Capital Adequacy (Consolidated)

Disclosure Regarding Capital Adequacy and Features of Regulatory Capital Instruments

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

The Bank calculates its leverage ratio based on the formula contained in Notification No. 4 of the 2019 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 referred to as the "Notification on the Leverage Ratio").

As for the external audit on the calculation of capital adequacy ratio and leverage 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 and Leverage 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 and leverage ratios themselves and/or the internal control regarding the calculation of capital and leverage ratios. 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 https://www.nochubank.or.jp/.

Remarks on Computation of the Consolidated Capital Adequacy Ratio

Scope of Consolidation

- Reason for discrepancies between companies belonging to the Bank's group that are required to compute a consolidated capital adequacy ratio, as specified in the Notification Regarding Capital Adequacy Ratio, Article 3 (hereinafter, "the Consolidated Group") and the companies included in the scope of consolidation, based on "Ordinance on Terminology, Forms and Preparation Methods of Consolidated Financial Statement" under Ministerial Ordinance No. 28, issued by the Ministry of Finance in 1976:
  Not applicable
- As of March 31, 2023, the Bank had 21 consolidated subsidiaries and firms. The names and principal lines of business of the primary subsidiaries are as follows:
  1. Norinchukin Trust & Banking Co., Ltd.: Trust and banking business
  2. Kyodo Housing Loan Co., Ltd.: Loans and guarantees for housing
- Companies belonging to the Consolidated Group but not included in the scope of consolidation:
  Not applicable
- Companies not belonging to the Consolidated Group but included in the scope of consolidation:
  Not applicable
- Affiliated companies engaged in financial service business that were subject to the provisions of Article 9 of the Notification Regarding Capital Adequacy Ratio:
  Not applicable
- Restrictions on the transfer of funds and capital between the members of the Consolidated Group:
  Not applicable

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

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

Not applicable

Overview of Internal Capital Adequacy Assessment Process

The Bank conducts the Internal Capital Adequacy Assessment Process (ICAAP) and comprehensively manages its capital resources.

The ICAAP is a series of processes for ensuring the recognition of the capital-related tolerable risks for the Bank and the risk tolerance level from the perspective of risk management in light of the business model and risk profile of the Bank, in accordance with its management policies, business strategies, expected return and risk appetite, all of which are specified in the RAF, and demonstrating that the Bank maintains a sufficient level of internal capital to cover risks based on such recognition. In addition to monitoring the current status of the capital resources that the Bank holds, the Bank conducts comprehensive assessments mainly by verifying the appropriateness of its framework for maintaining capital adequacy and its operation as well as confirming the sturdiness and flexibility of operations from a forward-looking perspective by implementing comprehensive stress tests.

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

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

■ 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.

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 the 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 the Standardized Measurement Approach, which is a method of calculation stipulated in the Notification Regarding Capital Adequacy Ratio.

■ Implementation of Stress Tests

Stress tests are performed together with the implementation of the fiscal year's ICAAP and budget planning. By preparing strict stress scenarios that factor in specific timelines and the ripple effects of risks covering the Bank's entire portfolio after analyzing internal and external environments, the Bank verifies the impact of these stresses on profit, capital and risk.

Moreover, stress tests play an important role in the process of formulating portfolio management strategies, which occur along with budget planning. In addition, the Bank also utilizes stress tests for a forward-looking assessment of internal capital adequacy such as reviewing the countermeasures (management actions) to take at times of stress based on the assumed amount of impact on profitability and capital, etc. resulting from stress tests.

■ 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 middle office monitoring the amount of risk independent of the front office executing transactions.

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. Each the Portfolio Management Committee and the Food and Agri Finance Committee, with the Financial Planning & Control Division and the Risk Management Division serving as the secretariat respectively, formulates basic strategies and deliberates on the execution policies regarding loans and investments, and deliberates and decides 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 Legal Affairs and 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 the historical loss ratio, with additional consideration of risks that are configured based on future predictions. 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 remaining debt and other items are described in the Notes to the Financial Statements.

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

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

<table>
<tr><th rowspan="2">Internal Rating</th><th colspan="4">Self-Assessment</th><th colspan="2" rowspan="2">Exposure Requiring Mandatory Disclosure under the Norinchukin Bank Act and the Financial Revitalization Law</th></tr>
<tr><th colspan="2">Debtor Classification</th><th>Asset Category</th><th>Definition of Asset Category</th></tr>
<tr><td>1-1 4
1-2 5
2 6
3 7</td><td colspan="2">Standard</td><td>Category Ⅰ</td><td>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.</td><td colspan="2" rowspan="2">Standard</td></tr>
<tr><td>8-1
8-2</td><td rowspan="2">Substandard</td><td>Other substandard debtors</td><td rowspan="2">Ⅱ</td><td rowspan="2">Debtors requiring close monitoring going forward</td></tr>
<tr><td>8-3
8-4</td><td>Debtors under requirement of control</td><td>Special attention</td><td>Three-Month Delinquent Claims
Restructured Loans</td></tr>
<tr><td>9</td><td colspan="2">Doubtful</td><td>Ⅲ</td><td>Debtors who are highly likely to fall into bankruptcy</td><td colspan="2">Doubtful</td></tr>
<tr><td>10-1</td><td colspan="2">Debtors in default</td><td rowspan="2">Ⅳ</td><td>Debtor who have effectively fallen into bankruptcy, although no facts have emerged to indicate legal or formal bankruptcy</td><td colspan="2" rowspan="2">Bankrupt or de facto bankrupt</td></tr>
<tr><td>10-2</td><td colspan="2">Debtors in bankruptcy</td><td>Debtors who are legally and formally bankrupt</td></tr>
</table>

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 applies the Standardized Approach.

- Equity Exposure
- The on-balance sheet assets and off-balance sheet items of the Bank's consolidated subsidiaries, with the exception of IRB approach-applied subsidiaries.
- The following assets held by the Bank and IRB approach-applied subsidiaries: Suspense payments (with the exception of the account for securities), prepaid expenses, foreign currency forward contracts for foreign currency deposits of cooperative organizations, current account overdrafts (to holders of the Bank's debentures) and off-balance-sheet assets (the portion of reverse mortgages that the Bank guaranteed to pay).

The Bank applies the standardized approach to ratings of five qualified credit rating agencies (External Credit Assessment Institution (ECAI)) in computing its risk assets, namely S&P Global Ratings, Moody's Investors Service, Fitch Ratings, Rating & Investment Information and Japan Credit Rating Agency.

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 application of the IRB Approach includes all exposures, in principle, excluding equity exposure.

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.

■ 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 based on the loss data after defaults occurring in the past 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.

As to the periods from the time of default to the liquidation (conclusion) of exposures, setting the period from the occurrence of the default until confirming the loss or the period until an upgrade to a non-default rating at the concluding (liquidating) side, whereas the period until the end of the applicable fiscal year at the non-concluding side, such set periods are 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. For deposits held with the Bank that are not pledged as collateral, if the requirements stipulated in the Notification Regarding Capital Adequacy Ratio are met, the Bank considers the effects of CRM by offsetting deposits and loans.

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 revaluates 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.

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 to ensure appropriate management. 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 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, 2023, 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 2022.

As of March 31, 2023, 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 Global Ratings, Moody's Investors Service, Fitch Ratings, Rating & Investment Information and Japan Credit Rating Agency.

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

Credit Valuation Adjustment (CVA)

Calculation of CVA Risk Equivalent

■ Approach for calculating the amount of CVA risk equivalent and overview of the subject transactions

The CVA risk equivalent is the amount of capital charges for market-price fluctuations of derivatives transaction due to deteriorated creditworthiness of a counterparty.

The Bank uses the reduced basic approach for calculation of the CVA risk equivalent (BA-CVA).

CVA risk at the Bank could arise from derivative transactions that are used to hedge interest rate and foreign exchange risks, etc. However, because the Bank secures collateral on its major derivative transactions, its CVA risk is limited and not hedged.

Market Risk

Market Risk Management Policies, Procedures and Framework

The Bank regards the transactions aimed at generating profits by taking advantage of short-term fluctuations in market prices and prices or other gaps between markets, such as a specified transaction account, as trading transactions, and assignes them to the trading book. From among the instruments to be assigned to the trading book, such as listed equities and fund investments, the Bank assignes those held for managing a portfolio of investments and loans to achieve stable returns over the medium to long term under the basic concept of "international diversified investment" to the banking book upon prior notification to the regulatory authorities of Japan.

The front office in charge of executing trading ransactions is organizationally separated from other sections 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 and the market liquidity of the instruments it handles. The results of such monitoring are regularly reported to the Portfolio Management Committee and other meetings.

Regarding the measurement of market risk equivalent, the Bank applies the standardized approach to all instruments assigned to the trading book and the foreign exchange and commodity risks associated with the banking book instruments. We do not conduct transfers of instruments between the trading and banking books and internal risk transfers.

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 a risk that arises during business operations, other than market risk, credit risk, liquidity risk and model risk. 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 Regulations 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 review by the Internal Audit Division on a regular basis, in order to continuously improve its effectiveness.

Calculation of Business Indicator

Business Indicator (BI) is calculated by adding Interest, Lease and Dividend Component (ILDC), Services Component (SC) and Financial Component (FC) in accordance with the Notification Regarding Capital Adequacy Ratio, Article 282.

Calculation of Internal Loss Multiplier (ILM)

For Internal Loss Multiplier (ILM), the Bank adopts the method stipulated in the Notification Regarding Capital Adequacy Ratio, Article 283, Paragraph 1-1, provided that it adopts the method using conservative estimates stipulated in Article 283, Paragraph 1-4 of said Notification for its consolidated subsidiaries not meeting the standards defined in Article 287-1 of said Notification, such as those not holding data on internal loss for the past 10 years.

Business Units Excluded from the Calculation of BI for Calculating the Amount Equivalent to Operational Risk

Not applicable

Operational Risk Losses Excluded from the Calculation of ILM for Calculating the Amount Equivalent to Operational Risk

Not applicable

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). Stocks and others with no market prices 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 core concept of the Bank's portfolio management is "globally diversified investment." Based on the concept, the Bank aims to build a sound and profitable portfolio with bonds (interest rate), stocks, and credit assets as major asset classes. In constructing the portfolio, the Bank controls the income and risk from each of these assets within the limits of the Bank's capital, taking into account the correlation among asset classes and other factors.

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, ⊿EVE is measured on a daily basis as a general rule to grasp the impact of interest rate fluctuations on current market values and NII and ⊿NII to grasp the impact of interest rate fluctuations on the level of earnings. Such data are reported to the management of the Bank.

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 Committee Practical Guideline No. 24, issued on March 17, 2022). Hedge effectiveness of a fair value hedge is assessed by identified groups of hedged items, such as loans and deposits, and the corresponding groups of hedging instruments, such as interest rate swaps within the same maturity bucket. Hedge effectiveness of a cash flow hedge is assessed based on the correlation of the interest rate risk indicators of the hedged items and that of the hedging instruments.

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 (⊿EVE), from the perspective of consistency with economic capital management, by estimating a correlation structure among different currencies based on historical interest rate fluctuations, ⊿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 ⊿EVE of currencies with gains and that of currencies with losses are summed and tabulated.

Concerning Net Interest Income (⊿NII), the ⊿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 ⊿EVE and/or ⊿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 4.1 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 ⊿EVE and ⊿NII, assuming the average maturity of cooperative deposits is 1.6 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 **As of March 31, 2023**	b As of March 31, 2022	c Reference to Template CC2
Common Equity Tier 1 capital: instruments and reserves					
1a+2-1c-26		Directly issued qualifying common share capital plus related capital surplus and retained earnings	**6,149,183**		
1a		of which: capital and capital surplus	**4,063,598**		
2		of which: retained earnings	**2,154,690**		
26		of which: cash dividends to be paid	**69,105**		
		of which: other than the above	**—**		
3		Accumulated other comprehensive income and other disclosed reserves	**(555,236)**		(a)
5		Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	**—**		
6		Common Equity Tier 1 capital: instruments and reserves (A)	**5,593,946**		
Common Equity Tier 1 capital: regulatory adjustments					
8+9		Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	**41,299**		
8		of which: goodwill (net of related tax liability, including those equivalent)	**2,853**		
9		of which: other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)	**38,446**		
10		Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	**979**		
11		Deferred gains or losses on derivatives under hedge accounting	**64,902**		
12		Shortfall of eligible provisions to expected losses	**—**		
13		Securitization gain on sale	**—**		
14		Gains and losses due to changes in own credit risk on fair valued liabilities	**—**		
15		Net defined-benefit asset	**93,538**		
16		Investments in own shares (excluding those reported in the Net Assets section)	**—**		
17		Reciprocal cross-holdings in common equity	**—**		
18		Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (“Other Financial Institutions”), net of eligible short positions, where the bank does not own more than 10% of the issued share	**—**		
19+20+21		Amount exceeding the 10% threshold on specified items	**—**		
19		of which: significant investments in the common stock of financials	**—**		
20		of which: mortgage servicing rights	**—**		
21		of which: deferred tax assets arising from temporary differences (net of related tax liability)	**—**		
22		Amount exceeding the 15% threshold on specified items	**—**		
23		of which: significant investments in the common stock of financials	**—**		
24		of which: mortgage servicing rights	**—**		
25		of which: deferred tax assets arising from temporary differences (net of related tax liability)	**—**		
27		Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	**—**		
28		Common Equity Tier 1 capital: regulatory adjustments (B)	**200,720**		
Common Equity Tier 1 capital (CET1)					
29		Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	**5,393,226**		
Additional Tier 1 capital: instruments					
30	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	**—**		
	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	**1,316,972**		
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	**—**		

(Millions of Yen, %)

Basel III Template No.	Items	a **As of March 31, 2023**	b As of March 31, 2022	c Reference to Template CC2
34	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	**3,591**		
36	Additional Tier 1 capital: instruments (D)	**1,320,563**		
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	**—**		
38	Reciprocal cross-holdings in Additional Tier 1 instruments	**—**		
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	**—**		
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	**59,797**		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	**—**		
43	Additional Tier 1 capital: regulatory adjustments (E)	**59,797**		
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	**1,260,765**		
Tier 1 capital (T1=CET1+AT1)				
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	**6,653,992**		
Tier 2 capital: instruments and provisions				
46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown	**—**		
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	**—**		
	Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	**—**		
48	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	**844**		
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	**12,075**		
50a	of which: general reserve for possible loan losses	**1,314**		
50b	of which: eligible provisions	**10,760**		
51	Tier 2 capital: instruments and provisions (H)	**12,919**		
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	**—**		
53	Reciprocal cross-holdings in Tier 2 instruments	**—**		
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	**—**		
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	**—**		
57	Tier 2 capital: regulatory adjustments (I)	**—**		
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	**12,919**		
Total capital (TC=T1+T2)				
59	Total capital (TC=T1+T2) ((G) + (J)) (K)	**6,666,912**		
Risk weighted assets				
60	Risk weighted assets (L)	**30,260,243**		

(Millions of Yen, %)

Basel III Template No.	Items	a **As of March 31, 2023**	b As of March 31, 2022	c Reference to Template CC2
Capital ratio (consolidated) and buffers				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	**17.82%**		
62	Tier 1 capital ratio (consolidated) ((G)/(L))	**21.98%**		
63	Total capital ratio (consolidated) ((K)/(L))	**22.03%**		
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)	**3.09%**		
65	Of which: capital conservation buffer requirement	**2.50%**		
66	Of which: bank-specific countercyclical buffer requirement	**0.09%**		
67	Of which: higher loss absorbency requirement	**0.50%**		
68	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital buffer requirements	**13.32%**		
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)	**174,013**		
73	Significant investments in the common stock of other financial institutions that are below the thresholds for deduction (before risk weighting)	**41,923**		
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	**—**		
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	**357,712**		
Provisions included in Tier 2 capital: instruments and provisions				
76	Provisions (general reserve for possible loan losses)	**1,314**		
77	Cap on inclusion of provisions (general reserve for possible loan losses)	**26,270**		
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")	**10,760**		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	**152,374**		

CC1: Composition of Capital (Consolidated)

(Millions of Yen, %)

Basel III Template No.		Items	a **As of March 31, 2023**	b As of March 31, 2022	c Reference to Template CC2
Common Equity Tier 1 capital: instruments and reserves					
1a+2-1c-26		Directly issued qualifying common share capital plus related capital surplus and retained earnings		6,158,431	
1a		of which: capital and capital surplus		4,015,219	
2		of which: retained earnings		2,236,608	
26		of which: cash dividends to be paid		93,395	
		of which: other than the above		—	
3		Accumulated other comprehensive income and other disclosed reserves		984,488	(a)
5		Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		—	
6		Common Equity Tier 1 capital: instruments and reserves (A)		7,142,919	
Common Equity Tier 1 capital: regulatory adjustments					
8+9		Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)		41,622	
8		of which: goodwill (net of related tax liability, including those equivalent)		3,248	
9		of which: other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)		38,373	
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		15,136	
12		Shortfall of eligible provisions to expected losses		—	
13		Securitization gain on sale		—	
14		Gains and losses due to changes in own credit risk on fair valued liabilities		—	
15		Net defined-benefit asset		86,637	
16		Investments in own shares (excluding those reported in the Net Assets section)		—	
17		Reciprocal cross-holdings in common equity		—	
18		Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (“Other Financial Institutions”), net of eligible short positions, where the bank does not own more than 10% of the issued share		—	
19+20+21		Amount exceeding the 10% threshold on specified items		—	
19		of which: significant investments in the common stock of financials		—	
20		of which: mortgage servicing rights		—	
21		of which: deferred tax assets arising from temporary differences (net of related tax liability)		—	
22		Amount exceeding the 15% threshold on specified items		—	
23		of which: significant investments in the common stock of financials		—	
24		of which: mortgage servicing rights		—	
25		of which: deferred tax assets arising from temporary differences (net of related tax liability)		—	
27		Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		—	
28		Common Equity Tier 1 capital: regulatory adjustments (B)		143,396	
Common Equity Tier 1 capital (CET1)					
29		Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)		6,999,523	
Additional Tier 1 capital: instruments					
30	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown		48,378	
	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards		1,316,972	
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities		—	

(Millions of Yen, %)

Basel III Template No.	Items	a **As of March 31, 2023**	b As of March 31, 2022	c Reference to Template CC2
34-35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)		5,778	
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)		1,371,129	
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments		—	
38	Reciprocal cross-holdings in Additional Tier 1 instruments		—	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)		—	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		56,621	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		—	
43	Additional Tier 1 capital: regulatory adjustments (E)		56,621	
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)		1,314,507	
Tier 1 capital (T1=CET1+AT1)				
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)		8,314,030	
Tier 2 capital: instruments and provisions				
46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown		—	
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards		—	
	Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities		—	
48-49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		543	
47+49	Eligible Tier 2 capital instruments under phase-out arrangements included in Tier 2: instruments and provisions		—	
47	of which: instruments issued by banks and their special purpose vehicles		—	
49	of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)		—	
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2		367	
50a	of which: general reserve for possible loan losses		367	
50b	of which: eligible provisions		—	
51	Tier 2 capital: instruments and provisions (H)		911	
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments		—	
53	Reciprocal cross-holdings in Tier 2 instruments		—	
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)		—	
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		—	
57	Tier 2 capital: regulatory adjustments (I)		—	

(Millions of Yen, %)

Basel III Template No.	Items	a **As of March 31, 2023**	b As of March 31, 2022	c Reference to Template CC2
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)		911	
Total capital (TC=T1+T2)				
59	Total capital (TC=T1+T2) ((G) + (J)) (K)		8,314,941	
Risk weighted assets				
60	Risk weighted assets (L)		39,163,521	
Capital ratio (consolidated) and buffers				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))		17.87%	
62	Tier 1 capital ratio (consolidated) ((G)/(L))		21.22%	
63	Total capital ratio (consolidated) ((K)/(L))		21.23%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)		3.00%	
65	Of which: capital conservation buffer requirement		2.50%	
66	Of which: bank-specific countercyclical buffer requirement		0.00%	
67	Of which: higher loss absorbency requirement		0.50%	
68	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital buffer requirements		13.23%	
Regulatory adjustments				
72	Non-significant investments in the capital and other TLAC liabilities of other financial institutions that are below the thresholds for deduction (before risk weighting)		182,791	
73	Significant investments in the common stock of other financial institutions that are below the thresholds for deduction (before risk weighting)		26,388	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)		—	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)		—	
Provisions included in Tier 2 capital: instruments and provisions				
76	Provisions (general reserve for possible loan losses)		367	
77	Cap on inclusion of provisions (general reserve for possible loan losses)		1,989	
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		199,347	
Capital instruments under phase-out arrangements				
82	Current cap on Additional Tier 1 instruments under phase-out arrangements		—	
83	Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")		—	
84	Current cap on Tier 2 instruments under phase-out arrangements		—	
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")		—	

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

(Millions of Yen)

Items	a	b	c	d
	As of March 31, 2023	As of March 31, 2022	Reference numbers or symbols for referring to Template CC1	Reference numbers or symbols for referring to appended tables
	Consolidated balance sheet amount	Consolidated balance sheet amount		
(Assets)				
Loans and Bills Discounted	**17,414,105**	23,341,865		
Foreign Exchanges Assets	**584,996**	375,980		
Securities	**39,725,740**	46,748,553		2-b, 6-a
Money Held in Trust	**8,419,368**	10,867,985		6-b
Trading Assets	**3,635**	2,466		
Monetary Claims Bought	**321,441**	387,819		
Receivables under Resale Agreements	**305,076**	366		
Cash and Due from Banks	**22,430,679**	18,140,525		
Other Assets	**1,608,236**	3,178,992		
Tangible Fixed Assets	**134,914**	151,442		
Buildings	**33,191**	31,596		
Land	**74,919**	74,919		
Lease Assets	**15,124**	18,242		
Construction in Progress	**5,125**	5,250		
Other	**6,552**	21,434		
Intangible Fixed Assets	**51,669**	52,174		2-a
Software	**28,514**	31,300		
Lease Assets	**7,196**	8,896		
Other	**15,958**	11,977		
Net Defined-benefit Asset	**129,465**	119,913		3
Deferred Tax Assets	**307,942**	4,315		4-a
Deferred Tax Assets for Land Revaluation	**1,600**	—		4-b
Customers' Liabilities for Acceptances and Guarantees	**3,197,577**	2,915,891		
Reserve for Possible Loan Losses	**(131,441)**	(149,942)		
Reserve for Possible Investment Losses	**(61)**	—		
Total Assets	**94,504,944**	106,138,351		
(Liabilities)				
Deposits	**63,809,449**	64,009,893		
Negotiable Certificates of Deposit	**2,296,478**	2,140,966		
Debentures	**454,034**	360,280		
Trading Liabilities	**2,786**	1,692		
Borrowed Money	**3,988,241**	4,924,931		8
Call Money and Bills Sold	**390,000**	—		
Payables under Repurchase Agreements	**10,613,476**	19,327,671		
Foreign Exchanges Liabilities	**28**	—		
Short-term Entrusted Funds	**797,420**	684,692		
Other Liabilities	**3,262,753**	4,150,052		
Reserve for Bonus Payments	**7,693**	7,554		
Net Defined Benefit Liability	**10,234**	21,742		
Reserve for Directors' Retirement Benefits	**1,229**	1,043		
Deferred Tax Liabilities	**—**	295,753		4-c
Deferred Tax Liabilities for Land Revaluation	**—**	1,499		4-d
Acceptances and Guarantees	**3,197,577**	2,915,891		
Total Liabilities	**88,831,402**	98,843,664		

(Millions of Yen)

Items	a	b	c	d
	As of March 31, 2023	As of March 31, 2022	Reference numbers or symbols for referring to Template CC1	Reference numbers or symbols for referring to appended tables
	Consolidated balance sheet amount	Consolidated balance sheet amount		
(Net Assets)				
Paid-in Capital	**4,040,198**	4,040,198		1-a
Capital Surplus	**23,399**	23,399		1-b
Retained Earnings	**2,154,690**	2,236,608		1-c
Total Owners' Equity	**6,218,288**	6,300,206		
Net Unrealized Gains on Other Securities	**(678,339)**	758,987		
Net Deferred Losses on Hedging Instruments	**77,079**	177,259		5
Revaluation Reserve for Land	**(2,099)**	5,970		
Foreign Currency Translation Adjustment	**1,451**	517		
Remeasurements of Defined Benefit Plans	**46,671**	41,753		
Total Accumulated Other Comprehensive Income	**(555,236)**	984,488	(a)	
Non-controlling Interests	**10,490**	9,992		7
Total Net Assets	**5,673,542**	7,294,687		
Total Liabilities and Net Assets	**94,504,944**	106,138,351		

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

Appended Tables

1. Owners' Equity

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	**As of March 31, 2023**	As of March 31, 2022	Remarks
1-a	Paid-in Capital	**4,040,198**	4,040,198	
1-b	Capital Surplus	**23,399**	23,399	
1-c	Retained Earnings	**2,154,690**	2,236,608	
	Total Owners' Equity	**6,218,288**	6,300,206	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of March 31, 2023**	As of March 31, 2022	Remarks
	Directly issued qualifying common share capital plus related capital surplus and retained earnings	**6,218,288**	6,251,827	Directly issued qualifying common share capital plus related capital surplus and retained earnings (before adjusting cash dividends to be paid)
1a	of which: capital and capital surplus	**4,063,598**	4,015,219	
2	of which: retained earnings	**2,154,690**	2,236,608	
	of which: other than the above	**—**	—	
31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	**—**	48,378	

2. Intangible Assets

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	**As of March 31, 2023**	As of March 31, 2022	Remarks
2-a	Intangible Fixed Assets	**51,669**	52,174	
2-b	Securities	**39,725,740**	46,748,553	
	of which: goodwill attributable to equity-method investees	**2,853**	3,248	
	Income taxes related to above	**(13,222)**	(13,800)	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of March 31, 2023	As of March 31, 2022	Remarks
8	Intangible assets: goodwill	**2,853**	3,248	
9	Intangible assets: other	**38,446**	38,373	Other intangible assets other than goodwill and mortgage servicing rights
	Intangible assets: mortgage servicing rights	**—**	—	
20	Amount exceeding the 10% threshold on specified items	**—**	—	
24	Amount exceeding the 15% threshold on specified items	**—**	—	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	**—**	—	

3. Net Defined-benefit Asset

(1) Consolidated Balance Sheet (Millions of Yen)

Reference numbers	Consolidated balance sheet items	As of March 31, 2023	As of March 31, 2022	Remarks
3	Net defined-benefit asset	**129,465**	119,913	
	Income taxes related to above	**(35,926)**	(33,275)	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of March 31, 2023	As of March 31, 2022	Remarks
15	Net defined-benefit asset	**93,538**	86,637	

4. Deferred Tax Assets

(1) Consolidated Balance Sheet (Millions of Yen)

Reference numbers	Consolidated balance sheet items	As of March 31, 2023	As of March 31, 2022	Remarks
4-a	Deferred Tax Assets	**307,942**	4,315	
4-b	Deferred Tax Assets for Land Revaluation	**1,600**	—	
4-c	Deferred Tax Liabilities	**—**	295,753	
4-d	Deferred Tax Liabilities for Land Revaluation	**—**	1,499	
	Intangible assets to which tax-effect accounting was applied	**13,222**	13,800	
	Portion of net defined-benefit asset to which tax-effect accounting was applied	**35,926**	33,275	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of March 31, 2023	As of March 31, 2022	Remarks
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	**979**	—	This item does not agree with the amount reported on the consolidated balance sheet due to offsetting of assets and liabilities.
	Deferred tax assets arising from temporary differences (net of related tax liability)	**357,712**	—	This item does not agree with the amount reported on the consolidated balance sheet due to offsetting of assets and liabilities.
21	Amount exceeding the 10% threshold on specified items	**—**	—	
25	Amount exceeding the 15% threshold on specified items	**—**	—	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	**357,712**	—	

5. Deferred Gains or Losses on Derivatives under Hedge Accounting

(1) Consolidated Balance Sheet (Millions of Yen)

Reference numbers	Consolidated balance sheet items	**As of March 31, 2023**	As of March 31, 2022	Remarks
5	Net Deferred Losses on Hedging Instruments	**77,079**	177,259	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of March 31, 2023**	As of March 31, 2022	Remarks
11	Deferred gains or losses on derivatives under hedge accounting	**64,902**	15,136	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"

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

(1) Consolidated Balance Sheet (Millions of Yen)

Reference numbers	Consolidated balance sheet items	**As of March 31, 2023**	As of March 31, 2022	Remarks
6-a	Securities	**39,725,740**	46,748,553	
6-b	Money Held in Trust	**8,419,368**	10,867,985	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of March 31, 2023**	As of March 31, 2022	Remarks
	Investments in own capital instruments	**—**	—	
16	Investments in own shares (excluding those reported in the Net Assets section)	**—**	—	
37	Investments in own Additional Tier 1 instruments	**—**	—	
52	Investments in own Tier 2 instruments	**—**	—	
	Reciprocal cross-holdings	**—**	—	
17	Reciprocal cross-holdings in common equity	**—**	—	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	**—**	—	
53	Reciprocal cross-holdings in Tier 2 instruments	**—**	—	
	Non-significant investments in the capital etc., of other financial institutions	**174,013**	182,791	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share	**—**	—	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	**—**	—	
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	**—**	—	
72	Non-significant investments in the capital and other TLAC liabilities of other financial institutions that are below the thresholds for deduction (before risk weighting)	**174,013**	182,791	

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of March 31, 2023	As of March 31, 2022	Remarks
	Significant investments in the capital, etc., of other financial institutions	**101,721**	83,009	
19	Amount exceeding the 10% threshold on specified items	**—**	—	
23	Amount exceeding the 15% threshold on specified items	**—**	—	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	**59,797**	56,621	
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	**—**	—	
73	Significant investments in the common stock of other financial institutions that are below the thresholds for deduction (before risk weighting)	**41,923**	26,388	

7. Non-controlling Interests

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	As of March 31, 2023	As of March 31, 2022	Remarks
7	Non-controlling Interests	**10,490**	9,992	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of March 31, 2023	As of March 31, 2022	Remarks
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	**—**	—	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)
34-35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	**3,591**	5,778	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)
48-49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	**844**	543	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)

8. Other Capital Instruments

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	As of March 31, 2023	As of March 31, 2022	Remarks
8	Borrowed Money	**3,988,241**	4,924,931	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of March 31, 2023	As of March 31, 2022	Remarks
32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	**1,316,972**	1,316,972	

OV1: Overview of RWA (Consolidated)

(Millions of Yen)

No.		a	b	c	d
		RWA		Minimum capital requirements	
		March 31, 2023	March 31, 2022	**March 31, 2023**	March 31, 2022
1	Credit risk (excluding counterparty credit risk)	**12,429,894**		**994,391**	
2	Of which: standardized approach (SA)	**4,874,027**		**389,922**	
3	Of which: foundation internal ratings-based (F-IRB) approach	**5,168,704**		**413,496**	
4	Of which: supervisory slotting criteria	**1,960,349**		**156,827**	
5	Of which: advanced internal rating-based (A-IRB) approach	**273,593**		**21,887**	
	Of which: significant investment	**—**		**—**	
	Of which: estimated residual value of lease transactions	**—**		**—**	
	Others	**153,220**		**12,257**	
6	Counterparty credit risk (CCR)	**172,869**		**13,829**	
7	Of which: standardized approach for counterparty credit risk (SA-CCR)	**45,855**		**3,668**	
8	Of which: expected positive exposure (EPE) method	**—**		**—**	
	Of which: Central counterparty related exposure (CCP)	**65,728**		**5,258**	
9	Others	**61,284**		**4,902**	
10	Credit valuation adjustment (CVA)	**62,862**		**5,028**	
	Of which: the standardized approach for CVA (SA-CVA)	**—**		**—**	
	Of which: The full basic approach for CVA (BA-CVA)	**—**		**—**	
	Of which: The reduced basic approach for CVA (BA-CVA)	**62,862**		**5,028**	
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	**—**		**—**	
12	Equity investments in funds - Look-through approach	**11,154,871**		**892,389**	
13	Equity investments in funds - Mandate-based approach	**—**		**—**	
	Equity investments in funds - Simple approach (subject to 250% RW)	**—**		**—**	
	Equity investments in funds - Simple approach (subject to 400% RW)	**137,860**		**11,028**	
14	Equity investments in funds - Fall-back approach (subject to 1,250% RW)	**851,621**		**68,129**	
15	Settlement risk	**—**		**—**	
16	Securitization exposures in banking book	**1,831,289**		**146,503**	
17	Of which: Securitization IRB approach (SEC-IRBA)	**—**		**—**	
18	Of which: Securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	**1,831,289**		**146,503**	
19	Of which: Securitization standardized approach (SEC-SA)	**—**		**—**	
	Of which: 1,250% risk weight is applied	**0**		**0**	
20	Market risk	**1,573,558**		**125,884**	
21	Of which: standardized approach (SA)	**1,573,558**		**125,884**	
22	Of which: internal model approaches (IMA)	**—**		**—**	
	Of which: simplified approach	**—**		**—**	
23	Capital charge for switch between trading book and banking book	**—**		**—**	
24	Operational risk	**1,046,324**		**83,705**	
25	Amounts below the thresholds for deduction	**999,092**		**79,927**	
26	Floor adjustment	**—**		**—**	
27	Total	**30,260,243**		**2,420,819**	

OV1: Overview of RWA (Consolidated)

(Millions of Yen)

Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		March 31, 2023	March 31, 2022	**March 31, 2023**	March 31, 2022
1	Credit risk (excluding counterparty credit risk)		8,503,594		719,616
2	Of which: standardized approach (SA)		159,087		12,727
3	Of which: internal rating-based (IRB) approach		8,193,628		694,819
	Of which: significant investments		—		—
	Of which: estimated residual value of lease transactions		—		—
	Others		150,877		12,070
4	Counterparty credit risk (CCR)		701,047		57,324
5	Of which: standardized approach for counterparty credit risk (SA-CCR)		117,866		9,995
6	Of which: expected positive exposure (EPE) method		—		—
	Of which: credit valuation adjustment (CVA)		119,115		9,529
	Of which: Central counterparty related exposure (CCP)		323,522		25,881
	Others		140,543		11,918
7	Equity positions in banking book under market-based approach		3,865,629		327,805
8	Equity investments in funds - Look-through approach		18,033,078		1,529,162
9	Equity investments in funds - Mandate-based approach		—		—
	Equity investments in funds - Simple approach (subject to 250% RW)		—		—
	Equity investments in funds - Simple approach (subject to 400% RW)		158,723		13,459
10	Equity investments in funds - Fall-back approach (subject to 1,250% RW)		500,006		40,000
11	Settlement risk		163,354		13,852
12	Securitization exposures in banking book		1,549,274		123,941
13	Of which: Securitization IRB approach (SEC-IRBA) or internal assessment approach (IAA)		—		—
14	Of which: Securitization external ratings-based approach (SEC-ERBA)		1,549,274		123,941
15	Of which: Securitization standardized approach (SEC-SA)		—		—
	Of which: 1,250% risk weight is applied		0		0
16	Market risk		2,942,611		235,408
17	Of which: standardized approach (SA)		2,937,924		235,033
18	Of which: internal model approaches (IMA)		4,686		374
19	Operational risk		836,435		66,914
20	Of which: Basic Indicator Approach		—		—
21	Of which: Standardized Approach		836,435		66,914
22	Of which: Advanced Measurement Approach		—		—
23	Amounts below the thresholds for deduction		65,970		5,594
	Risk weighted assets subject to transitional arrangements				
24	Floor adjustment		—		—
25	Total		37,319,723		3,133,081

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

Fiscal 2022 (Ended March 31, 2023)

(Millions of Yen)

	a	b	c	d	e	f	g
			Carrying values of items:				
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	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	17,414,105		17,092,426	—	321,678	—	—
Foreign Exchange Assets	584,996		584,996	—	—	—	—
Securities	39,725,740		31,246,553	21,288,037	8,416,593	—	107,168
Money Held in Trust	8,419,368		8,419,368	1,161,077	—	—	—
Trading Assets	3,635		—	3,614	—	3,635	—
Monetary Claims Bought	321,441		2,719	—	318,721	—	—
Receivables under Resale Agreements	305,076		334	3,841,118	—	—	—
Cash and Due from Banks	22,430,679		22,430,679	—	—	—	—
Other Assets	1,608,236		170,836	621,191	78,269	—	739,177
Tangible Fixed Assets	134,914		134,914	—	—	—	—
Intangible Fixed Assets	51,669		—	—	—	—	51,669
Net Defined Benefit Asset	129,465		—	—	—	—	129,465
Deferred Tax Assets	307,942		—	—	—	—	307,942
Deferred Tax Assets for Land Revaluation	1,600		—	—	—	—	1,600
Customers' Liabilities for Acceptances and Guarantees	3,197,577		3,197,577	—	—	—	—
Reserve for Possible Loan Losses	(131,441)		(131,441)	—	—	—	—
Reserve for Possible Investment Losses	(61)		(61)	—	—	—	—
Total assets	94,504,944		83,148,902	26,915,039	9,135,263	3,635	1,337,023
Liabilities							
Deposits	63,809,449		—	3,521,088	—	—	60,288,361
Negotiable Certificates of Deposit	2,296,478		—	—	—	—	2,296,478
Debentures	454,034		—	—	—	—	454,034
Trading Liabilities	2,786		—	2,786	—	2,786	—
Borrowed Money	3,988,241		—	—	—	—	3,988,241
Call Money and Bills Sold	390,000		—	—	—	—	390,000
Payables under Repurchase Agreements	10,613,476		—	14,149,852	—	—	(3,536,375)
Foreign Exchange Liabilities	28		—	—	—	—	28
Short-term Entrusted Funds	797,420		—	—	—	—	797,420
Other Liabilities	3,262,753		—	730,690	—	—	2,532,063
Reserve for Bonus Payments	7,693		—	—	—	—	7,693
Net Defined Benefit Liability	10,234		—	—	—	—	10,234
Reserve for Directors' Retirement Benefits	1,229		—	—	—	—	1,229
Acceptances and Guarantees	3,197,577		—	—	—	—	3,197,577
Total liabilities	88,831,402		—	18,404,417	—	2,786	70,426,985

Notes: 1. (a) and (b) are combined because the accounting scope of consolidation and the regulatory scope of consolidation under the capital ratio requirements are identical.

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

3. Of market risks, which include the foreign exchange risk of banking accounting, only the items in the trading account are posted.

Fiscal 2021 (Ended March 31, 2022)

(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	23,341,865	23,034,714	—	307,150	—	—
Foreign Exchange Assets	375,980	375,980	—	—	—	—
Securities	46,748,553	39,671,120	30,897,446	7,017,562	—	432,584
Money Held in Trust	10,867,985	10,867,985	1,155,100	—	—	—
Trading Assets	2,466	—	2,462	—	2,466	—
Monetary Claims Bought	387,819	2,382	—	385,437	—	—
Call Loans and Bills Bought	0	—	—	—	—	—
Receivables under Resale Agreements	366	366	4,114,460	—	—	—
Cash and Due from Banks	18,140,525	18,140,525	—	—	—	—
Other Assets	3,178,992	248,470	2,136,605	14,311	—	779,362
Tangible Fixed Assets	151,442	151,442	—	—	—	—
Intangible Fixed Assets	52,174	—	—	—	—	52,174
Net Defined Benefit Asset	119,913	—	—	—	—	119,913
Deferred Tax Assets	4,315	—	—	—	—	4,315
Customers' Liabilities for Acceptances and Guarantees	2,915,891	2,915,891	—	—	—	—
Reserve for Possible Loan Losses	(149,942)	(149,942)	—	—	—	—
Reserve for Possible Investment Losses	0	—	—	—	—	—
Total assets	106,138,351	95,258,938	38,306,074	7,724,461	2,466	1,388,350
Liabilities						
Deposits	64,009,893	—	3,421,752	—	—	60,588,140
Negotiable Certificates of Deposit	2,140,966	—	—	—	—	2,140,966
Debentures	360,280	—	—	—	—	360,280
Trading Liabilities	1,692	—	1,692	—	1,692	—
Borrowed Money	4,924,931	—	—	—	—	4,924,931
Payables under Repurchase Agreements	19,327,671	—	23,442,131	—	—	(4,114,460)
Foreign Exchange Liabilities	0	—	—	—	—	0
Short-term Entrusted Funds	684,692	—	—	—	—	684,692
Other Liabilities	4,150,052	—	1,452,327	—	—	2,697,725
Reserve for Bonus Payments	7,554	—	—	—	—	7,554
Net Defined Benefit Liability	21,742	—	—	—	—	21,742
Reserve for Directors' Retirement Benefits	1,043	—	—	—	—	1,043
Deferred Tax Liabilities	295,753	—	—	—	—	295,753
Deferred Tax Liabilities for Land Revaluation	1,499	—	—	—	—	1,499
Acceptances and Guarantees	2,915,891	—	—	—	—	2,915,891
Total liabilities	98,843,664	—	28,317,903	—	1,692	70,525,761

Notes: 1. (a) and (b) are combined because the accounting scope of consolidation and the regulatory scope of consolidation under the capital ratio requirements are identical.
2. Repo-type transactions are classified into two categories of credit risk of securities and counterparty credit risk.
3. Of market risks, which include the foreign exchange risk of banking accounting, only the items in the trading account are posted.

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

Fiscal 2022 (Ended March 31, 2023)

(Millions of Yen)

No.		a	b	c	d	e
			Items subject to:			
		Total	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)	**93,167,921**	**83,148,902**	**26,915,039**	**9,135,263**	**3,635**
2	Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	**18,404,417**	**—**	**18,404,417**	**—**	**2,786**
3	Total net amount under regulatory scope of consolidation	**74,763,504**	**83,148,902**	**8,510,622**	**9,135,263**	**849**
4	Off-balance sheet amounts	**969,661**	**969,661**	**—**	**—**	**—**
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	**131,502**	**131,502**	**—**	**—**	**—**
8	Differences due to prudential filters	**—**	**—**	**—**	**—**	**—**
9	Others	**19,591,674**	**40,128**	**19,551,545**	**—**	**—**
	of which: repo-type transactions differences	**18,859,945**	**—**	**18,859,945**	**—**	**—**
	of which: derivative transactions differences	**691,600**	**—**	**691,600**	**—**	**—**
10	Exposure amounts considered for regulatory purposes	**121,488,476**	**84,290,195**	**28,062,168**	**9,135,263**	**849**

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

Fiscal 2021 (Ended March 31, 2022)

(Millions of Yen)

No.		a	b	c	d	e
			Items subject to:			
		Total	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)	104,750,001	95,258,938	38,306,074	7,724,461	2,466
2	Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	28,317,903	—	28,317,903	—	1,692
3	Total net amount under regulatory scope of consolidation	76,432,098	95,258,938	9,988,171	7,724,461	774
4	Off-balance sheet amounts	1,866,092	1,866,092	—	—	—
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	149,942	149,942	—	—	—
8	Differences due to prudential filters	—	—	—	—	—
9	Others	29,322,078	39,598	29,282,480	—	—
	of which: repo-type transactions differences	28,486,582	—	28,486,582	—	—
	of which: derivative transactions differences	795,898	—	795,898	—	—
10	Exposure amounts considered for regulatory purposes	144,310,459	97,314,571	39,270,651	7,724,461	774

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

Credit Risk (Consolidated)

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

1. Credit Risk Exposure

Fiscal 2022 (Ended March 31, 2023)

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

(Billions of Yen)

Items	Loans, commit-ments, off-balance sheet exposure	Securities	Others	Total credit risk exposure	Default exposure	Reserve for default exposure	Write-off of default exposure
Japan	**14,575**	**9,178**	**21,575**	**45,330**	**79**	**54**	**0**
Asia except Japan	**884**	**183**	**6**	**1,074**	**0**	**0**	**—**
Europe	**1,714**	**6,950**	**616**	**9,281**	**—**	**—**	**—**
The Americas	**1,674**	**5,354**	**1,002**	**8,030**	**3**	**—**	**—**
Other areas	**688**	**1,678**	**24**	**2,391**	**—**	**—**	**—**
Amounts held by consolidated subsidiaries	**4,586**	**226**	**121**	**4,934**	**5**	**1**	**0**
Offsets on consolidation	**(1,310)**	**(327)**	**(21)**	**(1,659)**	**—**	**—**	**—**
Total	**22,813**	**23,245**	**23,324**	**69,383**	**89**	**55**	**1**

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

(Billions of Yen)

Items	Loans, commit-ments, off-balance sheet exposure	Securities	Others	Total credit risk exposure	Default exposure	Reserve for default exposure	Write-off of default exposure
Manufacturing	**3,995**	**436**	**5**	**4,437**	**48**	**35**	**—**
Agriculture	**89**	**—**	**0**	**89**	**14**	**11**	**0**
Forestry	**3**	**—**	**0**	**3**	**0**	**0**	**—**
Fishing	**13**	**—**	**0**	**13**	**6**	**3**	**—**
Mining	**179**	**—**	**1**	**180**	**—**	**—**	**—**
Construction	**300**	**13**	**0**	**314**	**2**	**0**	**—**
Utility	**1,743**	**4**	**6**	**1,754**	**—**	**—**	**—**
Information/telecommunications	**199**	**10**	**0**	**210**	**—**	**—**	**—**
Transportation	**1,000**	**358**	**1**	**1,360**	**0**	**0**	**—**
Wholesaling, retailing	**2,048**	**133**	**1**	**2,184**	**2**	**1**	**—**
Finance and insurance	**4,302**	**4,545**	**22,929**	**31,778**	**0**	**0**	**—**
Real estate	**1,454**	**701**	**4**	**2,160**	**3**	**—**	**—**
Services	**2,404**	**42**	**6**	**2,453**	**4**	**1**	**—**
Municipalities	**2**	**1,155**	**4**	**1,163**	**—**	**—**	**—**
Others	**1,799**	**15,942**	**262**	**18,004**	**0**	**—**	**0**
Amounts held by consolidated subsidiaries	**4,586**	**226**	**121**	**4,934**	**5**	**1**	**0**
Offsets on consolidation	**(1,310)**	**(327)**	**(21)**	**(1,659)**	**—**	**—**	**—**
Total	**22,813**	**23,245**	**23,324**	**69,383**	**89**	**55**	**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	**7,890**	**504**	**22,900**	**31,295**
Over 1 year to 3 years	**4,083**	**1,297**	**18**	**5,398**
Over 3 years to 5 years	**2,826**	**2,515**	**11**	**5,353**
Over 5 years to 7 years	**1,625**	**7,088**	**30**	**8,744**
Over 7 years	**3,112**	**10,279**	**33**	**13,425**
No term to maturity	**0**	**1,660**	**231**	**1,891**
Amounts held by consolidated subsidiaries	**4,586**	**226**	**121**	**4,934**
Offsets on consolidation	**(1,310)**	**(327)**	**(21)**	**(1,659)**
Total	**22,813**	**23,245**	**23,324**	**69,383**

Notes: 1. The amounts of credit-risk exposure held by consolidated subsidiaries are extremely limited, amounting only to about 4% 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 2021 (Ended March 31, 2022)

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	21,263	10,176	17,431	48,872	93	65	0
Asia except Japan	811	382	4	1,198	—	—	—
Europe	1,369	8,502	274	10,146	—	—	—
The Americas	1,265	10,592	1,020	12,878	11	8	—
Other areas	511	1,589	60	2,161	—	—	—
Amounts held by consolidated subsidiaries	3,816	212	138	4,167	5	0	0
Offsets on consolidation	(1,032)	(316)	(16)	(1,365)	—	—	—
Total	28,005	31,139	18,914	78,060	110	74	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	3,733	432	4	4,171	63	54	—
Agriculture	82	0	0	82	12	6	0
Forestry	5	—	0	5	0	0	—
Fishing	15	0	0	15	8	3	0
Mining	116	—	0	116	—	—	—
Construction	264	12	0	277	2	0	—
Utility	1,487	4	2	1,493	—	—	—
Information/telecommunications	180	12	0	192	—	—	—
Transportation	968	378	0	1,348	7	4	—
Wholesaling, retailing	1,946	137	0	2,083	3	1	0
Finance and insurance	4,408	3,990	18,434	26,833	0	0	—
Real estate	1,173	9	3	1,185	—	—	—
Services	2,482	49	2	2,533	6	2	—
Municipalities	4	1,574	7	1,586	—	—	—
Others	8,352	24,643	335	33,331	0	—	0
Amounts held by consolidated subsidiaries	3,816	212	138	4,167	5	0	0
Offsets on consolidation	(1,032)	(316)	(16)	(1,365)	—	—	—
Total	28,005	31,139	18,914	78,060	110	74	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	14,268	1,586	18,423	34,278
Over 1 year to 3 years	4,037	1,714	5	5,757
Over 3 years to 5 years	2,880	5,588	20	8,489
Over 5 years to 7 years	1,342	5,123	31	6,496
Over 7 years	2,693	16,160	50	18,904
No term to maturity	0	1,070	261	1,332
Amounts held by consolidated subsidiaries	3,816	212	138	4,167
Offsets on consolidation	(1,032)	(316)	(16)	(1,365)
Total	28,005	31,139	18,914	78,060

Notes: 1. The amounts of credit-risk exposure held by consolidated subsidiaries are extremely limited, amounting only to about 4% 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, 2023**	As of March 31, 2022
Less than One Month	**—**	0
From One Month to less than Two Months	**0**	0
From Two Months to less than Three Months	**0**	0
Three Months or More	**0**	—
Amounts held by consolidated subsidiaries	**1**	1
Total	**1**	1

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

Special Attention

(Billions of Yen)

Items	**As of March 31, 2023**	As of March 31, 2022
Amounts of the reserves that were increased to address the exposure	**16**	19
Amounts of other than the above	**—**	—
Amounts held by consolidated subsidiaries	**11**	8
Total	**28**	27

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

(%)

Items	**As of March 31, 2023**	As of March 31, 2022
Subject to Standardized Approach	**3.54**	0.83
Equity	**2.79**	—
Other than equity	**0.75**	0.83
Subject to Internal Ratings-Based Approach (IRB)	**96.15**	98.88
Corporate exposure (excluding Specialized Lending Products)	**17.13**	14.37
Corporate exposure (Specialized Lending)	**3.70**	2.80
Bank exposure	**4.00**	2.66
Sovereign exposure	**64.65**	64.28
Equity portfolios subject to PD/LGD approaches	**—**	1.01
Retail exposure	**4.49**	3.56
Other debt purchased	**2.14**	10.16
Important investments	**0.00**	0.00
Lease transactions	**0.00**	0.00
Other assets	**0.31**	0.29
Total	**100.00**	100.00

CR1: Credit quality of assets

Fiscal 2022 (Ended March 31, 2023)

(Millions of Yen)

No.		a	b	c	d
		Gross carrying values of		Allowances/ impairments	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		
	On-balance sheet assets				
1	Loans	**87,715**	**16,861,377**	**122,019**	**16,827,072**
2	Debt Securities	**—**	**21,509,531**	**4**	**21,509,526**
3	Off-balance sheet exposures	**59**	**23,127,565**	**141**	**23,127,484**
4	Total on-balance sheet assets (1+2+3)	**87,774**	**61,498,474**	**122,165**	**61,464,083**
	Off-balance sheet assets				
5	Acceptances and Guarantees	**3,747**	**3,193,829**	**4,991**	**3,192,585**
6	Commitments	**1,043**	**1,899,735**	**858**	**1,899,920**
7	Total off-balance sheet assets (5+6)	**4,791**	**5,093,564**	**5,850**	**5,092,506**
	Total				
8	Total (4+7)	**92,566**	**66,592,039**	**128,016**	**66,556,589**

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

Fiscal 2021 (Ended March 31, 2022)

(Millions of Yen)

No.		a	b	c	d
		Gross carrying values of		Allowances/ impairments	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		
	On-balance sheet assets				
1	Loans	104,090	22,791,556	140,318	22,755,327
2	Debt Securities	—	30,379,550	12	30,379,537
3	Off-balance sheet exposures	33	18,691,345	63	18,691,315
4	Total on-balance sheet assets (1+2+3)	104,123	71,862,452	140,395	71,826,181
	Off-balance sheet assets				
5	Acceptances and Guarantees	5,744	2,910,146	5,487	2,910,404
6	Commitments	1,123	1,584,686	543	1,585,266
7	Total off-balance sheet assets (5+6)	6,868	4,494,832	6,030	4,495,670
	Total				
8	Total (4+7)	110,991	76,357,285	146,425	76,321,852

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

CR2: Changes in stock of defaulted loans and debt securities

(Millions of Yen)

No.			**As of March 31, 2023**	As of March 31, 2022
1	Defaulted loans and debt securities at end of the previous reporting period		**104,110**	94,444
2	Changes in the amounts of per factor during the fiscal year	Default	**52,219**	52,869
3		Returned to non-defaulted status	**9,133**	6,578
4		Amounts written off	**315**	980
5		Other changes (Decrease in the balance due to a recovery of exposure mainly at default)	**(59,105)**	(35,644)
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)		**87,774**	104,110

CR3: Credit risk mitigation techniques – overview

Fiscal 2022 (Ended March 31, 2023)

(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	**14,978,044**	**1,849,027**	**1,431,619**	**745,810**	**—**
2	Debt securities	**20,650,072**	**859,454**	**—**	**859,454**	**—**
3	Other on-balance sheet assets	**23,122,942**	**4,541**	**51**	**5,357**	**—**
4	Total	**58,751,060**	**2,713,022**	**1,431,671**	**1,610,622**	**—**
5	Of which defaulted	**87,123**	**651**	**2,530**	**—**	**—**

Fiscal 2021 (Ended March 31, 2022)

(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	20,517,382	2,237,945	1,925,922	654,238	—
2	Debt securities	29,646,845	732,691	—	732,691	—
3	Other on-balance sheet assets	18,689,239	2,075	62	2,258	—
4	Total	68,853,467	2,972,713	1,925,984	1,389,189	—
5	Of which defaulted	103,712	411	2,704	—	—

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

Fiscal 2022 (Ended March 31, 2023)

(Millions of Yen, %)

No.	Asset classes	a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA	RWA density
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount		
1a	Japanese government and the Bank of Japan	—	—	—	—	—	—
1b	Foreign central government and their central banks	—	—	—	—	—	—
1c	Bank for International Settlements	—	—	—	—	—	—
2a	Japanese regional municipal bodies	—	—	—	—	—	—
2b	Non-central government public sector entities	—	—	—	—	—	—
2c	Japan Finance Organization for Municipalities	—	—	—	—	—	—
2d	Japanese government institutions	—	—	—	—	—	—
2e	Regional third-sector company	—	—	—	—	—	—
3	Multilateral Development Bank	—	—	—	—	—	—
4	Banks, securities firms and insurance companies	—	—	—	—	—	—
	Of which: securities firms and insurance companies	—	—	—	—	—	—
5	Covered bonds	—	—	—	—	—	—
6	Corporates including specialized lending	—	—	—	—	—	—
	Of which: specialized lending	—	—	—	—	—	—
7a	Subordinated debt and other capital	—	—	—	—	—	—
7b	Equity	**1,744,342**	**116,471**	**1,744,342**	**46,588**	**4,624,481**	**258.22%**
8	SMEs and individuals	—	—	—	—	—	—
	Of which transactors	—	—	—	—	—	—
9	Real estate	—	—	—	—	—	—
	Of which: general RRE	—	—	—	—	—	—
	Of which: IPRRE	—	—	—	—	—	—
	Of which: general CRE	—	—	—	—	—	—
	Of which: Other real estate related	—	—	—	—	—	—
	Of which: ADC	—	—	—	—	—	—
10a	Delinquency excluding general RRE	—	—	—	—	—	—
10b	Delinquency for general RRE	—	—	—	—	—	—
11a	Cash	—	—	—	—	—	—
11b	Bills in process of collection	—	—	—	—	—	—
	Guarantee by Regional Economy Vitalization Corporation of Japan (REVIC)	—	—	—	—	—	—
12	Total	—	—	—	—	—	—

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

2. The total of the credit risk assets subject to the Standardized Approach (above b+c), excluding equity exposure, is ¥249.5 billion. Because this amount is extremely limited, being only about 0.90% of the credit risk assets on a consolidated basis (¥27,640.3 billion), a statement concerning the assets subject to the Standardized Approach excluding equity exposure is omitted here.

Fiscal 2021 (Ended March 31, 2022)

(Millions of Yen, %)

No.	Asset classes	a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA	RWA density
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount		
1	Cash	—	—	—	—	—	—
2	Japanese government and the Bank of Japan	—	—	—	—	—	—
3	Foreign central government and their central banks	—	—	—	—	—	—
4	Bank for International Settlements	—	—	—	—	—	—
5	Japanese regional municipal bodies	—	—	—	—	—	—
6	Non-central government public sector entities	—	—	—	—	—	—
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 ¥159.0 billion, which is not shown in these statements due to its extremely limited amount—only about 0.44% of the credit risk assets on a consolidated basis (¥35,384.4 billion).

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

Fiscal 2022 (Ended March 31, 2023)

(Millions of Yen)

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

No.		0%	10%	20%	50%	100%	150%	Others	Total
2a	Japanese regional municipal bodies	–	–	–	–	–	–	–	–
2b	Non-central government public sector entities	–	–	–	–	–	–	–	–
2c	Japan Finance Organization for Municipalities	–	–	–	–	–	–	–	–
2d	Japanese government institutions	–	–	–	–	–	–	–	–
2e	Regional third-sector company	–	–	–	–	–	–	–	–

No.		0%	20%	30%	50%	100%	150%	Others	Total
3	Multilateral Development Bank	–	–	–	–	–	–	–	–

No.		20%	30%	40%	50%	75%	100%	150%	Others	Total
4	Banks, securities firms and insurance companies	–	–	–	–	–	–	–	–	–
	Of which: securities firms and insurance companies	–	–	–	–	–	–	–	–	–

No.		10%	15%	20%	25%	35%	50%	100%	Others	Total
5	Covered bonds	–	–	–	–	–	–	–	–	–

No.		20%	50%	75%	80%	85%	100%	130%	150%	Others	Total
6	Corporates including specialized lending	–	–	–	–	–	–	–	–	–	–
	Of which: specialized lending	–	–	–	–	–	–	–	–	–	–

No.		100%	150%	250%	400%	Others	Total
7a	Subordinated debt and other capital	–	–	–	–	–	–
7b	Equity	–	–	1,692,828	98,102	–	1,790,930

No.		45%	75%	100%	Others	Total
8	SMEs and individuals	–	–	–	–	–

No.		20%	25%	30%	40%	50%	70%	75%	Others	Total
9a	Real estate Of which: general RRE	–	–	–	–	–	–	–	–	–
		20%	31.25%	37.5%	50%	62.5%			Others	Total
	Of which: mortgage is second priority and meets eligibility criteria	–	–	–	–	–			–	–

No.		20%	35%	45%	60%	75%	105%	150%	Others	Total
9b	Real estate Of which: IPRRE	–	–	–	–	–	–	–	–	–
		30%	43.75%	56.25%	75%	93.75%			Others	Total
	Of which: mortgage is second priority and meets eligibility criteria	–	–	–	–	–			–	–

No.		70%	90%	110%	150%	Others	Total
9c	Real estate Of which: general CRE	–	–	–	–	–	–
		70%	112.5%			Others	Total
	Of which: mortgage is second priority and meets eligibility criteria	–	–			–	–

(Millions of Yen)

No.	Risk weight / Asset classes	Total credit exposures amount (post CCF and post-CRM)		
		60%	Others	Total
9d	Real estate Of which: Other real estate related	–	–	–
		60%	Others	Total
	Of which: mortgage is second priority and meets eligibility criteria	–	–	–

No.		100%	150%	Others	Total
9e	Real estate Of which: ADC	–	–	–	–

No.		50%	100%	150%	Others	Total
10a	Delinquency excluding general RRE	–	–	–	–	–
10b	Delinquency for general RRE	–	–	–	–	–

No.		0%	10%	20%	Others	Total
11a	Cash	–	–	–	–	–
11b	Bills in process of collection	–	–	–	–	–
	Guarantee by Credit Guarantee Corporations	–	–	–	–	–
	Guarantee by Regional Economy Vitalization Corporation of Japan (REVIC)	–	–	–	–	–

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

2. The total of the credit risk assets subject to the Standardized Approach (above b+c), excluding equity exposure, is ¥249.5 billion. Because this amount is extremely limited, being only about 0.90% of the credit risk assets on a consolidated basis (¥27,640.3 billion), a statement concerning the assets subject to the Standardized Approach excluding equity exposure is omitted here.

CR5b: Standardized approach – exposures and CCF by risk weight

Fiscal 2022 (Ended March 31, 2023)

(Millions of Yen, %)

No.	Risk weight	a On-balance sheet exposure	b Off-balance sheet exposures	c Weighted average CCF	d Exposure (post-CCF and post-CRM)
1	Less than 40%	—	—	—	—
2	40%-70%	—	—	—	—
3	75%	—	—	—	—
	80%	—	—	—	—
4	85%	—	—	—	—
5	90%-100%	—	—	—	—
6	105%-130%	—	—	—	—
7	150%	—	—	—	—
8	250%	**1,670,939**	**54,723**	**40.00%**	**1,692,828**
9	400%	**73,402**	**61,748**	**40.00%**	**98,102**
10	1,250%	—	—	—	—
11	Total exposures	—	—	—	—

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

2. The total of the credit risk assets subject to the Standardized Approach (above b+c), excluding equity exposure, is ¥249.5 billion. Because this amount is extremely limited, being only about 0.90% of the credit risk assets on a consolidated basis (¥27,640.3 billion), a statement concerning the assets subject to the Standardized Approach excluding equity exposure is omitted here.

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

Fiscal 2021 (Ended March 31, 2022)

(Millions of Yen)

No.	Asset classes \ Risk weight	a	b	c	d	e	f	g	h	i	j	k
		Total credit exposures amount (post CCF and post-CRM)										
		0%	10%	20%	35%	50%	75%	100%	150%	250%	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 ¥159.0 billion, which is not shown in these statements due to its extremely limited amount—only about 0.44% of the credit risk assets on a consolidated basis (¥35,384.4 billion).

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

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

Fiscal 2022 (Ended March 31, 2023)

(Millions of Yen, %, Thousands, Year)

		a	b	c	d	e	f	g	h	i	j	k	l
No.	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures 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	41,952,571	—	—	42,940,343	0.00%	0.0	44.99%	2.6	65,494	0.15%	48	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	104,104	3,273	10.00%	104,431	0.28%	0.0	45.00%	3.4	64,730	61.98%	131	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	29,870	—	—	5	9.88%	0.0	45.00%	1.4	9	180.54%	0	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	42,086,546	3,273	10.00%	43,044,780	0.00%	0.0	44.99%	2.6	130,233	0.30%	180	14
	Bank exposure												
1	0.00 to 0.15 or less	3,764,836	16,136	15.63%	2,647,574	0.05%	0.1	44.99%	2.9	800,168	30.22%	610	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	134,317	1,459	58.88%	13,427	0.40%	0.0	44.94%	3.3	9,668	72.00%	24	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	807	234	100.00%	552	1.14%	0.0	45.00%	4.9	707	128.13%	2	
6	Exceeding 2.50 to 10.00 or less	6,941	—	—	6,765	2.91%	0.0	45.00%	1.0	7,362	108.81%	88	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	3,906,902	17,830	20.28%	2,668,320	0.06%	0.2	44.99%	2.9	817,906	30.65%	725	—
	Corporate exposure (excluding SMEs exposure and specialized lending)												
1	0.00 to 0.15 or less	7,348,191	1,590,266	32.79%	7,548,736	0.05%	0.4	40.61%	2.9	1,703,223	22.56%	1,639	
2	Exceeding 0.15 to 0.25 or less	2,354,152	390,081	45.98%	2,210,363	0.16%	0.5	40.60%	2.4	833,401	37.70%	1,513	
3	Exceeding 0.25 to 0.50 or less	221,241	38,619	41.41%	233,829	0.42%	0.1	40.58%	2.1	131,115	56.07%	398	
4	Exceeding 0.50 to 0.75 or less	224,379	2,177	40.00%	138,635	0.63%	0.0	41.23%	2.4	103,344	74.54%	360	
5	Exceeding 0.75 to 2.50 or less	200,426	24,704	36.73%	181,957	1.07%	0.1	40.62%	2.0	148,612	81.67%	791	
6	Exceeding 2.50 to 10.00 or less	91,872	13,536	18.72%	90,287	4.18%	0.1	40.37%	4.0	129,232	143.13%	1,524	
7	Exceeding 10.00 to 100.00 or less	300,310	22,445	49.51%	305,282	15.37%	0.3	40.12%	3.6	641,817	210.23%	18,832	
8	100.00 (default)	57,832	948	42.52%	55,593	100.00%	0.0	39.98%	3.6	—	0.00%	22,232	
9	Subtotal	10,798,407	2,082,779	35.57%	10,764,685	1.09%	1.8	40.59%	2.8	3,690,747	34.28%	47,293	36,316
	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	828	27	100.00%	827	4.80%	0.0	41.37%	3.0	977	118.07%	16	
7	Exceeding 10.00 to 100.00 or less	130	25	100.00%	155	15.84%	0.0	40.00%	5.0	270	174.52%	9	
8	100.00 (default)	352	18	100.00%	370	100.00%	0.0	45.00%	1.1	—	0.00%	166	
9	Subtotal	1,310	71	100.00%	1,353	32.14%	0.0	42.21%	2.7	1,248	92.18%	193	127
	Specialized lending exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—

(Millions of Yen, %, Thousands, Year)

		a	b	c	d	e	f	g	h	i	j	k	l
No.	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	
	Debt purchased for corporate (Default risk)												
1	0.00 to 0.15 or less	**1,001,454**	**208,741**	**100.00%**	**1,223,602**	**0.00%**	**0.0**	**44.10%**	**1.1**	**30,152**	**2.46%**	**47**	
2	Exceeding 0.15 to 0.25 or less	**98,795**	**6,500**	**100.00%**	**91,635**	**0.19%**	**0.0**	**40.13%**	**2.5**	**35,546**	**38.79%**	**70**	
3	Exceeding 0.25 to 0.50 or less	**3,703**	—	—	**3,703**	**0.28%**	**0.0**	**45.00%**	**1.0**	**1,378**	**37.20%**	**4**	
4	Exceeding 0.50 to 0.75 or less	**17,931**	—	—	**39,727**	**0.63%**	**0.0**	**42.27%**	**3.1**	**37,363**	**94.04%**	**105**	
5	Exceeding 0.75 to 2.50 or less	**16,301**	—	—	**9,628**	**0.83%**	**0.0**	**40.00%**	**1.9**	**6,734**	**69.94%**	**31**	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	**19,255**	—	—	**4,131**	**15.35%**	**0.0**	**43.95%**	**4.2**	**11,028**	**266.92%**	**278**	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	**1,157,442**	**215,241**	**100.00%**	**1,372,429**	**0.09%**	**0.0**	**43.76%**	**1.2**	**122,203**	**8.90%**	**538**	—
	Debt purchased for corporate (Dilution risk)												
1	0.00 to 0.15 or less	—	—	—	**20,011**	**0.05%**	**0.0**	**45.00%**	**1.0**	**3,050**	**15.24%**	**4**	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	**20,011**	**0.05%**	**0.0**	**45.00%**	**1.0**	**3,050**	**15.24%**	**4**	—
	Loan participation (corporate) (Default risk of seller)												
1	0.00 to 0.15 or less	—	—	—	**18,102**	**0.00%**	**0.0**	**45.00%**	**5.0**	—	**0.00%**	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	**2,001**	**0.16%**	**0.0**	**40.00%**	**1.0**	**461**	**23.06%**	**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	—	—	—	**20,104**	**0.01%**	**0.0**	**44.50%**	**4.6**	**461**	**2.29%**	**1**	—
	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 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
	Retail exposure secured by residential properties												
1	0.00 to 0.15 or less	—	**865,339**	**100.00%**	**865,339**	**0.14%**	**48.7**	**28.66%**	—	**76,148**	**8.79%**	**347**	
2	Exceeding 0.15 to 0.25 or less	—	**1,910,522**	**100.00%**	**1,910,522**	**0.21%**	**76.3**	**28.66%**	—	**227,835**	**11.92%**	**1,149**	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	**137,677**	—	—	**137,677**	**0.60%**	**7.2**	**41.86%**	—	**51,033**	**37.06%**	**345**	
5	Exceeding 0.75 to 2.50 or less	**7,763**	—	—	**7,763**	**0.80%**	**2.7**	**54.47%**	—	**4,564**	**58.79%**	**33**	
6	Exceeding 2.50 to 10.00 or less	—	**7,933**	**100.00%**	**7,933**	**9.54%**	**0.4**	**28.66%**	—	**10,132**	**127.72%**	**216**	
7	Exceeding 10.00 to 100.00 or less	**1,131**	—	—	**1,131**	**23.08%**	**0.1**	**45.10%**	—	**2,935**	**259.40%**	**117**	
8	100.00 (default)	**1,720**	**2,483**	**100.00%**	**4,203**	**100.00%**	**0.3**	**48.48%**	—	**4,183**	**99.53%**	**1,703**	
9	Subtotal	**148,293**	**2,786,277**	**100.00%**	**2,934,571**	**0.38%**	**136.0**	**29.38%**	—	**376,834**	**12.84%**	**3,914**	**1,088**
	Other retail exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	**270**	**2,201**	**100.00%**	**2,472**	**0.24%**	**1.6**	**87.76%**	—	**992**	**40.16%**	**5**	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	**51,548**	**18**	**100.00%**	**51,567**	**0.57%**	**2.1**	**46.07%**	—	**18,372**	**35.62%**	**135**	
5	Exceeding 0.75 to 2.50 or less	**1,240**	**4,881**	**100.00%**	**6,121**	**1.17%**	**2.6**	**92.68%**	—	**6,154**	**100.53%**	**66**	
6	Exceeding 2.50 to 10.00 or less	**1**	**0**	**100.00%**	**1**	**8.78%**	**0.0**	**87.76%**	—	**2**	**141.79%**	**0**	
7	Exceeding 10.00 to 100.00 or less	**102**	—	—	**102**	**19.07%**	**0.0**	**46.06%**	—	**103**	**100.63%**	**9**	
8	100.00 (default)	**1,060**	**15**	**100.00%**	**1,076**	**100.00%**	**0.0**	**92.80%**	—	**391**	**36.37%**	**967**	
9	Subtotal	**54,224**	**7,117**	**100.00%**	**61,342**	**2.39%**	**6.4**	**53.22%**	—	**26,017**	**42.41%**	**1,183**	**43**
Total		**58,153,127**	**5,112,592**	**73.41%**	**60,887,599**	**0.22%**	**144.7**	**43.44%**	**2.5**	**5,168,704**	**8.48%**	**54,035**	**37,590**

Fiscal 2021 (Ended March 31, 2022)

(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	47,730,364	—	—	48,546,196	0.00%	0.0	44.99%	3.1	114,904	0.23%	60	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	80,197	—	—	80,197	0.28%	0.0	45.00%	3.8	53,470	66.67%	101	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	29,801	—	—	5	5.90%	0.0	45.00%	2.4	8	158.54%	0	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	47,840,364	—	—	48,626,399	0.00%	0.0	44.99%	3.1	168,382	0.34%	161	11
	Bank exposure												
1	0.00 to 0.15 or less	3,584,211	1,257	91.81%	1,984,456	0.05%	0.1	44.99%	3.1	625,750	31.53%	459	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	186,976	1,551	83.88%	26,679	0.40%	0.0	44.97%	2.5	16,890	63.30%	48	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	1,032	251	100.00%	614	1.14%	0.0	45.00%	4.9	788	128.41%	3	
6	Exceeding 2.50 to 10.00 or less	6,453	—	—	6,152	2.91%	0.0	45.00%	1.0	6,693	108.77%	80	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	3,778,673	3,061	88.47%	2,017,902	0.06%	0.2	44.99%	3.1	650,122	32.21%	590	—
	Corporate exposure (excluding SMEs exposure and specialized lending)												
1	0.00 to 0.15 or less	6,850,221	1,512,121	51.23%	7,425,425	0.05%	0.4	44.32%	2.8	1,791,905	24.13%	1,754	
2	Exceeding 0.15 to 0.25 or less	1,938,805	292,547	63.69%	1,822,294	0.16%	0.5	44.42%	2.4	744,436	40.85%	1,373	
3	Exceeding 0.25 to 0.50 or less	233,698	41,603	53.89%	272,464	0.42%	0.1	44.90%	2.4	177,017	64.96%	513	
4	Exceeding 0.50 to 0.75 or less	178,404	3,546	74.99%	123,440	0.63%	0.0	45.00%	2.8	108,768	88.11%	349	
5	Exceeding 0.75 to 2.50 or less	201,102	24,969	39.56%	172,594	1.06%	0.1	44.34%	2.6	167,449	97.01%	821	
6	Exceeding 2.50 to 10.00 or less	96,585	27,973	56.82%	108,613	4.14%	0.1	45.00%	3.7	169,553	156.10%	2,024	
7	Exceeding 10.00 to 100.00 or less	198,945	17,453	80.90%	209,499	15.37%	0.2	44.98%	3.9	502,196	239.71%	14,497	
8	100.00 (default)	76,739	911	75.31%	76,626	100.00%	0.0	45.00%	2.7	—	0.00%	34,481	
9	Subtotal	9,774,502	1,921,127	53.44%	10,210,958	1.21%	1.7	44.39%	2.8	3,661,327	35.85%	55,816	58,019

(Millions of Yen, %, Thousands, Year)

		a	b	c	d	e	f	g	h	i	j	k	l
No.	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	SMEs exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	0	—	—	0	0.15%	0.0	45.00%	5.0	0	53.38%	0	
3	Exceeding 0.25 to 0.50 or less	1	—	—	1	0.42%	0.0	45.00%	5.0	1	82.13%	0	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	190	33	100.00%	33	4.80%	0.0	45.00%	4.5	64	190.90%	0	
7	Exceeding 10.00 to 100.00 or less	0	—	—	0	15.84%	0.0	45.00%	5.0	0	196.33%	0	
8	100.00 (default)	398	21	100.00%	420	100.00%	0.0	45.00%	1.1	—	0.00%	189	
9	Subtotal	590	55	100.00%	455	92.56%	0.0	45.00%	1.4	65	14.46%	189	236
	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	637,793	—	—	637,793	0.04%	0.1	90.00%	5.0	638,205	100.06%	286	
2	Exceeding 0.15 to 0.25 or less	97,598	—	—	97,598	0.15%	0.1	90.00%	5.0	117,386	120.27%	132	
3	Exceeding 0.25 to 0.50 or less	11,572	—	—	11,572	0.41%	0.0	90.00%	5.0	21,764	188.06%	43	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	5,447	—	—	5,447	1.02%	0.0	90.00%	5.0	14,226	261.16%	50	
6	Exceeding 2.50 to 10.00 or less	11,907	4,711	75.00%	15,441	3.83%	0.0	90.00%	5.0	67,290	435.77%	533	
7	Exceeding 10.00 to 100.00 or less	1,604	—	—	1,604	15.77%	0.0	90.00%	5.0	12,236	762.42%	227	
8	100.00 (default)	80	—	—	80	100.00%	0.0	90.00%	5.0	901	1,125.00%	72	
9	Subtotal	766,005	4,711	75.00%	769,539	0.19%	0.3	90.00%	5.0	872,010	113.31%	1,345	
	Debt purchased for corporate (Default risk)												
1	0.00 to 0.15 or less	7,232,723	201,095	100.00%	7,448,142	0.00%	0.0	44.76%	1.0	32,541	0.43%	44	
2	Exceeding 0.15 to 0.25 or less	93,888	30,500	100.00%	109,810	0.19%	0.0	42.95%	2.0	40,984	37.32%	91	
3	Exceeding 0.25 to 0.50 or less	3,703	—	—	3,703	0.28%	0.0	45.00%	1.8	1,695	45.77%	4	
4	Exceeding 0.50 to 0.75 or less	17,292	—	—	38,535	0.63%	0.0	45.00%	3.0	37,588	97.54%	109	
5	Exceeding 0.75 to 2.50 or less	16,390	—	—	10,271	0.83%	0.0	45.00%	2.7	9,200	89.57%	38	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	19,744	—	—	4,620	15.35%	0.0	45.00%	4.3	12,541	271.41%	319	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	7,383,743	231,595	100.00%	7,615,084	0.01%	0.0	44.73%	1.0	134,552	1.76%	607	—
	Debt purchased for corporate (Dilution risk)												
1	0.00 to 0.15 or less	—	—	—	22,018	0.04%	0.0	45.00%	1.0	3,050	13.85%	4	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	22,018	0.04%	0.0	45.00%	1.0	3,050	13.85%	4	—
	Loan participation (corporate) (Default risk of seller)												
1	0.00 to 0.15 or less	—	—	—	17,833	0.00%	0.0	45.00%	5.0	—	0.00%	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	17,833	0.00%	0.0	45.00%	5.0	—	0.00%	—	—

(Millions of Yen, %, Thousands, Year)

		a	b	c	d	e	f	g	h	i	j	k	l
No.	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	Debt purchased for retail												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
	Qualifying revolving retail exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
	Retail exposure secured by residential properties												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	2,490,389	100.00%	2,490,389	0.30%	115.3	38.30%	—	515,802	20.71%	2,861	
4	Exceeding 0.50 to 0.75 or less	141,522	—	—	141,522	0.70%	10.0	52.32%	—	72,928	51.53%	518	
5	Exceeding 0.75 to 2.50 or less	42	—	—	42	1.05%	0.0	32.13%	—	17	41.59%	0	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	1,345	5,819	100.00%	7,164	13.93%	0.4	40.91%	—	14,901	207.98%	422	
8	100.00 (default)	1,909	2,419	100.00%	4,328	100.00%	0.3	43.31%	—	5,047	116.60%	1,471	
9	Subtotal	144,819	2,498,627	100.00%	2,643,446	0.52%	126.2	39.06%	—	608,697	23.02%	5,273	788
	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	270	2,134	100.00%	2,405	0.25%	1.9	87.74%	—	992	41.24%	5	
4	Exceeding 0.50 to 0.75 or less	47,387	—	—	47,387	0.58%	1.7	46.10%	—	17,050	35.98%	126	
5	Exceeding 0.75 to 2.50 or less	1,345	4,644	100.00%	5,990	1.19%	2.8	92.29%	—	6,052	101.03%	66	
6	Exceeding 2.50 to 10.00 or less	—	0	100.00%	0	8.78%	0.0	87.74%	—	1	141.76%	0	
7	Exceeding 10.00 to 100.00 or less	100	3	100.00%	104	20.50%	0.0	47.58%	—	110	105.94%	10	
8	100.00 (default)	802	56	100.00%	858	100.00%	0.0	64.92%	—	994	115.79%	477	
9	Subtotal	49,907	6,839	100.00%	56,746	2.17%	6.6	53.02%	—	25,201	44.40%	686	64
Total		69,738,606	4,666,017	80.80%	71,980,386	0.20%	135.4	45.15%	2.7	6,123,409	8.50%	64,676	59,120

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

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

Fiscal 2022 (Ended March 31, 2023)

(Millions of Yen, %, Thousands, Year)

		a	b	c	d	e	f	g	h	i	j	k	l
No.	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures 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	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
	Bank exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
	Corporate exposure (excluding SMEs exposure and specialized lending)												
1	0.00 to 0.15 or less	220,390	3,000	30.00%	221,290	0.05%	0.0	29.43%	3.8	39,549	17.87%	32	
2	Exceeding 0.15 to 0.25 or less	126,956	19,794	38.00%	135,620	0.15%	0.0	28.90%	3.6	41,493	30.59%	59	
3	Exceeding 0.25 to 0.50 or less	45,456	6,349	40.74%	59,204	0.42%	0.0	29.01%	2.9	26,465	44.70%	72	
4	Exceeding 0.50 to 0.75 or less	22,996	6,875	40.00%	22,253	0.63%	0.0	35.50%	4.6	18,424	82.79%	49	
5	Exceeding 0.75 to 2.50 or less	52,907	6,259	32.39%	54,915	1.40%	0.1	26.78%	2.7	34,312	62.48%	211	
6	Exceeding 2.50 to 10.00 or less	29,993	5,860	86.01%	34,525	4.80%	0.1	27.17%	2.5	30,866	89.40%	450	
7	Exceeding 10.00 to 100.00 or less	16,564	2,891	73.59%	18,155	15.84%	0.0	28.79%	2.5	26,180	144.19%	828	
8	100.00 (default)	9,979	135	40.00%	9,710	100.00%	0.0	27.74%	1.3	—	0.00%	2,693	
9	Subtotal	525,246	51,165	44.97%	555,676	2.82%	0.5	29.05%	3.4	217,291	39.10%	4,397	4,326
	SMEs exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	12,348	1	50.00%	12,504	0.15%	0.0	29.16%	1.4	1,960	15.67%	5	
3	Exceeding 0.25 to 0.50 or less	4,127	1,108	51.27%	4,586	0.42%	0.0	30.04%	3.9	2,172	47.37%	5	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	23,376	1,659	77.24%	24,291	1.59%	0.2	27.76%	2.6	14,145	58.23%	107	
6	Exceeding 2.50 to 10.00 or less	14,875	2,817	98.54%	17,236	4.80%	0.2	29.96%	2.4	13,553	78.62%	247	
7	Exceeding 10.00 to 100.00 or less	17,447	5,023	99.58%	20,085	15.84%	0.3	28.79%	2.2	23,645	117.72%	916	
8	100.00 (default)	19,329	1,191	100.00%	17,153	100.00%	0.1	28.99%	2.0	—	0.00%	4,973	
9	Subtotal	91,506	11,800	91.69%	95,857	22.52%	1.1	28.88%	2.3	55,477	57.87%	6,255	12,667
	Specialized lending exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—

(Millions of Yen, %, Thousands, Year)

		a	b	c	d	e	f	g	h	i	j	k	l
No.	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	
	Debt purchased for corporate (Default risk)												
1	0.00 to 0.15 or less	—	8,084	100.00%	8,084	0.05%	0.0	30.35%	1.6	824	10.19%	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	—	8,084	100.00%	8,084	0.05%	0.0	30.35%	1.6	824	10.19%	1	—
	Debt purchased for corporate (Dilution risk)												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
	Loan participation (corporate) (Default risk of seller)												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
	Debt purchased for retail												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
	Qualifying revolving retail exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—

(Millions of Yen, %, Thousands, Year)

		a	b	c	d	e	f	g	h	i	j	k	l
No.	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	Retail exposure secured by residential properties												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
	Other retail exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Total		**616,752**	**71,051**	**58.99%**	**659,618**	**5.65%**	**1.6**	**29.04%**	**3.2**	**273,593**	**41.47%**	**10,654**	**16,994**

Fiscal 2021 (Ended March 31, 2022)

(Millions of Yen, %, Thousands, Year)

		a	b	c	d	e	f	g	h	i	j	k	l
No.	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	Sovereign exposure												
1	0.00 to 0.15 or less	—	—	—	13,664	0.03%	0.0	30.29%	3.3	1,746	12.78%	1	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	13,664	0.03%	0.0	30.29%	3.3	1,746	12.78%	1	—
	Bank exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—

(Millions of Yen, %, Thousands, Year)

		a	b	c	d	e	f	g	h	i	j	k	l
No.	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	Corporate exposure (excluding SMEs exposure and specialized lending)												
1	0.00 to 0.15 or less	266,548	3,000	50.00%	274,669	0.05%	0.0	28.77%	3.9	49,424	17.99%	39	
2	Exceeding 0.15 to 0.25 or less	85,438	9,421	55.22%	93,516	0.15%	0.0	28.71%	3.1	25,860	27.65%	41	
3	Exceeding 0.25 to 0.50 or less	34,907	8,385	67.64%	47,218	0.42%	0.0	28.45%	2.8	20,408	43.22%	56	
4	Exceeding 0.50 to 0.75 or less	5,422	6,875	75.00%	4,530	0.63%	0.0	17.29%	3.4	1,531	33.81%	4	
5	Exceeding 0.75 to 2.50 or less	61,955	2,976	72.02%	63,094	1.42%	0.1	27.38%	2.8	41,049	65.05%	249	
6	Exceeding 2.50 to 10.00 or less	30,695	7,351	88.35%	34,528	4.80%	0.1	28.26%	3.1	33,852	98.04%	468	
7	Exceeding 10.00 to 100.00 or less	16,153	2,747	78.79%	16,649	15.84%	0.0	27.22%	2.9	23,215	139.43%	717	
8	100.00 (default)	6,423	223	75.00%	6,462	100.00%	0.0	27.98%	1.2	—	0.00%	1,808	
9	Subtotal	507,544	40,980	69.55%	540,670	2.25%	0.5	28.38%	3.4	195,342	36.12%	3,386	2,763
	SMEs exposure												
1	0.00 to 0.15 or less	10,753	—	—	8,253	0.05%	0.0	30.35%	4.1	1,581	19.15%	1	
2	Exceeding 0.15 to 0.25 or less	26,252	2,075	75.14%	23,948	0.18%	0.0	25.83%	3.6	5,754	24.02%	10	
3	Exceeding 0.25 to 0.50 or less	6,336	1,423	65.76%	6,748	0.42%	0.0	29.21%	3.5	2,907	43.08%	8	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	21,354	6,111	50.20%	25,648	1.57%	0.2	28.20%	2.5	14,659	57.15%	114	
6	Exceeding 2.50 to 10.00 or less	33,355	2,708	99.82%	32,532	4.80%	0.3	29.66%	2.1	24,901	76.54%	463	
7	Exceeding 10.00 to 100.00 or less	18,170	2,350	97.04%	15,629	15.84%	0.3	29.54%	2.5	18,730	119.83%	731	
8	100.00 (default)	23,051	3,240	99.86%	22,014	100.00%	0.1	27.78%	1.9	—	0.00%	6,117	
9	Subtotal	139,275	17,911	76.96%	134,774	19.68%	1.2	28.40%	2.6	68,534	50.85%	7,447	11,015
	Specialized lending exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
	Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	
	Debt purchased for corporate (Default risk)												
1	0.00 to 0.15 or less	0	26,556	100.00%	26,556	0.05%	0.0	30.35%	1.5	2,582	9.72%	4	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	0	26,556	100.00%	26,556	0.05%	0.0	30.35%	1.5	2,582	9.72%	4	—
	Debt purchased for corporate (Dilution risk)												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—

(Millions of Yen, %, Thousands, Year)

		a	b	c	d	e	f	g	h	i	j	k	l
No.	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	Loan participation (corporate) (Default risk of seller)												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
	Debt purchased for retail												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
	Qualifying revolving retail exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
	Retail exposure secured by residential properties												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
	Other retail exposure												
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Total		646,820	85,447	80.56%	715,665	5.41%	1.7	28.50%	3.2	268,205	37.47%	10,839	13,779

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

(Millions of Yen)

No.	Portfolio	As of March 31, 2023		As of March 31, 2022	
		a	b	a	b
		Pre-credit derivatives RWA	Actual RWA	Pre-credit derivatives RWA	Actual RWA
1	Sovereign – FIRB	—	—		
2	Sovereign – AIRB	—	—		
3	Banks – FIRB	—	—		
4	Banks – AIRB	—	—		
5	Corporate excluding specialized lending – FIRB	—	—		
6	Corporate excluding specialized lending – AIRB	—	—		
7	Specialized lending – FIRB	—	—		
8	Specialized lending – AIRB	—	—		
9	Retail – qualifying revolving (QRRE)	—	—		
10	Retail – residential mortgage exposures	—	—		
11	Other retail exposures	—	—		
12	Purchased receivables – FIRB	—	—		
13	Purchased receivables – AIRB	—	—		
14	Total	—	—		

Note: Because the Bank did not use credit derivatives as credit risk mitigation techniques as of March 31, 2023, credit derivatives are not shown in these statements.

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

(Millions of Yen)

No.	Portfolio	As of March 31, 2023		As of March 31, 2022	
		a	b	a	b
		Pre-credit derivatives RWA	Actual RWA	Pre-credit derivatives RWA	Actual RWA
1	Sovereign – FIRB			—	—
2	Sovereign – AIRB			—	—
3	Banks – FIRB			—	—
4	Banks – AIRB			—	—
5	Corporate excluding specialized lending – FIRB			—	—
6	Corporate excluding specialized lending – AIRB			—	—
7	Specialized lending – FIRB			—	—
8	Specialized 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, 2022, credit derivatives are not shown in these statements.

CR8: RWA flow statements of credit risk exposures under IRB

(Millions of Yen)

No.			As of March 31, 2023	As of March 31, 2022
			RWA amounts	RWA amounts
1	RWA as at end of previous reporting period		**8,193,628**	8,690,040
2	Changes in the amounts per factor during the fiscal year	Asset size	**977,731**	(97,407)
3		Asset quality	**(214,513)**	(591,383)
4		Model updates	**(297,368)**	0
5		Methodology and policy	**(1,412,743)**	0
6		Acquisitions and disposals	**0**	0
7		Foreign exchange movements	**155,912**	192,379
8		Other	**0**	0
9	RWA as at end of reporting period		**7,402,646**	8,193,628

Note: Methodology and policy corresponds to the amount of variation in RWA arising from methodological changes in calculations driven by the early application of the finalized Basel III.

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

Fiscal 2022 (Ended March 31, 2023)

(%, the Number of Items)

a	b	c					d	e	f		g	h	i
Portfolio	PD Range	External rating equivalent					Weighted average PD	Arithmetic average PD by obligors	Number of obligors		Defaulted obligors in the year	of which: new defaulted obligors in the year	Average historical annual default rate (5 years)
		S&P	Moody's	Fitch	R&I	JCR			End of previous period	End of current period			
Sovereign exposure	1-1 to 2	AAA—A-	Aaa—A3	AAA—A-	AAA—A-	AAA—A-	0.00%	0.00%	113	109	0	0	0.00%
	3 to 4	BBB+—BBB-	Baa1—Baa3	BBB+—BBB-	BBB+—BBB-	BBB+—BBB-	0.13%	0.22%	21	23	0	0	0.00%
	5 to 6	BB+—BB-	Ba1—Ba3	BB+—BB-	BB+—BB-	BB+—BB-	0.83%	0.83%	5	5	0	0	0.00%
	7	B+	B1	B+	B+	B+	—	5.90%	1	1	0	0	0.00%
	8-1 to 8-2	B—CCC-	B2—Caa3	B—CCC-	B—CCC-	B—CCC	9.88%	9.88%	3	3	0	0	0.00%
Bank exposure	1-1 to 2	AAA—A-	Aaa—A3	AAA—A-	AAA—A-	AAA—A-	0.05%	0.05%	166	160	0	0	0.00%
	3 to 4	BBB+—BBB-	Baa1—Baa3	BBB+—BBB-	BBB+—BBB-	BBB+—BBB-	0.11%	0.23%	176	176	0	0	0.00%
	5 to 6	BB+—BB-	Ba1—Ba3	BB+—BB-	BB+—BB-	BB+—BB-	2.78%	1.94%	14	12	0	0	0.00%
	7	B+	B1	B+	B+	B+	4.95%	4.95%	3	3	0	0	0.00%
	8-1 to 8-2	B—CCC-	B2—Caa3	B—CCC-	B—CCC-	B—CCC	8.94%	8.94%	2	1	0	0	0.00%
Corporate exposure	1-1 to 2	AAA—A-	Aaa—A3	AAA—A-	AAA—A-	AAA—A-	0.05%	0.05%	633	617	0	0	0.00%
	3 to 4	BBB+—BBB-	Baa1—Baa3	BBB+—BBB-	BBB+—BBB-	BBB+—BBB-	0.23%	0.25%	1,134	1,075	2	0	0.05%
	5 to 6	BB+—BB-	Ba1—Ba3	BB+—BB-	BB+—BB-	BB+—BB-	1.19%	1.51%	682	633	2	0	0.42%
	7	B+	B1	B+	B+	B+	4.43%	4.79%	699	665	6	0	0.87%
	8-1 to 8-2	B—CCC-	B2—Caa3	B—CCC-	B—CCC-	B—CCC	15.67%	15.83%	466	508	41	0	7.52%
Retail exposure	Standard loans						0.33%	0.36%	131,990	141,487	39	0	0.10%
	Delinquent loans						14.02%	15.05%	507	572	35	0	9.00%

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, 2021, and the "current year-end" as September 30, 2022, 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 2021 and the "current year-end" being the end of the same reference month for 2022, 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, 2022.

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	**0.69%**
Bank exposure	Internal development methods Methods to refer to credit ratings by external agencies	Bank	**2.97%**
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	**14.47%**
Specialized Lending Products	Internal development methods	Not applicable because the slotting criteria method is applied	**7.61%**
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	**0.46%**

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	**1.36%**
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	**0.09%**

■ 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

Fiscal 2021 (Ended March 31, 2022)

(%, the Number of Items)

a	b	c					d	e	f		g	h	i
Portfolio	PD Range	External rating equivalent					Weighted average PD	Arithmetic average PD by obligors	Number of obligors		Defaulted obligors in the year	of which: new defaulted obligors in the year	Average historical annual default rate (5 years)
		S&P	Moody's	Fitch	R&I	JCR			End of previous period	End of current period			
Sovereign exposure	1-1 to 2	AAA—A-	Aaa—A3	AAA—A-	AAA—A-	AAA—A-	0.00%	0.00%	113	113	0	0	0.00%
	3 to 4	BBB+—BBB-	Baa1—Baa3	BBB+—BBB-	BBB+—BBB-	BBB+—BBB-	0.09%	0.17%	20	21	0	0	0.00%
	5 to 6	BB+—BB-	Ba1—Ba3	BB+—BB-	BB+—BB-	BB+—BB-	—	2.74%	3	5	0	0	0.00%
	7	B+	B1	B+	B+	B+	5.90%	5.90%	1	1	0	0	0.00%
	8-1 to 8-2	B—CCC-	B2—Caa3	B—CCC-	B—CCC-	B—CCC	9.88%	9.88%	3	3	0	0	0.00%
Bank exposure	1-1 to 2	AAA—A-	Aaa—A3	AAA—A-	AAA—A-	AAA—A-	0.05%	0.05%	164	166	0	0	0.00%
	3 to 4	BBB+—BBB-	Baa1—Baa3	BBB+—BBB-	BBB+—BBB-	BBB+—BBB-	0.10%	0.25%	185	176	0	0	0.00%
	5 to 6	BB+—BB-	Ba1—Ba3	BB+—BB-	BB+—BB-	BB+—BB-	1.15%	1.54%	13	14	0	0	0.00%
	7	B+	B1	B+	B+	B+	4.95%	4.95%	4	3	0	0	0.00%
	8-1 to 8-2	B—CCC-	B2—Caa3	B—CCC-	B—CCC-	B—CCC	8.94%	8.94%	3	2	0	0	0.00%
Corporate exposure	1-1 to 2	AAA—A-	Aaa—A3	AAA—A-	AAA—A-	AAA—A-	0.05%	0.06%	589	633	0	0	0.00%
	3 to 4	BBB+—BBB-	Baa1—Baa3	BBB+—BBB-	BBB+—BBB-	BBB+—BBB-	0.22%	0.25%	1,104	1,134	0	0	0.04%
	5 to 6	BB+—BB-	Ba1—Ba3	BB+—BB-	BB+—BB-	BB+—BB-	1.18%	1.48%	643	682	3	0	0.35%
	7	B+	B1	B+	B+	B+	4.52%	4.78%	701	699	6	0	0.78%
	8-1 to 8-2	B—CCC-	B2—Caa3	B—CCC-	B—CCC-	B—CCC	15.68%	15.83%	458	466	36	2	6.13%
Retail exposure	Standard loans						0.34%	0.39%	121,232	131,990	141	0	0.09%
	Delinquent loans						14.28%	18.01%	440	507	57	0	9.97%

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, 2020, and the "current year-end" as September 30, 2021, 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 2020 and the "current year-end" being the end of the same reference month for 2021, 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, 2021.

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	0.46%
Bank exposure	Internal development methods Methods to refer to credit ratings by external agencies	Bank	1.76%
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	10.62%
Specialized Lending Products	Internal development methods	Not applicable because the slotting criteria method is applied	4.88%
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	2.36%
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	0.38%

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	1.64%
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	0.06%

■ 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 (specialized lending under the slotting approach)

Fiscal 2022 (Ended March 31, 2023)

(Millions of Yen, %)

a	b	c	d	e	f	g	h	i	j	k	l
Specialized Lending Products (supervisory slotting criteria)											
Other than Lending for High-Volatility Commercial Real Estate (HVCRE)											
Regulatory categories	Residual contractual maturity	On-balance sheet amount	Off-balance sheet amount	RW	Exposure amount (EAD)					RWA	Expected losses
					PF	OF	CF	IPRE	Total		
Strong	Less than 2.5 years	212,402	58,554	50%	193,699	—	—	39,278	232,977	116,488	—
	Equal to or more than 2.5 years	1,644,993	303,238	70%	1,637,206	36,851	—	33,462	1,707,520	1,195,264	6,830
Good	Less than 2.5 years	48,688	14,131	70%	34,105	—	—	20,018	54,124	37,887	216
	Equal to or more than 2.5 years	341,514	89,366	90%	290,521	—	—	54,348	344,869	310,382	2,758
Satisfactory		11,383	—	115%	5,378	—	—	6,005	11,383	13,091	318
Weak		135,833	4,550	250%	14,734	94,761	—	5,398	114,893	287,234	9,191
Default		3,832	—	—	—	—	—	3,832	3,832	—	1,916
Total		2,398,649	469,841	—	2,175,645	131,613	—	162,344	2,469,603	1,960,349	21,232

High-Volatility Commercial Real Estate (HVCRE)

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

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

Fiscal 2021 (Ended March 31, 2022)

(Millions of Yen, %)

a	b	c	d	e	f	g	h	i	j	k	l
Specialized Lending Products (supervisory slotting criteria)											
Other than Lending for High-Volatility Commercial Real Estate (HVCRE)											
Regulatory categories	Residual contractual maturity	On-balance sheet amount	Off-balance sheet amount	RW	Exposure amount (EAD)					RWA	Expected losses
					PF	OF	CF	IPRE	Total		
Strong	Less than 2.5 years	112,863	60,392	50%	140,532	—	—	16,536	157,068	78,534	—
	Equal to or more than 2.5 years	1,258,035	98,424	70%	1,181,575	39,235	—	55,457	1,276,268	893,388	5,105
Good	Less than 2.5 years	45,242	34,524	70%	71,136	—	—	—	71,136	49,795	284
	Equal to or more than 2.5 years	432,398	124,564	90%	428,851	—	—	39,994	468,845	421,961	3,750
Satisfactory		8,264	—	115%	8,264	—	—	—	8,264	9,504	231
Weak		140,314	1,613	250%	14,503	107,317	—	17,710	139,531	348,829	11,162
Default		—	—	—	—	—	—	—	—	—	—
Total		1,997,120	319,520	—	1,844,864	146,553	—	129,698	2,121,116	1,802,013	20,534
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		629,330	—	300%					629,330	1,887,990	
Private equity exposures		431,337	84,095	400%					494,409	1,977,639	
Other equity exposures		—	—	—					—	—	
Total		1,060,667	84,095	—					1,123,739	3,865,629	
Equity Exposure to which a risk weight of 100%											
Equity Exposure to which a risk weight of 100% is applied as set forth in the proviso of Notification Regarding Capital Adequacy Ratio, Article 143-1		—	—	100%					—	—	

Counterparty Credit Risk (Consolidated)

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

Fiscal 2022 (Ended March 31, 2023)

(Millions of Yen)

No.		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR	**3,720**	**156,096**		**1.4**	**223,743**	**45,855**
2	Expected positive exposure method			**—**	**—**	**—**	**—**
3	Simple Approach for credit risk mitigation					**—**	**—**
4	Comprehensive Approach for credit risk mitigation					**10,465,407**	**61,284**
5	VaR					**—**	**—**
6	Total						**107,140**

Fiscal 2021 (Ended March 31, 2022)

(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	139,619	243,701		1.4	536,648	117,866
2	Expected positive exposure method			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					15,631,222	140,543
5	VaR					—	—
6	Total						258,409

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

(Millions of Yen)

No.		As of March 31, 2023	
		a	b
		Components	BA-CVA RWA (CVA risk divided 8%)
1	Aggregation of systematic components of CVA risk	**14,655**	
2	Aggregation of idiosyncratic components of CVA risk	**2,867**	
3	Total		**62,862**

CCR2: Credit valuation adjustment (CVA) capital charge

(Millions of Yen)

No.		As of March 31, 2022	
		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	510,830	119,115
5	Total subject to the CVA capital charge	510,830	119,115

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

Fiscal 2022 (Ended March 31, 2023)

(Millions of Yen)

No.	Risk weight / Items	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, 2023.

Fiscal 2021 (Ended March 31, 2022)

(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, 2022.

CCR4: IRB – CCR exposures by portfolio and PD scale

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

Fiscal 2022 (Ended March 31, 2023)

(Millions of Yen, %, Thousands, Year)

No.		a	b	c	d	e	f	g
	PD scale	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	**4,405,911**	**0.00%**	**0.0**	**45.00%**	**4.9**	**—**	**0.00%**
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	**4,405,911**	**0.00%**	**0.0**	**45.00%**	**4.9**	**—**	**0.00%**
	Bank exposure							
1	0.00 to 0.15 or less	**6,207,657**	**0.05%**	**0.0**	**2.45%**	**0.1**	**105,236**	**1.69%**
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	**6,207,657**	**0.05%**	**0.0**	**2.45%**	**0.1**	**105,236**	**1.69%**
	Corporate exposure (excluding SMEs exposure and specialized lending)							
1	0.00 to 0.15 or less	**71,892**	**0.05%**	**0.0**	**1.01%**	**—**	**475**	**0.66%**
2	Exceeding 0.15 to 0.25 or less	**3,637**	**0.15%**	**0.0**	**40.00%**	**3.1**	**1,400**	**38.49%**
3	Exceeding 0.25 to 0.50 or less	**18**	**0.42%**	**0.0**	**40.00%**	**1.0**	**7**	**42.08%**
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	**31**	**1.02%**	**0.0**	**40.00%**	**1.0**	**20**	**65.69%**
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	**75,579**	**0.05%**	**0.0**	**2.91%**	**0.1**	**1,903**	**2.51%**
	SMEs exposure							
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Total		**10,689,149**	**0.02%**	**0.0**	**19.99%**	**2.1**	**107,140**	**1.00%**

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

Fiscal 2021 (Ended March 31, 2022)

(Millions of Yen, %, Thousands, Year)

No.		a	b	c	d	e	f	g
	PD scale	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	4,543,161	0.00%	0.0	45.00%	4.8	—	0.00%
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	4,543,161	0.00%	0.0	45.00%	4.8	—	0.00%
	Bank exposure							
1	0.00 to 0.15 or less	10,075,710	0.05%	0.0	7.27%	0.2	250,855	2.48%
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	10,075,710	0.05%	0.0	7.27%	0.2	250,855	2.48%
	Corporate exposure (excluding SMEs exposure and specialized lending)							
1	0.00 to 0.15 or less	1,547,206	0.05%	0.0	0.18%	—	6,309	0.40%
2	Exceeding 0.15 to 0.25 or less	568	0.15%	0.0	45.00%	2.6	219	38.64%
3	Exceeding 0.25 to 0.50 or less	1,081	0.42%	0.0	45.00%	4.9	993	91.94%
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	24	1.02%	0.0	45.00%	1.0	18	73.91%
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	1,548,880	0.05%	0.0	0.23%	—	7,540	0.48%
	SMEs exposure							
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Total		16,167,752	0.03%	0.0	17.20%	1.5	258,395	1.59%

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 2022 (Ended March 31, 2023)

(Millions of Yen, %, Thousands, Year)

No.		a	b	c	d	e	f	g
	PD scale	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 (excluding SMEs exposure and specialized lending)							
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	**1**	**0.15%**	**0.0**	**30.35%**	**1.0**	**0**	**16.70%**
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	**1**	**0.15%**	**0.0**	**30.35%**	**1.0**	**0**	**16.70%**
	SMEs exposure							
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Total		**1**	**0.15%**	**0.0**	**30.35%**	**1.0**	**0**	**16.70%**

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

Fiscal 2021 (Ended March 31, 2022)

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a EAD post-CRM	b Average PD	c Number of obligors	d Average LGD	e Average maturity	f RWA	g RWA density
	Sovereign exposure							
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
	Bank exposure							
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
	Corporate exposure (excluding SMEs exposure and specialized lending)							
1	0.00 to 0.15 or less	106	0.05%	0.0	30.35%	1.0	10	10.27%
2	Exceeding 0.15 to 0.25 or less	11	0.15%	0.0	30.35%	1.0	1	16.70%
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	1	1.02%	0.0	30.35%	1.0	—	49.84%
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	119	0.07%	0.0	30.35%	1.0	13	11.33%
	SMEs exposure							
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Total		119	0.07%	0.0	30.35%	1.0	13	11.33%

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

CCR5: Composition of collateral for CCR exposure

Fiscal 2022 (Ended March 31, 2023)

(Millions of Yen)

No.		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash – domestic currency	**—**	**156,193**	**44,448**	**109,532**	**2,892,006**	**6,000**
2	Cash – other currencies	**—**	**50,205**	**—**	**117,525**	**14,818,507**	**3,931,875**
3	Domestic sovereign debt	**2,902**	**—**	**47,038**	**40,523**	**10,657**	**5,833,499**
4	Other sovereign debt	**—**	**—**	**3,459**	**71,321**	**3,523,078**	**11,355,468**
5	Government agency debt	**—**	**—**	**—**	**—**	**—**	**1,815,721**
6	Corporate bonds	**—**	**—**	**—**	**—**	**—**	**—**
7	Equity securities	**—**	**—**	**—**	**14,008**	**—**	**—**
8	Other collateral	**—**	**—**	**—**	**—**	**124,775**	**4,375,478**
9	Total	**2,902**	**206,399**	**94,947**	**352,911**	**21,369,024**	**27,318,043**

Fiscal 2021 (Ended March 31, 2022)

(Millions of Yen)

No.		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash – domestic currency	—	13,368	90,902	1,388,918	1,293,950	7,005
2	Cash – other currencies	—	59,559	24,955	78,880	25,569,933	4,404,664
3	Domestic sovereign debt	—	—	314,200	—	—	7,075,562
4	Other sovereign debt	—	—	70,679	—	3,910,967	20,242,099
5	Government agency debt	—	—	—	—	—	1,681,744
6	Corporate bonds	—	—	—	—	—	—
7	Equity securities	—	—	—	14,259	—	—
8	Other collateral	—	—	—	—	—	4,477,599
9	Total	—	72,928	500,738	1,482,057	30,774,851	37,888,677

CCR6: Credit derivatives exposures

(Millions of Yen)

No.		**As of March 31, 2023**		As of March 31, 2022	
		a	b	a	b
		Protection bought	Protection sold	Protection bought	Protection sold
	Notionals				
1	Single-name credit default swaps	**—**	**—**	—	—
2	Index credit default swaps	**—**	**—**	—	—
3	Total return swaps	**—**	**—**	—	—
4	Credit options	**—**	**—**	—	—
5	Other credit derivatives	**—**	**—**	—	—
6	Total notionals	**—**	**—**	—	—
	Fair values				
7	Positive fair value (asset)	**—**	**—**	—	—
8	Negative fair value (liability)	**—**	**—**	—	—

Note: The Bank had no amount of credit derivative instruments exposure subject to the tallying on this template as of March 31, 2023 and 2022.

CCR8: Exposures to central counterparties

(Millions of Yen)

No.		As of March 31, 2023 a EAD (post-CRM)	As of March 31, 2023 b RWA	As of March 31, 2022 a EAD (post-CRM)	As of March 31, 2022 b RWA
1	Exposures to QCCPs (total)		**65,728**		323,522
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	**17,033,465**	**28,279**	22,668,154	3,330
3	(i) OTC derivatives	**406,622**	**12,137**	801,015	3,330
4	(ii) Exchange-traded derivatives	**3**	**0**	—	—
5	(iii) Securities financing transactions	**16,626,839**	**16,141**	21,867,138	—
6	(iv) Netting sets where cross-product netting has been approved	**—**	**—**	—	—
7	Segregated initial margin	**47,967**		328,881	
8	Non-segregated initial margin	**225,803**	**4,516**	390,246	—
9	Pre-funded default fund contributions	**157,324**	**32,932**	216,236	320,192
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 2022 (Ended March 31, 2023)

(Millions of Yen)

No.	Types of underlying assets	a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	**—**	**—**	**—**	**—**	**—**	**—**	**2,482,624**	**—**	**2,482,624**
2	residential mortgage	**—**	**—**	**—**	**—**	**—**	**—**	**1,878,268**	**—**	**1,878,268**
3	credit card	**—**	**—**	**—**	**—**	**—**	**—**	**389,352**	**—**	**389,352**
4	other retail exposures	**—**	**—**	**—**	**—**	**—**	**—**	**215,002**	**—**	**215,002**
5	re-securitization	**—**	**—**	**—**	**—**	**—**	**—**	**0**	**—**	**0**
6	Wholesale (total) – of which	**—**	**—**	**—**	**—**	**—**	**—**	**6,652,638**	**—**	**6,652,638**
7	loans to corporates	**—**	**—**	**—**	**—**	**—**	**—**	**6,543,156**	**—**	**6,543,156**
8	commercial mortgage	**—**	**—**	**—**	**—**	**—**	**—**	**84,769**	**—**	**84,769**
9	lease and receivables	**—**	**—**	**—**	**—**	**—**	**—**	**24,712**	**—**	**24,712**
10	other wholesale	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
11	re-securitization	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**

Fiscal 2021 (Ended March 31, 2022)

(Millions of Yen)

No.	Types of underlying assets	a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	—	—	—	—	—	—	2,288,024	—	2,288,024
2	residential mortgage	—	—	—	—	—	—	1,704,527	—	1,704,527
3	credit card	—	—	—	—	—	—	212,739	—	212,739
4	other retail exposures	—	—	—	—	—	—	370,756	—	370,756
5	re-securitization	—	—	—	—	—	—	0	—	0
6	Wholesale (total) – of which	—	—	—	—	—	—	5,436,437	—	5,436,437
7	loans to corporates	—	—	—	—	—	—	5,316,540	—	5,316,540
8	commercial mortgage	—	—	—	—	—	—	76,522	—	76,522
9	lease and receivables	—	—	—	—	—	—	43,373	—	43,373
10	other wholesale	—	—	—	—	—	—	—	—	—
11	re-securitization	—	—	—	—	—	—	—	—	—

SEC2: Securitization exposures in the trading book

Fiscal 2022 (Ended March 31, 2023)

(Millions of Yen)

No.	Types of underlying assets	a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			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 2021 (Ended March 31, 2022)

(Millions of Yen)

No.	Types of underlying assets	a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			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 2022 (Ended March 31, 2023)

(Millions of Yen)

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

Fiscal 2021 (Ended March 31, 2022)

(Millions of Yen)

No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Total exposures														
			Traditional securitization (Subtotal)							Synthetic securitization (Subtotal)						
				Of which securitization			Of which re-securitization				Of which securitization			Of which re-securitization		
					Of which retail 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	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	SEC-ERBA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	1,250%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	RWA (by regulatory approach)															
10	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	SEC-ERBA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	1,250%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Capital charge after cap															
14	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	SEC-ERBA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
16	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	1,250%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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

Fiscal 2022 (Ended March 31, 2023)

(Millions of Yen)

No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Total exposures														
			Traditional securitization (Subtotal)							Synthetic securitization (Subtotal)						
				Of which securitization			Of which re-securitization				Of which securitization			Of which re-securitization		
					Of which retail underlying	Of which wholesale		Of which senior	Of which non-senior			Of which retail underlying	Of which wholesale		Of which senior	Of which non-senior
	Exposure values (by RW bands)															
1	≤20% RW	9,107,293	9,107,293	9,107,293	2,454,654	6,652,638	–	–	–	–	–	–	–	–	–	–
2	>20% to 50% RW	2,225	2,225	2,225	2,225	–	–	–	–	–	–	–	–	–	–	–
3	>50% to 100% RW	24,632	24,632	24,632	24,632	–	–	–	–	–	–	–	–	–	–	–
4	>100% to <1,250% RW	1,111	1,111	1,111	1,111	–	–	–	–	–	–	–	–	–	–	–
5	1,250% RW	0	0	–	–	–	0	–	0	–	–	–	–	–	–	–

(Millions of Yen)

No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Total exposures														
			Traditional securitization (Subtotal)							Synthetic securitization (Subtotal)						
				Of which securitization			Of which re-securitization				Of which securitization			Of which re-securitization		
					Of which retail underly-ing	Of which wholesale		Of which senior	Of which non-senior			Of which retail underly-ing	Of which wholesale		Of which senior	Of which non-senior
	Exposure values (by regulatory approach)															
6	SEC-IRBA	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
7	SEC-ERBA or IAA	**9,135,263**	**9,135,263**	**9,135,263**	**2,482,624**	**6,652,638**	–	–	–	–	–	–	–	–	–	–
8	SEC-SA	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
9	1,250%	**0**	**0**	–	–	–	**0**	–	**0**	–	–	–	–	–	–	–
	RWA (by regulatory approach)															
10	SEC-IRBA	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
11	SEC-ERBA or IAA	**1,831,289**	**1,831,289**	**1,831,289**	**501,929**	**1,329,359**	–	–	–	–	–	–	–	–	–	–
12	SEC-SA	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
13	1,250%	**0**	**0**	–	–	–	**0**	–	**0**	–	–	–	–	–	–	–
	Capital charge after cap															
14	SEC-IRBA	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
15	SEC-ERBA or IAA	**146,503**	**146,503**	**146,503**	**40,154**	**106,348**	–	–	–	–	–	–	–	–	–	–
16	SEC-SA	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
17	1,250%	**0**	**0**	–	–	–	**0**	–	**0**	–	–	–	–	–	–	–

Fiscal 2021 (Ended March 31, 2022)

(Millions of Yen)

No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Total exposures														
			Traditional securitization (Subtotal)							Synthetic securitization (Subtotal)						
				Of which securitization			Of which re-securitization				Of which securitization			Of which re-securitization		
					Of which retail underly-ing	Of which wholesale		Of which senior	Of which non-senior			Of which retail underly-ing	Of which wholesale		Of which senior	Of which non-senior
	Exposure values (by RW bands)															
1	≤20% RW	7,695,550	7,695,550	7,695,550	2,259,113	5,436,437	–	–	–	–	–	–	–	–	–	–
2	>20% to 50% RW	3,425	3,425	3,425	3,425	–	–	–	–	–	–	–	–	–	–	–
3	>50% to 100% RW	23,394	23,394	23,394	23,394	–	–	–	–	–	–	–	–	–	–	–
4	>100% to <1,250% RW	2,090	2,090	2,090	2,090	–	–	–	–	–	–	–	–	–	–	–
5	1,250% RW	0	0	–	–	–	0	–	0	–	–	–	–	–	–	–
	Exposure values (by regulatory approach)															
6	SEC-IRBA or IAA	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
7	SEC-ERBA	7,724,461	7,724,461	7,724,461	2,288,024	5,436,437	–	–	–	–	–	–	–	–	–	–
8	SEC-SA	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
9	1,250%	0	0	–	–	–	0	–	0	–	–	–	–	–	–	–
	RWA (by regulatory approach)															
10	SEC-IRBA or IAA	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
11	SEC-ERBA	1,549,274	1,549,274	1,549,274	467,071	1,082,202	–	–	–	–	–	–	–	–	–	–
12	SEC-SA	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
13	1,250%	0	0	–	–	–	0	–	0	–	–	–	–	–	–	–
	Capital charge after cap															
14	SEC-IRBA or IAA	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
15	SEC-ERBA	123,941	123,941	123,941	37,365	86,576	–	–	–	–	–	–	–	–	–	–
16	SEC-SA	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
17	1,250%	0	0	–	–	–	0	–	0	–	–	–	–	–	–	–

MR1: Market risk under standardized approach

Fiscal 2022 (Ended March 31, 2023)

(Millions of Yen)

No.		Capital requirement in standardized approach
1	General interest rate risk	**19**
2	Equity risk	**—**
3	Commodity risk	**122**
4	Foreign exchange risk	**125,740**
5	Credit spread risk – non-securitizations	**2**
6	Credit spread risk – securitizations (non-correlation trading portfolio)	**—**
7	Credit spread risk – securitization (correlation trading portfolio)	**—**
8	Default risk – non-securitizations	**—**
9	Default risk – securitizations (non-correlation trading portfolio)	**—**
10	Default risk – securitizations (correlation trading portfolio)	**—**
11	Residual risk add-on	**—**
	Other	**—**
12	Total	**125,884**

MR1: Market risk under standardized approach

Fiscal 2021 (Ended March 31, 2022)

(Millions of Yen)

No.			RWA
1	Interest rate risk (general and specific)		—
2	Equity risk (general and specific)		—
3	Foreign exchange risk		2,937,924
4	Commodity risk		—
	Options		
5		Simplified approach	—
6		Delta-plus method	—
7		Scenario approach	—
8	Securitization		—
9	Total		2,937,924

MR2: RWA flow statements of market risk exposures under an IMA

Fiscal 2021 (Ended March 31, 2022)

(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		1,994	4,391	—	—		6,386
1b	Adjustment of the amounts of risk-weighted assets given the regulatory required capital ratio at the end of the previous fiscal year		4.32	3.55	—	—		3.76
1c	Amounts calculated under the Internal Models Approach as of the reference date prior to the previous year-end calculation		460	1,235	—	—		1,696
2	Amounts of volatilities by factor during the fiscal year	Movement in risk levels	(432)	(1,128)	—	—		(1,561)
3		Model updates/changes	—	—	—	—		—
4		Methodology and policy	—	—	—	—		—
5		Acquisitions and disposals	—	—	—	—		—
6		Foreign exchange movements	—	—	—	—		—
7		Other	72	—	—	—		72
8a	Amounts calculated under the Internal Models Approach as of the reference date for computation at the end of the fiscal year		100	106	—	—		207
8b	Adjustment of the amounts of risk-weighted assets given the regulatory required capital ratio at the end of the fiscal year		17.82	27.07	—	—		22.58
8c	RWA at end of reporting period		1,795	2,890	—	—		4,686

MR3: IMA values for trading portfolios

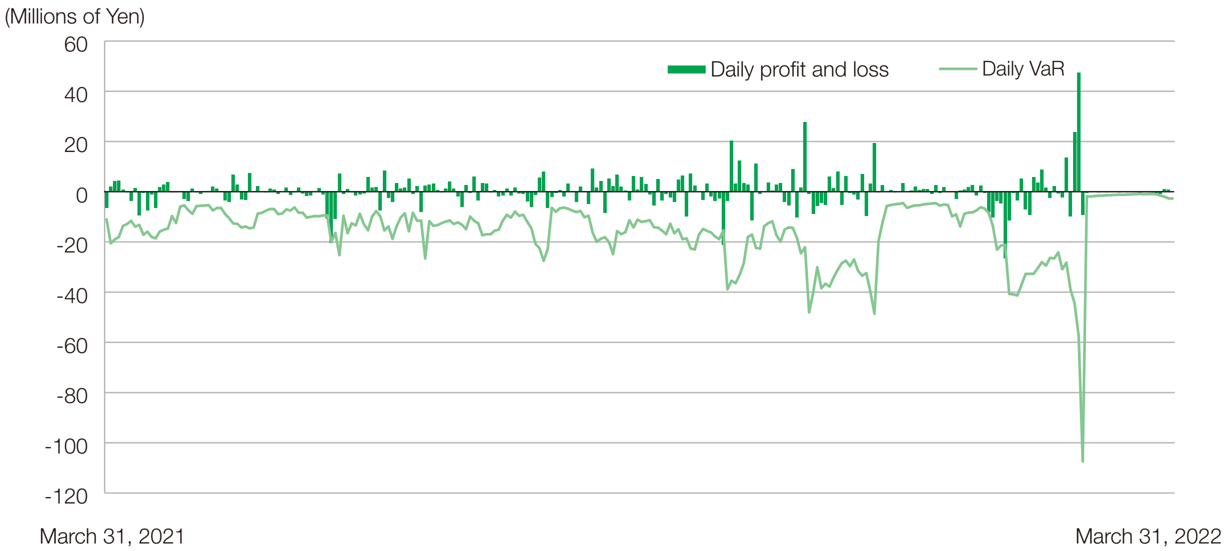
Fiscal 2021 (Ended March 31, 2022)

(Millions of Yen)

No.		
	VaR (10 day 99%)	
1	Maximum value	306
2	Average value	49
3	Minimum value	3
4	Period end	8
	Stressed VaR (10 day 99%)	
5	Maximum value	192
6	Average value	95
7	Minimum value	8
8	Period end	8
	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 2021 (Ended March 31, 2022)



Note: The Bank conducted four excesses back-test in fiscal 2021. These excesses back-testing were conducted on June 15, 2021, resulting in a loss of ¥10.7 million with a VaR of ¥9.4 million, June 16, 2021, resulting in a loss of ¥20.5 million with a VaR of ¥20.0 million, October 28, 2021, resulting in a loss of ¥21.3 million with a VaR of ¥15.4 million, February 2, 2022, resulting in a loss of ¥26.6 million with a VaR of ¥21.2 million. The reasons for these excesses back-testing were all market factors.

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

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

(Billions of Yen)

Items	As of March 31, 2023	As of March 31, 2022
	Exposure	Exposure
Look-through approach	**16,654**	18,563
Mandate-based approach	**—**	—
Simple approach (subject to 250% RW)	**—**	—
Simple approach (subject to 400% RW)	**35**	40
Fall-back approach (subject to 1,250% RW)	**70**	40
Total	**16,760**	18,644

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

1. The information of assets have been acquired appropriately and frequently.

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

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

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

1. 250% or below: 250%

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

4. The “Fall-back approach (subject to 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.)

IRRBB1 – Quantitative information on IRRBB

(Millions of Yen)

No.		a	b	c	d
		⊿EVE		⊿NII	
		Fiscal 2022	Fiscal 2021	**Fiscal 2022**	Fiscal 2021
1	Parallel up	**2,078,842**	2,862,897	**242,789**	306,421
2	Parallel down	**(2,214,447)**	(3,050,794)	**(206,854)**	(313,744)
3	Steepener	**912,187**	1,106,631		
4	Flattener	**346**	(578,710)		
5	Short rate up	**524,895**	655,559		
6	Short rate down	**139,314**	101,845		
7	Maximum	**2,078,842**	2,862,897	**242,789**	306,421
		e		f	
		Fiscal 2022		Fiscal 2021	
8	Tier 1 capital	**6,653,992**		8,314,030	

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 2022 (Ended March 31, 2023)

(Millions of Yen, %)

	a	b	c	d
Geographical breakdown	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer	Bank-specific countercyclical capital buffer rate	Countercyclical buffer amount
Luxembourg	**0.50%**	**212,864**		
Hong Kong (China)	**1.00%**	**84,532**		
Sweden	**1.00%**	**30,212**		
U.K.	**1.00%**	**1,273,315**		
Australia	**1.00%**	**668,301**		
Germany	**0.75%**	**225,102**		
Subtotal		**2,494,328**		
Total		**24,025,384**	**0.09%**	**27,234**

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 2021 (Ended March 31, 2022)

(Millions of Yen, %)

	a	b	c	d
Geographical breakdown	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer	Bank-specific countercyclical capital buffer rate	Countercyclical buffer amount
Luxembourg	0.50%	254,399		
Hong Kong (China)	1.00%	125,854		
Subtotal		380,254		
Total		31,671,869	0.00%	—

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

GSIB1: Disclosure of G-SIB indicators

(Millions of Yen)

No.			**As of March 31, 2023**	As of March 31, 2022
1	Cross-jurisdictional activity	Cross-jurisdictional claims	**43,286,966**	51,556,324
2		Cross-jurisdictional liabilities	**18,023,651**	27,179,040
3	Size	Total exposures	**96,565,892**	108,038,487
4	Interconnectedness	Intra-financial system assets	**9,750,688**	9,366,348
5		Intra-financial system liabilities	**5,211,954**	6,415,279
6		Securities outstanding	**2,750,513**	2,501,246
7	Substitutability/ Financial institution infrastructure	Assets under custody	**5,326,127**	5,100,462
8		Payment activity	**594,453,569**	924,177,758
9		Underwritten transactions in debt and equity markets	**880**	780
10		Trading volume	**—**	—
11	Complexity	Notional amount of over-the-counter derivatives	**29,264,488**	32,597,307
12		Level 3 assets	**68,374**	110,980
13		Trading and available for sale securities	**10,279,170**	10,040,484

OR1: Historical losses

Fiscal 2022 (Ended March 31, 2023)

(Millions of Yen, the Number of Items)

No.		a	b	c	d	e	f	g	h	i	j	k
		T	T-1	T-2	T-3	T-4	T-5	T-6	T-7	T-8	T-9	Ten-year average
Using ¥2,000,000 threshold												
1	Total amount of operational losses net of recoveries (no exclusions)	**9,430**	**156**	**1,538**	**56**	**22**	**105**	**36**	**13**	**23**	**23**	**1,140**
2	Total number of operational risk losses	**12**	**4**	**5**	**2**	**5**	**5**	**5**	**2**	**1**	**2**	**4**
3	Total amount of excluded operational risk losses	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
4	Total number of exclusions	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
5	Total amount of operational losses net of recoveries and net of excluded losses	**9,430**	**156**	**1,538**	**56**	**22**	**105**	**36**	**13**	**23**	**23**	**1,140**
Using ¥10,000,000 threshold												
6	Total amount of operational losses net of recoveries (no exclusions)	**9,404**	**148**	**1,532**	**48**	**0**	**98**	**24**	**10**	**23**	**21**	**1,131**
7	Total number of operational risk losses	**6**	**3**	**3**	**1**	**0**	**4**	**2**	**1**	**1**	**1**	**2**
8	Total amount of excluded operational risk losses	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
9	Total number of exclusions	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
10	Total amount of operational losses net of recoveries and net of excluded losses	**9,404**	**148**	**1,532**	**48**	**0**	**98**	**24**	**10**	**23**	**21**	**1,131**
Details of operational risk capital calculation												
11	Are losses used to calculate the ILM (yes/no)?	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**
12	If "no" in row 11, is the exclusion of internal loss data due to non-compliance with the minimum loss data standards (yes/no)?	—	—	—	—	—	—	—	—	—	—	—

Note: Conservative estimates are used for ILM as regards certain consolidated subsidiaries not meeting the standards stipulated in the Notification Regarding Capital Adequacy Ratio, Article 287-1 as of March 31, 2023.

OR2: Business Indicator and its subcomponents

Fiscal 2022 (Ended March 31, 2023)

(Millions of Yen)

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

OR3: Minimum required operational risk capital

Fiscal 2022 (Ended March 31, 2023)

(Millions of Yen)

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

ENC1: Asset encumbrance

Fiscal 2022 (Ended March 31, 2023)

(Millions of Yen)

No.		a	b	c	d
		Pledge assets	Non-pledged assets	Total	Of which: Securitization exposures
1	Loans and Bills Discounted	—	17,414,105	17,414,105	321,678
2	Foreign Exchanges Assets	—	584,996	584,996	—
3	Securities	18,397,609	21,220,962	39,618,571	8,416,593
4	Money Held in Trust	1,161,077	7,258,291	8,419,368	—
5	Trading Assets	—	3,635	3,635	—
6	Monetary Claims Bought	—	321,441	321,441	318,721
7	Receivables under Resale Agreements	305,076	—	305,076	—
8	Cash and Due from Banks	—	22,430,679	22,430,679	—
9	Other Assets	340,328	528,730	869,058	78,269
10	Tangible Fixed Assets	—	134,914	134,914	—
11	Customers' Liabilities for Acceptances and Guarantees	—	3,197,577	3,197,577	—
12	Reserve for Possible Loan Losses	—	(131,441)	(131,441)	—
13	Reserve for Possible Investment Losses	—	(61)	(61)	—
Total		20,204,091	72,963,829	93,167,921	9,135,263

CMS1: Comparison of modelled and standardized RWA at risk level

Fiscal 2022 (Ended March 31, 2023)

(Millions of Yen)

No.		a	b	c	d
		RWA			
		RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total Actual RWA	RWA calculated using full standardized approach (before capital floor computation)
1	Credit risk (excluding counterparty credit risk)	**7,402,646**	**4,874,027**	**12,276,673**	**17,989,179**
2	Counterparty credit risk	**107,140**	**65,728**	**172,869**	**276,254**
3	Credit valuation adjustment		**62,862**	**62,862**	**62,862**
4	Securitization exposures in the banking book	**—**	**1,831,289**	**1,831,289**	**1,831,289**
5	Market risk	**—**	**1,573,558**	**1,573,558**	**1,573,558**
6	Operational risk		**1,046,324**	**1,046,324**	**1,046,324**
7	Residual RWA		**13,296,665**	**13,296,665**	**14,819,367**
8	Total	**7,509,787**	**22,750,456**	**30,260,243**	**37,598,835**

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

Fiscal 2022 (Ended March 31, 2023)

(Millions of Yen)

No.		a	b	c	d
		RWA			
		RWA for modelled approaches that banks have supervisory approval to use	RWA for column (a) if re-computed using the standardized approach	Total Actual RWA	RWA calculated using full standardized approach (before capital floor computation)
1	Sovereign	**130,233**	**516,496**	**191,203**	**577,465**
	Of which: Japanese regional municipal bodies	**—**	**—**	**—**	**—**
	Of which: Foreign non-central government public sector entities	**26,404**	**296,874**	**28,409**	**298,879**
	Of which: Multilateral Development Bank	**—**	**—**	**—**	**—**
	Of which: Japan Finance Organization for Municipalities	**—**	**15,369**	**—**	**15,369**
	Of which: Japanese government institutions	**10,908**	**95,495**	**10,908**	**95,495**
	Of which: Regional third-sector company	**—**	**—**	**—**	**—**
2	Banks	**817,906**	**911,281**	**823,631**	**923,694**
3	Equity	**—**	**—**	**4,624,481**	**4,624,481**
4	Purchased receivables	**129,078**	**249,578**	**129,078**	**249,578**
5	Corporate excluding specialized lending and SMEs	**3,905,500**	**7,063,764**	**3,943,961**	**7,102,226**
	Of which: FIRB is applied	**3,688,208**		**3,726,670**	
	Of which: AIRB is applied	**217,291**		**217,291**	
6	SMEs	**56,725**	**78,672**	**56,725**	**78,672**
	Of which: FIRB is applied	**1,248**		**1,248**	
	Of which: AIRB is applied	**55,477**		**55,477**	
7	RRE	**376,834**	**1,830,375**	**376,834**	**1,830,375**
8	Retail – qualifying revolving (QRRE)	**—**	**—**	**—**	**—**
9	Other retail	**26,017**	**54,527**	**26,017**	**54,527**
10	Specialized lending	**1,960,349**	**2,403,767**	**2,104,739**	**2,548,157**
	Of which: loan for IPRRE and high volatility IPRRE	**—**	**—**	**—**	**—**
11	Total	**7,402,646**	**13,108,464**	**12,276,673**	**17,989,179**

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

Composition of Leverage Ratio Disclosure (Consolidated)

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

(Millions of Yen)

No.		Items	March 31, 2023	March 31, 2022
1		Total assets on the consolidated balance sheet	94,504,944	
2		Assets of subsidiaries not included in the scope of consolidated leverage ratio (–)	—	
3		Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference (–)	—	
4		Adjustments for temporary exemption of central bank reserves (–)	21,241,013	
5		Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure (–)		
6		Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	—	
7		Adjustments for eligible cash pooling transactions	—	
8		Adjustments for derivative financial instruments	339,915	
	8a	Exposures related to derivative transactions	624,058	
	8b	Accounting value of the derivatives recognized as assets (–)	284,142	
9		Adjustment for securities financing transaction exposures (ie repurchase agreements and similar secured lending)	701,482	
	9a	Exposures related to securities financing transaction	1,103,316	
	9b	Accounting value of the SFTs recognized as assets (–)	401,833	
10		Off balance sheet exposures	4,167,238	
11		(Specific and general provisions associated with on balance sheet exposures that are deducted from Basel III Tier 1 capital) (–)	—	
12		Other adjustments (–)	3,437,272	
	12a	Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (–)	195,615	
	12b	Customers' Liabilities for Acceptances and Guarantees (–)	3,197,577	
	12c	Gross up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	—	
	12d	Deductions of receivable assets for cash variation margin provided in derivatives transactions (–)	44,080	
	12e	Assets of subsidiaries included in the scope of consolidated leverage ratio (excluding amount of total assets on the consolidated balance sheet)	—	
13		Total exposures	75,035,295	

LR2: Leverage ratio common disclosure template

(Millions of Yen, %)

No.	Items		March 31, 2023	March 31, 2022
On-balance sheet exposures (1)				
1	On balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)		**69,380,377**	
2	Gross up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework		**—**	
3	Deductions of receivable assets for cash variation margin provided in derivatives transactions (–)		**44,080**	
4	Adjustment for securities received under securities financing transactions that are recognized as an asset (–)		**—**	
5	(Specific and general provisions associated with on balance sheet exposures that are deducted from Basel III Tier 1 capital) (–)		**—**	
6	Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (–)		**195,615**	
7	Total on balance sheet exposures	(a)	**69,140,682**	
Derivative exposures (2)				
8	Replacement cost (RC) associated with all derivatives transactions multiplied by 1.4		**168,824**	
9	Potential future exposure (RPE) associated with all derivatives transactions multiplied by 1.4		**455,234**	
10	Exempted central counterparty (CCP) leg of clientcleared trade exposures (–)		**—**	
11	Adjusted effective notional amount of written credit derivatives or other similar		**—**	
12	Adjusted effective notional offsets and add on deductions for written credit derivatives or other similar (–)		**—**	
13	Total derivative exposures	(b)	**624,058**	
Securities financing transaction exposures (3)				
14	The amount of assets related to repo transactions, etc.		**3,938,209**	
15	The amount of deductions from the assets above (line 14) (–)		**3,536,375**	
16	The exposures for counterparty credit risk for repo transactions, etc.		**701,482**	
17	The exposures for agent repo transaction			
18	The Total exposures related to repo transactions, etc.	(c)	**1,103,316**	
Other off balance sheet exposures (4)				
19	Notional amount of off-balance sheet transactions		**6,103,240**	
20	The amount of adjustments for conversion in relation to off-balance sheet transactions (–)		**1,936,001**	
22	Total exposures related to off-balance sheet transactions	(d)	**4,167,238**	
Consolidated leverage ratio (5)				
23	The amount of capital (Tier 1 capital)	(e)	**6,653,992**	
24	Total exposures ((a)+(b)+(c)+(d))	(f)	**75,035,295**	
25	Leverage ratio ((e)/(f))		**8.86%**	
26	Applicable minimum leverage ratio requirement		**3.00%**	
27	Applicable minimum leverage buffer		**—**	
Consolidated leverage ratio included in due from the Bank of Japan (6)				
	Total exposures	(f)	**75,035,295**	
	The deposits with the Bank of Japan		**21,241,013**	
	Total exposures (including the deposits with the Bank of Japan)	(f')	**96,276,309**	
	Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) ((e)/(f'))		**6.91%**	
Average disclosure (7)				
28	Average of the amount of assets related to repo transactions (after deduction) ((g)+(h))		**112,994**	
	Average of the amount of assets related to repo transactions	(g)	**3,795,755**	
	Average of the amount of deductions from the assets above (–)	(h)	**3,682,761**	
29	The amount of assets related to repo transactions, etc (after deduction) at the end of the quarter ((i)+(j))		**401,833**	
14	The amount of assets related to repo transactions, etc.	(i)	**3,938,209**	
15	The amount of deductions from the assets above (–)	(j)	**3,536,375**	
30	Total exposures (The average of the amount of assets related to repo transactions (after deduction) is applicable, the deposits with the Bank of Japan not included)	(k)	**74,746,456**	
30a	Total exposures (The average of the amount of assets related to repo transactions (after deduction) is applicable, the deposits with the Bank of Japan included)	(l)	**95,987,469**	
31	Consolidated leverage ratio (The average of the amount of assets related to repo transactions (after deduction) is applicable, the deposits with the Bank of Japan not included) ((e)/(k))		**8.90%**	
31a	Consolidated leverage ratio (The average of the amount of assets related to repo transactions (after deduction) is applicable, the deposits with the Bank of Japan included) ((e)/(l))		**6.93%**	

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, 2023	As of March 31, 2022
On-balance sheet exposures (1)					
1		On-balance sheet exposures before deducting adjustment items			85,562,106
1a	1	Total assets reported in the consolidated balance sheet			89,121,281
1b	2	The amount of assets of subsidiaries that are not included in the scope of the leverage ratio on a consolidated basis (–)			
1c	7	The amount of assets of subsidiaries that are included in the scope of the leverage ratio on a consolidated basis (except those included in the total assets reported in the consolidated balance sheet)			—
1d	3	The amount of assets that are deducted from the total assets reported in the consolidated balance sheet (except adjustment items) (–)			3,559,175
2	7	The amount of adjustment items pertaining to Tier 1 capital (–)			184,881
3		Total on-balance sheet exposures	(a)		85,377,224
Exposures related to derivative transactions (2)					
4		Replacement cost multiplied by 1.4 associated with derivatives transactions, etc.			456,278
5		Potential future exposure multiplied by 1.4 associated with derivatives transactions, etc.			624,045
6		The amount of receivables arising from providing collateral, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework			—
7		The amount of deductions of receivables (out of those arising from providing cash variation margin) (–)			1,024,915
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)		55,408
Exposures related to repo transactions (3)					
12		The amount of assets related to repo transactions, etc.			4,412,037
13		The amount of deductions from the assets above (line 12) (–)			4,114,460
14		The exposures for counterparty credit risk for repo transactions, etc.			1,378,461
15		The exposures for agent repo transaction			
16	5	The Total exposures related to repo transactions, etc.	(c)		1,676,038
Exposures related to off-balance sheet transactions (4)					
17		Notional amount of off-balance sheet transactions			5,382,721
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (–)			1,654,857
19	6	Total exposures related to off-balance sheet transactions	(d)		3,727,863
Leverage ratio on a consolidated basis (5)					
20		The amount of capital (Tier 1 capital)	(e)		8,314,030
21	8	Total exposures ((a)+(b)+(c)+(d))	(f)		90,836,535
22		Leverage ratio on a consolidated basis ((e)/(f))			9.15%
Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) (6)					
		Total exposures	(f)		90,836,535
		The deposits with the Bank of Japan			17,017,069
		Total exposures (including the deposits with the Bank of Japan)	(f')		107,853,605
		Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) ((e)/(f'))			7.70%

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, 2023)		The previous quarter (October 1 to December 31, 2022)	
High-quality liquid assets (1)					
1	Total high-quality liquid assets		**28,867,671**		26,757,379
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	**27,457**	**2,713**	34,200	3,388
3	of which: stable deposits	**454**	**13**	448	13
4	of which: quasi-stable deposits	**27,002**	**2,700**	33,751	3,375
5	Cash outflows relating to unsecured wholesale funding	**12,711,483**	**9,678,346**	14,166,161	11,063,205
6	of which: qualifying operational deposits	**—**	**—**	—	—
7	of which: capital relating to unsecured wholesale funding, excluding qualifying operational deposits and debt securities	**11,683,530**	**8,650,392**	13,352,032	10,249,076
8	of which: debt securities	**1,027,953**	**1,027,953**	814,128	814,128
9	Cash outflows relating to secured funding, etc.		**135,088**		63,983
10	Cash outflows relating to funding programs and credit/liquidity facilities such as derivative transactions, etc.	**4,411,685**	**2,752,694**	4,310,941	2,642,159
11	of which: cash outflows relating to derivative transactions	**2,431,419**	**2,431,419**	2,315,587	2,315,587
12	of which: cash outflows relating to funding programs	**—**	**—**	—	—
13	of which: cash outflows relating to credit/liquidity facilities	**1,980,266**	**321,274**	1,995,353	326,571
14	Cash outflows based on an obligation to provide capital	**2,918,809**	**310,038**	2,539,877	130,179
15	Cash outflows relating to contingencies	**7,538,092**	**166,308**	7,660,046	170,511
16	Total cash outflows		**13,045,189**		14,073,427
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.	**31,967**	**712**	—	—
18	Cash inflows relating to collections of advances, etc.	**2,383,606**	**1,683,785**	2,421,756	1,665,365
19	Other cash inflows	**3,381,785**	**315,915**	3,070,479	396,026
20	Total cash inflows	**5,797,358**	**2,000,413**	5,492,235	2,061,391
Liquidity coverage ratio on a consolidated basis (4)					
21	Sum of high-quality liquid assets that can be included		**28,867,671**		26,757,379
22	Net cash outflows		**11,044,775**		12,012,035
23	Liquidity coverage ratio on a consolidated basis		**261.3%**		222.7%
24	The number of data for calculating the average value		**60**		62

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

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

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

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

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

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

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

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

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

Other items concerning the consolidated liquidity coverage ratio

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

Considering the impact on the Bank's consolidated liquidity coverage ratio, with regard to immaterial consolidated subsidiaries with restrictions on practical operation, it is possible that daily data are not used.

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

(Millions of Yen, %)

Items		The current quarter (January 1 to March 31, 2023)					The previous quarter (October 1 to December 31, 2022)				
		Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) items (1)											
1	Capital; of which:	6,927,430	—	—	—	6,927,430	6,634,576	—	—	—	6,634,576
2	Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	6,927,430	—	—	—	6,927,430	6,634,576	—	—	—	6,634,576
3	Other capital instruments that are not included in the above category	—	—	—	—	—	—	—	—	—	—
4	Funding from retail and small business customers; of which:	20,817	—	—	—	18,758	31,522	—	—	—	28,391
5	Stable deposits	444	—	—	—	421	429	—	—	—	407
6	Less stable deposits	20,373	—	—	—	18,336	31,093	—	—	—	27,984
7	Wholesale funding; of which:	4,901,241	50,002,391	23,147,097	2,966,301	41,211,011	5,268,418	49,840,795	26,779,125	2,833,303	41,597,917
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	4,901,241	50,002,391	23,147,097	2,966,301	41,211,011	5,268,418	49,840,795	26,779,125	2,833,303	41,597,917
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	122,149	2,521,016	22,515	247,579	17,311	26,648	2,999,111	1,437	0	6,448
12	Derivative liabilities				247,579					—	
13	All other liabilities and equity not included in the above categories	122,149	2,521,016	22,515	0	17,311	26,648	2,999,111	1,437	0	6,448
14	Total available stable funding					48,174,512					48,267,334
Required stable funding (RSF) items (2)											
15	HQLA					1,583,210					1,519,039
16	Deposits held at financial institutions for operational purposes	1,741	—	—	—	870	1,739	—	—	—	869
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	11,231,660	4,924,378	1,687,846	23,267,122	31,789,617	12,982,446	5,253,602	1,426,580	21,843,301	32,073,081
18	Loans to- and repo transactions with-financial institutions (secured by level 1 HQLA)	—	183,361	—	—	—	—	—	—	—	—
19	Loans to- and repo transactions with-financial institutions (not included in item 18)	824,799	1,494,626	531,727	2,957,023	3,759,894	919,453	1,523,630	459,247	2,807,092	3,596,611
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	604,985	3,210,176	1,120,671	7,612,647	9,042,769	885,817	3,647,352	941,947	7,445,900	9,269,537
21	With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk	—	1,466,366	543,362	538,213	1,354,703	—	1,783,026	353,948	535,369	1,416,477
22	Residential mortgages; of which:	—	2,249	4,838	203,316	161,118	—	2,459	4,773	198,384	145,143
23	With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk	—	1,496	3,123	76,224	51,855	—	1,589	3,090	135,499	90,414
24	Securities that are not in default and do not qualify as HQLA and other similar assets	9,801,874	33,964	30,609	12,494,135	18,825,835	11,177,175	80,160	20,611	11,391,923	19,061,789
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	1,070,471	762,706	55,391	1,817,839	3,414,894	1,026,446	773,182	60,564	2,269,487	3,958,139
27	Physical traded commodities, including gold	—				—	—				—
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)				644,746	549,517				842,103	717,275
29	Derivative assets				—	—				274,387	274,387
30	Derivative liabilities (before deduction of variation margin posted)				18,630	18,630				1,090	1,090
31	All other assets not included in the above categories	1,070,471	762,706	55,391	1,154,462	2,846,746	1,026,446	773,182	60,564	1,151,906	2,965,386
32	Off-balance sheet items				8,866,405	247,902				9,370,252	266,196
33	Total required stable funding					37,036,495					37,817,327
34	Consolidated net stable funding ratio (NSFR)					130.0%					127.6%

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

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

The consolidated net stable funding ratio has shown stable progress since it was subject to the Basel standards in the second quarter of fiscal 2021.

Items concerning exceptional treatment regarding interdependent assets and liabilities

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

Other items concerning the consolidated net stable funding ratio

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

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

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

Capital Adequacy (Non-Consolidated)

Capital Ratio Information (Non-Consolidated)

CC1: Composition of Capital (Non-Consolidated)

(Millions of Yen, %)

Basel III Template No.		Items	a **As of March 31, 2023**	b As of March 31, 2022	c Reference to Template CC2
Common Equity Tier 1 capital: instruments and reserves					
1a+2-1c-26		Directly issued qualifying common share capital plus related capital surplus and retained earnings	**6,063,991**		
1a		of which: capital and capital surplus	**4,065,219**		
2		of which: retained earnings	**2,067,877**		
26		of which: cash dividends to be paid	**69,105**		
		of which: other than the above	**—**		
3		Valuation and translation adjustments and other disclosed reserves	**(663,007)**		(a)
6		Common Equity Tier 1 capital: instruments and reserves (A)	**5,400,983**		
Common Equity Tier 1 capital: regulatory adjustments					
8+9		Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	**34,426**		
8		of which: goodwill (net of related tax liability, including those equivalent)	**—**		
9		of which: other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)	**34,426**		
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	**7,396**		
12		Shortfall of eligible provisions to expected losses	**—**		
13		Securitization gain on sale	**—**		
14		Gains and losses due to changes in own credit risk on fair valued liabilities	**—**		
15		Defined-benefit pension fund net assets (prepaid pension costs)	**52,017**		
16		Investments in own shares (excluding those reported in the Net Assets section)	**—**		
17		Reciprocal cross-holdings in common equity	**—**		
18		Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (“Other Financial Institutions”), net of eligible short positions, where the bank does not own more than 10% of the issued share	**—**		
19+20+21		Amount exceeding the 10% threshold on specified items	**—**		
19		of which: significant investments in the common stock of financials	**—**		
20		of which: mortgage servicing rights	**—**		
21		of which: deferred tax assets arising from temporary differences (net of related tax liability)	**—**		
22		Amount exceeding the 15% threshold on specified items	**—**		
23		of which: significant investments in the common stock of financials	**—**		
24		of which: mortgage servicing rights	**—**		
25		of which: deferred tax assets arising from temporary differences (net of related tax liability)	**—**		
27		Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	**—**		
28		Common Equity Tier 1 capital: regulatory adjustments (B)	**93,840**		
Common Equity Tier 1 capital (CET1)					
29		Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	**5,307,143**		
Additional Tier 1 capital: instruments					
30	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	**—**		
30	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	**1,316,972**		
30		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	**—**		

(Millions of Yen, %)

Basel III Template No.	Items	a **As of March 31, 2023**	b As of March 31, 2022	c Reference to Template CC2
36	Additional Tier 1 capital: instruments (D)	**1,316,972**		
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	—		
38	Reciprocal cross-holdings in Additional Tier 1 instruments	—		
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	—		
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	**37,447**		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—		
43	Additional Tier 1 capital: regulatory adjustments (E)	**37,447**		
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	**1,279,524**		
Tier 1 capital (T1=CET1+AT1)				
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	**6,586,668**		
Tier 2 capital: instruments and provisions				
46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown	—		
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	—		
	Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—		
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	**12,411**		
50a	of which: general reserve for possible loan losses	**44**		
50b	of which: eligible provisions	**12,367**		
51	Tier 2 capital: instruments and provisions (H)	**12,411**		
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	—		
53	Reciprocal cross-holdings in Tier 2 instruments	—		
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	—		
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	—		
57	Tier 2 capital: regulatory adjustments (I)	—		
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	**12,411**		
Total capital (TC=T1+T2)				
59	Total capital (TC=T1+T2) ((G) + (J)) (K)	**6,599,080**		
Risk weighted assets				
60	Risk weighted assets (L)	**30,262,094**		

(Millions of Yen, %)

Basel III Template No.	Items	a **As of March 31, 2023**	b As of March 31, 2022	c Reference to Template CC2
Capital ratio (non-consolidated) and buffers				
61	Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))	**17.53%**		
62	Tier 1 capital ratio (non-consolidated) ((G)/(L))	**21.76%**		
63	Total capital ratio (non-consolidated) ((K)/(L))	**21.80%**		
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)	**172,784**		
73	Significant investments in the common stock of other financial institutions that are below the thresholds for deduction (before risk weighting)	**28,389**		
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	**—**		
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	**378,619**		
Provisions included in Tier 2 capital: instruments and provisions				
76	Provisions (general reserve for possible loan losses)	**44**		
77	Cap on inclusion of provisions (general reserve for possible loan losses)	**23,064**		
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")	**12,367**		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	**154,288**		

CC1: Composition of Capital (Non-Consolidated)

(Millions of Yen, %)

Basel III Template No.		Items	a **As of March 31, 2023**	b As of March 31, 2022	c Reference to Template CC2
Common Equity Tier 1 capital: instruments and reserves					
1a+2-1c-26		Directly issued qualifying common share capital plus related capital surplus and retained earnings		6,079,374	
1a		of which: capital and capital surplus		4,015,219	
2		of which: retained earnings		2,157,550	
26		of which: cash dividends to be paid		93,395	
		of which: other than the above		—	
3		Valuation and translation adjustments and other disclosed reserves		921,789	(a)
6		Common Equity Tier 1 capital: instruments and reserves (A)		7,001,163	
Common Equity Tier 1 capital: regulatory adjustments					
8+9		Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)		35,931	
8		of which: goodwill (net of related tax liability, including those equivalent)		—	
9		of which: other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)		35,931	
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		(2,459)	
12		Shortfall of eligible provisions to expected losses		—	
13		Securitization gain on sale		—	
14		Gains and losses due to changes in own credit risk on fair valued liabilities		—	
15		Defined-benefit pension fund net assets (prepaid pension costs)		41,518	
16		Investments in own shares (excluding those reported in the Net Assets section)		—	
17		Reciprocal cross-holdings in common equity		—	
18		Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (“Other Financial Institutions”), net of eligible short positions, where the bank does not own more than 10% of the issued share		—	
19+20+21		Amount exceeding the 10% threshold on specified items		—	
19		of which: significant investments in the common stock of financials		—	
20		of which: mortgage servicing rights		—	
21		of which: deferred tax assets arising from temporary differences (net of related tax liability)		—	
22		Amount exceeding the 15% threshold on specified items		—	
23		of which: significant investments in the common stock of financials		—	
24		of which: mortgage servicing rights		—	
25		of which: deferred tax assets arising from temporary differences (net of related tax liability)		—	
27		Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		—	
28		Common Equity Tier 1 capital: regulatory adjustments (B)		74,991	
Common Equity Tier 1 capital (CET1)					
29		Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)		6,926,172	
Additional Tier 1 capital: instruments					
30	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown		49,999	
	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards		1,316,972	
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities		—	

(Millions of Yen, %)

Basel III Template No.	Items	a **As of March 31, 2023**	b As of March 31, 2022	c Reference to Template CC2
33+35	Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments		—	
36	Additional Tier 1 capital: instruments (D)		1,366,971	
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments		—	
38	Reciprocal cross-holdings in Additional Tier 1 instruments		—	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		—	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		37,872	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		—	
43	Additional Tier 1 capital: regulatory adjustments (E)		37,872	
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)		1,329,099	
Tier 1 capital (T1=CET1+AT1)				
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)		8,255,271	
Tier 2 capital: instruments and provisions				
46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown		—	
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards		—	
	Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities		—	
47+49	Eligible Tier 2 capital instruments under phase-out arrangements included in Tier 2: instruments and provisions		—	
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2		17	
50a	of which: general reserve for possible loan losses		17	
50b	of which: eligible provisions		—	
51	Tier 2 capital: instruments and provisions (H)		17	
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments		—	
53	Reciprocal cross-holdings in Tier 2 instruments		—	
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)		—	
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		—	
57	Tier 2 capital: regulatory adjustments (I)		—	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)		17	
Total capital (TC=T1+T2)				
59	Total capital (TC=T1+T2) ((G) + (J)) (K)		8,255,289	
Risk weighted assets				
60	Risk weighted assets (L)		38,797,598	

(Millions of Yen, %)

Basel III Template No.	Items	a **As of March 31, 2023**	b As of March 31, 2022	c Reference to Template CC2
Capital ratio (non-consolidated) and buffers				
61	Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))		17.85%	
62	Tier 1 capital ratio (non-consolidated) ((G)/(L))		21.27%	
63	Total capital ratio (non-consolidated) ((K)/(L))		21.27%	
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)		181,566	
73	Significant investments in the common stock of other financial institutions that are below the thresholds for deduction (before risk weighting)		17,555	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)		—	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)		—	
Provisions included in Tier 2 capital: instruments and provisions				
76	Provisions (general reserve for possible loan losses)		17	
77	Cap on inclusion of provisions (general reserve for possible loan losses)		98	
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		198,359	
Capital instruments under phase-out arrangements				
82	Current cap on Additional Tier 1 instruments under phase-out arrangements		—	
83	Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")		—	
84	Current cap on Tier 2 instruments under phase-out arrangements		—	
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")		—	

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

(Millions of Yen)

Items	a	b	c	d	e	f
	As of March 31, 2023		As of March 31, 2022		Reference numbers or symbols for referring to Template CC1	Reference numbers or symbols for referring to appended tables
	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation		
(Assets)						
Loans and Bills Discounted	**16,902,539**	**16,902,539**	22,955,497	22,955,497		
Loans on deeds	**15,010,095**	**15,010,095**	21,215,264	21,215,264		
Loans on bills	**486,753**	**486,753**	401,960	401,960		
Overdrafts	**1,404,197**	**1,404,197**	1,336,469	1,336,469		
Bills discounted	**1,492**	**1,492**	1,803	1,803		
Foreign Exchanges Assets	**584,996**	**584,996**	375,980	375,980		
Due from foreign banks	**584,996**	**584,996**	375,980	375,980		
Securities	**40,062,645**	**40,062,645**	47,057,256	47,057,256		6-a
Japanese government bonds	**6,928,235**	**6,928,235**	7,992,279	7,992,279		
Municipal government bonds	**142,882**	**142,882**	142,570	142,570		
Corporate bonds	**1,049,380**	**1,049,380**	1,178,570	1,178,570		
Stocks	**808,684**	**808,684**	829,998	829,998		
Other securities	**31,133,462**	**31,133,462**	36,913,837	36,913,837		
Money Held in Trust	**8,417,071**	**8,417,071**	10,864,800	10,864,800		6-b
Trading Assets	**3,635**	**3,635**	2,466	2,466		
Trading securities	**20**	**20**	4	4		
Derivatives of securities related to trading transactions	**0**	**0**	—	—		
Trading-related financial derivatives	**3,613**	**3,613**	2,462	2,462		
Monetary Claims Bought	**321,441**	**321,441**	387,819	387,819		
Receivables under Resale Agreements	**304,742**	**304,742**	—	—		
Cash and Due from Banks	**22,348,159**	**22,348,159**	18,070,056	18,070,056		
Cash	**46,981**	**46,981**	64,994	64,994		
Due from banks	**22,301,178**	**22,301,178**	18,005,062	18,005,062		
Other Assets	**1,597,511**	**1,597,511**	3,129,171	3,129,171		
Domestic exchange settlement account, debit	**5**	**5**	11	11		
Prepaid expenses	**1,602**	**1,602**	1,063	1,063		
Accrued income	**179,411**	**179,411**	128,520	128,520		
Initial margins of futures markets	**119,438**	**119,438**	87,622	87,622		
Variation margins of futures markets	**0**	**0**	—	—		
Derivatives other than for trading	**280,528**	**280,528**	343,244	343,244		
Cash collateral paid for financial instruments	**155,671**	**155,671**	1,511,691	1,511,691		
Others	**860,851**	**860,851**	1,057,017	1,057,017		
Tangible Fixed Assets	**132,538**	**132,538**	149,530	149,530		
Buildings	**32,057**	**32,057**	30,959	30,959		
Land	**74,919**	**74,919**	74,919	74,919		
Lease assets	**14,449**	**14,449**	17,436	17,436		
Construction in progress	**5,122**	**5,122**	5,131	5,131		
Other	**5,990**	**5,990**	21,083	21,083		
Intangible Fixed Assets	**47,649**	**47,649**	49,732	49,732		2
Software	**26,605**	**26,605**	29,717	29,717		
Lease assets	**7,196**	**7,196**	8,896	8,896		
Other	**13,847**	**13,847**	11,118	11,118		
Defined-benefit pension fund net assets (prepaid pension costs)	**71,996**	**71,996**	57,465	57,465		3
Deferred Tax Assets	**343,817**	**343,817**	—	—		4-a
Deferred Tax Assets for Land Revaluation	**1,600**	**1,600**	—	—		4-b
Customers' Liabilities for Acceptances and Guarantees	**409,059**	**409,059**	415,117	415,117		
Reserve for Possible Loan Losses	**(122,496)**	**(122,496)**	(147,046)	(147,046)		
Reserve for Possible Investment Losses	**(1,481)**	**(1,481)**	(1,481)	(1,481)		
Total Assets	**91,425,426**	**91,425,426**	103,366,368	103,366,368		

(Millions of Yen)

Items	a	b	c	d	e	f
	As of March 31, 2023		As of March 31, 2022		Reference numbers or symbols for referring to Template CC1	Reference numbers or symbols for referring to appended tables
	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation		
(Liabilities)						
Deposits	**63,832,307**	**63,832,307**	64,019,836	64,019,836		
Time deposits	**54,141,353**	**54,141,353**	55,692,985	55,692,985		
Deposits at notice	**8,708**	**8,708**	10,629	10,629		
Ordinary deposits	**4,806,322**	**4,806,322**	3,298,602	3,298,602		
Current deposits	**70,366**	**70,366**	101,915	101,915		
Other deposits	**4,805,556**	**4,805,556**	4,915,703	4,915,703		
Negotiable Certificates of Deposit	**2,296,478**	**2,296,478**	2,140,966	2,140,966		
Debentures	**455,034**	**455,034**	363,780	363,780		
Debentures issued	**455,034**	**455,034**	363,780	363,780		
Trading Liabilities	**2,786**	**2,786**	1,692	1,692		
Derivatives of securities related to trading transactions	**1**	**1**	—	—		
Trading-related financial derivatives	**2,784**	**2,784**	1,692	1,692		
Borrowed Money	**3,931,746**	**3,931,746**	4,868,429	4,868,429		7
Borrowings	**3,931,746**	**3,931,746**	4,868,429	4,868,429		
Call Money	**390,000**	**390,000**	—	—		
Payables under Repurchase Agreements	**10,613,476**	**10,613,476**	19,327,671	19,327,671		
Foreign Exchanges Liabilities	**28**	**28**	—	—		
Foreign bills payable	**28**	**28**	—	—		
Short-term Entrusted Liability	**797,420**	**797,420**	684,692	684,692		
Other Liabilities	**3,205,231**	**3,205,231**	4,104,171	4,104,171		
Domestic exchange settlement account, credit	**385**	**385**	87	87		
Accrued expenses	**87,236**	**87,236**	39,473	39,473		
Income taxes payable	**3,244**	**3,244**	439	439		
Unearned income	**772**	**772**	2,016	2,016		
Derivatives other than for trading	**524,345**	**524,345**	1,379,646	1,379,646		
Cash collateral received for financial instruments	**206,399**	**206,399**	72,928	72,928		
Lease liabilities	**11,987**	**11,987**	15,853	15,853		
Asset retirement obligations	**5,404**	**5,404**	—	—		
Account payables for securities purchased	**2,312,011**	**2,312,011**	2,566,597	2,566,597		
Others	**53,441**	**53,441**	27,130	27,130		
Reserve for Bonus Payments	**5,719**	**5,719**	5,665	5,665		
Reserve for Employees' Retirement Benefits	**15,150**	**15,150**	15,031	15,031		
Reserve for Directors' Retirement Benefits	**898**	**898**	730	730		
Deferred Tax Liabilities	**—**	**—**	272,524	272,524		4-c
Deferred Tax Liabilities for Land Revaluation	**—**	**—**	1,499	1,499		4-d
Acceptances and Guarantees	**409,059**	**409,059**	415,117	415,117		
Total Liabilities	**85,955,337**	**85,955,337**	96,221,809	96,221,809		
(Net Assets)						
Paid-in Capital	**4,040,198**	**4,040,198**	4,040,198	4,040,198		1-a
Common equity	**4,015,198**	**4,015,198**	4,015,198	4,015,198		
of which: lower dividend rate stock	**(3,589,481)**	**(3,589,481)**	(3,589,481)	(3,589,481)		
Preferred stock	**—**	**—**	24,999	24,999		
Other	**24,999**	**24,999**	—	—		
Capital Surplus	**25,020**	**25,020**	25,020	25,020		1-b
Capital surplus	**24,999**	**24,999**	24,999	24,999		
Other capital surplus	**20**	**20**	20	20		
Reserve for revaluation	**20**	**20**	20	20		

(Millions of Yen)

Items	a	b	c	d	e	f
	As of March 31, 2023		As of March 31, 2022		Reference numbers or symbols for referring to Template CC1	Reference numbers or symbols for referring to appended tables
	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation		
Retained Earnings	**2,067,877**	**2,067,877**	2,157,550	2,157,550		1-c
Legal reserves	**852,866**	**852,866**	816,166	816,166		
Voluntary reserves	**1,215,011**	**1,215,011**	1,341,384	1,341,384		
Special reserves	**398,783**	**398,783**	373,771	373,771		
General reserves	**503,612**	**503,612**	559,403	559,403		
Reserve for Redemption of Preferred Stock	**5,021**	**5,021**	—	—		
AFF Industries, Community and Environment Reserve Fund	**12,190**	**12,190**	10,000	10,000		
Reserves for tax basis adjustments of fixed assets	**29,651**	**29,651**	6,799	6,799		
Others	**7**	**7**	7	7		
Unappropriated retained earnings	**265,745**	**265,745**	391,403	391,403		
Net income	**43,238**	**43,238**	172,693	172,693		
Total Owners' Equity	**6,133,096**	**6,133,096**	6,222,769	6,222,769		
Net Unrealized Gains on Other Securities	**(680,481)**	**(680,481)**	756,155	756,155		
Net Deferred Losses on Hedging Instruments	**19,573**	**19,573**	159,663	159,663		5
Revaluation Reserve for Land, net of taxes	**(2,099)**	**(2,099)**	5,970	5,970		
Total Valuation and Translation Adjustment	**(663,007)**	**(663,007)**	921,789	921,789	(a)	
Total Net Assets	**5,470,089**	**5,470,089**	7,144,559	7,144,559		
Total Liabilities and Net Assets	**91,425,426**	**91,425,426**	103,366,368	103,366,368		

Appended Tables

1. Owners' Equity

(1) Non-Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Non-Consolidated balance sheet items	**As of March 31, 2023**	As of March 31, 2022	Remarks
1-a	Paid-in Capital	**4,040,198**	4,040,198	
1-b	Capital Surplus	**25,020**	25,020	
1-c	Retained Earnings	**2,067,877**	2,157,550	
	Total Owners' Equity	**6,133,096**	6,222,769	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of March 31, 2023**	As of March 31, 2022	Remarks
	Directly issued qualifying common share capital plus related capital surplus and retained earnings	**6,133,096**	6,172,769	Directly issued qualifying common share capital plus related capital surplus and retained earnings (before adjusting cash dividends to be paid)
1a	of which: capital and capital surplus	**4,065,219**	4,015,219	
2	of which: retained earnings	**2,067,877**	2,157,550	
	of which: other than the above	**—**	—	
31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	**—**	49,999	

2. Intangible Assets

(1) Non-Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Non-Consolidated balance sheet items	**As of March 31, 2023**	As of March 31, 2022	Remarks
2	Intangible Fixed Assets	**47,649**	49,732	
	Income taxes related to above	**(13,222)**	(13,800)	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of March 31, 2023**	As of March 31, 2022	Remarks
8	Intangible assets: goodwill	**—**	—	
9	Intangible assets: other	**34,426**	35,931	Other intangible assets other than goodwill and mortgage servicing rights
	Intangible assets: mortgage servicing rights	**—**	—	
20	Amount exceeding the 10% threshold on specified items	**—**	—	
24	Amount exceeding the 15% threshold on specified items	**—**	—	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	**—**	—	

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

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

Reference numbers	Non-Consolidated balance sheet items	**As of March 31, 2023**	As of March 31, 2022	Remarks
3	Defined-benefit pension fund net assets (prepaid pension costs)	**71,996**	57,465	
	Income taxes related to above	**(19,979)**	(15,946)	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of March 31, 2023**	As of March 31, 2022	Remarks
15	Defined-benefit pension fund net assets (prepaid pension costs)	**52,017**	41,518	

4. Deferred Tax Assets

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

Reference numbers	Non-Consolidated balance sheet items	**As of March 31, 2023**	As of March 31, 2022	Remarks
4-a	Deferred Tax Assets	**343,817**	—	
4-b	Deferred Tax Assets for Land Revaluation	**1,600**	—	
4-c	Deferred Tax Liabilities	**—**	272,524	
4-d	Deferred Tax Liabilities for Land Revaluation	**—**	1,499	
	Intangible assets to which tax-effect accounting was applied	**13,222**	13,800	
	Net defined-benefit asset to which tax-effect accounting was applied	**19,979**	15,946	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of March 31, 2023**	As of March 31, 2022	Remarks
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	**—**	—	This item does not agree with the amount reported on the Non-Consolidated balance sheet due to offsetting of assets and liabilities.
	Deferred tax assets arising from temporary differences (net of related tax liability)	**378,619**	—	This item does not agree with the amount reported on the Non-Consolidated balance sheet due to offsetting of assets and liabilities.
21	Amount exceeding the 10% threshold on specified items	**—**	—	
25	Amount exceeding the 15% threshold on specified items	**—**	—	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	**378,619**	—	

5. Deferred Gains or Losses on Derivatives under Hedge Accounting

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

Reference numbers	Non-Consolidated balance sheet items	**As of March 31, 2023**	As of March 31, 2022	Remarks
5	Net Deferred Losses on Hedging Instruments	**19,573**	159,663	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of March 31, 2023**	As of March 31, 2022	Remarks
11	Deferred gains or losses on derivatives under hedge accounting	**7,396**	(2,459)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"

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

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

Reference numbers	Non-Consolidated balance sheet items	**As of March 31, 2023**	As of March 31, 2022	Remarks
6-a	Securities	**40,062,645**	47,057,256	
6-b	Money Held in Trust	**8,417,071**	10,864,800	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of March 31, 2023**	As of March 31, 2022	Remarks
	Investments in own capital instruments	**—**	—	
16	Investments in own shares (excluding those reported in the Net Assets section)	**—**	—	
37	Investments in own Additional Tier 1 instruments	**—**	—	
52	Investments in own Tier 2 instruments	**—**	—	
	Reciprocal cross-holdings	**—**	—	
17	Reciprocal cross-holdings in common equity	**—**	—	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	**—**	—	
53	Reciprocal cross-holdings in Tier 2 instruments	**—**	—	
	Non-significant investments in the capital etc., of other financial institutions	**172,784**	181,566	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share	**—**	—	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital of the entity (amount above the 10% threshold)	**—**	—	
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	**—**	—	
72	Non-significant investments in the capital and other TLAC liabilities of other financial institutions that are below the thresholds for deduction (before risk weighting)	**172,784**	181,566	

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure		As of March 31, 2023	As of March 31, 2022	Remarks
	Significant investments in the capital, etc., of other financial institutions		**65,836**	55,428	
19		Amount exceeding the 10% threshold on specified items	**—**	—	
23		Amount exceeding the 15% threshold on specified items	**—**	—	
40		Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	**37,447**	37,872	
55		Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	**—**	—	
73		Significant investments in the common stock of other financial institutions that are below the thresholds for deduction (before risk weighting)	**28,389**	17,555	

7. Other Capital Instruments

(1) Non-Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Non-Consolidated balance sheet items	As of March 31, 2023	As of March 31, 2022	Remarks
7	Borrowed Money	**3,931,746**	4,868,429	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of March 31, 2023	As of March 31, 2022	Remarks
32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standard	**1,316,972**	1,316,972	

OV1: Overview of RWA (Non-Consolidated)

(Millions of Yen)

No.		a	b	c	d
		RWA		Minimum capital requirements	
		March 31, 2023	March 31, 2022	**March 31, 2023**	March 31, 2022
1	Credit risk (excluding counterparty credit risk)	**11,791,686**		**943,334**	
2	Of which: standardized approach (SA)	**5,414,557**		**433,164**	
3	Of which: foundation internal ratings-based (F-IRB) approach	**4,375,314**		**350,025**	
4	Of which: supervisory slotting criteria	**1,600,732**		**128,058**	
5	Of which: advanced internal rating-based (A-IRB) approach	**256,578**		**20,526**	
	Of which: significant investment	**—**		**—**	
	Of which: estimated residual value of lease transactions	**—**		**—**	
	Others	**144,504**		**11,560**	
6	Counterparty credit risk (CCR)	**239,291**		**19,143**	
7	Of which: standardized approach for counterparty credit risk (SA-CCR)	**45,855**		**3,668**	
8	Of which: expected positive exposure (EPE) method	**—**		**—**	
	Of which: Central counterparty related exposure (CCP)	**59,856**		**4,788**	
9	Others	**133,579**		**10,686**	
10	Credit valuation adjustment (CVA)	**62,862**		**5,028**	
	Of which: the standardized approach for CVA (SA-CVA)	**—**		**—**	
	Of which: The full basic approach for CVA (BA-CVA)	**—**		**—**	
	Of which: The reduced basic approach for CVA (BA-CVA)	**62,862**		**5,028**	
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	**—**		**—**	
12	Equity investments in funds - Look-through approach	**11,765,748**		**941,259**	
13	Equity investments in funds - Mandate-based approach	**—**		**—**	
	Equity investments in funds - Simple approach (subject to 250% RW)	**—**		**—**	
	Equity investments in funds - Simple approach (subject to 400% RW)	**136,964**		**10,957**	
14	Equity investments in funds - Fall-back approach (subject to 1,250% RW)	**851,633**		**68,130**	
15	Settlement risk	**—**		**—**	
16	Securitization exposures in banking book	**1,831,289**		**146,503**	
17	Of which: Securitization IRB approach (SEC-IRBA)	**—**		**—**	
18	Of which: Securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	**1,831,289**		**146,503**	
19	Of which: Securitization standardized approach (SEC-SA)	**—**		**—**	
	Of which: 1,250% risk weight is applied	**0**		**0**	
20	Market risk	**1,573,493**		**125,879**	
21	Of which: standardized approach (SA)	**1,573,493**		**125,879**	
22	Of which: internal model approaches (IMA)	**—**		**—**	
	Of which: simplified approach	**—**		**—**	
23	Capital charge for switch between trading book and banking book	**—**		**—**	
24	Operational risk	**991,603**		**79,328**	
25	Amounts below the thresholds for deduction	**1,017,521**		**81,401**	
26	Floor adjustment	**—**		**—**	
27	Total	**30,262,094**		**2,420,967**	

OV1: Overview of RWA (Non-Consolidated)

(Millions of Yen)

Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		March 31, 2023	March 31, 2022	**March 31, 2023**	March 31, 2022
1	Credit risk (excluding counterparty credit risk)		7,410,037		627,612
2	Of which: standardized approach (SA)		7,839		627
3	Of which: internal rating-based (IRB) approach		7,251,884		614,959
	Of which: significant investments		—		—
	Of which: estimated residual value of lease transactions		—		—
	Others		150,314		12,025
4	Counterparty credit risk (CCR)		768,481		63,062
5	Of which: standardized approach for counterparty credit risk (SA-CCR)		117,866		9,995
6	Of which: expected positive exposure (EPE) method		—		—
	Of which: credit valuation adjustment (CVA)		119,115		9,529
	Of which: Central counterparty related exposure (CCP)		319,444		25,555
	Others		212,055		17,982
7	Equity positions in banking book under market-based approach		3,847,395		326,259
8	Equity investments in funds - Look-through approach		18,789,410		1,593,299
9	Equity investments in funds - Mandate-based approach		—		—
	Equity investments in funds - Simple approach (subject to 250% RW)		—		—
	Equity investments in funds - Simple approach (subject to 400% RW)		157,860		13,386
10	Equity investments in funds - Fall-back approach (subject to 1,250% RW)		500,144		40,011
11	Settlement risk		163,354		13,852
12	Securitization exposures in banking book		1,549,274		123,941
13	Of which: Securitization IRB approach (SEC-IRBA) or internal assessment approach (IAA)		—		—
14	Of which: Securitization external ratings-based approach (SEC-ERBA)		1,549,274		123,941
15	Of which: Securitization standardized approach (SEC-SA)		—		—
	Of which: 1,250% risk weight is applied		0		0
16	Market risk		2,942,579		235,406
17	Of which: standardized approach (SA)		2,937,892		235,031
18	Of which: internal model approaches (IMA)		4,686		374
19	Operational risk		790,677		63,254
20	Of which: Basic Indicator Approach		—		—
21	Of which: Standardized Approach		790,677		63,254
22	Of which: Advanced Measurement Approach		—		—
23	Amounts below the thresholds for deduction		43,888		3,721
	Risk weighted assets subject to transitional arrangements				
24	Floor adjustment		—		—
25	Total		36,963,103		3,103,807

IRRBB1 – Quantitative information on IRRBB

(Millions of Yen)

No.		a	b	c	d
		⊿EVE		⊿NII	
		Fiscal 2022	Fiscal 2021	**Fiscal 2022**	Fiscal 2021
1	Parallel up	**2,022,187**	2,838,402	**244,979**	308,052
2	Parallel down	**(2,146,461)**	(3,021,059)	**(208,890)**	(315,331)
3	Steepener	**896,707**	1,099,337		
4	Flattener	**13,161**	(575,226)		
5	Short rate up	**518,969**	651,724		
6	Short rate down	**139,314**	101,841		
7	Maximum	**2,022,187**	2,838,402	**244,979**	308,052
		e		f	
		Fiscal 2022		Fiscal 2021	
8	Tier 1 capital	**6,586,668**		8,255,271	

Composition of Leverage Ratio Disclosure (Non-Consolidated)

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

(Millions of Yen)

No.		Items	March 31, 2023	March 31, 2022
1		Total assets on the non-consolidated balance sheet	**91,425,426**	
3		Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference (–)	**—**	
4		Adjustments for temporary exemption of central bank reserves (–)	**21,224,938**	
5		Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure (–)		
6		Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	**—**	
7		Adjustments for eligible cash pooling transactions	**—**	
8		Adjustments for derivative financial instruments	**339,915**	
	8a	Exposures related to derivative transactions	**624,058**	
	8b	Accounting value of the derivatives recognized as assets (–)	**284,142**	
9		Adjustment for securities financing transaction exposures (ie repurchase agreements and similar secured lending)	**639,909**	
	9a	Exposures related to securities financing transaction	**1,041,408**	
	9b	Accounting value of the SFTs recognized as assets (–)	**401,499**	
10		Off balance sheet exposures	**1,341,760**	
11		(Specific and general provisions associated with on balance sheet exposures that are deducted from Basel III Tier 1 capital) (–)	**—**	
12		Other adjustments (–)	**577,030**	
	12a	Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (–)	**123,891**	
	12b	Customers' Liabilities for Acceptances and Guarantees (–)	**409,059**	
	12c	Gross up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	**—**	
	12d	Deductions of receivable assets for cash variation margin provided in derivatives transactions (–)	**44,080**	
13		Total exposures	**71,945,043**	

LR2: Leverage ratio common disclosure template

(Millions of Yen, %)

No.	Items		March 31, 2023	March 31, 2022
On-balance sheet exposures (1)				
1	On balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)		**69,105,787**	
2	Gross up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework		**—**	
3	Deductions of receivable assets for cash variation margin provided in derivatives transactions (–)		**44,080**	
4	Adjustment for securities received under securities financing transactions that are recognized as an asset (–)		**—**	
5	(Specific and general provisions associated with on balance sheet exposures that are deducted from Basel III Tier 1 capital) (–)		**—**	
6	Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (–)		**123,891**	
7	Total on balance sheet exposures	(a)	**68,937,815**	
Derivative exposures (2)				
8	Replacement cost (RC) associated with all derivatives transactions multiplied by 1.4		**168,824**	
9	Potential future exposure (RPE) associated with all derivatives transactions multiplied by 1.4		**455,234**	
10	Exempted central counterparty (CCP) leg of clientcleared trade exposures (–)		**—**	
11	Adjusted effective notional amount of written credit derivatives or other similar		**—**	
12	Adjusted effective notional offsets and add on deductions for written credit derivatives or other similar (–)		**—**	
13	Total derivative exposures	(b)	**624,058**	
Securities financing transaction exposures (3)				
14	The amount of assets related to repo transactions, etc.		**401,499**	
15	The amount of deductions from the assets above (line 14) (–)		**—**	
16	The exposures for counterparty credit risk for repo transactions, etc.		**639,909**	
17	The exposures for agent repo transaction			
18	The Total exposures related to repo transactions, etc.	(c)	**1,041,408**	
Off balance sheet exposures (4)				
19	Notional amount of off-balance sheet transactions		**3,409,718**	
20	The amount of adjustments for conversion in relation to off-balance sheet transactions (–)		**2,067,958**	
22	Total exposures related to off-balance sheet transactions	(d)	**1,341,760**	
Non-consolidated leverage ratio (5)				
23	The amount of capital (Tier 1 capital)	(e)	**6,586,668**	
24	Total exposures ((a)+(b)+(c)+(d))	(f)	**71,945,043**	
25	Leverage ratio ((e)/(f))		**9.15%**	
26	Applicable minimum leverage ratio requirement		**3.00%**	
27	Applicable minimum leverage buffer		**—**	
Non-consolidated leverage ratio included in due from the Bank of Japan (6)				
	Total exposures	(f)	**71,945,043**	
	The deposits with the Bank of Japan		**21,224,938**	
	Total exposures (including the deposits with the Bank of Japan)	(f')	**93,169,981**	
	Leverage ratio on a non-consolidated basis (including the deposits with the Bank of Japan) ((e)/(f'))		**7.06%**	
Disclosure of Average (7)				
28	Average of the amount of assets related to repo transactions (after deduction) ((g)+(h))		**111,318**	
	Average of the amount of assets related to repo transactions	(g)	**111,318**	
	Average of the amount of deductions from the assets above (–)	(h)	**—**	
29	The amount of assets related to repo transactions, etc (after deduction) at the end of the quarter ((i)+(j))		**401,499**	
14	The amount of assets related to repo transactions, etc.	(i)	**401,499**	
15	The amount of deductions from the assets above (–)	(j)	**—**	
30	Total exposures (The average of the amount of assets related to repo transactions (after deduction) is applicable, the deposits with the Bank of Japan not included)	(k)	**71,654,863**	
30a	Total exposures (The average of the amount of assets related to repo transactions (after deduction) is applicable, the deposits with the Bank of Japan included)	(l)	**92,879,801**	
31	Non-consolidated leverage ratio (The average of the amount of assets related to repo transactions (after deduction) is applicable, the deposits with the Bank of Japan not included) ((e)/(k))		**9.19%**	
31a	Non-consolidated leverage ratio (The average of the amount of assets related to repo transactions (after deduction) is applicable, the deposits with the Bank of Japan included) ((e)/(l))		**7.09%**	

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, 2023**	As of March 31, 2022
On-balance sheet exposures (1)					
1		On-balance sheet exposures before deducting adjustment items			85,307,424
1a	1	Total assets reported in the non-consolidated balance sheet			86,365,459
1b	3	The amount of assets that are deducted from the total assets reported in the non-consolidated balance sheet (except adjustment items) (–)			1,058,035
2	7	The amount of adjustment items pertaining to Tier 1 capital (–)			115,323
3		Total on-balance sheet exposures	(a)		85,192,101
Exposures related to derivative transactions (2)					
4		Replacement cost multiplied by 1.4 associated with derivatives transactions, etc.			456,278
5		Potential future exposure multiplied by 1.4 associated with derivatives transactions, etc.			624,045
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) (–)			1,024,915
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)		55,408
Exposures related to repo transactions (3)					
12		The amount of assets related to repo transactions, etc.			297,210
13		The amount of deductions from the assets above (line 12) (–)			—
14		The exposures for counterparty credit risk for repo transactions, etc.			1,355,351
15		The exposures for agent repo transaction			
16	5	The Total exposures related to repo transactions, etc.	(c)		1,652,562
Exposures related to off-balance sheet transactions (4)					
17		Notional amount of off-balance sheet transactions			3,091,183
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (–)			1,846,249
19	6	Total exposures related to off-balance sheet transactions	(d)		1,244,933
Leverage ratio on a non-consolidated basis (5)					
20		The amount of capital (Tier 1 capital)	(e)		8,255,271
21	8	Total exposures ((a)+(b)+(c)+(d))	(f)		88,145,005
22		Leverage ratio on a non-consolidated basis ((e)/(f))			9.36%
Leverage ratio on a non-consolidated basis (including the deposits with the Bank of Japan) (6)					
		Total exposures	(f)		88,145,005
		The deposits with the Bank of Japan			17,000,908
		Total exposures (including the deposits with the Bank of Japan)	(f')		105,145,914
		Leverage ratio on a non-consolidated basis (including the deposits with the Bank of Japan) ((e)/(f'))			7.85%

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, 2023)		The previous quarter (October 1 to December 31, 2022)	
High-quality liquid assets (1)					
1	Total high-quality liquid assets		**28,716,616**		26,601,152
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	**27,457**	**2,713**	34,200	3,388
3	of which: stable deposits	**454**	**13**	448	13
4	of which: quasi-stable deposits	**27,002**	**2,700**	33,751	3,375
5	Cash outflows relating to unsecured wholesale funding	**12,685,344**	**9,653,777**	14,138,520	11,035,892
6	of which: qualifying operational deposits	**—**	**—**	—	—
7	of which: capital relating to unsecured wholesale funding, excluding qualifying operational deposits and debt securities	**11,657,391**	**8,625,824**	13,329,129	10,226,501
8	of which: debt securities	**1,027,953**	**1,027,953**	809,391	809,391
9	Cash outflows relating to secured funding, etc.		**135,088**		63,983
10	Cash outflows relating to funding programs and credit/ liquidity facilities such as derivative transactions, etc.	**4,177,262**	**2,705,030**	4,089,686	2,593,613
11	of which: cash outflows relating to derivative transactions	**2,431,419**	**2,431,419**	2,315,587	2,315,587
12	of which: cash outflows relating to funding programs	**—**	**—**	—	—
13	of which: cash outflows relating to credit/liquidity facilities	**1,745,842**	**273,611**	1,774,098	278,025
14	Cash outflows based on an obligation to provide capital	**2,906,701**	**297,930**	2,528,225	118,527
15	Cash outflows relating to contingencies	**5,278,947**	**134,737**	5,495,842	142,899
16	Total cash outflows		**12,929,277**		13,958,305
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.	**31,949**	**712**	—	—
18	Cash inflows relating to collections of advances, etc.	**2,509,403**	**1,810,673**	2,545,484	1,790,327
19	Other cash inflows	**3,384,954**	**314,364**	3,072,112	392,856
20	Total cash inflows	**5,926,307**	**2,125,750**	5,617,597	2,183,183
Liquidity coverage ratio on a non-consolidated basis (4)					
21	Sum of high-quality liquid assets that can be included		**28,716,616**		26,601,152
22	Net cash outflows		**10,803,527**		11,775,121
23	Liquidity coverage ratio on a non-consolidated basis		**265.8%**		225.9%
24	The number of data for calculating the average value		**60**		62

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

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

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

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

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

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

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

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

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

Other items concerning the non-consolidated liquidity coverage ratio

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

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

(Millions of Yen, %)

Items		**The current quarter (January 1 to March 31, 2023)**					The previous quarter (October 1 to December 31, 2022)				
		Unweighted value by residual maturity				Weighted value	Unweighted valzue by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) items (1)											
1	Capital; of which:	6,730,367	—	—	—	6,730,367	6,431,955	—	—	—	6,431,955
2	Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	6,730,367	—	—	—	6,730,367	6,431,955	—	—	—	6,431,955
3	Other capital instruments that are not included in the above category	—	—	—	—	—	—	—	—	—	—
4	Funding from retail and small business customers; of which:	20,817	—	—	—	18,758	31,522	—	—	—	28,391
5	Stable deposits	444	—	—	—	421	429	—	—	—	407
6	Less stable deposits	20,373	—	—	—	18,336	31,093	—	—	—	27,984
7	Wholesale funding; of which:	4,922,176	49,942,598	23,147,597	2,966,301	41,211,184	5,275,442	49,770,311	26,779,625	2,833,553	41,598,219
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	4,922,176	49,942,598	23,147,597	2,966,301	41,211,184	5,275,442	49,770,311	26,779,625	2,833,553	41,598,219
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	116,095	2,471,827	22,515	247,579	11,257	20,919	2,946,407	1,437	0	719
12	Derivative liabilities				247,579					—	
13	All other liabilities and equity not included in the above categories	116,095	2,471,827	22,515	0	11,257	20,919	2,946,407	1,437	0	719
14	Total available stable funding					47,971,568					48,059,285
Required stable funding (RSF) items (2)											
15	HQLA					1,369,506					1,360,754
16	Deposits held at financial institutions for operational purposes	1,379	—	—	—	689	1,293	—	—	—	646
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	11,397,969	5,213,307	1,896,924	22,319,914	31,261,140	13,150,083	5,622,329	1,571,805	20,853,907	31,497,195
18	Loans to- and repo transactions with-financial institutions (secured by level 1 HQLA)	—	183,361	—	—	—	—	—	—	—	—
19	Loans to- and repo transactions with-financial institutions (not included in item 18)	802,422	1,795,747	751,901	2,706,571	3,660,021	894,296	1,901,642	617,718	2,519,802	3,438,210
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	528,604	3,200,228	1,114,408	7,121,476	8,552,244	817,670	3,640,523	933,469	6,944,799	8,778,021
21	With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk	—	1,466,366	543,362	538,213	1,354,703	—	1,783,026	353,948	535,369	1,416,477
22	Residential mortgages; of which:	—	4	4	31	30	—	4	4	33	26
23	With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk	—	—	—	—	—	—	4	4	33	26
24	Securities that are not in default and do not qualify as HQLA and other similar assets	10,066,943	33,964	30,609	12,491,835	19,048,843	11,438,116	80,160	20,611	11,389,272	19,280,937
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	1,268,233	763,544	46,087	1,812,074	3,598,479	1,214,030	770,650	56,503	2,247,932	4,117,629
27	Physical traded commodities, including gold	—				—	—				—
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)				644,392	549,217				841,747	716,973
29	Derivative assets				—	—				274,387	274,387
30	Derivative liabilities (before deduction of variation margin posted)				18,630	18,630				1,090	1,090
31	All other assets not included in the above categories	1,268,233	763,544	46,087	1,149,050	3,030,631	1,214,030	770,650	56,503	1,130,706	3,125,178
32	Off-balance sheet items				6,310,610	202,829				6,909,044	223,780
33	Total required stable funding					36,432,646					37,200,007
34	Non-consolidated net stable funding ratio (NSFR)					131.6 %					129.1 %

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

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

The non-consolidated net stable funding ratio has shown stable progress since it was subject to the Basel standards in the second quarter of fiscal 2021.

Items concerning exceptional treatment regarding interdependent assets and liabilities

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

Other items concerning the non-consolidated net stable funding ratio

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

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

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