through interaction with the counterparty, which occurs in case the exposure of derivative transactions to the counterparty is adversely co-dependent with the credit quality of that counterparty.

Regarding risks related to financial institutions, which account for a majority of counterparty credit risks, the Bank conducts appropriate management of such risks including a wrong-way risk, by establishing credit limits for each financial institution based on the Bank Ceiling system and via monitoring on a daily basis.

■ Remarks on Impact in Case the Bank is Required to Post Additional Collateral when its Credit Standing Deteriorates

If the Bank’s credit rating is downgraded, the Bank’s financial institution counterparty will reduce its credit risk limit and may demand the Bank to post collateral. However, the Bank has a sufficiently high level of liquid assets, such as government bonds that can be used as collateral, and the amount of those assets is periodically checked by the Portfolio Management Committee. For this reason, even if the Bank is required to post additional collateral, the impact on the Bank will be minimal.

Securitization Exposure

Overview of Risk Characteristics, Risk Management Policies, Procedures and Framework Related to Securitization Exposure

From the standpoint of globally diversified investments, the Bank invests in securitized (structured finance) transactions. Securitized exposure is a tool enabling the Bank to effectively and efficiently mitigate and acquire credit risk and other forms of risk of underlying assets. The Bank’s policy is to continuously utilize securitized transactions while managing the risk arising from those transactions appropriately. The Bank does not plan to conduct securitized transactions in trading accounts.

Securitization exposure is managed mainly by operating the following cycle: After a management framework and an investment policy for each asset class are determined by the four committees consisting of the management—the Risk Management Committee, the Credit Committee, the Portfolio Management Committee and the Food and Agri Finance Committee—the front office executes the

transaction through individual analysis during initial investment research (due diligence) and credit screening. The middle office, which is independent of the front office, reports the status of the credit risk portfolio and other related matters to the committees for further review of the management framework, leading to planning and formulation of an investment policy.

During individual analysis, in general, because of complex investment structures with different risk-return profiles than the underlying assets, after identifying items of due diligence and monitoring of each asset class as well as securitization and re-securitization, the Bank carefully examines risk in underlying assets and structure and conducts quantitative analysis of repayment capacity. After investment, the Bank monitors the credit condition, including underlying asset performance of each project, and analyzes and assesses the market environment taking into account underlying asset trends of each asset class. In the event of credit deterioration, etc., is being seen, a framework of risk management is created including revising investment and holding policies.

Given the introduction of new securitized capital taxation regulations in Japan in March 2019, the Bank appropriately monitors and verifies the status of its compliance with the regulations regarding risk retention and other details for each project at the time of investment and during the fiscal year.

The securitization exposure which contains securitization exposure as an underlying asset is called re-securitization exposure. Among the re-securitization exposures, wherein the majority of underlying assets are comprised of securitization exposures, the Bank treats them as secondary and tertiary re-securitization exposures and manages them separately from other re-securitization exposures in order to monitor and manage them closely. The Bank does not plan to acquire new secondary or tertiary re-securitization exposures.

For securitization transactions, as described above, the Bank has been mainly be involved as an investor, and also involved in arranging securitization and liquidity schemes such as using loan debt as the Group. As of March 31, 2019, the Bank engaged in no securitization transactions in which the Bank acted as an originator and recognized regulatory risk asset mitigation effects. In

addition, the Bank's subsidiaries (excluding consolidated subsidiaries) or affiliates have no securitization exposure involving securitization transactions performed by the Bank in fiscal 2018.

As of March 31, 2019, the Bank had not provided credit support, etc., other than contracts.

Accounting Policies for Securitization Exposure

The Bank treats securitized instruments in accordance with the "Accounting Standard for Financial Instruments" (ASBJ Statement No. 10) and "Practical Guidelines on Accounting Standards for Financial Instruments" (JICPA Laws and Regulations Committee Report No. 14) for accounting purposes.

For securitization exposures to which RBA is applied, the Bank relies on the following five qualified credit rating agencies: S&P, Moody's Investors Service, Fitch Ratings, Rating & Investment Information and Japan Credit Rating Agency.

The Bank does not use the "Internal Assessment Approach (IAA)."

Market Risk

Characteristics of Market Risks and Market Risk Management Policies, Procedures and Framework

The Bank's trading operations refer to operations of trading accounts, etc., to generate profits from short-term fluctuations in market prices and utilizing price or other gaps between markets. The section of the front office in charge of execution of trades is organizationally separated from other sections of the front office handling other transactions. The front office executes trades within the approved position and loss limits predetermined from a risk-return perspective. The middle office, which is independent of the front office, measures the risk amounts including VaR and monitors the status of risk taking by the front office. The results of such monitoring are regularly reported to the Portfolio Management Committee, etc. For risk measurements, the Bank uses internal models based

on a variance-covariance method with a one-tailed 99% confidence interval and a 10-business day holding period, and measures VaR on a daily basis.

Computation of Market Risk Amount by Internal Models Approach

■ VaR and Stress VaR

(1) Scope of Internal Models Approach

An internal models approach based on a variance-covariance method is used, covering general market risk in the trading accounts.

(2) In case multiple models are used at different business bases of the Group, explanation on the models used by each operational base:

Not applicable

(3) Overview of the Models

VaR is measured using the variance-covariance matrix.

Regarding the volatility of the variance-covariance matrix, after estimating a long-term stable value by weighing historical data using the exponential weighted moving average (EWMA) method, the generalized autoregressive conditional heteroskedasticity (GARCH) model is used to adjust the variables. For the remaining differences, a “T-distribution” is assumed, taking into account the market’s fat-tailed distribution.

(4) Difference between the model used for internal management and the legally stipulated model

There is no difference.

(5) Value at Risk

- Frequency of updates of historical data: daily
- Period of observation of historical data: the most recent 1,000 business days
- Method for weighing historical data: risk-weighing of historical data using the EWMA method.
- VaR calculated based on a holding period of fewer than 10 business days was converted to a VaR for a 10-business day holding period by adjusting the holding period based on the VaR per business day. To adjust the holding period, volatility during one business day is adjusted to volatility during 10 business days using the GARCH model.
- VaR summing method: General market risks and individual risks are simply summed. Different risk factor values are summed, reflecting a correlation that is estimated using the variance-covariance method based on historical data.
- Price reevaluation method: Prices are revaluated by sensitivity analysis.
- Measurement of fluctuations in risk factors: risks related to interest rate are determined via absolute return, whereas risks related to currency exchange rates and bond futures, etc., are determined via bilateral returns.

(6) Remarks on stress VaR

- Stress period selection method and the basis for the selection: Based on the daily profit/loss fluctuations since 1999, the variance of profit/loss fluctuations during 250 days was computed and the period with the largest variance was selected as a stress period.

- Price reevaluation method: Prices are revaluated using price sensitivity analysis.

- For stress VaR computed based on the holding period of fewer than 10 business days, the holding period is adjusted by multiplying by \sqrt{t} .

(7) Remarks on stress tests

The Bank conducts stress tests monthly based on multiple stress scenarios assuming radical market changes such as the largest fluctuations in interest rates for the past five years.

(8) Back-testing

The VaR of one business day that is calculated using a model is compared to daily profit/loss fluctuations. In case more than a certain excess was seen due to the model’s factors, those factors are analyzed and the model is reviewed on an as-needed basis.

(9) Validation framework for parameters used for internal models

For validation of the parameters used for internal models, the following items are validated on a regular basis:

- Statistical validation concerning suitability with the hypothetical distribution assumed for the variance-covariance matrix
- Statistical validation concerning the significance of the parameters estimated by the GARCH model
- Statistical validation concerning how close the prices revaluated by a sensitivity analysis are to actual profit/loss fluctuations

Based on the analysis results from the Division in charge of management of the internal models, if there are any problems, the Risk Management Division discusses whether to review the model.

(10) Other remarks on model validation methods

Not applicable

■ Additional risk

Not applicable

■ Comprehensive risk

Not applicable

Operational Risk

Overview of Risk Management Policies and Procedures Related to Operational Risk

■ Operational Risk Management

For operational risk management, the Bank has established its basic policies including definitions of the risk, management framework and management processes, which have been approved by the Board of Directors.

■ Definition of Operational Risk

The Bank defines operational risk as the risk that arises in the course of business operations which per se do not generate profit. Operational risk is different from market risk, credit risk and liquidity risk, or the types of risks the Bank actively takes to generate profits. Operational risk is further broken down into subcategories, such as processing risk, IT systems risk, legal risk, personnel risk, tangible assets risk, information security risk, business continuity risk, reputational risk and regulatory risk.

■ Basic Approach of Operational Risk Management

The Bank has established policies and procedures to manage and control individual operational risks such as processing risk, IT systems risk, legal risk, personnel risk, tangible assets risk and information security risk, for which the Bank's key management strategy is the prevention of risk event occurrence. The Bank also employs the following common risk management methods in order to

identify, analyze, assess, manage and mitigate risks effectively: the operational risk reporting system for collection and analysis of risk events which have come to light, as well as Risk & Control Self-Assessment (RCSA) system for the evaluation of potential risks. To counter business continuity risk, for which the Bank's key management strategy is the mitigation of the impact and effect of risk events following their occurrence, the Bank has established the Policies and Procedures for Risk Management and other rules to address the situation after occurrence of a disaster and countermeasures to take when a disaster is predicted to occur. In addition, the Bank has worked to verify and enhance the effectiveness of its business continuity framework through regular drills.

Risks other than the above, such as reputational risk and regulatory risk, are defined as risks which should be dealt in accordance with the Bank's business judgment. The Bank strives to take proactive action in order to prevent the occurrence of risk events while continuously monitoring these risks for signs of changes, and endeavors to incorporate those changes in the Bank's management strategy. The Bank's current status in operational risk management is reported to the Operational Risk Management Committee and the Board of Directors periodically, and the basic policies for operational risk management are reviewed based on these reports when necessary. In addition, the overall operational risk management framework is subject to thorough internal audit on a regular basis, in order to continuously improve its effectiveness.

Equity Exposure

Overview of Risk Characteristics, Risk Management Policies, Procedures and Framework Related to Equity Exposure

■ Framework for Correct Recognition, Evaluation, Measurement and Reporting of Risks

Risk measurements are conducted by the middle office, which is independent of the front office. The Bank's

exposure to equity comprises stocks classified as other securities and stocks of subsidiaries and affiliates. The amount of risk-weighted asset for credit risk is computed by the methods specified by the Notification Regarding Capital Adequacy Ratio. For internal management purposes, the Bank conducts comprehensive risk management within its economic capital management framework.

■ Risk Management Policies for Other Securities and Stocks of Subsidiaries and Affiliates by Category

Risk management of equities classified as other securities is managed under a framework of market risk management (including interest rate risk and foreign currency exchange risk). That framework mainly consists of the economic capital management framework. Concerning the stocks of subsidiaries and affiliates, such are recognized as credit risk assets and managed within the economic capital management framework.

■ Principal Accounting Policies for Exposures Including Evaluation of Exposure to Equity and Other Investments (Including the items in line with Article 8, Paragraph 3, of the “Ordinance on Terminology, Forms and Preparation Methods of Financial Statement” in case the accounting policies are changed)

For accounting purposes, among exposure to equity and other investments, stocks of subsidiaries and affiliates are

valued at cost, determined by the moving average method. Exposure to equity and other investments classified in other securities is valued at the market value prevailing on the date of the closing of accounts, in the case of equities with quoted market values (with book values mainly determined by the moving average method). Equities which are extremely difficult to determine the fair value of are valued at cost, determined by the moving average method. In addition, the valuation difference on other securities is entered directly in the net assets account.

Exposure Subject to Risk-Weighted Asset Calculation for Investment Funds —

Overview of Risk Management Policies and Procedures Related to Exposure Subject to Risk-Weighted Asset Calculation for Investment Funds

Exposure subject to risk-weighted asset calculation for investment funds consists mainly of assets managed in investment trusts and money trusts. Assets under management include equities, bonds and credit assets, which are the Bank’s primary investment assets. Risk management policies are stipulated for each of the asset’s risk. An outline is provided in the section “Risk Management.” In addition to assets managed by the Bank itself, the Bank

utilizes investment funds in which asset management is entrusted to management firms. Risk is managed by applying methods appropriate for each type of fund in accordance with the Bank’s internal rules. In order to select managers and entrust assets with them, the Bank performs thorough due diligence on the manager’s ability, including operating organization, risk management, compliance framework, management philosophy and strategies, as well as past performance. In addition, during entrusting assets to managers, the Bank monitors their performance from quantitative and qualitative perspectives and conducts reviews of performance on a regular basis to assess whether to maintain or replace individual managers.

Interest Rate Risk

Overview of Risk Management Policies and Procedures Related to Interest Rate Risk

The “globally diversified investment” concept is the basis of the Bank’s portfolio management. With bonds (interest rate), stocks and credit assets as major asset classes, this concept aims to establish a portfolio with high soundness and profitability and a good balance among risks as a whole by controlling profits from each asset and related risks within the range of the assets, taking into account the correlation among asset classes and other related points.

Therefore, the Bank deems market risk, such as interest rate risk and the risk of stock price volatility, to be a significant risk factor affecting the Bank’s earnings base. Through active and appropriate risk-taking supported by a robust risk management framework, the Bank aims to retain a stable level of profit. The Bank also utilizes hedge transactions such as derivatives from a perspective of controlling market risks including interest rate risk and maintaining such risks at an adequate level.

For risk management, from the perspective of controlling market risks including interest rate risk and credit risk, etc., while keeping an appropriate risk balance, so that such risks are kept within a range of its capital-based financial strength, the Bank has established capital management checkpoints. For monitoring, Δ EVE and VaR are measured on a daily basis to grasp the impact of interest rate fluctuations on current market values and NII and Δ NII to grasp the impact of interest rate fluctuations on the level of earnings. Such data are reported to the management of the Bank.

Moreover, interest risk volume based on VaR is measured using the VaR model by the historical simulation method, with a 99.50% confidence interval and one-year holding period, in the same way as economic capital is measured.

In addition to the above, the Bank conducts periodic stress tests, etc., to perform profit-and-loss simulation analyses under a wide range of scenarios, such as a scenario in which interest rates rise and fall based on a dynamic portfolio. Furthermore, the Bank has established

a framework to properly monitor the multifaceted effects of interest rate risk, including various interest rate sensitivity analyses, such as BPV and yield-curve risk, and static and dynamic revenue and expenditure impact analyses by major currencies.

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 the ‘Accounting for Financial Instruments’ for Banks,” issued by the Japanese Institute of Certified Public Accountants (“JICPA”), (JICPA Industry Audit Committee Report No. 24, issued on February 13, 2002). Hedge effectiveness of a fair value hedge is assessed by identified groups of hedged items, such as loans and deposits, and the corresponding groups of hedging instruments, such as interest rate swaps within the same maturity bucket. Hedge effectiveness of a cash flow hedge is assessed based on the correlation of the interest rate risk indicators of the hedged items and that of the hedging instruments.

Overview of Interest Rate Risk Calculation Methods

■ Average/longest maturity for a revision of the interest rate allotted to liquid deposits

For deposits without a contractual maturity that the Bank accepts, without applying an internal model, such are instead evaluated as overnight deposits to measure their interest rate risks.

■ Assumptions related to early repayment, etc., before the loan maturity

To evaluate mortgage-backed bonds and housing loans, related interest rate risks are measured, taking potential early repayments into account. In such measurements, the midterm cancellation ratio is estimated by a statistical analysis based on the interest rate situation and the historical repayment and cancellation data.

■ Method to tabulate multiple different currencies and the underlying assumption

Regarding the Economic Value of Equity (Δ EVE), from the perspective of consistency with economic capital management, by estimating a correlation structure among different currencies based on historical interest rate fluctuations, Δ EVE is tabulated for multiple currencies using a method similar to a variance-covariance method, taking the variance effect into account. In case currencies with losses occurred and currencies with profits generated both existed in specific scenarios, from the perspective of carefully estimating the offsetting effect between currencies with profits and currencies with losses, after factoring in the cross-currency offsetting effect into the analysis of the profit-generating currencies, the Δ EVE of currencies with gains and that of currencies with losses are summed and tabulated.

Concerning Net Interest Income (Δ NII), the Δ NII among different currencies is simply summed.

■ Assumptions regarding the spread (whether to include in the discount interest and/or cash flow, etc., at the time of calculation)

Discounted interest rates are established, considering the appropriate spread for each product. Such spread is set as invariable despite interest rate shocks.

■ Other assumptions that pose serious impact on Δ EVE and/or Δ NII such as utilization of internal models

Most time deposits with the Bank are cooperative deposits from JA and JA Shinnoren. Cooperative deposits are

time deposits that are continually deposited by JA and JA Shinnoren based on the JA Bank Basic Policy from the perspective of safe and efficient management by the entire JA Bank. A source of part of such time deposits is the liquid deposits received by JA and JA Shinnoren from their individual customers.

Therefore, of the cooperative deposits, regarding the balance of liquid deposits that JA and JA Shinnoren receive from their individual customers, statistical analysis is conducted, and projected interest rate, Japan's population dynamics and the trend of deposits and savings are analyzed. Then, maturity—with the average maturity for revision of the interest rate being five years and the longest maturity for revising the interest rate being 10 years—is allotted to each such deposit (core deposit) to recognize the interest rate risks in terms of the Δ EVE and Δ NII, assuming the average maturity of cooperative deposits is 1.5 years.

■ Remarks on fluctuations since the disclosure at the end of the previous fiscal year

Not applicable

■ Other remarks on the interpretation and significance of measured values

Not applicable

Capital Ratio Information (Consolidated)

CC1: Composition of Capital (Consolidated)

(Millions of Yen, %)

Basel III Template No.	Items	a	b	c	
		As of March 31, 2019	As of March 31, 2018	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	5,936,784	5,373,368		
1a	of which: capital and capital surplus	4,015,219	3,455,509	E1.1-E1.2+E1.3	
2	of which: retained earnings	2,021,435	1,988,359	E2	
26	of which: cash dividends to be paid	99,870	70,500		
	of which: other than the above	—	—	E3	
3	Accumulated other comprehensive income and other disclosed reserves	1,376,316	1,242,763	E4	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	—	—	E8.1	
6	Common Equity Tier 1 capital: instruments and reserves (A)	7,313,100	6,616,132		
Common Equity Tier 1 capital: regulatory adjustments					
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	40,653	37,007		
8	of which: goodwill (net of related tax liability, including those equivalent)	4,496	4,638	A1.1+A1.2	
9	of which: other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)	36,157	32,368	A2.1-A2.2	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	—	—	A3	
11	Deferred gains or losses on derivatives under hedge accounting	(3,370)	89,100	E7	
12	Shortfall of eligible provisions to expected losses	63,605	21,227		
13	Securitization gain on sale	—	—		
14	Gains and losses due to changes in own credit risk on fair valued liabilities	—	—		
15	Net defined-benefit asset	41,699	37,938	A4-D3	
16	Investments in own shares (excluding those reported in the Net Assets section)	—	—	A5	
17	Reciprocal cross-holdings in common equity	—	—	A6	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (“Other Financial Institutions”), net of eligible short positions, where the bank does not own more than 10% of the issued share	—	—	A7	
19+20+21	Amount exceeding the 10% threshold on specified items	—	—		
19	of which: significant investments in the common stock of financials	—	—	A8	
20	of which: mortgage servicing rights	—	—	A9	
21	of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—	A10	
22	Amount exceeding the 15% threshold on specified items	—	—		
23	of which: significant investments in the common stock of financials	—	—	A11	
24	of which: mortgage servicing rights	—	—	A12	
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—	A13	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	—	—		
28	Common Equity Tier 1 capital: regulatory adjustments (B)	142,587	185,274		
Common Equity Tier 1 capital (CET1)					
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	7,170,512	6,430,858		
Additional Tier 1 capital: instruments					
30	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	49,973	49,973	E5.1+E5.2
	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,316,972	—	D1
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—	

(Millions of Yen, %)				
Basel III Template No.	Items	a	b	c
		As of March 31, 2019	As of March 31, 2018	Reference to Template CC2
34-35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	3,754	3,543	E8.2
33+35	Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments	—	—	
33	of which: instruments issued by banks and their special purpose vehicles	—	—	
35	of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)	—	—	
36	Additional Tier 1 capital: instruments (D)	1,370,700	53,517	
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	—	—	A14
38	Reciprocal cross-holdings in Additional Tier 1 instruments	—	—	A15
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	—	—	A16
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	51,357	51,754	A17
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—	—	
43	Additional Tier 1 capital: regulatory adjustments (E)	51,357	51,754	
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	1,319,342	1,763	
Tier 1 capital (T1=CET1+AT1)				
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	8,489,855	6,432,621	
Tier 2 capital: instruments and provisions				
46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown	—	—	E6
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	—	1,415,480	D2
	Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—	
48-49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	146	121	E8.3
47+49	Eligible Tier 2 capital instruments under phase-out arrangements included in Tier 2: instruments and provisions	923	97,816	
47	of which: instruments issued by banks and their special purpose vehicles	923	97,816	
49	of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)	—	—	
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	123	72	
50a	of which: general reserve for possible loan losses	123	72	A18
50b	of which: eligible provisions	—	—	A19
51	Tier 2 capital: instruments and provisions (H)	1,192	1,513,489	
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	—	—	A20
53	Reciprocal cross-holdings in Tier 2 instruments	—	—	A21
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	—	—	A22
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	—	—	A23
57	Tier 2 capital: regulatory adjustments (I)	—	—	

(Millions of Yen, %)

Basel III Template No.	Items	a	b	c
		As of March 31, 2019	As of March 31, 2018	Reference to Template CC2
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,192	1,513,489	
Total capital (TC=T1+T2)				
59	Total capital (TC=T1+T2) ((G) + (J)) (K)	8,491,048	7,946,110	
Risk weighted assets				
60	Risk weighted assets (L)	43,200,202	33,810,329	
Capital ratio (consolidated) and buffers				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	16.59%	19.02%	
62	Tier 1 capital ratio (consolidated) ((G)/(L))	19.65%	19.02%	
63	Total capital ratio (consolidated) ((K)/(L))	19.65%	23.50%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	3.05%	2.25%	
65	Of which: capital conservation buffer requirement	2.50%	1.87%	
66	Of which: bank-specific countercyclical buffer requirement	0.05%	0.00%	
67	Of which: higher loss absorbency requirement	0.50%	0.37%	
68	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital buffer requirements	11.65%	13.02%	
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)	607,563	315,503	A24.1+A24.2
73	Significant investments in the common stock of other financial institutions that are below the thresholds for deduction (before risk weighting)	23,786	24,445	A25
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	—	—	A26
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	—	—	A27
Provisions included in Tier 2 capital: instruments and provisions				
76	Provisions (general reserve for possible loan losses)	123	72	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	1,692	892	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")	—	—	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	225,151	189,429	
Capital instruments under phase-out arrangements				
82	Current cap on Additional Tier 1 instruments under phase-out arrangements	—	—	
83	Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	—	—	
84	Current cap on Tier 2 instruments under phase-out arrangements	460,802	614,402	
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	—	—	

OV1: Overview of RWA (Consolidated)

(Millions of Yen)

Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		March 31, 2019	March 31, 2018	March 31, 2019	March 31, 2018
1	Credit risk (excluding counterparty credit risk)	5,900,202	5,115,398	499,034	432,755
2	Of which: standardized approach (SA)	135,360	71,423	10,828	5,713
3	Of which: internal rating-based (IRB) approach	5,628,859	4,900,735	477,327	415,582
	Of which: significant investments	—	—	—	—
	Of which: estimated residual value of lease transactions	—	—	—	—
	Others	135,982	143,239	10,878	11,459
4	Counterparty credit risk (CCR)	526,744	478,053	43,164	39,309
5	Of which: standardized approach for counterparty credit risk (SA-CCR)	54,677	—	4,636	—
	Of which: current exposure method (CEM)	—	42,302	—	3,587
6	Of which: expected positive exposure (EPE) method	—	—	—	—
	Of which: credit valuation adjustment (CVA)	74,451	64,705	5,956	5,176
	Of which: Central counterparty related exposure (CCP)	238,684	191,435	19,094	15,314
	Others	158,930	179,609	13,477	15,230
7	Equity positions in banking book under market-based approach	1,703,602	1,587,104	144,465	134,586
8	Equity investments in funds - Look-through approach	25,580,900	—	2,168,668	—
9	Equity investments in funds - Mandate-based approach	1,054,709	—	89,439	—
	Equity investments in funds - Simple approach (subject to 250% RW)	—	—	—	—
	Equity investments in funds - Simple approach (subject to 400% RW)	112,342	—	9,526	—
10	Equity investments in funds - Fall-back approach (subject to 1,250% RW)	1,098,813	—	87,905	—
	Equity investments in funds (SA)	—	—	—	—
	Equity investments in funds (IRB)	—	22,365,018	—	1,896,529
11	Settlement risk	6,364	0	539	0
12	Securitization exposures in banking book	2,159,835	518,665	172,786	43,982
13	Of which: Securitization IRB approach (SEC-IRBA) or internal assessment approach (IAA)	—	—	—	—
14	Of which: Securitization external ratings-based approach (SEC-ERBA)	2,159,835	—	172,786	—
15	Of which: Securitization standardized approach (SEC-SA)	—	—	—	—
	Of which: Ratings-based approach (RBA) or internal assessment approach (IAA) in the IRB approach	—	518,665	—	43,982
	Of which: IRB Supervisory Formula Approach (SFA)	—	—	—	—
	Of which: Standardized approach (SA)	—	—	—	—
	Of which: 1,250% risk weight is applied	0	0	0	0
16	Market risk	2,370,494	1,197,002	189,639	95,760
17	Of which: standardized approach (SA)	2,352,803	1,171,398	188,224	93,711
18	Of which: internal model approaches (IMA)	17,690	25,604	1,415	2,048
19	Operational risk	572,760	709,217	45,820	56,737
20	Of which: Basic Indicator Approach	—	—	—	—
21	Of which: Standardized Approach	572,760	709,217	45,820	56,737
22	Of which: Advanced Measurement Approach	—	—	—	—
23	Amounts below the thresholds for deduction	59,258	60,904	5,025	5,164
	Risk weighted assets subject to transitional arrangements	—	—	—	—
24	Floor adjustment	—	—	—	—
25	Total	41,146,027	32,031,365	3,456,016	2,704,826

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

As of March 31, 2019

(Millions of Yen)

Items	a	b	c
	Consolidated balance sheet amount	Consolidated balance sheet amounts based on regulatory scope of consolidation	Reference numbers or symbols for referring to Template CC1
(Assets)			
Loans and Bills Discounted	18,613,018		
of which: non-significant investments in the capital etc., of other financial institutions		—	
Tier 2 capital instruments and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		—	
Non-significant investments in the capital etc., that are below the thresholds for deduction (before risk weighting)		—	A24.1
Foreign Exchanges Assets	344,943		
Securities	55,658,707	55,658,707	
Money Held in Trust	8,667,392	8,667,392	
Securities and Money Held in Trust of which: goodwill and those equivalents (excluding those reported in the Intangible Fixed Assets)		4,496	A1.1
Securities and Money Held in Trust of which: investments in own capital instruments		—	
Common Equity (excluding those reported in the Net Assets section)		—	A5
Additional Tier 1 capital		—	A14
Tier 2 capital		—	A20
Securities and Money Held in Trust of which: reciprocal cross-holdings in capital instruments		—	
Common Equity		—	A6
Additional Tier 1 capital		—	A15
Tier 2 capital		—	A21
Securities and Money Held in Trust of which: non-significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital		607,563	
Common Equity		—	A7
Additional Tier 1 capital		—	A16
Tier 2 capital instruments and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		—	A22
Non-significant investments in the capital, etc., of banking, financial and insurance entities that are outside the scope of regulatory consolidation, in which the bank does not own more than 10% of the issued shares and are below the thresholds for deduction (before risk weighting)		607,563	A24.2
Securities and Money Held in Trust of which: significant investments in the capital, etc., of other financial institutions		75,143	
Amount exceeding the 10% threshold on specified items		—	A8
Amount exceeding the 15% threshold on specified items		—	A11
Additional Tier 1 capital		51,357	A17
Tier 2 capital instruments and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		—	A23
Significant investments in the capital, etc., of other financial institutions that are below the thresholds for deduction (before risk weighting)		23,786	A25
Trading Assets	15,844		
Monetary Claims Bought	326,079		
Call Loans and Bills Bought	44,368		
Receivables under Resale Agreements	10,096		
Cash and Due from Banks	18,941,664		
Other Assets	1,415,586		

(Millions of Yen)

Items	a	b	c
	Consolidated balance sheet amount	Consolidated balance sheet amounts based on regulatory scope of consolidation	Reference numbers or symbols for referring to Template CC1
Tangible Fixed Assets	117,294		
Buildings	45,304		
Land	47,150		
Lease Assets	20,864		
Construction in Progress	2		
Other	3,971		
Intangible Fixed Assets	48,765	48,765	
Software	24,272	24,272	
Lease Assets	5,181	5,181	
Other	19,311	19,311	
of which: goodwill and those equivalents (excluding those reported in the Net Assets section)		—	A1.2
of which: other intangible assets other than goodwill and mortgage servicing rights		48,765	A2.1
of which: amount that corresponds to effective tax rate to other intangible assets other than goodwill and mortgage servicing rights		12,608	A2.2
of which: mortgage servicing rights (net of related deferred tax liabilities)		—	
Amount exceeding the 10% threshold on specified items		—	A9
Amount exceeding the 15% threshold on specified items		—	A12
Amount below the thresholds for deduction (before risk weighting)		—	A26
Amounts of assets related to retirement benefits	57,715	57,715	A4
Deferred Tax Assets	2,034	2,034	
of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related deferred tax liabilities)		—	A3
of which: deferred tax assets arising from temporary differences		—	
Amount exceeding the 10% threshold on specified items		—	A10
Amount exceeding the 15% threshold on specified items		—	A13
Amount below the thresholds for deduction (before risk weighting)		—	A27
Customers' Liabilities for Acceptances and Guarantees	1,738,971		
Reserve for Possible Loan Losses	(48,402)	(48,402)	
of which: general reserve for possible loan losses includes Tier 2		(123)	A18
of which: eligible provisions includes Tier 2		—	A19
Reserve for Possible Investment Losses	(154)		
Total Assets	105,953,925		
(Liabilities)			
Deposits	66,797,069		
Negotiable Certificates of Deposit	790,599		
Debentures	1,254,239		
Trading liabilities	7,022		
Borrowed Money	4,837,392	4,837,392	
of which: qualifying Additional Tier 1 instruments		1,316,972	D1
of which: qualifying Tier 2 instruments		—	D2
Payables under Repurchase Agreements	15,111,297		
Foreign Exchanges Liabilities	32		
Trust Money	1,048,091		
Other Liabilities	6,320,163		
Account payables for securities purchased	5,537,846		
Others	782,317		

(Millions of Yen)

Items	a	b	c
	Consolidated balance sheet amount	Consolidated balance sheet amounts based on regulatory scope of consolidation	Reference numbers or symbols for referring to Template CC1
Reserve for Bonus Payments	7,557		
Liability Related to Retirement Benefits	38,287		
Reserve for Directors' Retirement Benefits	1,236		
Deferred Tax Liabilities	520,070	520,070	
of which: assets related to retirement benefits		16,016	D3
Deferred Tax Liabilities for Land Revaluation	8,607	8,607	
Acceptances and Guarantees	1,738,971		
Total Liabilities	98,480,637		
(Net Assets)			
Paid-in Capital	4,040,198	4,040,198	E1.1
of which: preferred stock		24,999	E1.2
of which: directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which classified as equity under applicable accounting standards		24,999	E5.1
Capital Surplus	24,993	24,993	
of which: other capital surplus		20	E1.3
of which: directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which classified as equity under applicable accounting standards		24,973	E5.2
Retained Earnings	2,021,435	2,021,435	E2
Total Owners' Equity	6,086,627	6,086,627	
of which: others		—	E3
of which: directly issued qualifying Tier 2 instruments plus related capital surplus of which classified as equity under applicable accounting standards		—	E6
Net Unrealized Gains on Other Securities	1,501,790	1,501,790	
Net Deferred Losses on Hedging Instruments	(152,678)	(152,678)	
of which: net deferred losses on hedge		(3,370)	E7
Revaluation Reserve for Land	14,312	14,312	
Foreign Currency Translation Adjustment	(67)	(67)	
Remeasurements of Defined Benefit Plans	12,959	12,959	
Total Accumulated Other Comprehensive Income	1,376,316	1,376,316	E4
Minority Interests	10,343	10,343	
of which: common equity issued by subsidiaries and held by third parties (amount allowed in group CET1)		—	E8.1
of which: Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)		3,754	E8.2
of which: Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		146	E8.3
Total Net Assets	7,473,287		
Total Liabilities and Net Assets	105,953,925		

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

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

As of March 31, 2018

(Millions of Yen)

Items	Consolidated balance sheet amount	Consolidated balance sheet amounts based on regulatory scope of consolidation	Reference numbers or symbols for referring to Template CC1
(Assets)			
Loans and Bills Discounted	11,858,949		
of which: non-significant investments in the capital instruments of other financial institutions		103,000	
Tier 2 capital instruments		—	
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)		103,000	A24.1
Foreign Exchanges Assets	324,698		
Securities	52,321,859	52,321,859	
Money Held in Trust	7,439,710	7,439,710	
Securities and Money Held in Trust of which: goodwill and those equivalents (excluding those reported in the Intangible Fixed Assets)		4,638	A1.1
Securities and Money Held in Trust of which: investments in own capital instruments		—	
Common Equity (excluding those reported in the Net Assets section)		—	A5
Additional Tier 1 capital		—	A14
Tier 2 capital		—	A20
Securities and Money Held in Trust of which: reciprocal cross-holdings in capital instruments		—	
Common Equity		—	A6
Additional Tier 1 capital		—	A15
Tier 2 capital		—	A21
Securities and Money Held in Trust of which: investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital		212,503	
Common Equity		—	A7
Additional Tier 1 capital		—	A16
Tier 2 capital		—	A22
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)		212,503	A24.2
Securities and Money Held in Trust of which: significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		76,199	
Amount exceeding the 10% threshold on specified items		—	A8
Amount exceeding the 15% threshold on specified items		—	A11
Additional Tier 1 capital		51,754	A17
Tier 2 capital		—	A23
Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)		24,445	A25
Trading Assets	8,582		
Monetary Claims Bought	354,872		
Call Loans and Bills Bought	630,000		
Receivables under Resale Agreements	—		
Cash and Due from Banks	28,756,371		
Other Assets	1,585,342		

(Millions of Yen)

Items	Consolidated balance sheet amount	Consolidated balance sheet amounts based on regulatory scope of consolidation	Reference numbers or symbols for referring to Template CC1
Tangible Fixed Assets	122,356		
Buildings	47,443		
Land	47,545		
Lease Assets	23,347		
Construction in Progress	5		
Other	4,014		
Intangible Fixed Assets	43,480	43,480	
Software	24,550	24,550	
Lease Assets	6,275	6,275	
Other	12,654	12,654	
of which: goodwill and those equivalents (excluding those reported in the Net Assets section)		—	A1.2
of which: other intangible assets other than goodwill and mortgage servicing rights		43,480	A2.1
of which: amount that corresponds to effective tax rate to other intangible assets other than goodwill and mortgage servicing rights		11,112	A2.2
of which: mortgage servicing rights (net of related deferred tax liabilities)		—	
Amount exceeding the 10% threshold on specified items		—	A9
Amount exceeding the 15% threshold on specified items		—	A12
Amount below the thresholds for deduction (before risk weighting)		—	A26
Amounts of assets related to retirement benefits	52,510	52,510	A4
Deferred Tax Assets	2,026	2,026	
of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related deferred tax liabilities)		—	A3
of which: deferred tax assets arising from temporary differences		—	
Amount exceeding the 10% threshold on specified items		—	A10
Amount exceeding the 15% threshold on specified items		—	A13
Amount below the thresholds for deduction (before risk weighting)		—	A27
Customers' Liabilities for Acceptances and Guarantees	1,474,730		
Reserve for Possible Loan Losses	(47,716)	(47,716)	
of which: general reserve for possible loan losses includes Tier 2		(72)	A18
of which: eligible provisions includes Tier 2		—	A19
Reserve for Possible Investment Losses	(4)		
Total Assets	104,927,769		
(Liabilities)			
Deposits	65,799,561		
Negotiable Certificates of Deposit	2,920,656		
Debentures	1,766,498		
Trading liabilities	5,034		
Borrowed Money	4,641,504	4,641,504	
of which: qualifying Additional Tier 1 instruments		—	D1
of which: qualifying Tier 2 instruments		1,415,480	D2
Payables under Repurchase Agreements	15,080,638		
Foreign Exchanges Liabilities	38		
Trust Money	1,405,187		
Other Liabilities	4,569,727		
Account payables for securities purchased	3,773,492		
Others	796,235		

(Millions of Yen)

Items	Consolidated balance sheet amount	Consolidated balance sheet amounts based on regulatory scope of consolidation	Reference numbers or symbols for referring to Template CCI
Reserve for Bonus Payments	7,591		
Liability Related to Retirement Benefits	35,481		
Reserve for Directors' Retirement Benefits	1,508		
Deferred Tax Liabilities	464,915	464,915	
of which: assets related to retirement benefits		14,571	D3
Deferred Tax Liabilities for Land Revaluation	8,607		
Acceptances and Guarantees	1,474,730		
Total Liabilities (Net Assets)	98,181,681		
Paid-in Capital	3,480,488	3,480,488	E1.1
of which: preferred stock		24,999	E1.2
of which: directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which classified as equity under applicable accounting standards		24,999	E5.1
Capital Surplus	24,993	24,993	
of which: other capital surplus		20	E1.3
of which: directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which classified as equity under applicable accounting standards		24,973	E5.2
Retained Earnings	1,988,359	1,988,359	E2
Total Owners' Equity	5,493,842	5,493,842	
of which: others		—	E3
of which: directly issued qualifying Tier 2 instruments plus related capital surplus of which classified as equity under applicable accounting standards		—	E6
Net Unrealized Gains on Other Securities	1,152,861	1,152,861	
Net Deferred Losses on Hedging Instruments	59,823	59,823	
of which: net deferred losses on hedge		89,100	E7
Revaluation Reserve for Land	14,312	14,312	
Foreign Currency Translation Adjustment	(110)	(110)	
Remeasurements of Defined Benefit Plans	15,876	15,876	
Total Accumulated Other Comprehensive Income	1,242,763	1,242,763	E4
Minority Interests	9,482	9,482	
of which: common equity issued by subsidiaries and held by third parties (amount allowed in group CET1)		—	E8.1
of which: Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)		3,543	E8.2
of which: Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		121	E8.3
Total Net Assets	6,746,088		
Total Liabilities and Net Assets	104,927,769		

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

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

LI1: Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories

Fiscal 2018 (Ended March 31, 2019)

(Millions of Yen)

	a	b	c	d	e	f	g
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Carrying values of items:				
			Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	
Assets							
Loans and Bills Discounted	18,613,018	18,501,191	—	111,826	1,870,409	—	—
Foreign Exchange Assets	344,943	344,943	—	—	230,607	—	—
Securities	55,658,707	45,258,546	21,458,792	10,344,221	39,571,532	55,939	—
Money Held in Trust	8,667,392	8,667,392	2,077,247	—	8,127,372	—	—
Trading Assets	15,844	—	7,295	—	15,844	—	—
Monetary Claims Bought	326,079	133,588	—	192,491	—	—	—
Call Loans and Bills Bought	44,368	44,368	—	—	44,368	—	—
Receivables under Resale Agreements	10,096	—	10,096	—	—	—	—
Cash and Due from Banks	18,941,664	18,941,664	—	—	86,431	—	—
Other Assets	1,415,586	200,426	639,942	54,230	398,385	511,250	—
Tangible Fixed Assets	117,294	117,294	—	—	—	—	—
Intangible Fixed Assets	48,765	—	—	—	—	48,765	—
Net Defined Benefit Asset	57,715	—	—	—	—	57,715	—
Deferred Tax Assets	2,034	—	—	—	—	2,034	—
Customers' Liabilities for Acceptances and Guarantees	1,738,971	1,738,971	—	—	16	—	—
Reserve for Possible Loan Losses	(48,402)	(48,402)	—	—	—	—	—
Reserve for Possible Investment Losses	(154)	(154)	—	—	—	—	—
Total assets	105,953,925	93,899,829	24,193,374	10,702,769	50,344,968	675,705	
Liabilities							
Deposits	66,797,069	—	4,294,799	—	4,985,259	61,811,809	—
Negotiable Certificates of Deposit	790,599	—	—	—	—	790,599	—
Debentures	1,254,239	—	—	—	—	1,254,239	—
Trading Liabilities	7,022	—	7,022	—	7,022	—	—
Borrowed Money	4,837,392	—	—	—	358,102	4,479,289	—
Payables under Repurchase Agreements	15,111,297	—	15,111,297	—	3,953	—	—
Foreign Exchange Liabilities	32	—	—	—	32	—	—
Short-term Entrusted Funds	1,048,091	—	—	—	—	1,048,091	—
Other Liabilities	6,320,163	—	616,743	—	5,782,101	188,964	—
Reserve for Bonus Payments	7,557	—	—	—	—	7,557	—
Net Defined Benefit Liability	38,287	—	—	—	—	38,287	—
Reserve for Directors' Retirement Benefits	1,236	—	—	—	—	1,236	—
Deferred Tax Liabilities	520,070	—	—	—	—	520,070	—
Deferred Tax Liabilities for Land Revaluation	8,607	—	—	—	—	8,607	—
Acceptances and Guarantees	1,738,971	—	—	—	16	1,738,971	—
Total liabilities	98,480,637	—	20,029,862	—	11,136,489	71,887,723	

Notes: 1. Repo-type transactions are classified into two categories of credit risk of securities and counterparty credit risk.

2. Foreign currency assets are classified into two categories of market risk at the amount corresponding to the foreign exchange risk and credit risk of the assets that are subject to transactions.

Fiscal 2017 (Ended March 31, 2018)

(Millions of Yen)

	a	b	c	d	e	f	g
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Carrying values of items:				
			Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
Assets							
Loans and Bills Discounted	11,858,949	11,844,939	—	—	14,009	1,379,541	—
Foreign Exchange Assets	324,698	324,698	—	—	—	240,551	—
Securities	52,321,859	45,288,837	21,381,791	6,976,629	36,173,302	56,392	—
Money Held in Trust	7,439,710	7,439,710	2,421,431	—	6,841,086	—	—
Trading Assets	8,582	—	5,526	—	8,582	—	—
Monetary Claims Bought	354,872	138,088	—	216,784	—	—	—
Call Loans and Bills Bought	630,000	630,000	—	—	—	—	—
Cash and Due from Banks	28,756,371	28,756,371	—	—	76,818	—	—
Other Assets	1,585,342	226,275	835,810	25,273	767,549	497,982	—
Tangible Fixed Assets	122,356	122,356	—	—	—	—	—
Intangible Fixed Assets	43,480	—	—	—	—	—	43,480
Net Defined Benefit Asset	52,510	—	—	—	—	—	52,510
Deferred Tax Assets	2,026	—	—	—	—	—	2,026
Customers' Liabilities for Acceptances and Guarantees	1,474,730	1,474,730	—	—	10,640	—	—
Reserve for Possible Loan Losses	(47,716)	(47,716)	—	—	—	—	—
Reserve for Possible Investment Losses	(4)	(4)	—	—	—	—	—
Total assets	104,927,769	96,198,285	24,644,560	7,232,697	45,498,073	652,392	
Liabilities							
Deposits	65,799,561	—	4,424,474	—	5,070,005	60,729,555	—
Negotiable Certificates of Deposit	2,920,656	—	—	—	—	2,920,656	—
Debentures	1,766,498	—	—	—	—	1,766,498	—
Trading Liabilities	5,034	—	5,034	—	5,034	—	—
Borrowed Money	4,641,504	—	—	—	272,647	4,368,856	—
Payables under Repurchase Agreements	15,080,638	—	15,080,638	—	—	—	—
Foreign Exchange Liabilities	38	—	—	—	30	8	—
Short-term Entrusted Funds	1,405,187	—	—	—	—	1,405,187	—
Other Liabilities	4,569,727	—	634,456	—	3,891,211	150,280	—
Reserve for Bonus Payments	7,591	—	—	—	—	7,591	—
Net Defined Benefit Liability	35,481	—	—	—	—	35,481	—
Reserve for Directors' Retirement Benefits	1,508	—	—	—	—	1,508	—
Deferred Tax Liabilities	464,915	—	—	—	—	464,915	—
Deferred Tax Liabilities for Land Revaluation	8,607	—	—	—	—	8,607	—
Acceptances and Guarantees	1,474,730	—	—	—	10,640	1,474,730	—
Total liabilities	98,181,681	—	20,144,604	—	9,249,570	73,333,877	

Notes: 1. Repo-type transactions are classified into two categories of credit risk of securities and counterparty credit risk.

2. Foreign currency assets are classified into two categories of market risk at the amount corresponding to the foreign exchange risk and credit risk of the assets that are subject to transactions.

LI2: Main sources of differences between regulatory exposure amounts and carrying values in financial statements

Fiscal 2018 (Ended March 31, 2019)

(Millions of Yen)

No.		a	b	c	d	e
		Total	Items subject to:			
	Credit risk framework		Securitization framework	Counterparty credit risk framework	Market risk framework	
1	Asset carrying value amount under scope of regulatory consolidation (as per template LI1)	105,278,219	93,899,829	24,193,374	10,702,769	50,344,968
2	Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	26,592,914	—	20,029,862	—	11,136,489
3	Total net amount under regulatory scope of consolidation	78,685,305	93,899,829	4,163,512	10,702,769	39,208,479
4	Off-balance sheet amounts	(15,886,255)	1,489,805	—	—	(17,376,061)
5	Differences in valuations	—	—	—	—	—
6	Differences due to different netting rules, other than those already included in row 2	—	—	—	—	—
7	Differences due to consideration of provisions	48,557	48,557	—	—	—
8	Differences due to prudential filters	—	—	—	—	—
9	Others	1,970,305	52,639	21,379,590	—	(19,461,923)
	of which: repo-type transactions differences	20,381,298	—	20,381,298	—	—
	of which: derivative transactions differences	998,291	—	998,291	—	—
10	Exposure amounts considered for regulatory purposes	134,107,199	95,490,832	25,543,103	10,702,769	2,370,494

Notes: 1. As differences related to repo-type transactions, mainly the differences arising from a method used to measure the effectiveness of CRM.

2. In 9. "Others" market risk, the differences in the foreign currency positions are stated in the amount corresponding to foreign exchange risk.

Fiscal 2017 (Ended March 31, 2018)

(Millions of Yen)

No.		a	b	c	d	e
		Total	Items subject to:			
	Credit risk framework		Securitization framework	Counterparty credit risk framework	Market risk framework	
1	Asset carrying value amount under scope of regulatory consolidation (as per template LI1)	104,275,376	96,198,285	24,644,560	7,232,697	45,498,073
2	Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	24,847,803	—	20,144,604	—	9,249,570
3	Total net amount under regulatory scope of consolidation	79,427,573	96,198,285	4,499,956	7,232,697	36,248,503
4	Off-balance sheet amounts	(12,014,712)	1,380,924	—	—	(13,395,636)
5	Differences in valuations	—	—	—	—	—
6	Differences due to different netting rules, other than those already included in row 2	—	—	—	—	—
7	Differences due to consideration of provisions	47,721	47,721	—	—	—
8	Differences due to prudential filters	—	—	—	—	—
9	Others	(202,956)	56,217	21,396,688	—	(21,655,863)
	of which: repo-type transactions differences	20,438,541	—	20,438,541	—	—
	of which: derivative transactions differences	958,147	—	958,147	—	—
10	Exposure amounts considered for regulatory purposes	132,009,494	97,683,148	25,896,645	7,232,697	1,197,002

Notes: 1. As differences related to repo-type transactions, mainly the differences arising from a method used to measure the effectiveness of CRM.

2. In 9. "Others" market risk, the differences in the foreign currency positions are stated in the amount corresponding to foreign exchange risk.

Credit Risk (Consolidated)

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

1. Credit Risk Exposure

Fiscal 2018 (Ended March 31, 2019)

Geographic Distribution of Exposure, Details in Significant Areas by Major Types of Credit Exposure

(Billions of Yen)

Items	Loans, commitments, off-balance sheet exposure	Securities	Others	Total credit risk exposure	Default exposure	Reserve for default exposure	Write-off of default exposure
Japan	17,543	12,623	18,542	48,709	40	14	0
Asia except Japan	505	408	2	916	—	—	—
Europe	657	8,928	276	9,862	—	—	—
The Americas	1,013	8,487	651	10,152	0	0	—
Other areas	411	493	244	1,149	0	—	0
Amounts held by consolidated subsidiaries	1,958	31	72	2,062	4	0	0
Offsets on consolidation	(244)	(75)	(29)	(349)	—	—	—
Total	21,846	30,898	19,759	72,504	46	15	1

Industry Distribution of Exposure, Details by Major Types of Credit Exposure

(Billions of Yen)

Items	Loans, commitments, off-balance sheet exposure	Securities	Others	Total credit risk exposure	Default exposure	Reserve for default exposure	Write-off of default exposure
Manufacturing	3,107	515	136	3,759	15	2	0
Agriculture	69	—	0	69	8	5	0
Forestry	5	—	0	5	0	0	—
Fishing	20	0	0	20	10	4	0
Mining	38	—	0	38	—	—	—
Construction	86	11	0	97	0	—	—
Utility	767	5	1	775	—	—	—
Information/telecommunications	142	15	0	158	—	—	—
Transportation	762	284	0	1,048	0	0	—
Wholesaling, retailing	1,633	127	1	1,762	2	0	—
Finance and insurance	3,868	4,516	19,218	27,603	0	0	—
Real estate	743	45	3	792	0	0	—
Services	1,943	102	3	2,049	3	1	—
Municipalities	11	462	3	477	—	—	—
Others	6,929	24,854	347	32,130	0	—	0
Amounts held by consolidated subsidiaries	1,958	31	72	2,062	4	0	0
Offsets on consolidation	(244)	(75)	(29)	(349)	—	—	—
Total	21,846	30,898	19,759	72,504	46	15	1

Notes: 1. "Others" within "Finance and insurance" includes due from the Bank of Japan in Cash and certain other items.

2. "Securities" within "Others" includes bonds issued by central government.

Residual Contractual Maturity Breakdown of Credit Risk Exposure

(Billions of Yen)

Items	Loans, commitments, off-balance sheet exposure	Securities	Others	Total credit risk exposure
In 1 year	10,783	5,405	19,354	35,543
Over 1 year to 3 years	3,445	9,983	30	13,459
Over 3 years to 5 years	3,042	1,493	5	4,541
Over 5 years to 7 years	1,157	1,677	8	2,843
Over 7 years	1,691	11,546	55	13,292
No term to maturity	12	835	262	1,110
Amounts held by consolidated subsidiaries	1,958	31	72	2,062
Offsets on consolidation	(244)	(75)	(29)	(349)
Total	21,846	30,898	19,759	72,504

Notes: 1. The amounts of credit-risk exposure held by consolidated subsidiaries are extremely limited, amounting only to about 2% of consolidated risk exposure, so only the total amounts held by these subsidiaries are shown.

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

Fiscal 2017 (Ended March 31, 2018)

Geographic Distribution of Exposure, Details in Significant Areas

by Major Types of Credit Exposure

(Billions of Yen)

Items	Loans, commitments, off-balance sheet exposure	Securities	Others	Total credit risk exposure	Default exposure	Reserve for default exposure	Write-off of default exposure
Japan	11,397	13,260	28,712	53,370	40	15	3
Asia except Japan	321	145	2	470	—	—	—
Europe	340	8,672	203	9,216	—	—	—
The Americas	931	10,066	999	11,997	1	1	—
Other areas	404	162	242	809	0	—	0
Amounts held by consolidated subsidiaries	1,548	31	61	1,641	4	0	0
Offsets on consolidation	(160)	(63)	(28)	(252)	—	—	—
Total	14,783	32,275	30,193	77,252	46	17	3

Industry Distribution of Exposure, Details by Major Types of Credit Exposure

(Billions of Yen)

Items	Loans, commitments, off-balance sheet exposure	Securities	Others	Total credit risk exposure	Default exposure	Reserve for default exposure	Write-off of default exposure
Manufacturing	2,819	509	140	3,469	16	3	2
Agriculture	63	0	0	64	5	4	0
Forestry	6	—	0	6	0	0	—
Fishing	17	0	0	18	9	4	0
Mining	17	—	0	17	—	—	—
Construction	86	12	0	98	0	—	—
Utility	464	5	1	471	—	—	—
Information/telecommunications	133	12	0	146	—	—	—
Transportation	661	180	0	841	1	1	—
Wholesaling, retailing	1,551	129	1	1,682	3	1	—
Finance and insurance	3,208	4,346	29,664	37,219	0	0	—
Real estate	701	45	3	750	0	0	—
Services	1,591	70	3	1,664	3	1	—
Municipalities	30	0	0	30	—	—	—
Others	2,040	26,994	346	29,381	0	—	0
Amounts held by consolidated subsidiaries	1,548	31	61	1,641	4	0	0
Offsets on consolidation	(160)	(63)	(28)	(252)	—	—	—
Total	14,783	32,275	30,193	77,252	46	17	3

Notes: 1. "Others" within "Finance and insurance" includes due from the Bank of Japan in Cash and certain other items.

2. "Securities" within "Others" includes bonds issued by central government.

Residual Contractual Maturity Breakdown of Credit Risk Exposure

(Billions of Yen)

Items	Loans, commitments, off-balance sheet exposure	Securities	Others	Total credit risk exposure
In 1 year	5,807	3,071	29,794	38,673
Over 1 year to 3 years	2,375	11,701	51	14,128
Over 3 years to 5 years	2,860	4,460	9	7,330
Over 5 years to 7 years	1,006	2,557	17	3,581
Over 7 years	1,334	9,653	46	11,034
No term to maturity	11	863	240	1,114
Amounts held by consolidated subsidiaries	1,548	31	61	1,641
Offsets on consolidation	(160)	(63)	(28)	(252)
Total	14,783	32,275	30,193	77,252

Notes: 1. The amounts of credit-risk exposure held by consolidated subsidiaries are extremely limited, amounting only to about 2% of consolidated risk exposure, so only the total amounts held by these subsidiaries are shown.

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

Delinquent Maturity Exposure

(Billions of Yen)

Items	As of March 31, 2019	As of March 31, 2018
Less than One Month	0	0
From One Month to less than Two Months	—	0
From Two Months to less than Three Months	0	0
Three Months or More	0	0
Amounts held by consolidated subsidiaries	1	1
Total	2	1

Note: "One Month or less" excludes loans that are not delinquent.

Special Attention

(Billions of Yen)

Items	As of March 31, 2019	As of March 31, 2018
Amounts of the reserves that were increased to address the exposure	16	14
Amounts of other than the above	—	—
Amounts held by consolidated subsidiaries	1	1
Total	18	15

Ratio of the EAD for each asset class to the total amount of EAD

Fiscal 2018 (Ended March 31, 2019)

(Millions of Yen)

Items	EAD	Percentage of total amount of EAD
Subject to Standardized Approach	183,840	0.26%
Subject to Internal Ratings-Based Approach (IRB)	71,281,728	99.42%
Corporate exposure (excluding Specialized Lending Products)	9,240,490	12.89%
Corporate exposure (Specialized Lending)	1,061,181	1.48%
Bank exposure	4,986,935	6.95%
Sovereign exposure	47,677,411	66.50%
Equity portfolios subject to PD/LGD approaches	778,917	1.09%
Retail exposure	1,782,291	2.48%
Other debt purchased	5,754,498	8.03%
Important investments	—	0.00%
Lease transactions	—	0.00%
Other assets	228,062	0.32%
Total	71,693,631	100.00%

Fiscal 2017 (Ended March 31, 2018)

(Millions of Yen)

Items	EAD	Percentage of total amount of EAD
Subject to Standardized Approach	115,403	0.15%
Subject to Internal Ratings-Based Approach (IRB)	76,191,129	99.59%
Corporate exposure (excluding Specialized Lending Products)	7,895,751	10.32%
Corporate exposure (Specialized Lending)	817,055	1.07%
Bank exposure	4,988,616	6.52%
Sovereign exposure	59,731,756	78.07%
Equity portfolios subject to PD/LGD approaches	818,712	1.07%
Retail exposure	1,511,613	1.98%
Other debt purchased	427,623	0.56%
Important investments	—	—
Lease transactions	—	—
Other assets	199,112	0.26%
Total	76,505,645	100.00%

CR1: Credit quality of assets

Fiscal 2018 (Ended March 31, 2019)

(Millions of Yen)

No.		Gross carrying values of		c	d
		a	b		
		Defaulted exposures	Non-defaulted exposures		
	On-balance sheet assets			Allowances/ impairments	Net values (a+b-c)
1	Loans	37,652	18,365,059	44,829	18,357,882
2	Debt Securities	—	30,125,945	—	30,125,945
3	Off-balance sheet exposures	16	19,543,652	34	19,543,633
4	Total on-balance sheet assets (1+2+3)	37,668	68,034,656	44,863	68,027,461
	Off-balance sheet assets				
5	Acceptances and Guarantees	1,614	1,737,356	1,834	1,737,136
6	Commitments	—	1,122,823	245	1,122,577
7	Total off-balance sheet assets (5+6)	1,614	2,860,179	2,080	2,859,713
	Total				
8	Total (4+7)	39,283	70,894,836	46,944	70,887,175

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

Fiscal 2017 (Ended March 31, 2018)

(Millions of Yen)

No.		Gross carrying values of		c	d
		a	b		
		Defaulted exposures	Non-defaulted exposures		
	On-balance sheet assets			Allowances/ impairments	Net values (a+b-c)
1	Loans	39,987	11,656,941	44,203	11,652,726
2	Debt Securities	—	31,462,991	—	31,462,991
3	Off-balance sheet exposures	16	30,008,705	40	30,008,681
4	Total on-balance sheet assets (1+2+3)	40,004	73,128,639	44,244	73,124,399
	Off-balance sheet assets				
5	Acceptances and Guarantees	1,409	1,473,208	1,427	1,473,190
6	Commitments	—	1,008,888	205	1,008,683
7	Total off-balance sheet assets (5+6)	1,409	2,482,097	1,632	2,481,873
	Total				
8	Total (4+7)	41,414	75,610,736	45,877	75,606,273

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**Fiscal 2018 (Ended March 31, 2019)**

(Millions of Yen)

No.		a
1	Defaulted loans and debt securities at end of the previous reporting period	40,004
2	Changes in the amounts of per factor during fiscal 2018	Default
3		Returned to non-defaulted status
4		Amounts written off
5		Other changes (Decrease in the balance due to a recovery of exposure mainly at default)
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)	37,668

Fiscal 2017 (Ended March 31, 2018)

(Millions of Yen)

No.		a
1	Defaulted loans and debt securities at end of the previous reporting period	57,064
2	Changes in the amounts of per factor during fiscal 2017	Default
3		Returned to non-defaulted status
4		Amounts written off
5		Other changes (Decrease in the balance due to a recovery of exposure mainly at default)
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)	40,004

CR3: Credit risk mitigation techniques – overview**Fiscal 2018 (Ended March 31, 2019)**

(Millions of Yen)

No.		a	b	c	d	e
		Exposures unsecured	Exposures totally secured	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives, of which: secured amount
1	Loans	17,872,799	485,083	440,739	465,945	—
2	Debt securities	29,204,481	921,463	—	921,463	—
3	Other on-balance sheet assets	19,541,462	2,170	566	2,451	—
4	Total	66,618,743	1,408,717	441,305	1,389,860	—
5	Of which defaulted	34,884	2,784	5,872	—	—

Fiscal 2017 (Ended March 31, 2018)

(Millions of Yen)

No.		a	b	c	d	e
		Exposures unsecured	Exposures totally secured	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives, of which: secured amount
1	Loans	11,318,701	334,024	335,814	341,371	—
2	Debt securities	30,930,862	532,129	—	562,129	—
3	Other on-balance sheet assets	30,007,377	1,304	474	1,588	—
4	Total	72,256,941	867,458	336,288	905,088	—
5	Of which defaulted	36,495	3,508	7,480	—	—

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

Fiscal 2018 (Ended March 31, 2019)

(Millions of Yen, %)

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

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

2. The total of the credit risk assets subject to the Standardized Approach (above a+b) is ¥135.3 billion, which is not shown in these statements due to its extremely limited amount—only about 0.33% of the credit risk assets on a consolidated basis (¥40,256.9 billion).

Fiscal 2017 (Ended March 31, 2018)

(Millions of Yen, %)

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

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

2. The total of the credit risk assets subject to the Standardized Approach (above a+b) is ¥71.4 billion, which is not shown in these statements due to its extremely limited amount—only about 0.22% of the credit risk assets on a consolidated basis (¥31,904.1 billion).

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

Fiscal 2018 (Ended March 31, 2019)

(Millions of Yen)

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

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

2. The total of the credit risk assets subject to the Standardized Approach (above a+b) is ¥135.3 billion, which is not shown in these statements due to its extremely limited amount—only about 0.33% of the credit risk assets on a consolidated basis (¥40,256.9 billion).

Fiscal 2017 (Ended March 31, 2018)

(Millions of Yen)

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

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

2. The total of the credit risk assets subject to the Standardized Approach (above a+b) is ¥71.4 billion, which is not shown in these statements due to its extremely limited amount—only about 0.22% of the credit risk assets on a consolidated basis (¥31,904.1 billion).

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

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

Fiscal 2018 (Ended March 31, 2019)

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Sovereign exposure													
1	0.00 to 0.15 or less	47,529,594	—	—	48,368,659	0.00	0.0	45.00	2.3	138,418	0.28	99	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	34,414	—	—	6,566	0.28	0.0	45.00	4.9	5,107	77.78	8	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	704	—	—	704	0.86	0.0	45.00	5.0	835	118.67	2	—
6	Exceeding 2.50 to 10.00 or less	112,698	—	—	68	5.90	0.0	45.00	5.0	128	188.34	1	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	47,677,411	—	—	48,375,999	0.00	0.0	45.00	2.3	144,491	0.29	111	—
Bank exposure													
1	0.00 to 0.15 or less	4,807,623	—	—	4,807,623	0.03	0.1	44.81	2.1	836,519	17.39	802	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	88,842	1,000	0.75	25,941	0.40	0.0	43.50	2.5	16,185	62.39	45	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	57,379	2,406	0.95	59,354	1.14	0.0	25.88	1.7	32,203	54.25	175	—
6	Exceeding 2.50 to 10.00 or less	29,513	519	1.00	29,050	3.97	0.0	28.19	2.0	26,120	89.91	358	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	4,983,359	3,925	0.91	4,921,969	0.07	0.2	44.48	2.1	911,029	18.50	1,380	—
Corporate exposure (excluding SMEs exposure and specialized lending)													
1	0.00 to 0.15 or less	880,965	—	—	348,668	0.05	0.1	61.45	3.6	134,521	38.58	107	—
2	Exceeding 0.15 to 0.25 or less	9,784	—	—	9,784	0.15	0.0	57.26	2.9	5,581	57.04	8	—
3	Exceeding 0.25 to 0.50 or less	24	—	—	24	0.42	0.0	45.00	2.1	15	60.47	0	—
4	Exceeding 0.50 to 0.75 or less	5	—	—	5	0.63	0.0	45.00	4.7	5	104.33	0	—
5	Exceeding 0.75 to 2.50 or less	26,387	40	0.75	1,118	1.83	0.0	45.00	3.8	1,423	127.27	9	—
6	Exceeding 2.50 to 10.00 or less	13,844	474	0.74	14,199	3.91	0.1	45.00	4.5	23,404	164.82	249	—
7	Exceeding 10.00 to 100.00 or less	39,027	2,667	0.75	41,027	15.35	0.0	45.00	4.4	100,266	244.38	2,833	—
8	100.00 (default)	1,541	—	—	1,541	100.00	0.0	45.00	4.0	—	—	693	—
9	Subtotal	971,581	3,181	0.75	416,371	2.06	0.4	59.06	3.7	265,219	63.69	3,902	107
SMEs exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Specialized lending exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach													
1	0.00 to 0.15 or less	650,849	—	—	650,849	0.04	0.1	90.00	5.0	652,038	100.18	285	
2	Exceeding 0.15 to 0.25 or less	109,310	—	—	109,310	0.15	0.1	90.00	5.0	131,264	120.08	148	
3	Exceeding 0.25 to 0.50 or less	15,458	—	—	15,458	0.41	0.0	90.00	5.0	29,684	192.03	57	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	1,949	—	—	1,949	1.11	0.0	90.00	5.0	5,196	266.62	19	
6	Exceeding 2.50 to 10.00 or less	658	—	—	658	4.12	0.0	90.00	5.0	2,557	388.39	24	
7	Exceeding 10.00 to 100.00 or less	688	—	—	688	15.84	0.0	90.00	5.0	4,698	682.49	98	
8	100.00 (default)	3	—	—	3	100.00	0.0	90.00	5.0	39	1,125.00	3	
9	Subtotal	778,917	—	—	778,917	0.09	0.3	90.00	5.0	825,479	105.97	636	
Debt purchased for corporate (Default risk)													
1	0.00 to 0.15 or less	5,385,268	—	—	5,385,248	0.00	0.0	45.00	1.0	1,355	0.02	1	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	5,385,268	—	—	5,385,248	0.00	0.0	45.00	1.0	1,355	0.02	1	
Debt purchased for corporate (Dilution risk)													
1	0.00 to 0.15 or less	—	—	—	10,329	0.00	0.0	45.00	1.0	—	0.00	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	937	0.15	0.0	45.00	1.0	232	24.77	0	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	11,267	0.01	0.0	45.00	1.0	232	2.06	0	
Loan participation (corporate) (Default risk of seller)													
1	0.00 to 0.15 or less	—	—	—	41,262	0.01	0.0	45.00	2.8	2,288	5.54	2	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	41,262	0.01	0.0	45.00	2.8	2,288	5.54	2	
Debt purchased for retail													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	
Qualifying revolving retail exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Retail exposure secured by residential properties													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	1,594,855	1.00	1,594,855	0.30	82.3	55.98	—	482,805	30.27	2,678	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	134,592	—	—	134,592	0.77	10.4	68.41	—	96,805	71.92	709	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	1,214	2,542	1.00	3,757	20.99	0.3	60.00	—	12,774	339.98	478	—
8	100.00 (default)	1,559	779	1.00	2,339	100.00	0.3	94.21	—	3,416	146.04	2,204	—
9	Subtotal	137,367	1,598,177	1.00	1,735,545	0.51	93.4	57.00	—	595,801	34.32	6,070	1,925
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	244	729	1.00	974	0.27	0.8	90.25	—	434	44.60	2	—
4	Exceeding 0.50 to 0.75 or less	39,569	—	—	39,569	0.69	1.5	58.05	—	19,634	49.61	158	—
5	Exceeding 0.75 to 2.50 or less	1,030	3,630	1.00	4,660	2.19	2.7	97.02	—	5,949	127.63	99	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	279	0	1.00	280	22.47	0.0	58.16	—	381	135.69	36	—
8	100.00 (default)	1,253	7	1.00	1,260	100.00	0.1	86.01	—	2,081	165.13	1,084	—
9	Subtotal	42,378	4,368	1.00	46,746	3.64	5.2	63.36	—	28,481	60.92	1,381	578
Total		59,976,284	1,609,653	0.99	61,713,327	0.03	99.9	45.97	2.2	2,774,377	4.49	13,488	2,611

Fiscal 2017 (Ended March 31, 2018)

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Sovereign exposure													
1	0.00 to 0.15 or less	59,590,829	15,000	—	60,116,894	0.00	0.0	45.00	2.2	233	0.00	0	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	27,927	—	—	79	0.28	0.0	45.00	4.6	59	74.37	0	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	113,000	—	—	116	3.21	0.0	45.00	5.0	187	161.71	1	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	59,731,756	15,000	—	60,117,090	0.00	0.0	45.00	2.2	481	0.00	1	—
Bank exposure													
1	0.00 to 0.15 or less	4,779,827	—	—	4,779,827	0.03	0.1	45.63	1.8	773,150	16.17	854	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	115,350	1,000	0.75	17,122	0.40	0.0	42.73	2.5	10,360	60.50	29	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	54,966	7,595	0.82	56,939	1.14	0.0	23.93	1.7	30,059	52.79	163	—
6	Exceeding 2.50 to 10.00 or less	30,777	704	1.00	30,394	4.30	0.0	25.20	2.0	25,493	83.87	359	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	4,980,920	9,300	0.82	4,884,283	0.07	0.2	45.24	1.8	839,063	17.17	1,406	—
Corporate exposure (excluding SMEs exposure and specialized lending)													
1	0.00 to 0.15 or less	477,317	—	—	275,190	0.05	0.1	62.60	4.1	118,426	43.03	86	—
2	Exceeding 0.15 to 0.25 or less	15,081	2,000	0.75	16,581	0.15	0.0	65.80	3.7	13,490	81.36	16	—
3	Exceeding 0.25 to 0.50 or less	27	—	—	27	0.42	0.0	45.00	2.4	17	63.95	0	—
4	Exceeding 0.50 to 0.75 or less	1	—	—	1	0.63	0.0	45.00	5.0	1	107.26	0	—
5	Exceeding 0.75 to 2.50 or less	27,854	—	—	3	1.44	0.0	45.00	5.0	4	134.59	0	—
6	Exceeding 2.50 to 10.00 or less	1,742	—	—	1,742	4.80	0.0	45.00	4.4	2,988	171.51	37	—
7	Exceeding 10.00 to 100.00 or less	182	—	—	182	15.84	0.0	45.00	4.6	454	248.48	13	—
8	100.00 (default)	1,648	—	—	1,648	100.00	0.0	45.00	4.0	—	0.00	741	—
9	Subtotal	523,856	2,000	0.75	295,378	0.65	0.3	62.56	4.0	135,384	45.83	895	127

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
SMEs exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Specialized lending exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach													
1	0.00 to 0.15 or less	642,332	—	—	642,332	0.04	0.1	90.00	5.0	643,608	100.19	280	—
2	Exceeding 0.15 to 0.25 or less	149,391	—	—	149,391	0.15	0.1	90.00	5.0	179,233	119.97	202	—
3	Exceeding 0.25 to 0.50 or less	19,950	—	—	19,950	0.41	0.0	90.00	5.0	37,525	188.08	74	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	5,725	—	—	5,725	1.08	0.0	90.00	5.0	15,203	265.51	55	—
6	Exceeding 2.50 to 10.00 or less	428	—	—	428	4.26	0.0	90.00	5.0	1,682	393.03	16	—
7	Exceeding 10.00 to 100.00 or less	851	—	—	851	15.84	0.0	90.00	5.0	5,812	682.49	121	—
8	100.00 (default)	32	—	—	32	100.00	0.0	90.00	5.0	362	1,125.00	29	—
9	Subtotal	818,712	—	—	818,712	0.10	0.3	90.00	5.0	883,427	107.90	779	—
Debt purchased for corporate (Default risk)													
1	0.00 to 0.15 or less	97,541	—	—	97,502	0.00	0.0	45.00	1.0	691	0.70	1	—
2	Exceeding 0.15 to 0.25 or less	8,283	—	—	8,283	0.15	0.0	45.00	1.0	2,052	24.77	5	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	105,825	—	—	105,786	0.01	0.0	45.00	1.0	2,743	2.59	6	—
Debt purchased for corporate (Dilution risk)													
1	0.00 to 0.15 or less	—	—	—	14,064	0.00	0.0	45.00	1.0	—	0.00	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	1,852	0.15	0.0	45.00	1.0	458	24.77	1	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	15,917	0.01	0.0	45.00	1.0	458	2.88	1	—
Loan participation (corporate) (Default risk of seller)													
1	0.00 to 0.15 or less	—	—	—	40,339	0.01	0.0	45.00	3.0	2,525	6.26	2	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	40,339	0.01	0.0	45.00	3.0	2,525	6.26	2	—

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Debt purchased for retail													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Qualifying revolving retail exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Retail exposure secured by residential properties													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	1,329,530	1.00	1,329,530	0.32	71.9	53.26	—	401,297	30.18	2,265	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	130,680	—	—	130,680	0.78	10.5	68.35	—	94,734	72.49	696	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	1,264	2,863	1.00	4,127	21.56	0.3	57.88	—	13,612	329.77	520	—
8	100.00 (default)	1,571	543	1.00	2,115	100.00	0.3	92.61	—	2,907	137.44	1,959	—
9	Subtotal	133,516	1,332,938	1.00	1,466,454	0.56	83.1	54.67	—	512,552	34.95	5,442	1,894
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	274	717	1.00	992	0.28	1.0	88.28	—	443	44.67	2	—
4	Exceeding 0.50 to 0.75 or less	38,870	—	—	38,870	0.71	1.5	58.33	—	19,661	50.58	160	—
5	Exceeding 0.75 to 2.50 or less	644	2,906	1.00	3,551	2.21	2.6	95.53	—	4,480	126.14	76	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	173	3	1.00	177	23.15	0.0	58.83	—	244	138.07	23	—
8	100.00 (default)	1,562	4	1.00	1,567	100.00	0.1	98.63	—	3,228	206.02	1,545	—
9	Subtotal	41,526	3,632	1.00	45,158	4.35	5.3	63.31	—	28,058	62.13	1,809	618
Total		66,336,114	1,362,871	0.98	67,789,121	0.02	89.5	45.85	2.2	2,404,696	3.54	10,345	2,640

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

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

Fiscal 2018 (Ended March 31, 2019)

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a Original on-balance sheet gross exposure	b Off-balance sheet exposures pre CCF	c Average CCF	d EAD post CRM and post-CCF	e Average PD	f Number of obligors	g Average LGD	h Average maturity	i RWA	j RWA density	k EL	l Provisions
Sovereign exposure													
1	0.00 to 0.15 or less	—	—	—	29,690	0.02	0.0	30.31	4.2	1,962	6.60	1	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	29,690	0.02	0.0	30.31	4.2	1,962	6.60	1	—
Bank exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Corporate exposure (excluding SMEs exposure and specialized lending)													
1	0.00 to 0.15 or less	4,516,403	1,153,915	0.45	5,283,259	0.05	0.4	29.81	2.9	866,130	16.39	832	—
2	Exceeding 0.15 to 0.25 or less	2,153,658	325,292	0.61	2,140,661	0.16	0.5	29.76	2.8	643,932	30.08	1,072	—
3	Exceeding 0.25 to 0.50 or less	301,338	39,750	0.47	323,634	0.42	0.2	28.37	2.6	136,173	42.07	385	—
4	Exceeding 0.50 to 0.75 or less	118,301	6,708	0.74	94,960	0.63	0.0	27.34	3.1	54,077	56.94	163	—
5	Exceeding 0.75 to 2.50 or less	247,047	29,226	0.38	249,083	1.19	0.5	28.05	2.5	153,484	61.61	834	—
6	Exceeding 2.50 to 10.00 or less	49,492	16,371	0.33	45,806	4.79	0.4	28.41	2.6	43,155	94.21	624	—
7	Exceeding 10.00 to 100.00 or less	64,228	12,487	0.87	66,161	15.83	0.3	28.20	2.5	93,334	141.06	2,954	—
8	100.00 (default)	39,613	3,027	0.27	33,264	100.00	0.1	27.37	1.7	—	0.00	9,106	—
9	Subtotal	7,490,084	1,586,780	0.48	8,236,832	0.69	2.7	29.63	2.8	1,990,288	24.16	15,973	13,056
SMEs exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Specialized lending exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Debt purchased for corporate (Default risk)													
1	0.00 to 0.15 or less	166,359	41,500	1.00	220,921	0.04	0.0	30.05	1.2	17,238	7.80	32	—
2	Exceeding 0.15 to 0.25 or less	45,127	6,433	0.75	43,827	0.21	0.0	30.35	2.6	13,709	31.27	28	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	30,935	—	—	31,765	0.63	0.0	25.75	4.0	16,918	53.26	51	—
5	Exceeding 0.75 to 2.50 or less	23,730	—	—	15,963	1.05	0.0	21.12	4.2	8,257	51.72	34	—
6	Exceeding 2.50 to 10.00 or less	4,243	—	—	4,243	3.49	0.0	20.71	5.0	3,908	92.11	30	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	270,395	47,933	0.96	316,720	0.22	0.0	29.08	1.9	60,032	18.95	176	—
Debt purchased for corporate (Dilution risk)													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Loan participation (corporate) (Default risk of seller)													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Debt purchased for retail													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Qualifying revolving retail exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Retail exposure secured by residential properties													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Other retail exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Total		7,760,479	1,634,714	0.50	8,583,243	0.67	2.8	29.61	2.8	2,052,283	23.91	16,152	13,056

Fiscal 2017 (Ended March 31, 2018)

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Sovereign exposure													
1	0.00 to 0.15 or less	—	—	—	35,719	0.01	0.0	30.34	4.0	1,582	4.43	1	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	35,719	0.01	0.0	30.34	4.0	1,582	4.43	1	—
Bank exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Corporate exposure (excluding SMEs exposure and specialized lending)													
1	0.00 to 0.15 or less	3,688,885	1,118,849	0.48	4,413,834	0.05	0.3	29.79	2.9	724,512	16.41	691	
2	Exceeding 0.15 to 0.25 or less	2,070,635	271,785	0.58	2,083,418	0.16	0.5	29.62	2.8	627,471	30.11	1,035	
3	Exceeding 0.25 to 0.50 or less	272,339	65,693	0.57	312,862	0.42	0.2	29.84	2.6	139,833	44.69	392	
4	Exceeding 0.50 to 0.75 or less	94,206	3,117	0.75	60,824	0.63	0.0	25.19	3.5	30,338	49.87	96	
5	Exceeding 0.75 to 2.50 or less	284,639	24,274	0.41	279,506	1.21	0.5	27.71	2.5	170,534	61.01	939	
6	Exceeding 2.50 to 10.00 or less	46,012	21,786	0.46	47,934	4.79	0.4	27.91	2.9	45,284	94.47	642	
7	Exceeding 10.00 to 100.00 or less	92,608	23,068	0.74	102,126	15.82	0.3	24.66	1.8	122,096	119.55	3,986	
8	100.00 (default)	38,762	3,060	0.28	34,170	100.00	0.1	26.78	1.7	—	0.00	9,151	
9	Subtotal	6,588,091	1,531,635	0.51	7,334,676	0.86	2.6	29.53	2.8	1,860,072	25.35	16,935	13,717
SMEs exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Specialized lending exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Debt purchased for corporate (Default risk)													
1	0.00 to 0.15 or less	172,833	36,500	1.00	216,279	0.05	0.0	30.35	1.3	19,273	8.91	32	
2	Exceeding 0.15 to 0.25 or less	30,687	16,793	0.90	38,992	0.18	0.0	30.35	2.2	11,153	28.60	22	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	4,787	1,595	0.74	7,047	0.63	0.0	30.35	1.2	2,963	42.04	13	
5	Exceeding 0.75 to 2.50 or less	4,323	—	—	3,259	0.83	0.0	30.35	1.0	1,481	45.44	8	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	212,632	54,888	0.96	265,579	0.09	0.0	30.35	1.4	34,872	13.13	76	
Debt purchased for corporate (Dilution risk)													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Loan participation (corporate) (Default risk of seller)													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Debt purchased for retail													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Qualifying revolving retail exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Retail exposure secured by residential properties													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Other retail exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Total		6,800,723	1,586,523	0.52	7,635,975	0.83	2.6	29.56	2.8	1,896,527	24.83	17,013	13,717

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

Fiscal 2018 (Ended March 31, 2019)

(Millions of Yen)

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

Note: Because the Bank did not use credit derivatives as credit risk mitigation techniques as of March 31, 2019, credit derivatives are not shown in these statements.

Fiscal 2017 (Ended March 31, 2018)

(Millions of Yen)

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

Note: Because the Bank did not use credit derivatives as credit risk mitigation techniques as of March 31, 2018, credit derivatives are not shown in these statements.

CR8: RWA flow statements of credit risk exposures under IRB**Fiscal 2018 (Ended March 31, 2019)**

(Millions of Yen)

No.		RWA amounts
1	RWA as at end of previous reporting period	4,900,735
2	Changes in the amounts per factor during fiscal 2018	Asset size
3		Asset quality
4		Model updates
5		Methodology and policy
6		Acquisitions and disposals
7		Foreign exchange movements
8		Other
9	RWA as at end of reporting period	5,628,859

Fiscal 2017 (Ended March 31, 2018)

(Millions of Yen)

No.		RWA amounts
1	RWA as at end of previous reporting period	4,738,491
2	Changes in the amounts per factor during fiscal 2017	Asset size
3		Asset quality
4		Model updates
5		Methodology and policy
6		Acquisitions and disposals
7		Foreign exchange movements
8		Other
9	RWA as at end of reporting period	4,900,735

CR9: IRB – Backtesting of probability of default (PD) per portfolio

Fiscal 2018 (Ended March 31, 2019)

(% the Number of Items)

a	b	c					d	e	f		g	h	i
		External rating equivalent							Number of obligors	Number of obligors			
Portfolio	PD Range	S&P	Moody's	Fitch	R&I	JCR	Weighted average PD	Arithmetic average PD by obligors	End of previous period	End of current period	Defaulted obligors in the year	of which: new defaulted obligors in the year	Average historical annual default rate (5 years)
Sovereign exposure	1-1 to 2	AAA—A-	Aaa—A3	AAA—A-	AAA—A-	AAA—A-	0.00%	0.00%	90	94	0	0	0.00%
	3 to 4	BBB+—BBB-	Baa1—Baa3	BBB+—BBB-	BBB+—BBB-	BBB+—BBB-	0.11%	0.11%	21	21	0	0	0.00%
	5 to 6	BB+—BB-	Ba1—Ba3	BB+—BB-	BB+—BB-	BB+—BB-	3.21%	3.21%	2	2	0	0	0.00%
	7	B+	B1	B+	B+	B+	—	—	—	1	0	0	0.00%
	8-1 to 8-2	B—CCC-	B2—Caa3	B—CCC-	B—CCC-	B—CCC-	9.88%	9.88%	1	1	0	0	0.00%
Bank exposure	1-1 to 2	AAA—A-	Aaa—A3	AAA—A-	AAA—A-	AAA—A-	0.03%	0.03%	177	162	0	0	0.00%
	3 to 4	BBB+—BBB-	Baa1—Baa3	BBB+—BBB-	BBB+—BBB-	BBB+—BBB-	0.08%	0.17%	102	103	0	0	0.00%
	5 to 6	BB+—BB-	Ba1—Ba3	BB+—BB-	BB+—BB-	BB+—BB-	1.53%	1.81%	119	112	0	0	0.00%
	7	B+	B1	B+	B+	B+	4.95%	4.95%	21	19	0	0	0.00%
	8-1 to 8-2	B—CCC-	B2—Caa3	B—CCC-	B—CCC-	B—CCC-	8.94%	8.94%	3	4	0	0	0.00%
Corporate exposure	1-1 to 2	AAA—A-	Aaa—A3	AAA—A-	AAA—A-	AAA—A-	0.05%	0.05%	510	532	0	0	0.00%
	3 to 4	BBB+—BBB-	Baa1—Baa3	BBB+—BBB-	BBB+—BBB-	BBB+—BBB-	0.21%	0.26%	993	962	0	0	0.02%
	5 to 6	BB+—BB-	Ba1—Ba3	BB+—BB-	BB+—BB-	BB+—BB-	1.20%	1.39%	719	702	0	0	0.00%
	7	B+	B1	B+	B+	B+	4.68%	4.78%	561	613	5	0	1.00%
	8-1 to 8-2	B—CCC-	B2—Caa3	B—CCC-	B—CCC-	B—CCC-	15.82%	15.83%	374	405	14	0	4.19%
Retail exposure	Standard loans						0.37%	0.46%	78,431	97,941	88	3	0.08%
	Delinquent loans						21.62%	20.10%	398	364	44	0	11.23%

Notes: 1. Although most tallied data are about consolidated assets, in principle, as to the “Number of obligors,” “Defaulted obligors in the year” and “Average historical annual default rate (5 years)” of corporate, sovereign and bank exposure, only non-consolidated data are tallied, taking into account that the PDs are estimated mainly for the group of obligors of the Bank as a non-consolidated entity and a majority of such obligors are borrowers of the Bank alone on a non-consolidated basis.

- Although the Bank has applied the Advanced Internal Ratings-Based Approach (A-IRB) to corporate, sovereign and bank exposure, beginning with the standard capital adequacy ratio calculation as of March 31, 2017, because the average PD and the average historical annual default rates, which are subject to back-testing, were calculated including the data prior to the transition to the A-IRB, the sum of the investment funds under the A-IRB and those under the Foundation Internal Ratings-Based Approach (F-IRB) were tallied and disclosed.
- Back-testing is not applied to Specialized Lending Products because the slotting criteria method is adopted for them. Moreover, the data on equity exposure and debt purchased for corporate, for which the PD/LGD approaches are applied, are not tallied for each classification because the number of defaults is recognized in one of the above categories in case default occurs.
- Retail exposure, the balance of which is insignificant against total assets, is disclosed as a whole in a single portfolio category.
- Because related back-testing is conducted and tallied using the PD values used to calculate the capital adequacy ratio for estimation and validation, with the “previous year-end” for corporate, sovereign and bank exposure being September 30, 2017, and the “current year-end” as September 30, 2018, and with the “previous year-end” for retail exposure being the end of a reference month on an exposure pool basis in estimation and validation for 2017 and the “current year-end” being the end of the same reference month for 2018, the “Number of obligors” and “Defaulted obligors in the year” were tallied. Also, the “Weighted-average PD” and “Arithmetic average PD by obligors” are calculated, considering the purpose of this disclosure, using the PD values that were applied to compute the risk-weighted asset data used to calculate the capital adequacy ratio as of the reference date of March 31, 2018.
- Concerning the “Average historical annual default rate (5 years),” the five-year average value is computed with the reference date of September 30 of each year for corporate exposure, and that for retail exposure with the reference date being the end of the reference month of each exposure pool for estimation and validation, using the internal past default data.
- For retail exposure, calculation was conducted not by obligor but also by loan.

■ Establishment of the Debtor Rating System and Categories for Estimating PDs Related to Corporate, Sovereign and Bank Exposure

Portfolio	Evaluation methods for assigning debtor ratings	Category for estimating PDs	Ratio to the entire credit RWA
Sovereign exposure	Internal development methods Methods to refer to credit ratings by external agencies	Sovereign	0.38%
Bank exposure	Internal development methods Methods to refer to credit ratings by external agencies	Bank	2.40%
Corporate exposure (excluding Specialized Lending Products)	Internal development methods Methods to refer to credit ratings by external agencies Credit rating agencies estimating models approach	Resident corporate Non-resident corporate	5.94%
Specialized Lending Products	Internal development methods	Not applicable because the slotting criteria method is applied	2.11%
Equity Exposure to the PD/LGD Approaches are applied	Internal development methods Methods to refer to credit ratings by external agencies	Categorized as resident corporate, non-resident corporate, bank or sovereign	2.15%
Other debt purchased for corporate, sovereign and bank exposure	Internal development methods Methods to refer to credit ratings by external agencies	Categorized as resident corporate, non-resident corporate, bank or sovereign	0.17%

Note: The "Category for estimating PDs" are Resident corporate, Non-resident corporate, Bank and Sovereign under the Debtor Rating System. PDs are assigned corresponding to the debtor rankings in each category.

■ Remarks on the Evaluation Methods for Assigning Ratings to Corporate, Sovereign and Bank Exposure

Evaluation methods	Overview of the evaluation methods	Method to allocate exposures to the evaluation methods to be applied
Internal development methods	Evaluation method combining quantitative and qualitative methods, in principle, using a quantitative model	1. Allocation of ratings based on the quantitative financial information and qualitative information available via transactions mainly with credit risk in financing, etc. 2. Allocation of ratings to debtors of which evaluation by the internal development method is possible because there is a sufficient level of quality and quantity of information obtained from disclosure data and fund managers in case of investing in specific bonds and loans mainly with credit risk (including fund and other indirect investments)
Methods to refer to credit ratings by external agencies	Evaluation methods utilizing mainly S&P or Moody's credit rating information	Allocation of ratings to debtors of which rating information from external credit rating agencies is available Provided, however, the use of this method shall be limited to either of the following. 1. In case of investing in bonds or loans mainly with market risks such as price volatility and interest risk (including fund and other indirect investments) 2. In case of investing in credit risk-born funds, etc., with inferior quality and quantity of information on the investment targets constituting the fund available from disclosure data and fund managers compared to the information obtained on debtors to whom the Bank's internal development method is applied, thereby the alternative use of rating information from external credit rating agencies as major information rather than the use of the internal development method being judged to be more appropriate
Credit rating agencies estimating models approach	Evaluation method utilizing quantitative evaluation by a vendor model for estimating the external rating as major information	In case of investing in specific bonds and loans (including investment types commissioned to external firms) mainly with credit risk and allotment of ratings to debtors who satisfy both of the following: 1. In case it is impossible to obtain rating information by external credit rating agencies 2. In case the quality and quantity of information available from disclosure data and fund managers is inferior compared to that of debtors to whom internal development methods are applied, thereby the alternative use of quantitative evaluation by a vendor model of estimating external rating as major information rather than the use of internal development methods being judged to be more appropriate

■ Establishment of Pools Related to Retail Exposure

Portfolio	Pools		Ratio to the entire RWA
	Non-consolidated	Consolidated subsidiaries	
Retail exposure secured by residential properties	Cooperative mortgage loan	Mortgage loan that is not backed by a loan guarantee company, JA Bank mortgage loan guarantee	1.57%
Qualifying revolving retail exposure	—	—	—
Other debt purchased (retail)	Purchased mortgage loans, purchased personal loans	Purchased retail receivables	0.00%
Other retail exposure	Agricultural funds for individual agricultural business operators, forestry funds for individual forestry business operators, fishery funds for individual fishery business operators, educational loans in trust	Business loans not backed by a loan guarantee company, non-businesses loans not backed by a loan guarantee company, JA Bank unsecured loan guarantee	0.07%

■ Remarks on the Scope of Application of Retail Exposure Pools

Portfolio	Method to apply exposure pools
Retail exposure secured by residential properties	Credit of an individual who resides on the real estate owned by the Bank
Qualifying revolving retail exposures	Exposures with all the characteristics listed below 1. Exposure with the debt balance changeable depending on the debtor's arbitrary judgments within the upper limit stipulated in the contract, with no collateral, and no contract regarding the maintenance of credit lines, thereby allowing the Bank to cancel without cause 2. Exposure to individual person-related risks 3. The upper limit of the balance for an individual is ¥10 million or lower. 4. Low volatility in the loss ratio of low-PD exposures in the portfolio to which the exposure belongs 5. It is possible to verify the volatility rate using the loss ratio data of the exposure.
Other debt purchased (retail)	Loans for individuals purchased from outside the consolidated group of the Bank
Other retail exposure	Non-business loans for individuals that are not categorized in the above loans for individuals (e.g., educational funds, auto loans and funds for living) or business loans mainly by credit guarantee associations in the amount of less than ¥100 million after subtracting the portion of the guarantee

Fiscal 2017 (Ended March 31, 2018)

													(%, the Number of Items)	
a	b	c					d	e	f		g	h	i	
		External rating equivalent							Number of obligors	End of previous period				End of current period
Portfolio	PD Range	S&P	Moody's	Fitch	R&I	JCR	Weighted average PD	Arithmetic average PD by obligors					Defaulted obligors in the year	
Sovereign exposure	1-1 to 2	AAA—A-	Aaa—A3	AAA—A-	AAA—A-	AAA—A-	0.00%	0.00%	92	90	0	0	0.00%	
	3 to 4	BBB+—BBB-	Baa1—Baa3	BBB+—BBB-	BBB+—BBB-	BBB+—BBB-	0.06%	0.06%	32	21	0	0	0.00%	
	5 to 6	BB+—BB-	Ba1—B1	BB+—BB-	BB+—BB-	BB+—BB-	0.86%	0.86%	3	2	0	0	0.00%	
	7	B+	B2	B+	B+	B+	—	—	—	—	—	—	—	
	8-1 to 8-2	B—CCC-	B3—Caa3	B—CCC-	B—CCC-	B—CCC-	9.88%	9.88%	1	1	0	0	0.00%	
Bank exposure	1-1 to 2	AAA—A-	Aaa—A3	AAA—A-	AAA—A-	AAA—A-	0.03%	0.03%	177	177	0	0	0.00%	
	3 to 4	BBB+—BBB-	Baa1—Baa3	BBB+—BBB-	BBB+—BBB-	BBB+—BBB-	0.10%	0.17%	103	102	0	0	0.00%	
	5 to 6	BB+—BB-	Ba1—B1	BB+—BB-	BB+—BB-	BB+—BB-	2.21%	1.83%	115	119	0	0	0.00%	
	7	B+	B2	B+	B+	B+	4.95%	4.95%	22	21	0	0	0.00%	
	8-1 to 8-2	B—CCC-	B3—Caa3	B—CCC-	B—CCC-	B—CCC-	8.94%	8.94%	5	3	0	0	0.00%	
Corporate exposure	1-1 to 2	AAA—A-	Aaa—A3	AAA—A-	AAA—A-	AAA—A-	0.05%	0.05%	448	510	0	0	0.00%	
	3 to 4	BBB+—BBB-	Baa1—Baa3	BBB+—BBB-	BBB+—BBB-	BBB+—BBB-	0.23%	0.26%	927	993	2	1	0.04%	
	5 to 6	BB+—BB-	Ba1—B1	BB+—BB-	BB+—BB-	BB+—BB-	1.11%	1.32%	703	719	0	0	0.08%	
	7	B+	B2	B+	B+	B+	4.51%	4.75%	501	561	2	0	0.86%	
	8-1 to 8-2	B—CCC-	B3—Caa3	B—CCC-	B—CCC-	B—CCC-	15.84%	15.84%	336	374	11	2	4.29%	
Retail exposure	Standard loans						0.36%	0.44%	72,656	78,431	99	0	0.14%	
	Delinquent loans						22.07%	22.95%	368	398	47	0	12.81%	

Notes: 1. Although most tallied data are about consolidated assets, in principle, as to the "Number of obligors," "Defaulted obligors in the year" and "Average historical annual default rate (5 years)" of corporate, sovereign and bank exposure, only non-consolidated data are tallied, taking into account that the PDs are estimated mainly for the group of obligors of the Bank as a non-consolidated entity and a majority of such obligors are borrowers of the Bank alone on a non-consolidated basis.

2. Although the Bank has applied the Advanced Internal Ratings-Based Approach (A-IRB) to corporate, sovereign and bank exposure, beginning with the standard capital adequacy ratio calculation as of March 31, 2017, because the average PD and the average historical annual default rates, which are subject to back-testing, were calculated including the data prior to the transition to the A-IRB, the sum of the investment funds under the A-IRB and those under the Foundation Internal Ratings-Based Approach (F-IRB) were tallied and disclosed.

3. Back-testing is not applied to Specialized Lending Products because the slotting criteria method is adopted for them. Moreover, the data on equity exposure and debt purchased for corporate, for which the PD/LGD approaches are applied, are not tallied for each classification because the number of defaults is recognized in one of the above categories in case default occurs.

4. Retail exposure, the balance of which is insignificant against total assets, is disclosed as a whole in a single portfolio category.

5. Because related back-testing is conducted and tallied using the PD values used to calculate the capital adequacy ratio for estimation and validation, with the "previous year-end" for corporate, sovereign and bank exposure being September 30, 2016, and the "current year-end" as September 30, 2017, and with the "previous year-end" for retail exposure being the end of a reference month on an exposure pool basis in estimation and validation for 2016 and the "current year-end" being the end of the same reference month for 2017, the "Number of obligors" and "Defaulted obligors in the year" were tallied. Also, the "Weighted-average PD" and "Arithmetic average PD by obligors" are calculated, considering the purpose of this disclosure, using the PD values that were applied to compute the risk-weighted asset data used to calculate the capital adequacy ratio as of the reference date of March 31, 2016.

6. Concerning the "Average historical annual default rate (5 years)," the five-year average value is computed with the reference date of September 30 of each year for corporate exposure, and that for retail exposure with the reference date being the end of the reference month of each exposure pool for estimation and validation, using the internal past default data.

7. For retail exposure, calculation was conducted not by obligor but also by loan.

■ Establishment of the Debtor Rating System and Categories for Estimating PDs Related to Corporate, Sovereign and Bank Exposure

Portfolio	Evaluation methods for assigning debtor ratings	Category for estimating PDs	Ratio to the entire credit RWA
Sovereign exposure	Internal development methods Methods to refer to credit ratings by external agencies	Sovereign	0.01%
Bank exposure	Internal development methods Methods to refer to credit ratings by external agencies	Bank	3.40%
Corporate exposure (excluding Specialized Lending Products)	Internal development methods Methods to refer to credit ratings by external agencies Credit rating agencies estimating models approach	Resident corporate Non-resident corporate	6.76%
Specialized Lending Products	Internal development methods	Not applicable because the slotting criteria method is applied	1.95%
Equity Exposure to the PD/LGD Approaches are applied	Internal development methods Methods to refer to credit ratings by external agencies	Categorized as resident corporate, non-resident corporate, bank or sovereign	3.01%
Other debt purchased for corporate, sovereign and bank exposure	Internal development methods Methods to refer to credit ratings by external agencies	Categorized as resident corporate, non-resident corporate, bank or sovereign	0.18%

Note: The "Category for estimating PDs" are Resident corporate, Non-resident corporate, Bank and Sovereign under the Debtor Rating System. PDs are assigned corresponding to the debtor rankings in each category.

■ Remarks on the Evaluation Methods for Assigning Ratings to Corporate, Sovereign and Bank Exposure

Evaluation methods	Overview of the evaluation methods	Method to allocate exposures to the evaluation methods to be applied
Internal development methods	Evaluation method combining quantitative and qualitative methods, in principle, using a quantitative model	1. Allocation of ratings based on the quantitative financial information and qualitative information available via transactions mainly with credit risk in financing, etc. 2. Allocation of ratings to debtors of which evaluation by the internal development method is possible because there is a sufficient level of quality and quantity of information obtained from disclosure data and fund managers in case of investing in specific bonds and loans mainly with credit risk (including fund and other indirect investments)
Methods to refer to credit ratings by external agencies	Evaluation methods utilizing mainly S&P or Moody's credit rating information	Allocation of ratings to debtors of which rating information from external credit rating agencies is available. Provided, however, the use of this method shall be limited to either of the following. 1. In case of investing in bonds or loans mainly with market risks such as price volatility and interest risk (including fund and other indirect investments) 2. In case of investing in credit risk-born funds, etc., with inferior quality and quantity of information on the investment targets constituting the fund available from disclosure data and fund managers compared to the information obtained on debtors to whom the Bank's internal development method is applied, thereby the alternative use of rating information from external credit rating agencies as major information rather than the use of the internal development method being judged to be more appropriate
Credit rating agencies estimating models approach	Evaluation method utilizing quantitative evaluation by a vendor model for estimating the external rating as major information	In case of investing in specific bonds and loans (including investment types commissioned to external firms) mainly with credit risk and allotment of ratings to debtors who satisfy both of the following: 1. In case it is impossible to obtain rating information by external credit rating agencies 2. In case the quality and quantity of information available from disclosure data and fund managers is inferior compared to that of debtors to whom internal development methods are applied, thereby the alternative use of quantitative evaluation by a vendor model of estimating external rating as major information rather than the use of internal development methods being judged to be more appropriate

■ Establishment of Pools Related to Retail Exposure

Portfolio	Pools		Ratio to the entire RWA
	Non-consolidated	Consolidated subsidiaries	
Retail exposure secured by residential properties	Cooperative mortgage loan	Mortgage loan that is not backed by a loan guarantee company, JA Bank mortgage loan guarantee	1.70%
Qualifying revolving retail exposure	—	—	—
Other debt purchased (retail)	Purchased mortgage loans, purchased personal loans	Purchased retail receivables	0.00%
Other retail exposure	Forestry funds for individual forestry business operators, agricultural funds for individual agricultural business operators, educational loans in trust	Business loans not backed by a loan guarantee company, non-businesses loans not backed by a loan guarantee company, JA Bank unsecured loan guarantee	0.09%

■ Remarks on the Scope of Application of Retail Exposure Pools

Portfolio	Method to apply exposure pools
Retail exposure secured by residential properties	Credit of an individual who resides on the real estate owned by the Bank
Qualifying revolving retail exposures	Exposures with all the characteristics listed below 1. Exposure with the debt balance changeable depending on the debtor's arbitrary judgments within the upper limit stipulated in the contract, with no collateral, and no contract regarding the maintenance of credit lines, thereby allowing the Bank to cancel without cause 2. Exposure to individual person-related risks 3. The upper limit of the balance for an individual is ¥10 million or lower. 4. Low volatility in the loss ratio of low-PD exposures in the portfolio to which the exposure belongs 5. It is possible to verify the volatility rate using the loss ratio data of the exposure.
Other debt purchased (retail)	Loans for individuals purchased from outside the consolidated group of the Bank
Other retail exposure	Non-business loans for individuals that are not categorized in the above loans for individuals (e.g., educational funds, auto loans and funds for living) or business loans mainly by credit guarantee associations in the amount of less than ¥100 million after subtracting the portion of the guarantee

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

Fiscal 2018 (Ended March 31, 2019)

(Millions of Yen, %)

a	b	c	d	e	f	g	h	i	j	k	l	
Specialized Lending Products (supervisory slotting criteria)												
Other than Lending for High-Volatility Commercial Real Estate (HVCRE)												
Regulatory categories	Residual contractual maturity	On-balance sheet amount	Off-balance sheet amount	RW	Exposure amount (EAD)					RWA	Expected losses	
					PF	OF	CF	IPRE	Total			
Strong	Less than 2.5 years	41,978	34,738	50%	62,411	5,621	—	—	68,032	34,016	—	
	Equal to or more than 2.5 years	573,953	59,269	70%	512,381	45,822	—	38,259	596,463	417,524	2,385	
Good	Less than 2.5 years	—	19,159	70%	11,821	—	—	—	11,821	8,274	47	
	Equal to or more than 2.5 years	225,667	74,377	90%	201,096	31,098	—	—	232,195	208,975	1,857	
Satisfactory		40,279	1,612	115%	28,897	12,590	—	—	41,488	47,711	1,161	
Weak		33,649	3,876	250%	27,894	6,382	—	—	34,277	85,694	2,742	
Default		380	—	—	—	877	—	—	877	—	438	
Total		915,908	193,034	—	844,503	102,394	—	38,259	985,157	802,198	8,633	
High-Volatility Commercial Real Estate (HVCRE)												
Regulatory categories	Residual contractual maturity	On-balance sheet amount	Off-balance sheet amount	RW						Exposure amount (EAD)	RWA	Expected losses
Strong	Less than 2.5 years	—	—	70%						—	—	—
	Equal to or more than 2.5 years	—	—	95%						—	—	—
Good	Less than 2.5 years	—	—	95%						—	—	—
	Equal to or more than 2.5 years	—	—	120%						—	—	—
Satisfactory		—	—	140%						—	—	—
Weak		—	—	250%						—	—	—
Default		—	—	—						—	—	—
Total		—	—	—						—	—	—
Equity Exposure (Method of the Market-Based Approach)												
Equity Exposure to which the Market-Based Approach is applied												
Categories	On-balance sheet amount	Off-balance sheet amount	RW						Exposure amount (EAD)	RWA		
Exchange-traded equity exposures	378,165	—	300%						378,165	1,134,497		
Private equity exposures	142,276	—	400%						142,276	569,105		
Other equity exposures	—	—	—						—	—		
Total	520,441	—	—						520,441	1,703,602		
Equity Exposure to which a risk weight of 100%												
Equity Exposure to which a risk weight of 100% is applied as set forth in the proviso of Notification Regarding Capital Adequacy Ratio, Article 143-1	—	—	100%						—	—		

Fiscal 2017 (Ended March 31, 2018)

(Millions of Yen, %)

a	b	c	d	e	f	g	h	i	j	k	l
Specialized Lending Products (supervisory slotting criteria)											
Other than Lending for High-Volatility Commercial Real Estate (HVCRE)											
Regulatory categories	Residual contractual maturity	On-balance sheet amount	Off-balance sheet amount	RW	Exposure amount (EAD)					RWA	Expected losses
					PF	OF	CF	IPRE	Total		
Strong	Less than 2.5 years	41,990	19,705	50%	50,352	—	—	6,416	56,769	28,384	—
	Equal to or more than 2.5 years	513,966	47,645	70%	470,338	21,458	—	38,901	530,698	371,488	2,122
Good	Less than 2.5 years	6,545	17,541	70%	17,675	—	—	—	17,675	12,372	70
	Equal to or more than 2.5 years	96,718	31,624	90%	92,648	—	—	—	92,648	83,383	741
Satisfactory		37,208	11,561	115%	18,188	27,691	—	—	45,879	52,761	1,284
Weak		22,654	—	250%	20,447	—	—	—	20,447	51,119	1,635
Default		753	—	—	—	1,912	—	—	1,912	—	956
Total		719,837	128,078	—	669,652	51,061	—	45,318	766,032	599,512	6,811

High-Volatility Commercial Real Estate (HVCRE)

Regulatory categories	Residual contractual maturity	On-balance sheet amount	Off-balance sheet amount	RW	Exposure amount (EAD)	RWA	Expected losses
Strong	Less than 2.5 years	—	—	70%	—	—	—
	Equal to or more than 2.5 years	—	—	95%	—	—	—
Good	Less than 2.5 years	—	—	95%	—	—	—
	Equal to or more than 2.5 years	—	—	120%	—	—	—
Satisfactory		—	—	140%	—	—	—
Weak		—	—	250%	—	—	—
Default		—	—	—	—	—	—
Total		—	—	—	—	—	—

Equity Exposure (Method of the Market-Based Approach)

Equity Exposure to which the Market-Based Approach is applied

Categories	On-balance sheet amount	Off-balance sheet amount	RW	Exposure amount (EAD)	RWA
Exchange-traded equity exposures	—	—	300%	—	—
Private equity exposures	134,271	—	400%	134,271	537,085
Other equity exposures	371,098	—	283%	371,098	1,050,019
Total	505,370	—	—	505,370	1,587,104

Equity Exposure to which a risk weight of 100%

Equity Exposure to which a risk weight of 100% is applied as set forth in the proviso of Notification Regarding Capital Adequacy Ratio, Article 143-1	—	—	100%	—	—
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CCR1: Analysis of counterparty credit risk (CCR) exposure by approach

Fiscal 2018 (Ended March 31, 2019)

(Millions of Yen)

No.		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR	10,294	250,099	—	1.4	392,177	54,677
2	Expected positive exposure method	—	—	—	—	—	—
3	Simple Approach for credit risk mitigation	—	—	—	—	—	—
4	Comprehensive Approach for credit risk mitigation	—	—	—	—	15,884,780	158,930
5	VaR	—	—	—	—	—	—
6	Total	—	—	—	—	—	213,608

Fiscal 2017 (Ended March 31, 2018)

(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	—	—		1.4	—	—
	Current exposure method	240,271	389,179			635,131	42,302
2	Expected positive exposure method			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					15,517,250	179,609
5	VaR					—	—
6	Total						221,912

CCR2: Credit valuation adjustment (CVA) capital charge

Fiscal 2018 (Ended March 31, 2019)

(Millions of Yen)

No.		a	b
		EAD post-CRM	RWA
1	Total portfolios subject to the Advanced CVA capital charge	—	—
2	(i) VaR component (including the 3×multiplier)		—
3	(ii) Stressed VaR component (including the 3×multiplier)		—
4	All portfolios subject to the Standardized CVA capital charge	348,120	74,451
5	Total subject to the CVA capital charge	348,120	74,451

Fiscal 2017 (Ended March 31, 2018)

(Millions of Yen)

No.		a	b
		EAD post-CRM	RWA
1	Total portfolios subject to the Advanced CVA capital charge	—	—
2	(i) VaR component (including the 3×multiplier)		—
3	(ii) Stressed VaR component (including the 3×multiplier)		—
4	All portfolios subject to the Standardized CVA capital charge	284,862	64,705
5	Total subject to the CVA capital charge	284,862	64,705

CCR3: Standardized approach – CCR exposures by regulatory portfolio and risk weights Fiscal 2018 (Ended March 31, 2019)

(Millions of Yen)

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

Note: The Bank had no counterparty credit risk exposure subject to the Standardized Approach as of March 31, 2019.

Fiscal 2017 (Ended March 31, 2018)

(Millions of Yen)

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

Note: The Bank had no counterparty credit risk exposure subject to the Standardized Approach as of March 31, 2018.

CCR4: IRB – CCR exposures by portfolio and PD scale

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

Fiscal 2018 (Ended March 31, 2019)

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density
Sovereign exposure								
1	0.00 to 0.15 or less	2,181,938	0.00	0.0	45.00	0.8	—	0.00
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	2,181,938	0.00	0.0	45.00	0.8	—	0.00
Bank exposure								
1	0.00 to 0.15 or less	12,812,601	0.03	0.0	8.00	0.1	167,624	1.30
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	12,812,601	0.03	0.0	8.00	0.1	167,624	1.30
Corporate exposure								
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Total		14,994,539	0.02	0.0	13.39	0.2	167,624	1.11

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

Fiscal 2017 (Ended March 31, 2018)

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density
Sovereign exposure								
1	0.00 to 0.15 or less	2,109,525	0.00	0.0	45.00	0.9	—	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	2,109,525	0.00	0.0	45.00	0.9	—	0.00
Bank exposure								
1	0.00 to 0.15 or less	12,923,542	0.03	0.0	5.06	0.2	183,575	1.42
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	12,923,542	0.03	0.0	5.06	0.2	183,575	1.42
Corporate exposure								
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Total		15,033,068	0.03	0.0	12.41	0.3	183,575	1.22

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)

Fiscal 2018 (Ended March 31, 2019)

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density
Sovereign exposure								
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Bank exposure								
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Corporate exposure								
1	0.00 to 0.15 or less	1,278,410	0.05	0.0	17.32	0.1	44,040	3.44
2	Exceeding 0.15 to 0.25 or less	1,465	0.15	0.0	30.35	2.6	397	27.11
3	Exceeding 0.25 to 0.50 or less	2,418	0.42	0.0	30.35	4.8	1,485	61.41
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	121	0.98	0.0	30.35	1.0	59	48.97
6	Exceeding 2.50 to 10.00 or less	0	4.80	0.0	30.35	1.0	0	87.57
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	1,282,417	0.05	0.0	17.36	0.1	45,984	3.58
Total		1,282,417	0.05	0.0	17.36	0.1	45,984	3.58

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

Fiscal 2017 (Ended March 31, 2018)

(Millions of Yen, %, Thousands, Year)

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

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density
Bank exposure								
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Corporate exposure								
1	0.00 to 0.15 or less	1,115,931	0.05	0.0	17.31	0.1	36,462	3.26
2	Exceeding 0.15 to 0.25 or less	1,359	0.15	0.0	30.35	2.4	349	25.72
3	Exceeding 0.25 to 0.50 or less	220	0.42	0.0	30.35	3.2	107	48.69
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	1,802	0.83	0.0	30.35	4.9	1,416	78.60
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	1,119,314	0.05	0.0	17.35	0.1	38,336	3.42
Total		1,119,314	0.05	0.0	17.35	0.1	38,336	3.42

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

CCR5: Composition of collateral for CCR exposure Fiscal 2018 (Ended March 31, 2019)

(Millions of Yen)

No.		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash – domestic currency	—	36,101	—	348,695	—	4,701
2	Cash – other currencies	—	7,744	—	32,140	19,493,702	85,064
3	Domestic sovereign debt	—	—	644,050	—	13,770	5,546,402
4	Other sovereign debt	—	—	1,145	—	63,735	12,745,617
5	Government agency debt	—	—	—	—	1,980	3,157,687
6	Corporate bonds	—	—	—	—	—	459,571
7	Equity securities	—	—	32,542	—	—	—
8	Other collateral	—	—	—	—	948	1,787,166
9	Total	—	43,846	677,739	380,836	19,574,136	23,786,212

Fiscal 2017 (Ended March 31, 2018)

(Millions of Yen)

No.		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash – domestic currency	—	358,073	—	137,906	—	7,000
2	Cash – other currencies	—	15,548	—	3,858	19,505,157	82,463
3	Domestic sovereign debt	544	—	626,028	—	12,529	5,313,085
4	Other sovereign debt	—	—	1,099	—	54,202	12,616,048
5	Government agency debt	—	—	—	—	3,484	3,913,397
6	Corporate bonds	—	—	—	—	334	575,795
7	Equity securities	—	—	29,008	—	—	—
8	Other collateral	—	—	—	—	—	1,533,730
9	Total	544	373,622	656,136	141,765	19,575,708	24,041,520

CCR6: Credit derivatives exposures**Fiscal 2018 (Ended March 31, 2019)**

(Millions of Yen)

No.		a	b
		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 March 31, 2019.

Fiscal 2017 (Ended March 31, 2018)

(Millions of Yen)

No.		a	b
		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 March 31, 2018.

CCR7: RWA flow statements of CCR exposures under Expected Positive Exposure Method

Fiscal 2018 (Ended March 31, 2019)

(Millions of Yen)

No.		Amounts
1	RWA as at end of previous reporting period	—
2	Changes in the amounts of per factor during fiscal 2018	Asset size
3		Credit quality of counterparties
4		Model updates (Expected positive exposure method only)
5		Methodology and policy (Expected positive exposure method only)
6		Acquisitions and disposals
7		Foreign exchange movements
8		Other
9	RWA as at end of current reporting period	—

Note: The Bank had not applied the Expected Positive Exposure Method as of March 31, 2019.

Fiscal 2017 (Ended March 31, 2018)

(Millions of Yen)

No.		Amounts
1	RWA as at end of previous reporting period	—
2	Changes in the amounts of per factor during fiscal 2017	Asset size
3		Credit quality of counterparties
4		Model updates (Expected positive exposure method only)
5		Methodology and policy (Expected positive exposure method only)
6		Acquisitions and disposals
7		Foreign exchange movements
8		Other
9	RWA as at end of current reporting period	—

Note: The Bank had not applied the Expected Positive Exposure Method as of March 31, 2018.

CCR8: Exposures to central counterparties

Fiscal 2018 (Ended March 31, 2019)

(Millions of Yen)

No.		a	b
		EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)		238,684
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	9,021,107	383
3	(i) OTC derivatives	1,248,216	375
4	(ii) Exchange-traded derivatives	330	7
5	(iii) Securities financing transactions	7,772,560	—
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	—
8	Non-segregated initial margin	128,891	0
9	Pre-funded default fund contributions	116,147	238,299
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	—	—

Fiscal 2017 (Ended March 31, 2018)

(Millions of Yen)

No.		a	b
		EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)		191,435
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	9,163,365	13,854
3	(i) OTC derivatives	738,061	13,832
4	(ii) Exchange-traded derivatives	563	22
5	(iii) Securities financing transactions	8,424,740	—
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	—
8	Non-segregated initial margin	415,357	605
9	Pre-funded default fund contributions	165,474	176,975
10	Unfunded default fund contributions	—	—
11	Exposures to non-QCCPs (total)		—
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	—	—
13	(i) OTC derivatives	—	—
14	(ii) Exchange-traded derivatives	—	—
15	(iii) Securities financing transactions	—	—
16	(iv) Netting sets where cross-product netting has been approved	—	—
17	Segregated initial margin	—	—
18	Non-segregated initial margin	—	—
19	Pre-funded default fund contributions	—	—
20	Unfunded default fund contributions	—	—

SEC1: Securitization exposures in the banking book

Fiscal 2018 (Ended March 31, 2019)

(Millions of Yen)

No.	Types of underlying assets	a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	—	—	—	—	—	—	3,074,940	—	3,074,940
2	residential mortgage	—	—	—	—	—	—	2,024,003	—	2,024,003
3	credit card	—	—	—	—	—	—	312,488	—	312,488
4	other retail exposures	—	—	—	—	—	—	738,449	—	738,449
5	re-securitization	—	—	—	—	—	—	0	—	0
6	Wholesale (total) – of which	—	—	—	—	—	—	7,627,828	—	7,627,828
7	loans to corporates	—	—	—	—	—	—	7,556,883	—	7,556,883
8	commercial mortgage	—	—	—	—	—	—	67,036	—	67,036
9	lease and receivables	—	—	—	—	—	—	3,908	—	3,908
10	other wholesale	—	—	—	—	—	—	—	—	—
11	re-securitization	—	—	—	—	—	—	—	—	—

Fiscal 2017 (Ended March 31, 2018)

(Millions of Yen)

No.	Types of underlying assets	a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	—	—	—	—	—	—	3,235,840	—	3,235,840
2	residential mortgage	—	—	—	—	—	—	2,391,192	—	2,391,192
3	credit card	—	—	—	—	—	—	304,455	—	304,455
4	other retail exposures	—	—	—	—	—	—	540,192	—	540,192
5	re-securitization	—	—	—	—	—	—	0	—	0
6	Wholesale (total) – of which	—	—	—	—	—	—	3,996,856	—	3,996,856
7	loans to corporates	—	—	—	—	—	—	3,925,191	—	3,925,191
8	commercial mortgage	—	—	—	—	—	—	63,379	—	63,379
9	lease and receivables	—	—	—	—	—	—	8,285	—	8,285
10	other wholesale	—	—	—	—	—	—	—	—	—
11	re-securitization	—	—	—	—	—	—	—	—	—

SEC2: Securitization exposures in the trading book

Fiscal 2018 (Ended March 31, 2019)

(Millions of Yen)

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

Fiscal 2017 (Ended March 31, 2018)

(Millions of Yen)

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

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

Fiscal 2018 (Ended March 31, 2019)

(Millions of Yen)

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

Fiscal 2017 (Ended March 31, 2018)

(Millions of Yen)

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

(Millions of Yen)

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

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

Fiscal 2018 (Ended March 31, 2019)

(Millions of Yen)

No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	
		Total exposures															
		Traditional securitization								Synthetic securitization							
		Of which securitization				Of which re-securitization				Of which securitization				Of which re-securitization			
		Of which retail underlying		Of which wholesale		Of which senior		Of which non-senior		Of which retail underlying		Of which wholesale		Of which senior		Of which non-senior	
Exposure values (by RW bands)																	
1	≤20% RW	10,671,236	10,671,236	10,671,236	3,043,407	7,627,828	—	—	—	—	—	—	—	—	—	—	
2	>20% to 50% RW	5,669	5,669	5,669	5,669	—	—	—	—	—	—	—	—	—	—	—	
3	>50% to 100% RW	15,632	15,632	15,632	15,632	—	—	—	—	—	—	—	—	—	—	—	
4	>100% to <1,250% RW	10,231	10,231	10,231	10,231	—	—	—	—	—	—	—	—	—	—	—	
5	1,250% RW	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—	
Exposure values (by regulatory approach)																	
6	IRB SFA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
7	IRB SFA	10,702,769	10,702,769	10,702,769	3,074,940	7,627,828	—	—	—	—	—	—	—	—	—	—	
8	SA/SSFA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
9	1,250%	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—	
RWA (by regulatory approach)																	
10	IRB SFA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
11	IRB SFA	2,159,835	2,159,835	2,159,835	634,627	1,525,208	—	—	—	—	—	—	—	—	—	—	
12	SA/SSFA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
13	1,250%	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—	

(Millions of Yen)

No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Total exposures														
		Traditional securitization						Synthetic securitization								
		Of which securitization			Of which re-securitization			Of which securitization		Of which re-securitization		Of which securitization		Of which re-securitization		
	Of which retail underlying	Of which wholesale		Of which senior	Of which non-senior		Of which retail underlying	Of which wholesale		Of which senior	Of which non-senior		Of which senior	Of which non-senior		
	Capital charge after cap															
14	IRB SFA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	IRB SFA	172,786	172,786	172,786	50,770	122,016	—	—	—	—	—	—	—	—	—	—
16	SA/SSFA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	1,250%	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—

Fiscal 2017 (Ended March 31, 2018)

(Millions of Yen)

No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Total exposures														
		Traditional securitization						Synthetic securitization								
		Of which securitization			Of which re-securitization			Of which securitization		Of which re-securitization		Of which securitization		Of which re-securitization		
	Of which retail underlying	Of which wholesale		Of which senior	Of which non-senior		Of which retail underlying	Of which wholesale		Of which senior	Of which non-senior		Of which senior	Of which non-senior		
	Exposure values (by RW bands)															
1	≤20% RW	7,228,828	7,228,828	7,228,828	3,231,972	3,996,856	—	—	—	—	—	—	—	—	—	—
2	>20% to 50% RW	2,735	2,735	2,735	2,735	—	—	—	—	—	—	—	—	—	—	—
3	>50% to 100% RW	1,133	1,133	1,133	1,133	—	—	—	—	—	—	—	—	—	—	—
4	>100% to <1,250% RW	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	1,250% RW	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—
	Exposure values (by regulatory approach)															
6	IRB SFA	7,232,697	7,232,697	7,232,697	3,235,840	3,996,856	—	—	—	—	—	—	—	—	—	—
7	IRB SFA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	SA/SSFA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	1,250%	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—
	RWA (by regulatory approach)															
10	IRB SFA	518,665	518,665	518,665	230,646	288,019	—	—	—	—	—	—	—	—	—	—
11	IRB SFA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	SA/SSFA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	1,250%	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—
	Capital charge after cap															
14	IRB SFA	43,982	43,982	43,982	19,558	24,424	—	—	—	—	—	—	—	—	—	—
15	IRB SFA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
16	SA/SSFA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	1,250%	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—

MR1: Market risk under standardized approach**Fiscal 2018 (Ended March 31, 2019)**

(Millions of Yen)

No.		RWA
1	Interest rate risk (general and specific)	—
2	Equity risk (general and specific)	—
3	Foreign exchange risk	2,352,803
4	Commodity risk	—
	Options	
5	Simplified approach	—
6	Delta-plus method	—
7	Scenario approach	—
8	Securitization	—
9	Total	2,352,803

Fiscal 2017 (Ended March 31, 2018)

(Millions of Yen)

No.		RWA
1	Interest rate risk (general and specific)	—
2	Equity risk (general and specific)	—
3	Foreign exchange risk	1,171,398
4	Commodity risk	—
	Options	
5	Simplified approach	—
6	Delta-plus method	—
7	Scenario approach	—
8	Securitization	—
9	Total	1,171,398

MR2: RWA flow statements of market risk exposures under an IMA**Fiscal 2018 (Ended March 31, 2019)**

(Millions of Yen)

No.		a	b	c	d	e	f
		VaR	Stressed VaR	IRC	CRM	Other	Total RWA
1a	Risk-weighted assets at the end of the previous fiscal year	4,236	21,367	—	—		25,604
1b	Adjustment of the amounts of risk-weighted assets given the regulatory required capital ratio at the end of the previous fiscal year	5.01	2.50	—	—		2.72
1c	Amounts calculated under the Internal Models Approach as of the reference date prior to the previous year-end calculation	845	8,535	—	—		9,380
2		(127)	(3,919)	—	—		(4,047)
3	Amounts of volatilities by factor during fiscal 2018			—	—		—
4		Movement in risk levels	—	—	—	—	—
5		Model updates/changes	—	—	—	—	—
6		Methodology and policy	—	—	—	—	—
7		Acquisitions and disposals	—	—	—	—	—
6	Foreign exchange movements	4	10	—	—		14
7	Other	3	—	—	—		3
8a	Amounts calculated under the Internal Models Approach as of the reference date for computation at the end of fiscal 2018	725	4,626	—	—		5,352
8b	Adjustment of the amounts of risk-weighted assets given the regulatory required capital ratio at the end of fiscal 2018	4.54	3.11	—	—		3.30
8c	RWA at end of reporting period	3,297	14,392	—	—		17,690

Fiscal 2017 (Ended March 31, 2018)

(Millions of Yen)

No.		a	b	c	d	e	f	
		VaR	Stressed VaR	IRC	CRM	Other	Total RWA	
1a	Risk-weighted assets at the end of the previous fiscal year	2,440	7,174	—	—		9,614	
1b	Adjustment of the amounts of risk-weighted assets given the regulatory required capital ratio at the end of the previous fiscal year	1.79	2.21	—	—		2.08	
1c	Amounts calculated under the Internal Models Approach as of the reference date prior to the previous year-end calculation	1,361	3,239	—	—		4,601	
2	Amounts of volatilities by factor during fiscal 2017	Movement in risk levels	342	4,668	—	—		5,010
3		Model updates/changes	—	—	—	—		—
4		Methodology and policy	—	—	—	—		—
5		Acquisitions and disposals	—	—	—	—		—
6		Foreign exchange movements	14	627	—	—		641
7		Other	(872)	—	—	—		(872)
8a	Amounts calculated under the Internal Models Approach as of the reference date for computation at the end of fiscal 2017	845	8,535	—	—		9,380	
8b	Adjustment of the amounts of risk-weighted assets given the regulatory required capital ratio at the end of fiscal 2017	5.01	2.50	—	—		2.72	
8c	RWA at end of reporting period	4,236	21,367	—	—		25,604	

MR3: IMA values for trading portfolios

Fiscal 2018 (Ended March 31, 2019)

(Millions of Yen)

No.		
	VaR (10 day 99%)	
1	Maximum value	403
2	Average value	131
3	Minimum value	36
4	Period end	58
	Stressed VaR (10 day 99%)	
5	Maximum value	1,108
6	Average value	583
7	Minimum value	143
8	Period end	370
	Incremental Risk Charge (99.9%)	
9	Maximum value	—
10	Average value	—
11	Minimum value	—
12	Period end	—
	Comprehensive Risk capital charge (99.9%)	
13	Maximum value	—
14	Average value	—
15	Minimum value	—
16	Period end	—
17	Floor (standardized measurement method)	—

Fiscal 2017 (Ended March 31, 2018)

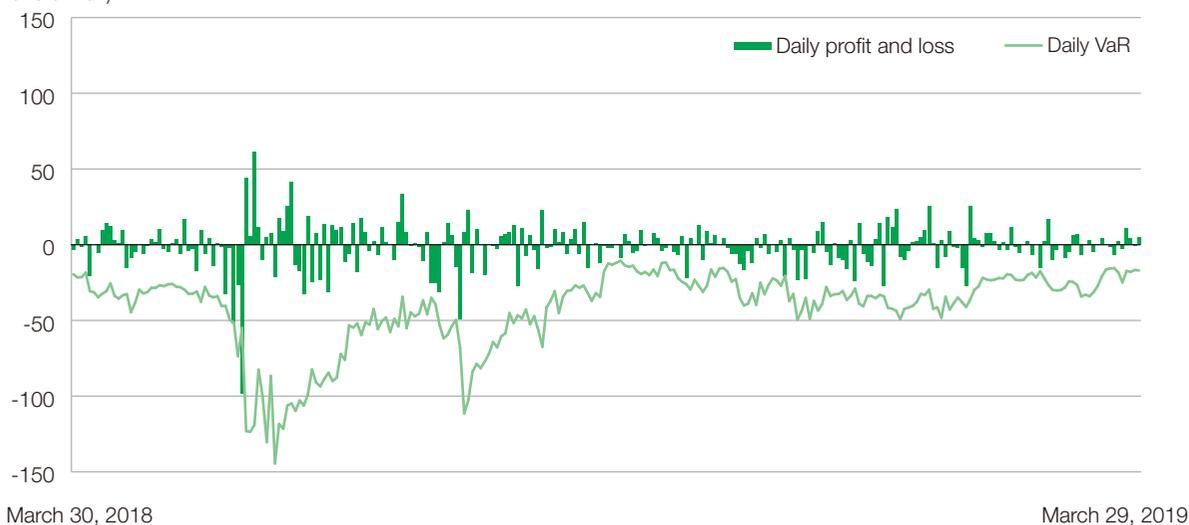
(Millions of Yen)

No.	VaR (10 day 99%)	
1	Maximum value	194
2	Average value	84
3	Minimum value	24
4	Period end	67
	Stressed VaR (10 day 99%)	
5	Maximum value	714
6	Average value	350
7	Minimum value	86
8	Period end	682
	Incremental Risk Charge (99.9%)	
9	Maximum value	—
10	Average value	—
11	Minimum value	—
12	Period end	—
	Comprehensive Risk capital charge (99.9%)	
13	Maximum value	—
14	Average value	—
15	Minimum value	—
16	Period end	—
17	Floor (standardized measurement method)	—

MR4: Comparison of VaR estimates with gains/losses

Fiscal 2018 (Ended March 31, 2019)

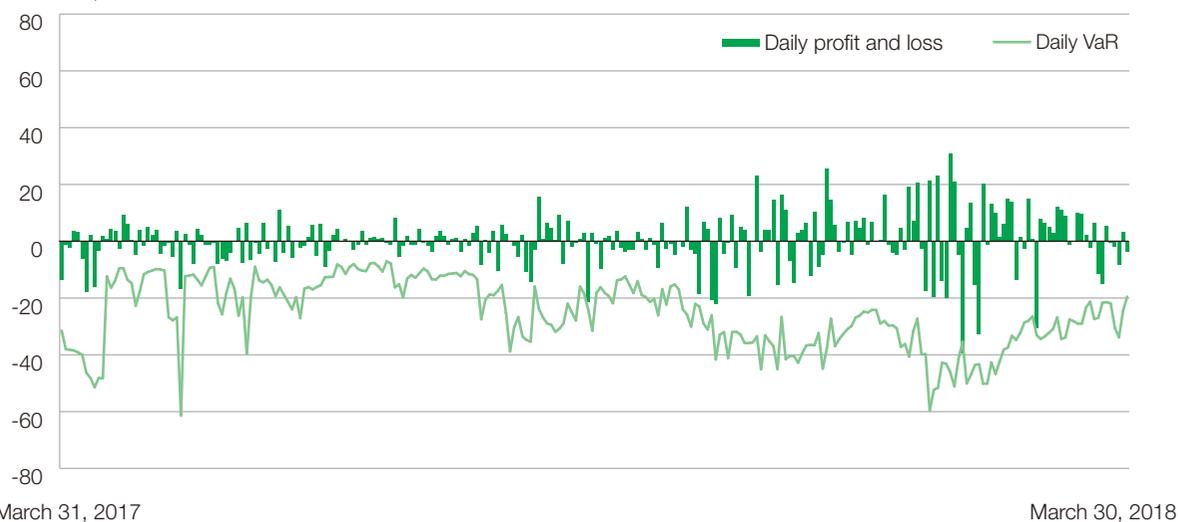
(Millions of Yen)



Note: The Bank conducted three excesses back-test in the past 250 business days. These excesses back-testing were conducted on May 24, 2018, resulting in a loss of ¥52 million with a VaR of ¥51 million, May 28, 2018, resulting in a loss of ¥98 million with a VaR of ¥54 million, November 28, 2018, resulting in a loss of ¥21 million with a VaR of ¥20 million. The reasons for these excesses back-testing were all market factors.

Fiscal 2017 (Ended March 31, 2018)

(Millions of Yen)



Note: The Bank conducted one excess back-test in fiscal 2017. The excess back-testing was conducted on February 2, 2018, resulting in a loss of ¥39 million with a VaR of ¥35 million. The reason for the excess back-testing was market factors.

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

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

Fiscal 2018 (Ended March 31, 2019)

(Billions of Yen)

Items	Exposure
Look-through approach	22,992
Mandate-based approach	339
Simple approach (subject to 250% RW)	—
Simple approach (subject to 400% RW)	29
Fall-back approach (subject to 1,250% RW)	94
Total	23,455

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

1. The assets have been acquired appropriately and frequently.

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

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

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

1. 250% or below: 250%

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

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

Fiscal 2017 (Ended March 31, 2018)

(Billions of Yen)

Items	Exposure
Look-through approach	18,187
Majority approach	939
Mandate-based approach	—
Market-based approach	1,330
Others (simple approach)	380
Total	20,837

- Notes: 1. The “Look-through approach” is a method for computing the risk-weighted assets in fund by totaling the amount of risk-weighted assets for credit risk in individual asset categories. (Please refer to the previous Notification Regarding Capital Adequacy Ratio, Article 144-1.)
2. The “Majority approach” is a method for computing the risk-weighted assets in fund by applying risk weight to the fund as well as equity exposure when the exposure of equity, in terms of value, is major in a fund. (Please refer to the previous Notification Regarding Capital Adequacy Ratio, Article 144-2.)
3. The “Mandate-based approach” is a method for computing the risk-weighted assets in fund where only the investment mandate of the fund is known. The risk-weighted assets are computed as follows: It is assumed that the fund first invests, to the maximum extent allowed under its mandate, in the asset classes attracting the highest capital requirement, and then continues making investments in descending order until the maximum total investment level is reached. (Please refer to the previous Notification Regarding Capital Adequacy Ratio, Article 144-3.)
4. The “Market-based approach” is a method for computing the credit risk of exposure regarded as credit risk assets using the Bank’s internal model (which is a value-at-risk (VaR) model based on the historical simulation method). (Please refer to the previous Notification Regarding Capital Adequacy Ratio, Article 144-4.)
5. The “Others (simple approach)” is a method for computing the risk-weighted assets in fund by applying risk weight of 400%, when it is judged the probability that the weighted-average risk weight will be less than 400%. In all other cases, risk weight of 1,250% is applied to funds. (Please refer to the previous Notification Regarding Capital Adequacy Ratio, Article 144-5.)

IRRBB1 – Quantitative information on IRRBB

(Millions of Yen)

No.		a	b	c	d
		ΔEVE		ΔNII	
		Fiscal 2018	Fiscal 2017	Fiscal 2018	Fiscal 2017
1	Parallel up	2,334,465	2,414,759	211,427	215,487
2	Parallel down	(782,540)	(910,955)	(171,149)	(134,632)
3	Steepener	613,761	744,233		
4	Flattener	(22,001)	(75,925)		
5	Short rate up	654,816	635,873		
6	Short rate down	(224,577)	(246,169)		
7	Maximum	2,334,465	2,414,759	211,427	215,487
		e		f	
		Fiscal 2018		Fiscal 2017	
8	Tier 1 capital	8,489,855		6,432,621	

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

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

Fiscal 2018 (Ended March 31, 2019)

(Millions of Yen, %)

Geographical breakdown	a	b	c	d
	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer	Bank-specific countercyclical capital buffer rate	Countercyclical buffer amount
Sweden	2.00%	74,586		
UK	1.00%	1,714,726		
Hong Kong (China)	2.50%	94,432		
Subtotal		1,883,744		
Total		35,744,841	0.05%	21,600

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.

Fiscal 2017 (Ended March 31, 2018)

Not applicable.

GSIB1: Disclosure of G-SIB indicators

(Millions of Yen)

Basel III Template No.			Fiscal 2018	Fiscal 2017
1	Cross-jurisdictional activity	Cross-jurisdictional claims	52,259,913	46,536,437
2		Cross-jurisdictional liabilities	17,346,431	18,461,796
3	Size	Total exposures	108,003,728	106,700,255
4	Interconnectedness	Intra-financial system assets	8,469,985	9,419,347
5		Intra-financial system liabilities	5,074,153	4,691,074
6		Securities outstanding	2,044,838	4,687,154
7	Substitutability/ Financial institution infrastructure	Assets under custody	5,667,098	5,291,116
8		Payment activity	750,509,973	924,000,246
9		Underwritten transactions in debt and equity markets	19,770	33,410
10	Complexity	Notional amount of over-the-counter (OTC) derivatives	32,615,296	28,013,565
11		Level 3 assets	1,211,734	1,482,364
12		Trading and available for sale (AFS) securities	15,430,382	13,771,436

Composition of Leverage Ratio Disclosure (Consolidated)

Composition of Leverage Ratio Disclosure (Consolidated)

(Millions of Yen, %)

Corresponding line # on Basel III disclosure template (Table 2) (*)	Corresponding line # on Basel III disclosure template (Table 1) (**)	Items	As of March 31, 2019	As of March 31, 2018
On-balance sheet exposures (1)				
1		On-balance sheet exposures before deducting adjustment items	103,946,107	102,618,948
1a	1	Total assets reported in the consolidated balance sheet	105,953,925	104,927,769
1b	2	The amount of assets of subsidiaries that are not included in the scope of the leverage ratio on a consolidated basis (-)		
1c	7	The amount of assets of subsidiaries that are included in the scope of the leverage ratio on a consolidated basis (except those included in the total assets reported in the consolidated balance sheet)	—	—
1d	3	The amount of assets that are deducted from the total assets reported in the consolidated balance sheet (except adjustment items) (-)	2,007,818	2,308,820
2	7	The amount of adjustment items pertaining to Tier 1 capital (-)	197,315	147,928
3		Total on-balance sheet exposures (a)	103,748,791	102,471,020
Exposures related to derivative transactions (2)				
4		Replacement cost multiplied by 1.4 associated with derivatives transactions, etc.	47,257	
		Replacement cost associated with derivatives transactions, etc.		487,036
5		Potential future exposure multiplied by 1.4 associated with derivatives transactions, etc.	765,719	
		Add-on amount associated with derivatives transactions, etc.		442,777
		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.		141,765
6		The amount of receivables arising from providing collateral, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework	—	—
		The amount of receivables arising from providing cash margin, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework		—
7		The amount of deductions of receivables (out of those arising from providing cash variation margin) (-)	155,688	—
8		The amount of client-cleared trade exposures for which a bank or bank holding company acting as clearing member is not obliged to make any indemnification (-)		
9		Adjusted effective notional amount of written credit derivatives	—	—
10		The amount of deductions from effective notional amount of written credit derivatives (-)	—	—
11	4	Total exposures related to derivative transactions (b)	657,288	1,071,579
Exposures related to repo transactions (3)				
12		The amount of assets related to repo transactions, etc.	89,766	89,463
13		The amount of deductions from the assets above (line 12) (-)	—	—
14		The exposures for counterparty credit risk for repo transactions, etc.	654,497	599,252
15		The exposures for agent repo transaction		
16	5	The Total exposures related to repo transactions, etc. (c)	744,264	688,716
Exposures related to off-balance sheet transactions (4)				
17		Notional amount of off-balance sheet transactions	4,294,725	3,848,872
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	1,638,657	1,527,861
19	6	Total exposures related to off-balance sheet transactions (d)	2,656,067	2,321,011
Leverage ratio on a consolidated basis (5)				
20		The amount of capital (Tier 1 capital) (e)	8,489,855	6,432,621
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)	107,806,412	106,552,327
22		Leverage ratio on a consolidated basis ((e)/(f))	7.87%	6.03%

Reasons for the Significant Difference in the Leverage Ratio Disclosure (Consolidated) at the End of the Previous Term

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

Sound Management of Liquidity Risk (Consolidated)

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

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

Items		The current quarter (January 1 to March 31, 2019)		The previous quarter (October 1 to December 31, 2018)	
High-quality liquid assets (1)					
1	Total high-quality liquid assets	26,396,317		30,028,554	
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	46,690	4,643	47,027	4,677
3	of which: stable deposits	371	11	372	11
4	of which: quasi-stable deposits	46,319	4,632	46,655	4,665
5	Cash outflows relating to unsecured wholesale funding	10,435,820	7,522,931	10,573,627	7,627,886
6	of which: qualifying operational deposits	0	0	0	0
7	of which: capital relating to unsecured wholesale funding, excluding qualifying operational deposits and debt securities	9,812,566	6,899,677	9,765,777	6,820,036
8	of which: debt securities	623,254	623,254	807,850	807,850
9	Cash outflows relating to secured funding, etc.		166,963		171,326
10	Cash outflows relating to funding programs and credit/ liquidity facilities such as derivative transactions, etc.	2,677,929	1,573,518	2,567,208	1,550,987
11	of which: cash outflows relating to derivative transactions	1,318,653	1,318,653	1,313,370	1,313,370
12	of which: cash outflows relating to funding programs	0	0	0	0
13	of which: cash outflows relating to credit/liquidity facilities	1,359,276	254,865	1,253,838	237,617
14	Cash outflows based on an obligation to provide capital	6,720,140	831,697	5,306,955	445,495
15	Cash outflows relating to contingencies	5,176,359	243,922	5,272,121	259,956
16	Total cash outflows		10,343,674		10,060,327
Cash inflows (3)		Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio	Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio
17	Cash inflows relating to secured fund management, etc.	393,893	0	494,842	0
18	Cash inflows relating to collections of advances, etc.	3,445,241	2,757,554	2,882,498	2,394,926
19	Other cash inflows	6,843,439	609,318	5,356,903	353,406
20	Total cash inflows	10,682,573	3,366,872	8,734,243	2,748,331
Liquidity coverage ratio on a consolidated basis (4)					
21	Sum of high-quality liquid assets that can be included		26,396,317		30,028,554
22	Net cash outflows		6,976,802		7,311,995
23	Liquidity coverage ratio on a consolidated basis		378.3%		410.6%
24	The number of data for calculating the average value		58		62

(Millions of Yen, %, the Number of Items)					
Items		The current quarter (January 1 to March 31, 2018)		The previous quarter (October 1 to December 31, 2017)	
High-quality liquid assets (1)					
1	Total high-quality liquid assets	35,326,846		36,412,857	
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	64,950	6,482	59,263	5,941
3	of which: stable deposits	362	11	359	11
4	of which: quasi-stable deposits	64,587	6,471	58,904	5,930
5	Cash outflows relating to unsecured wholesale funding	10,950,578	8,046,631	11,053,588	8,149,139
6	of which: qualifying operational deposits	0	0	0	0
7	of which: capital relating to unsecured wholesale funding, excluding qualifying operational deposits and debt securities	9,707,695	6,803,749	9,928,897	7,024,447
8	of which: debt securities	1,242,883	1,242,883	1,124,692	1,124,692
9	Cash outflows relating to secured funding, etc.	231,830		259,727	
10	Cash outflows relating to funding programs and credit/ liquidity facilities such as derivative transactions, etc.	2,597,219	1,554,316	2,733,287	1,693,107
11	of which: cash outflows relating to derivative transactions	1,310,321	1,310,321	1,445,176	1,445,176
12	of which: cash outflows relating to funding programs	0	0	0	0
13	of which: cash outflows relating to credit/liquidity facilities	1,286,898	243,995	1,288,111	247,931
14	Cash outflows based on an obligation to provide capital	4,753,481	483,955	4,511,656	235,344
15	Cash outflows relating to contingencies	4,487,830	187,672	4,293,695	165,037
16	Total cash outflows	10,510,886		10,508,295	
Cash inflows (3)					
17	Cash inflows relating to secured fund management, etc.	1,217,183	0	1,139,727	0
18	Cash inflows relating to collections of advances, etc.	4,481,538	3,925,059	4,442,392	3,924,015
19	Other cash inflows	5,825,485	774,977	5,890,927	483,352
20	Total cash inflows	11,524,205	4,700,036	11,473,046	4,407,366
Liquidity coverage ratio on a consolidated basis (4)					
21	Sum of high-quality liquid assets that can be included	35,326,846		36,412,857	
22	Net cash outflows	5,810,850		6,100,928	
23	Liquidity coverage ratio on a consolidated basis	607.9%		596.8%	
24	The number of data for calculating the average value	59		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 for the current quarter maintained a high and stable level.

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

The consolidated liquidity coverage ratio for the current quarter has tended to be well above the minimum level.

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

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

Other items concerning the consolidated liquidity coverage ratio

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

Capital Adequacy (Non-Consolidated)

Capital Ratio Information (Non-Consolidated)

CC1: Composition of Capital (Non-Consolidated)

		(Millions of Yen, %)			
Basel III Template No.	Items	a	b	c	
		As of March 31, 2019	As of March 31, 2018	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	5,868,584	5,308,106		
1a	of which: capital and capital surplus	4,015,219	3,455,509	E1.1+E1.2	
2	of which: retained earnings	1,953,235	1,923,097	E2	
26	of which: cash dividends to be paid	99,870	70,500		
	of which: other than the above	—	—	E3	
3	Valuation and translation adjustments and other disclosed reserves	1,363,611	1,225,668	E4	
6	Common Equity Tier 1 capital: instruments and reserves (A)	7,232,195	6,533,774		
Common Equity Tier 1 capital: regulatory adjustments					
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	32,826	28,931		
8	of which: goodwill (net of related tax liability, including those equivalent)	—	—	A1.1+A1.2	
9	of which: other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)	32,826	28,931	A2.1-A2.2	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	—	—		
11	Deferred gains or losses on derivatives under hedge accounting	(2,500)	88,989	E7	
12	Shortfall of eligible provisions to expected losses	59,932	14,701		
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)	20,645	15,043	A3-D3	
16	Investments in own shares (excluding those reported in the Net Assets section)	—	—	A4	
17	Reciprocal cross-holdings in common equity	—	—	A5	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share	—	—	A6	
19+20+21	Amount exceeding the 10% threshold on specified items	—	—		
19	of which: significant investments in the common stock of financials	—	—	A7	
20	of which: mortgage servicing rights	—	—	A8	
21	of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—		
22	Amount exceeding the 15% threshold on specified items	—	—		
23	of which: significant investments in the common stock of financials	—	—	A9	
24	of which: mortgage servicing rights	—	—	A10	
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	—	—		
28	Common Equity Tier 1 capital: regulatory adjustments (B)	110,904	147,666		
Common Equity Tier 1 capital (CET1)					
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	7,121,291	6,386,108		
Additional Tier 1 capital: instruments					
30	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	49,999	49,999	E5.1+E5.2
	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,316,972	—	D1
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—	

(Millions of Yen, %)				
Basel III Template No.	Items	a	b	c
		As of March 31, 2019	As of March 31, 2018	Reference to Template CC2
33+35	Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments	—	—	
36	Additional Tier 1 capital: instruments (D)	1,366,971	49,999	
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	—	—	A11
38	Reciprocal cross-holdings in Additional Tier 1 instruments	—	—	A12
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	—	—	A13
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	38,406	39,041	A14
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—	—	
43	Additional Tier 1 capital: regulatory adjustments (E)	38,406	39,041	
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	1,328,564	10,958	
Tier 1 capital (T1=CET1+AT1)				
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	8,449,856	6,397,066	
Tier 2 capital: instruments and provisions				
46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown	—	—	E6
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	—	1,415,480	D2
	Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—	
47+49	Eligible Tier 2 capital instruments under phase-out arrangements included in Tier 2: instruments and provisions	923	97,816	
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	5	30	
50a	of which: general reserve for possible loan losses	5	30	A15
50b	of which: eligible provisions	—	—	A16
51	Tier 2 capital: instruments and provisions (H)	928	1,513,326	
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	—	—	A17
53	Reciprocal cross-holdings in Tier 2 instruments	—	—	A18
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	—	—	A19
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	—	—	A20
57	Tier 2 capital: regulatory adjustments (I)	—	—	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	928	1,513,326	
Total capital (TC=T1+T2)				
59	Total capital (TC=T1+T2) ((G) + (J)) (K)	8,450,784	7,910,393	
Risk weighted assets				
60	Risk weighted assets (L)	42,543,621	33,259,570	

(Millions of Yen, %)

Basel III Template No.	Items	a	b	c
		As of March 31, 2019	As of March 31, 2018	Reference to Template CC2
Capital ratio (non-consolidated) and buffers				
61	Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))	16.73%	19.20%	
62	Tier 1 capital ratio (non-consolidated) ((G)/(L))	19.86%	19.23%	
63	Total capital ratio (non-consolidated) ((K)/(L))	19.86%	23.78%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)			
65	Of which: capital conservation buffer requirement			
66	Of which: bank-specific countercyclical buffer requirement			
67	Of which: higher loss absorbency requirement			
68	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital buffer requirements			
Regulatory adjustments				
72	Non-significant investments in the capital and other TLAC liabilities of other financial institutions that are below the thresholds for deduction (before risk weighting)	608,789	314,254	A21.1+A21.2
73	Significant investments in the common stock of other financial institutions that are below the thresholds for deduction (before risk weighting)	17,055	18,489	A22
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	—	—	A23
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	—	—	
Provisions included in Tier 2 capital: instruments and provisions				
76	Provisions (general reserve for possible loan losses)	5	30	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	69	374	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")	—	—	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	222,181	186,541	
Capital instruments under phase-out arrangements				
82	Current cap on Additional Tier 1 instruments under phase-out arrangements	—	—	
83	Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	—	—	
84	Current cap on Tier 2 instruments under phase-out arrangements	460,802	614,402	
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	—	—	

OV1: Overview of RWA (Non-Consolidated)

(Millions of Yen)

Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		March 31, 2019	March 31, 2018	March 31, 2019	March 31, 2018
1	Credit risk (excluding counterparty credit risk)	5,169,978	4,629,601	437,737	391,761
2	Of which: standardized approach (SA)	5,558	29,963	444	2,397
3	Of which: internal rating-based (IRB) approach	5,028,963	4,456,982	426,456	377,952
	Of which: significant investments	—	—	—	—
	Of which: estimated residual value of lease transactions	—	—	—	—
	Others	135,457	142,656	10,836	11,412
4	Counterparty credit risk (CCR)	526,744	480,954	43,164	39,555
5	Of which: standardized approach for counterparty credit risk (SA-CCR)	54,677	—	4,636	—
	Of which: current exposure method (CEM)	—	42,302	—	3,587
6	Of which: expected positive exposure (EPE) method	—	—	—	—
	Of which: credit valuation adjustment (CVA)	74,451	64,705	5,956	5,176
	Of which: Central counterparty related exposure (CCP)	238,684	191,435	19,094	15,314
	Others	158,930	182,511	13,477	15,476
7	Equity positions in banking book under market-based approach	1,705,918	1,589,624	144,661	134,800
8	Equity investments in funds - Look-through approach	25,796,502	—	2,186,951	—
9	Equity investments in funds - Mandate-based approach	1,054,709	—	89,439	—
	Equity investments in funds - Simple approach (subject to 250% RW)	—	—	—	—
	Equity investments in funds - Simple approach (subject to 400% RW)	40,386	—	3,424	—
10	Equity investments in funds - Fall-back approach (subject to 1,250% RW)	1,098,816	—	87,905	—
	Equity investments in funds (SA)	—	—	—	—
	Equity investments in funds (IRB)	—	22,364,471	—	1,896,483
11	Settlement risk	10,412	0	882	0
12	Securitization exposures in banking book	2,159,835	518,665	172,786	43,982
13	Of which: Securitization IRB approach (SEC-IRBA) or internal assessment approach (IAA)	—	—	—	—
14	Of which: Securitization external ratings-based approach (SEC-ERBA)	2,159,835	—	172,786	—
15	Of which: Securitization standardized approach (SEC-SA)	—	—	—	—
	Of which: Ratings-based approach (RBA) or internal assessment approach (IAA) in the IRB approach	—	518,665	—	43,982
	Of which: IRB Supervisory Formula Approach (SFA)	—	—	—	—
	Of which: Standardized approach (SA)	—	—	—	—
	Of which: 1,250% risk weight is applied	0	0	0	0
16	Market risk	2,370,447	1,197,002	189,635	95,760
17	Of which: standardized approach (SA)	2,352,757	1,171,398	188,220	93,711
18	Of which: internal model approaches (IMA)	17,690	25,604	1,415	2,048
19	Operational risk	541,046	681,275	43,283	54,502
20	Of which: Basic Indicator Approach	—	—	—	—
21	Of which: Standardized Approach	541,046	681,275	43,283	54,502
22	Of which: Advanced Measurement Approach	—	—	—	—
23	Amounts below the thresholds for deduction	42,638	46,223	3,615	3,919
	Risk weighted assets subject to transitional arrangements	—	—	—	—
24	Floor adjustment	—	—	—	—
25	Total	40,517,436	31,507,820	3,403,489	2,660,765

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

As of March 31, 2019

(Millions of Yen)

Items	a	b	c
	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation	Reference numbers or symbols for referring to Template CC1
(Assets)			
Loans and Bills Discounted	18,438,032		
Loans on deeds	16,867,449		
Loans on bills	367,218		
Overdrafts	1,200,746		
Bills discounted	2,616		
of which: non-significant investments in the capital, etc., of other financial institutions		—	
Tier 2 capital instruments and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		—	
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)		—	A21.1
Foreign Exchanges Assets	327,003		
Due from foreign banks	327,003		
Securities	55,751,186	55,751,180	
Japanese government bonds	10,558,008	10,558,008	
Municipal government bonds	49	49	
Corporate bonds	1,215,377	1,215,377	
Stocks	855,014	855,014	
Other securities	43,122,736	43,122,730	
Money Held in Trust	8,666,524	8,666,524	
Securities and Money Held in Trust of which: goodwill and those equivalents (excluding those reported in the Intangible Fixed Assets)		—	A1.1
Securities and Money Held in Trust of which: investments in own capital instruments		—	—
Common Equity (excluding those reported in the Net Assets section)		—	A4
Additional Tier 1 capital		—	A11
Tier 2 capital		—	A17
Securities and Money Held in Trust of which: reciprocal cross-holdings in capital instruments		—	—
Common Equity		—	A5
Additional Tier 1 capital		—	A12
Tier 2 capital		—	A18
Securities and Money Held in Trust of which: non-significant investments in the capital, etc., of other financial institutions		608,789	—
Common Equity		—	A6
Additional Tier 1 capital		—	A13
Tier 2 capital instruments and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		—	A19
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)		608,789	A21.2
Securities and Money Held in Trust of which: significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital		55,462	—
Amount exceeding the 10% threshold on specified items		—	A7
Amount exceeding the 15% threshold on specified items		—	A9
Additional Tier 1 capital		38,406	A14
Tier 2 capital instruments and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		—	A20
Significant investments in the capital, etc., of other financial institutions that are below the thresholds for deduction (before risk weighting)		17,055	A22

(Millions of Yen)

Items	a	b	c
	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation	Reference numbers or symbols for referring to Template CCI
Trading Assets	15,844		
Trading securities	8,560		
Derivatives of securities related to trading transactions	32		
Trading-related financial derivatives	7,251		
Monetary Claims Bought	326,079		
Call Loans	44,368		
Receivables under Resale Agreements	10,096		
Cash and Due from Banks	18,906,686		
Cash	92,077		
Due from banks	18,814,608		
Other Assets	1,409,538		
Domestic exchange settlement account, debit	348		
Prepaid expenses	952		
Accrued income	182,074		
Initial margins of futures markets	32,203		
Valuation margins of futures markets	66		
Derivatives other than for trading	171,796		
Cash collateral paid for financial instruments	348,567		
Others	673,529		
Tangible Fixed Assets	115,914		
Buildings	44,650		
Land	46,885		
Lease assets	20,669		
Construction in progress	2		
Other	3,706		
Intangible Fixed Assets	45,435	45,435	
Software	22,202	22,202	
Lease assets	5,180	5,180	
Other	18,051	18,051	
of which: goodwill and those equivalents (excluding those reported in the Net Assets section)		—	A1.2
of which: other intangible assets other than goodwill and mortgage servicing rights		45,435	A2.1
of which: amount that corresponds to effective tax rate to other intangible assets other than goodwill and mortgage servicing rights		12,608	A2.2
of which: mortgage servicing rights (net of related deferred tax liabilities)		—	—
Amount exceeding the 10% threshold on specified items		—	A8
Amount exceeding the 15% threshold on specified items		—	A10
Amount below the thresholds for deduction (before risk weighting)		—	A23
Defined-benefit pension fund net assets (prepaid pension costs)	28,574	28,574	A3
Customers' Liabilities for Acceptances and Guarantees	140,063		
Reserve for Possible Loan Losses	(46,861)	(46,861)	
of which: general reserve for possible loan losses includes Tier 2		(5)	A15
of which: eligible provisions includes Tier 2		—	A16
Reserve for Possible Investment Losses	(1,680)		
Total Assets	104,176,806		

(Millions of Yen)

Items	a	b	c
	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation	Reference numbers or symbols for referring to Template CCI
(Liabilities)			
Deposits	66,821,541		
Time deposits	58,140,292		
Deposits at notice	14,020		
Ordinary deposits	3,213,672		
Current deposits	86,419		
Other deposits	5,367,135		
Negotiable Certificates of Deposit	790,599		
Debentures	1,262,239		
Debentures issued	1,262,239		
Trading Liabilities	7,022		
Derivatives of trading securities	29		
Derivatives of securities related to trading transactions	36		
Trading-related financial derivatives	6,955		
Borrowed Money	4,780,892	4,780,892	
Borrowings	4,780,892	4,780,892	
of which: qualifying Additional Tier 1 instruments		1,316,972	D1
of which: qualifying Tier 2 instruments		—	D2
Payables under Repurchase Agreements	15,111,297		
Foreign Exchanges Liabilities	32		
Foreign bills payable	32		
Trust Money	1,048,091		
Other Liabilities	6,276,796		
Domestic exchange settlement account, credit	662		
Accrued expenses	77,923		
Income taxes payable	2,693		
Unearned income	571		
Employees' deposits	—		
Variation margins of futures markets	—		
Derivatives other than for trading	485,291		
Cash collateral received for financial instruments	43,846		
Lease liabilities	23,708		
Account payables for securities purchased	5,537,846		
Others	104,253		
Reserve for Bonus Payments	5,947		
Reserve for Employees' Retirement Benefits	25,617		
Reserve for Directors' Retirement Benefits	782		
Deferred Tax Liabilities	515,400	515,400	
of which: prepaid pension cost		7,929	D3
Deferred Tax Liabilities for Land Revaluation	8,607		
Acceptances and Guarantees	140,063		
Total Liabilities	96,794,930		

(Millions of Yen)

Items	a	b	c
	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation	Reference numbers or symbols for referring to Template CC1
(Net Assets)			
Paid-in Capital	4,040,198	4,040,198	
Common equity	4,015,198	4,015,198	E1.1
of which: lower dividend rate stock	3,589,481	3,589,481	
Preferred stock	24,999	24,999	
of which: directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which classified as equity under applicable accounting standards		24,999	E5.1
Capital Surplus	25,020	25,020	
Capital surplus	24,999	24,999	
of which: directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which classified as equity under applicable accounting standards		24,999	E5.2
Other capital surplus	20	20	E1.2
Reserve for revaluation	20	20	
Retained Earnings	1,953,053	1,953,235	E2
Legal reserves	735,566	735,566	
Voluntary reserves	1,217,487	1,217,669	
Special reserves	303,500	303,500	
General reserves	559,403	559,403	
Reserves for tax basis adjustments of fixed assets	7,131	7,131	
Others	7	7	
Unappropriated retained earnings	347,445	347,626	
Net income	100,647	100,638	
Total Owners' Equity	6,018,273	6,018,454	
of which: others		—	E3
of which: directly issued qualifying Tier 2 instruments plus related capital surplus of which classified as equity under applicable accounting standards		—	E6
Net Unrealized Gains on Other Securities	1,501,099	1,501,099	
Net Deferred Losses on Hedging Instruments	(151,808)	(151,808)	
of which: net deferred losses on hedge		(2,500)	E7
Revaluation Reserve for Land, net of taxes	14,312	14,312	
Foreign Currency Translation Adjustment	—	8	
Total Valuation and Translation Adjustment	1,363,602	1,363,611	E4
Total Net Assets	7,381,875		
Total Liabilities and Net Assets	104,176,806		

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

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

As of March 31, 2018

(Millions of Yen)

Items	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation	Ref. No.
(Assets)			
Loans and Bills Discounted	11,742,630		
Loans on deeds	10,168,870		
Loans on bills	401,018		
Overdrafts	1,169,670		
Bills discounted	3,070		
Including non-significant investments in the capital instruments of other financial institutions		103,000	
Tier 2 capital instruments		—	
Non-significant investments in the capital instruments of other financial institutions not subject to deduction		103,000	A21.1
Foreign Exchanges Assets	324,698		
Due from foreign banks	324,698		
Securities	52,332,765	52,332,759	
Japanese government bonds	11,612,797	11,612,797	
Municipal government bonds	83	83	
Corporate bonds	679,893	679,893	
Stocks	891,488	891,488	
Other securities	39,148,501	39,148,495	
Money Held in Trust	7,438,320	7,438,320	
Securities and Money Held in Trust of which: goodwill and those equivalents (excluding those reported in the Intangible Fixed Assets)		—	A1.1
Securities and Money Held in Trust of which: investments in own capital instruments		—	—
Common Equity (excluding those reported in the Net Assets section)		—	A4
Additional Tier 1 capital		—	A11
Tier 2 capital		—	A17
Securities and Money Held in Trust of which: reciprocal cross-holdings in capital instruments		—	—
Common Equity		—	A5
Additional Tier 1 capital		—	A12
Tier 2 capital		—	A18
Securities and Money Held in Trust of which: investments in the instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital		211,254	—
Common Equity		—	A6
Additional Tier 1 capital		—	A13
Tier 2 capital		—	A19
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)		211,254	A21.2
Securities and Money Held in Trust of which: significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		57,530	—
Amount exceeding the 10% threshold on specified items		—	A7
Amount exceeding the 15% threshold on specified items		—	A9
Additional Tier 1 capital		39,041	A14
Tier 2 capital		—	A20
Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)		18,489	A22

(Millions of Yen)

Items	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation	Ref. No.
Trading Assets	8,582		
Trading securities	3,064		
Derivatives of securities related to trading transactions	24		
Trading-related financial derivatives	5,493		
Monetary Claims Bought	354,872		
Call Loans	630,000		
Receivables under Resale Agreements	—		
Cash and Due from Banks	28,729,996		
Cash	55,871		
Due from banks	28,674,125		
Other Assets	1,580,600		
Domestic exchange settlement account, debit	35		
Prepaid expenses	411		
Accrued income	172,228		
Initial margins of futures markets	4,063		
Valuation margins of futures markets	—		
Derivatives other than for trading	597,343		
Cash collateral paid for financial instruments	137,702		
Others	668,814		
Tangible Fixed Assets	120,920		
Buildings	46,873		
Land	47,280		
Lease assets	23,099		
Construction in progress	5		
Other	3,661		
Intangible Fixed Assets	40,043	40,043	
Software	22,145	22,145	
Lease assets	6,274	6,274	
Other	11,623	11,623	
of which: goodwill and those equivalents (excluding those reported in the Net Assets section)		—	A1.2
of which: other intangible assets other than goodwill and mortgage servicing rights		40,043	A2.1
of which: amount that corresponds to effective tax rate to other intangible assets other than goodwill and mortgage servicing rights		11,112	A2.2
of which: mortgage servicing rights (net of related deferred tax liabilities)		—	—
Amount exceeding the 10% threshold on specified items		—	A8
Amount exceeding the 15% threshold on specified items		—	A10
Amount below the thresholds for deduction (before risk weighting)		—	A23
Defined-benefit pension fund net assets (prepaid pension costs)	20,821	20,821	A3
Customers' Liabilities for Acceptances and Guarantees	141,073		
Reserve for Possible Loan Losses	(46,681)	(46,681)	
of which: general reserve for possible loan losses includes Tier 2		(30)	A15
of which: eligible provisions includes Tier 2		—	A16
Reserve for Possible Investment Losses	(1,032)		
Total Assets	103,417,613		

(Millions of Yen)

Items	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation	Ref. No.
(Liabilities)			
Deposits	65,823,858		
Time deposits	56,839,908		
Deposits at notice	32,094		
Ordinary deposits	3,442,679		
Current deposits	97,820		
Other deposits	5,411,355		
Negotiable Certificates of Deposit	2,920,656		
Debentures	1,774,498		
Debentures issued	1,774,498		
Trading Liabilities	5,034		
Derivatives of trading securities	—		
Derivatives of securities related to trading transactions	18		
Trading-related financial derivatives	5,015		
Borrowed Money	4,585,004	4,585,004	
Borrowings	4,585,004	4,585,004	
of which: qualifying Additional Tier 1 instruments		—	D1
of which: qualifying Tier 2 instruments		1,415,480	D2
Payables under Repurchase Agreements	15,080,638		
Foreign Exchanges Liabilities	38		
Foreign bills payable	38		
Trust Money	1,405,187		
Other Liabilities	4,528,441		
Domestic exchange settlement account, credit	613		
Accrued expenses	66,461		
Income taxes payable	613		
Unearned income	1,103		
Employees' deposits	8,672		
Variation margins of futures markets	64		
Derivatives other than for trading	214,744		
Cash collateral received for financial instruments	419,712		
Lease liabilities	27,100		
Account payables for securities purchased	3,773,492		
Others	15,863		
Reserve for Bonus Payments	6,022		
Reserve for Employees' Retirement Benefits	24,614		
Reserve for Directors' Retirement Benefits	1,121		
Deferred Tax Liabilities	458,731	458,731	
of which: prepaid pension cost		5,777	D3
Deferred Tax Liabilities for Land Revaluation	8,607		
Acceptances and Guarantees	141,073		
Total Liabilities	96,763,528		

(Millions of Yen)

Items	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation	Ref. No.
(Net Assets)			
Paid-in Capital	3,480,488	3,480,488	
Common equity	3,455,488	3,455,488	E1.1
of which: lower dividend rate stock	3,029,771	3,029,771	
Preferred stock	24,999	24,999	
of which: directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which classified as equity under applicable accounting standards		24,999	E5.1
Capital Surplus	25,020	25,020	
Capital surplus	24,999	24,999	
of which: directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which classified as equity under applicable accounting standards		24,999	E5.2
Other capital surplus	20	20	E1.2
Reserve for revaluation	20	20	
Retained Earnings	1,922,906	1,923,097	E2
Legal reserves	709,566	709,566	
Voluntary reserves	1,213,340	1,213,531	
Special reserves	277,500	277,500	
General reserves	559,403	559,403	
Reserves for tax basis adjustments of fixed assets	7,343	7,343	
Others	7	7	
Unappropriated retained earnings	369,086	369,277	
Net income	129,960	129,970	
Total Owners' Equity	5,428,416	5,428,612	
of which: others		—	E3
of which: directly issued qualifying Tier 2 instruments plus related capital surplus of which classified as equity under applicable accounting standards		—	E6
Net Unrealized Gains on Other Securities	1,151,642	1,151,642	
Net Deferred Losses on Hedging Instruments	59,713	59,713	
of which: net deferred losses on hedge		88,989	E7
Revaluation Reserve for Land, net of taxes	14,312	14,312	
Foreign Currency Translation Adjustment	—	(0)	
Total Valuation and Translation Adjustment	1,225,668	1,225,668	E4
Total Net Assets	6,654,084		
Total Liabilities and Net Assets	103,417,613		

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

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

IRRBB1 – Quantitative information on IRRBB

(Millions of Yen)

No.		a	b	c	d
		ΔEVE		ΔNII	
		Fiscal 2018	Fiscal 2017	Fiscal 2018	Fiscal 2017
1	Parallel up	2,334,465	2,414,759	211,427	215,487
2	Parallel down	(782,540)	(910,955)	(171,149)	(134,632)
3	Steepener	613,761	744,233		
4	Flattener	(22,001)	(75,925)		
5	Short rate up	654,816	635,873		
6	Short rate down	(224,577)	(246,169)		
7	Maximum	2,334,465	2,414,759	211,427	215,487
		e		f	
		Fiscal 2018		Fiscal 2017	
8	Tier 1 capital	8,449,856		6,397,066	

Composition of Leverage Ratio Disclosure (Non-Consolidated)

Composition of Leverage Ratio Disclosure (Non-Consolidated)

(Millions of yen, %)

Corresponding line # on Basel III disclosure template (Table 2) (*)	Corresponding line # on Basel III disclosure template (Table 1) (*)	Items	As of March 31, 2019	As of March 31, 2018
On-balance sheet exposures (1)				
1		On-balance sheet exposures before deducting adjustment items	103,767,895	
1a	1	Total assets reported in the non-consolidated balance sheet	104,176,806	
1b	3	The amount of assets that are deducted from the total assets reported in the non-consolidated balance sheet (except adjustment items) (-)	408,910	
2	7	The amount of adjustment items pertaining to Tier 1 capital (-)	151,812	
3		Total on-balance sheet exposures (a)	103,616,083	
Exposures related to derivative transactions (2)				
4		Replacement cost multiplied by 1.4 associated with derivatives transactions, etc.	47,257	
5		Potential future exposure multiplied by 1.4 associated with derivatives transactions, etc.	765,719	
6		The amount of receivables arising from providing collateral, provided where deducted from the non-consolidated balance sheet pursuant to the operative accounting framework	—	
7		The amount of deductions of receivables (out of those arising from providing cash variation margin) (-)	155,688	
8		The amount of client-cleared trade exposures for which a bank or bank holding company acting as clearing member is not obliged to make any indemnification (-)		
9		Adjusted effective notional amount of written credit derivatives	—	
10		The amount of deductions from effective notional amount of written credit derivatives (-)	—	
11	4	Total exposures related to derivative transactions (b)	657,288	
Exposures related to repo transactions (3)				
12		The amount of assets related to repo transactions, etc.	89,766	
13		The amount of deductions from the assets above (line 12) (-)	—	
14		The exposures for counterparty credit risk for repo transactions, etc.	654,497	
15		The exposures for agent repo transaction		
16	5	The Total exposures related to repo transactions, etc. (c)	744,264	
Exposures related to off-balance sheet transactions (4)				
17		Notional amount of off-balance sheet transactions	2,796,376	
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	1,716,492	
19	6	Total exposures related to off-balance sheet transactions (d)	1,079,883	
Leverage ratio on a non-consolidated basis (5)				
20		The amount of capital (Tier 1 capital) (e)	8,449,856	
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)	106,097,519	
22		Leverage ratio on a non-consolidated basis ((e)/(f))	7.96%	

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 (January 1 to March 31, 2019)		The previous quarter (October 1 to December 31, 2018)	
		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
High-quality liquid assets (1)					
1	Total high-quality liquid assets	26,396,317		30,028,554	
Cash outflows (2)					
2	Cash outflows relating to unsecured retail funding	46,690	4,643	47,027	4,677
3	of which: stable deposits	371	11	372	11
4	of which: quasi-stable deposits	46,319	4,632	46,655	4,666
5	Cash outflows relating to unsecured wholesale funding	10,401,725	7,488,836	10,535,382	7,589,641
6	of which: qualifying operational deposits	0	0	0	0
7	of which: capital relating to unsecured wholesale funding, excluding qualifying operational deposits and debt securities	9,778,376	6,865,487	9,727,447	6,781,707
8	of which: debt securities	623,349	623,349	807,935	807,935
9	Cash outflows relating to secured funding, etc.	166,963		171,326	
10	Cash outflows relating to funding programs and credit/ liquidity facilities such as derivative transactions, etc.	2,670,118	1,570,393	2,557,161	1,546,969
11	of which: cash outflows relating to derivative transactions	1,318,653	1,318,653	1,313,370	1,313,370
12	of which: cash outflows relating to funding programs	0	0	0	0
13	of which: cash outflows relating to credit/liquidity facilities	1,351,465	251,740	1,243,791	233,599
14	Cash outflows based on an obligation to provide capital	6,720,122	831,679	5,306,937	445,477
15	Cash outflows relating to contingencies	3,808,920	215,333	3,967,028	232,791
16	Total cash outflows	10,277,847		9,990,881	
Cash inflows (3)					
17	Cash inflows relating to secured fund management, etc.	393,893	0	494,842	0
18	Cash inflows relating to collections of advances, etc.	3,510,554	2,823,257	2,950,576	2,463,334
19	Other cash inflows	6,842,082	607,961	5,356,647	353,149
20	Total cash inflows	10,746,529	3,431,218	8,802,065	2,816,483
Liquidity coverage ratio on a non-consolidated basis (4)					
21	Sum of high-quality liquid assets that can be included	26,396,317		30,028,554	
22	Net cash outflows	6,846,629		7,174,397	
23	Liquidity coverage ratio on a non-consolidated basis	385.5%		418.5%	
24	The number of data for calculating the average value	58		62	

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

Items		The current quarter (January 1 to March 31, 2018)		The previous quarter (October 1 to December 31, 2017)	
High-quality liquid assets (1)					
1	Total high-quality liquid assets	35,326,846		36,412,857	
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	64,950	6,482	59,264	5,941
3	of which: stable deposits	362	11	359	11
4	of which: quasi-stable deposits	64,588	6,471	58,904	5,930
5	Cash outflows relating to unsecured wholesale funding	10,915,725	8,011,778	11,017,072	8,112,622
6	of which: qualifying operational deposits	0	0	0	0
7	of which: capital relating to unsecured wholesale funding, excluding qualifying operational deposits and debt securities	9,672,753	6,768,806	9,892,304	6,987,854
8	of which: debt securities	1,242,972	1,242,972	1,124,769	1,124,769
9	Cash outflows relating to secured funding, etc.	231,830		259,727	
10	Cash outflows relating to funding programs and credit/ liquidity facilities such as derivative transactions, etc.	2,597,219	1,554,316	2,733,287	1,693,107
11	of which: cash outflows relating to derivative transactions	1,310,321	1,310,321	1,445,176	1,445,176
12	of which: cash outflows relating to funding programs	0	0	0	0
13	of which: cash outflows relating to credit/liquidity facilities	1,286,898	243,995	1,288,111	247,931
14	Cash outflows based on an obligation to provide capital	4,753,466	483,940	4,511,643	235,331
15	Cash outflows relating to contingencies	3,403,961	164,047	3,270,516	142,613
16	Total cash outflows	10,452,393		10,449,341	
Cash inflows (3)					
		Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio	Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio
17	Cash inflows relating to secured fund management, etc.	1,217,183	0	1,139,727	0
18	Cash inflows relating to collections of advances, etc.	4,536,149	3,980,067	4,498,245	3,980,188
19	Other cash inflows	5,823,806	773,299	5,890,625	483,049
20	Total cash inflows	11,577,139	4,753,366	11,528,597	4,463,237
Liquidity coverage ratio on a non-consolidated basis (4)					
21	Sum of high-quality liquid assets that can be included	35,326,846		36,412,857	
22	Net cash outflows	5,699,028		5,986,104	
23	Liquidity coverage ratio on a non-consolidated basis	619.8%		608.2%	
24	The number of data for calculating the average value	59		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 for the current quarter maintained a high and stable level.

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

The non-consolidated liquidity coverage ratio for the current quarter has tended to be well above the minimum level.

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

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

Other items concerning the non-consolidated liquidity coverage ratio

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