

## Capital Adequacy (Consolidated)

### Disclosure Regarding Capital Adequacy

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

and “The Standardized Approach (TSA)” for calculating operational risk capital charges.

The disclosure requirements for the Bank are provided in Notification No. 6 of the 2007 Financial Services Agency and the Ministry of Agriculture, Forestry and Fisheries of Japan entitled “Disclosure Items Related to Capital Adequacy of The Norinchukin Bank” (hereinafter, “Disclosure Notification”). These disclosures can be found in this interim report as well as in the IR Library of the Bank’s website at <http://www.nochubank.or.jp/>.

## Remarks on Computation of the Consolidated Capital Adequacy Ratio

### Scope of Consolidation

- Reason for discrepancies between companies belonging to the Bank’s group that are required to compute a consolidated capital adequacy ratio, as specified in the Notification Regarding Capital Adequacy Ratio, Article 3 (hereinafter, “the Consolidated Group”) and the companies included in the scope of consolidation, based on “Ordinance on Terminology, Forms and Preparation Methods of Consolidated Financial Statement” under Ministerial Ordinance No. 28, issued by the Ministry of Finance in 1976:

Not applicable

- As of September 30, 2018, the Bank had 14 consolidated subsidiaries. The names and principal lines of business of the primary subsidiaries are as follows:

- Norinchukin Trust & Banking Co., Ltd.: Trust and banking business
- Kyodo Housing Loan Co., Ltd.: Loans and guarantees for housing

- Companies belonging to the Consolidated Group but not included in the scope of consolidation:

Not applicable

- Companies not belonging to the Consolidated Group but included in the scope of consolidation:

Not applicable

- Affiliated companies engaged in financial service business that were subject to the provisions of Article 9 of the Notification Regarding Capital Adequacy Ratio:

Not applicable

- Restrictions on the transfer of funds and capital between the members of the Consolidated Group:

Not applicable

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

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

Not applicable

## Capital Ratio Information (Consolidated)

### Composition of Capital (Consolidated)

(Millions of Yen, %)

Basel III Template No.	Items	As of September 30, 2018	Amounts excluded under transitional arrangements	As of September 30, 2017	Amounts excluded under transitional arrangements	Ref. No.
Common Equity Tier 1 capital: instruments and reserves						
1a+2-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	5,459,172		5,402,811		
1a	of which: capital and capital surplus	3,455,509		3,455,509		E1.1-E1.2+E1.3
2	of which: retained earnings	2,003,663		1,947,301		E2
26	of which: cash dividends to be paid	—		—		
	of which: other than the above	—		—		E3
3	Accumulated other comprehensive income and other disclosed reserves	1,147,864		1,366,483	341,620	E4
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	—		—		E8.1
	Total of items included in Common Equity Tier 1 capital: instruments and reserves under phase-out arrangements			1,044		
	of which: minority interests and other items corresponding to common share capital issued by consolidated subsidiaries (amount allowed to be included in group Common Equity Tier 1)			1,044		
6	Common Equity Tier 1 capital: instruments and reserves (A)	6,607,036		6,770,339		
Common Equity Tier 1 capital: regulatory adjustments						
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	39,642		33,604	8,401	
8	of which: goodwill (net of related tax liability, including those equivalent)	4,683		10,616	2,654	A1.1+A1.2
9	of which: other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)	34,959		22,987	5,746	A2.1-A2.2
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	—		—	—	A3
11	Deferred gains or losses on derivatives under hedge accounting	153,995		9,457	2,364	E7
12	Shortfall of eligible provisions to expected losses	29,279		17,329	4,332	
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	38,357		26,743	6,685	A4-D3
16	Investments in own shares (excluding those reported in the Net Assets section)	—		—	—	A5
17	Reciprocal cross-holdings in common equity	—		—	—	A6
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (“Other Financial Institutions”), net of eligible short positions, where the bank does not own more than 10% of the issued share capital	—		—	—	A7

(Millions of Yen, %)

Basel III Template No.	Items	As of September 30, 2018	Amounts excluded under transitional arrangements	As of September 30, 2017	Amounts excluded under transitional arrangements	Ref. No.
19+20+21	Amount exceeding the 10% threshold on specified items	—	/	—	—	
19	of which: significant investments in the common stock of financials	—	/	—	—	A8
20	of which: mortgage servicing rights	—	/	—	—	A9
21	of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	/	—	—	A10
22	Amount exceeding the 15% threshold on specified items	—	/	—	—	
23	of which: significant investments in the common stock of financials	—	/	—	—	A11
24	of which: mortgage servicing rights	—	/	—	—	A12
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	/	—	—	A13
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	—	/	—	/	
28	Common Equity Tier 1 capital: regulatory adjustments (B)	<b>261,275</b>	/	87,134	/	
<b>Common Equity Tier 1 capital (CET1)</b>						
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	<b>6,345,761</b>	/	6,683,204	/	
<b>Additional Tier 1 capital: instruments</b>						
31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	<b>49,973</b>	/	48,973	/	E5.1+E5.2
31b	Subscription rights to Additional Tier 1 instruments	—	/	—	/	
32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	—	/	—	/	D1
	Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	/	—	/	
34-35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	<b>3,651</b>	/	3,318	/	E8.2
33+35	Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments	—	/	424	/	
33	of which: instruments issued by banks and their special purpose vehicles	—	/	424	/	
35	of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)	—	/	—	/	
	Total of items included in Additional Tier 1 capital: instruments under phase-out arrangements		/	(9)	/	
	of which: amounts of counted in to base instruments of Additional Tier 1 under phase-out arrangements that related other comprehensive income		/	(9)	/	
36	Additional Tier 1 capital: instruments (D)	<b>53,624</b>	/	52,707	/	

(Millions of Yen, %)

Basel III Template No.	Items	As of September 30, 2018	Amounts excluded under transitional arrangements	As of September 30, 2017	Amounts excluded under transitional arrangements	Ref. No.
Additional Tier 1 capital: regulatory adjustments						
37	Investments in own Additional Tier 1 instruments	—		—	—	A14
38	Reciprocal cross-holdings in Additional Tier 1 instruments	—		—	—	A15
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	—		—	—	A16
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	50,777		40,054	10,013	A17
	Total of items included in Additional Tier 1 capital: regulatory adjustments under phase-out arrangements			2,166		
	of which: 50% of balance due to pay of eligible provisions			2,166		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—		—		
43	Additional Tier 1 capital: regulatory adjustments (E)	50,777		42,220		
Additional Tier 1 capital (AT1)						
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	2,847		10,487		
Tier 1 capital (T1=CET1+AT1)						
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	6,348,609		6,693,691		
Tier 2 capital: instruments and provisions						
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown	—		—		E6
46	Subscription rights to Tier 2 instruments	—		—		
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,415,480		1,415,480		D2
	Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—		—		
48-49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	135		102		E8.3
47+49	Eligible Tier 2 capital instruments under phase-out arrangements included in Tier 2: instruments and provisions	97,816		97,816		
47	of which: instruments issued by banks and their special purpose vehicles	97,816		97,816		
49	of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)	—		—		
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	99		12		
50a	of which: general reserve for possible loan losses	99		12		A18
50b	of which: eligible provisions	—		—		A19
	Total of items included in Tier 2 capital: instruments and provisions under phase-out arrangements			209,277		
	of which: amounts of counted in to base instruments of Additional Tier 1 under phase-out arrangements that related other comprehensive income			209,277		
51	Tier 2 capital: instruments and provisions (H)	1,513,530		1,722,688		

(Millions of Yen, %)

Basel III Template No.	Items	As of September 30, 2018	Amounts excluded under transitional arrangements	As of September 30, 2017	Amounts excluded under transitional arrangements	Ref. No.
Tier 2 capital: regulatory adjustments						
52	Investments in own Tier 2 instruments	—		—	—	A20
53	Reciprocal cross-holdings in Tier 2 instruments	—		—	—	A21
54	Investments in the capital 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)	—		—	—	A22
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	—		—	—	A23
	Total of items included in Tier 2 capital: regulatory adjustments under phase-out arrangements			14,776		
	of which: intangibles assets other than mortgage servicing rights			2,654		
	of which: 50% of balance due to pay of eligible provisions			2,166		
	of which: significant investments in the additional Tier 1 capital of other financial institutions			9,955		
57	Tier 2 capital: regulatory adjustments (I)	—		14,776		
Tier 2 capital (T2)						
58	Tier 2 capital (T2) ((H)-(I) (J))	<b>1,513,530</b>		1,707,912		
Total capital (TC=T1+T2)						
59	Total capital (TC=T1+T2) ((G)+(J) (K))	<b>7,862,140</b>		8,401,604		
Risk weighted assets						
	Total of items included in risk weighted assets under phase-out arrangements			12,727		
	of which: intangibles assets other than mortgage servicing rights			5,746		
	of which: net defined-benefit asset			6,685		
	of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)			294		
60	Risk weighted assets (L)	<b>38,164,507</b>		35,681,820		
Capital ratio (consolidated)						
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	<b>16.62%</b>		18.72%		
62	Tier 1 capital ratio (consolidated) ((G)/(L))	<b>16.63%</b>		18.75%		
63	Total capital ratio (consolidated) ((K)/(L))	<b>20.60%</b>		23.54%		
Regulatory adjustments						
72	Non-significant investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	<b>212,392</b>		342,609		A24.1+A24.2
73	Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	<b>23,520</b>		50,666		A25
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	—		—		A26
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	—		—		A27

(Millions of Yen, %)

Basel III Template No.	Items	As of September 30, 2018	Amounts excluded under transitional arrangements	As of September 30, 2017	Amounts excluded under transitional arrangements	Ref. No.
Provisions included in Tier 2 capital: instruments and provisions						
76	Provisions (general reserve for possible loan losses)	99		12		
77	Cap on inclusion of provisions (general reserve for possible loan losses)	1,383		135		
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")	—		—		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	213,234		195,747		
Capital instruments under phase-out arrangements						
82	Current cap on Additional Tier 1 instruments under phase-out arrangements	—		424		
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")	—		424		
84	Current cap on Tier 2 instruments under phase-out arrangements	614,402		768,003		
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	—		—		

## OV1: Overview of RWA (Consolidated)

(Millions of Yen)

Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		September 30, 2018	September 30, 2017	September 30, 2018	September 30, 2017
1	Credit risk (excluding counterparty credit risk)	5,411,955		457,773	
2	Of which: standardized approach (SA)	110,665		8,853	
3	Of which: internal rating-based (IRB) approach	5,170,299		438,441	
	Of which: significant investments	—		—	
	Of which: estimated residual value of lease transactions	—		—	
	Others	130,991		10,479	
4	Counterparty credit risk (CCR)	455,659		37,536	
5	Of which: standardized approach for counterparty credit risk (SA-CCR)	—		—	
	Of which: current exposure method (CEM)	39,775		3,372	
6	Of which: expected positive exposure (EPE) method	—		—	
	Of which: credit valuation adjustment (CVA)	58,031		4,642	
	Of which: Central counterparty related exposure (CCP)	171,806		13,744	
	Others	186,046		15,776	
7	Equity positions in banking book under market-based approach	1,701,161		144,258	
	Equity investments in funds (SA)	—		—	
	Equity investments in funds (IRB)	25,599,464		2,170,806	
11	Settlement risk	—		—	
12	Securitization exposures in banking book	654,444		55,496	
13	Of which: IRB ratings-based approach (RBA) or IRB internal assessment approach (IAA)	654,444		55,496	
14	Of which: IRB Supervisory Formula Approach (SFA)	—		—	
15	Of which: Standardized approach (SA)	—		—	
	Of which: 1,250% risk weight is applied	0		0	
16	Market risk	1,569,780		125,582	
17	Of which: standardized approach (SA)	1,532,522		122,601	
18	Of which: internal model approaches (IMA)	37,257		2,980	
19	Operational risk	709,217		56,737	
20	Of which: Basic Indicator Approach	—		—	
21	Of which: Standardized Approach	709,217		56,737	
22	Of which: Advanced Measurement Approach	—		—	
23	Amounts below the thresholds for deduction	58,591		4,968	
	Risk weighted assets subject to transitional arrangements				
24	Floor adjustment	—		—	
25	Total	36,160,274		3,053,160	

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

As of September 30, 2018

(Millions of Yen)

Items	Consolidated balance sheet amount	Balance sheet amount based on regulatory scope of consolidation	Ref. No.
(Assets)			
Loans and Bills Discounted	13,943,442		
of which: non-significant investments in the capital instruments of other financial institutions		—	
Tier 2 capital		—	
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)		—	A24.1
Foreign Exchanges Assets	228,485		
Securities	53,987,491	53,987,491	
Money Held in Trust	8,736,957	8,736,957	
Securities and Money Held in Trust of which: goodwill and those equivalents (excluding those reported in the Intangible Fixed Assets)		4,683	A1.1
Securities and Money Held in Trust of which: investments in own capital instruments		—	
Common Equity (excluding those reported in the Net Assets section)		—	A5
Additional Tier 1 capital		—	A14
Tier 2 capital		—	A20
Securities and Money Held in Trust of which: reciprocal cross-holdings in capital instruments		—	
Common Equity		—	A6
Additional Tier 1 capital		—	A15
Tier 2 capital		—	A21
Securities and Money Held in Trust of which: investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital		212,392	
Common Equity		—	A7
Additional Tier 1 capital		—	A16
Tier 2 capital		—	A22
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)		212,392	A24.2
Securities and Money Held in Trust of which: significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		74,297	
Amount exceeding the 10% threshold on specified items		—	A8
Amount exceeding the 15% threshold on specified items		—	A11
Additional Tier 1 capital		50,777	A17
Tier 2 capital		—	A23
Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)		23,520	A25
Trading Assets	7,491		
Monetary Claims Bought	315,805		
Call Loans and Bills Bought	1,075,000		
Receivables under Resale Agreements	37,200		
Cash and Due from Banks	26,322,933		
Other Assets	1,629,477		

(Millions of Yen)

Items	Consolidated balance sheet amount	Balance sheet amount based on regulatory scope of consolidation	Ref. No.
Tangible Fixed Assets	119,650		
Intangible Fixed Assets	47,147	47,147	
of which: goodwill and those equivalents (excluding those reported in the Net Assets section)		—	A1.2
of which: other intangible assets other than goodwill and mortgage servicing rights		47,147	A2.1
of which: amount that corresponds to effective tax rate to other intangible assets other than goodwill and mortgage servicing rights		12,188	A2.2
of which: mortgage servicing rights (net of related deferred tax liabilities)		—	
Amount exceeding the 10% threshold on specified items		—	A9
Amount exceeding the 15% threshold on specified items		—	A12
Amount below the thresholds for deduction (before risk weighting)		—	A26
Amounts of assets related to retirement benefits	53,089	53,089	A4
Deferred Tax Assets	1,960	1,960	
of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related deferred tax liabilities)		—	A3
of which: deferred tax assets arising from temporary differences		—	
Amount exceeding the 10% threshold on specified items		—	A10
Amount exceeding the 15% threshold on specified items		—	A13
Amount below the thresholds for deduction (before risk weighting)		—	A27
Customers' Liabilities for Acceptances and Guarantees	1,580,814		
Reserve for Possible Loan Losses	(45,767)	(45,767)	
of which: general reserve for possible loan losses includes Tier 2		(99)	A18
of which: eligible provisions includes Tier 2		—	A19
Reserve for Possible Investment Losses	(2)		
Total Assets	108,041,179		
(Liabilities)			
Deposits	67,052,479		
Negotiable Certificates of Deposit	1,979,321		
Debentures	1,507,522		
Trading liabilities	4,157		
Borrowed Money	4,889,353	4,889,353	
of which: qualifying Additional Tier 1 instruments		—	D1
of which: qualifying Tier 2 instruments		1,415,480	D2
Payables under Repurchase Agreements	15,025,174		
Foreign Exchanges Liabilities	9		
Trust Money	2,345,944		
Other Liabilities	6,498,974		
Reserve for Bonus Payments	7,591		
Reserve for Employees' Retirement Benefits	35,165		
Reserve for Directors' Retirement Benefits	1,032		
Deferred Tax Liabilities	438,380	438,380	
of which: assets related to retirement benefits		14,732	D3
Deferred Tax Liabilities for Land Revaluation	8,607		
Acceptances and Guarantees	1,580,814		
Total Liabilities	101,374,530		

(Millions of Yen)

Items	Consolidated balance sheet amount	Balance sheet amount based on regulatory scope of consolidation	Ref. No.
(Net Assets)			
Paid-in Capital	3,480,488	3,480,488	E1.1
of which: preferred stock		24,999	E1.2
of which: directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which classified as equity under applicable accounting standards		24,999	E5.1
Capital Surplus	24,993	24,993	
of which: other capital surplus		20	E1.3
of which: directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which classified as equity under applicable accounting standards		24,973	E5.2
Retained Earnings	2,003,663	2,003,663	E2
Treasury Preferred Stock	—	—	
Total Owners' Equity	5,509,146	5,509,146	
of which: others		—	E3
of which: directly issued qualifying Tier 2 instruments plus related capital surplus of which classified as equity under applicable accounting standards		—	E6
Net Unrealized Gains on Other Securities	1,053,734	1,053,734	
Net Deferred Losses on Hedging Instruments	65,604	65,604	
of which: net deferred losses on hedge		153,995	E7
Revaluation Reserve for Land	14,312	14,312	
Foreign Currency Translation Adjustment	(43)	(43)	
Remeasurements of Defined Benefit Plans	14,255	14,255	
Total Accumulated Other Comprehensive Income	1,147,864	1,147,864	E4
Minority Interests	9,638	9,638	
of which: common equity issued by subsidiaries and held by third parties (amount allowed in group CET1)		—	E8.1
of which: Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)		3,651	E8.2
of which: Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		135	E8.3
Total Net Assets	6,666,648		
Total Liabilities and Net Assets	108,041,179		

Note: "Balance sheet amount based on regulatory scope of consolidation" refers only to the items used in calculating capital adequacy.

**CR1: Credit quality of assets**

For the Six Months Ended September 30, 2018

(Millions of Yen)

No.		Gross carrying values of		c	d
		a	b		
		Defaulted exposures	Non-defaulted exposures	Allowances/ impairments	Net values (a+b-c)
	On-balance sheet assets				
1	Loans	38,824	13,721,644	42,148	13,718,320
2	Debt Securities	—	29,748,393	—	29,748,393
3	Off-balance sheet exposures	17	27,852,633	42	27,852,608
4	Total on-balance sheet assets (1+2+3)	38,841	71,322,671	42,191	71,319,321
	Off-balance sheet assets				
5	Acceptances and Guarantees	1,517	1,579,179	1,490	1,579,206
6	Commitments	—	1,100,302	229	1,100,072
7	Total off-balance sheet assets (5+6)	1,517	2,679,481	1,719	2,679,279
	Total				
8	Total (4+7)	40,359	74,002,152	43,911	73,998,600

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**

For the Six Months Ended September 30, 2018

(Millions of Yen)

No.		a
1	Defaulted loans and debt securities at end of the previous reporting period	40,004
2	Changes in the amounts of per factor during the reporting period	Default
3		Returned to non-defaulted status
4		Amounts written off
5		Other changes (Decrease in the balance due to a recovery of exposure at default)
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)	38,841

**CR3: Credit risk mitigation techniques – overview**

For the Six Months Ended September 30, 2018

(Millions of Yen)

No.		a	b	c	d	e
		Exposures unsecured	Exposures totally secured	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives, of which: secured amount
1	Loans	13,273,382	444,937	370,668	451,845	—
2	Debt securities	28,951,075	797,317	—	797,317	—
3	Other on-balance sheet assets	27,850,292	2,315	543	2,521	—
4	Total	70,074,751	1,244,570	371,212	1,251,685	—
5	Of which defaulted	36,557	2,284	6,188	—	—

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

For the Six Months Ended September 30, 2018

(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 Kyodo Housing Loan Co., Ltd., and b) the suspense payments and prepaid expenses on the consolidated balance sheet of the Bank and Kyodo Housing Loan Co., Ltd.

2. The total of the credit risk assets subject to the Standardized Approach (above a+b) is ¥110.6 billion, which is not shown in these statements due to its extremely limited amount—only about 0.30% of the credit risk assets on a consolidated basis (¥35,885.5 billion).

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

### For the Six Months Ended September 30, 2018

(Millions of Yen)

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

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

2. The total of the credit risk assets subject to the Standardized Approach (above a+b) is ¥110.6 billion, which is not shown in these statements due to its extremely limited amount—only about 0.30% of the credit risk assets on a consolidated basis (¥35,885.5 billion).

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

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

For the Six Months Ended September 30, 2018

(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	54,639,674	15,000	—	55,414,624	0.00	0.0	45.00	2.1	73,797	0.13	54	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	27,929	—	—	81	0.28	0.0	45.00	4.1	56	69.27	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	112,244	—	—	4	5.90	0.0	45.00	5.0	8	188.34	0	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	54,779,848	15,000	—	55,414,709	0.00	0.0	45.00	2.1	73,862	0.13	54	—
Bank exposure													
1	0.00 to 0.15 or less	5,629,573	—	—	5,629,613	0.03	0.1	45.00	1.7	862,851	15.32	975	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	119,389	—	—	21,873	0.40	0.0	43.23	2.6	13,578	62.07	37	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	57,506	2,531	0.96	59,490	1.14	0.0	35.14	1.7	41,975	70.55	238	
6	Exceeding 2.50 to 10.00 or less	29,061	615	1.00	28,507	3.97	0.0	33.54	1.9	29,393	103.10	407	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	5,835,529	3,147	0.96	5,739,484	0.07	0.2	44.83	1.7	947,798	16.51	1,658	—
Corporate exposure (excluding SMEs exposure and specialized lending)													
1	0.00 to 0.15 or less	702,728	—	—	259,295	0.05	0.1	64.26	4.1	112,220	43.27	83	
2	Exceeding 0.15 to 0.25 or less	9,112	—	—	9,112	0.15	0.0	58.17	3.0	5,388	59.12	7	
3	Exceeding 0.25 to 0.50 or less	23	—	—	23	0.42	0.0	45.00	1.9	13	58.53	0	
4	Exceeding 0.50 to 0.75 or less	0	—	—	0	0.63	0.0	45.00	4.9	1	106.15	0	
5	Exceeding 0.75 to 2.50 or less	27,854	—	—	8	1.64	0.0	45.00	5.0	11	140.19	0	
6	Exceeding 2.50 to 10.00 or less	3,501	—	—	3,501	4.80	0.0	45.00	4.7	6,124	174.93	75	
7	Exceeding 10.00 to 100.00 or less	21	—	—	21	15.84	0.0	45.00	2.1	48	221.55	1	
8	100.00 (default)	1,596	—	—	1,596	100.00	0.0	45.00	4.0	—	0.00	718	
9	Subtotal	744,840	—	—	273,561	0.69	0.3	63.69	4.0	123,807	45.25	887	113
SMEs exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Specialized lending exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a 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
Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach													
1	0.00 to 0.15 or less	716,915	—	—	716,915	0.04	0.1	90.00	5.0	718,196	100.17	314	
2	Exceeding 0.15 to 0.25 or less	127,893	—	—	127,893	0.15	0.1	90.00	5.0	153,731	120.20	173	
3	Exceeding 0.25 to 0.50 or less	15,813	—	—	15,813	0.41	0.0	90.00	5.0	29,712	187.89	58	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	3,323	—	—	3,323	1.12	0.0	90.00	5.0	8,932	268.79	33	
6	Exceeding 2.50 to 10.00 or less	412	—	—	412	4.21	0.0	90.00	5.0	1,615	391.19	15	
7	Exceeding 10.00 to 100.00 or less	756	—	—	756	15.84	0.0	90.00	5.0	5,162	682.49	107	
8	100.00 (default)	23	—	—	23	100.00	0.0	90.00	5.0	267	1,125.00	21	
9	Subtotal	865,138	—	—	865,138	0.09	0.3	90.00	5.0	917,618	106.06	724	
Debt purchased for corporate (Default risk)													
1	0.00 to 0.15 or less	1,871,791	—	—	1,871,727	0.00	0.0	45.00	1.0	330	0.01	0	
2	Exceeding 0.15 to 0.25 or less	8,325	—	—	8,325	0.15	0.0	45.00	1.0	2,062	24.77	5	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	1,880,117	—	—	1,880,052	0.00	0.0	45.00	1.0	2,393	0.12	6	
Debt purchased for corporate (Dilution risk)													
1	0.00 to 0.15 or less	—	—	—	12,566	0.00	0.0	45.00	1.0	—	0.00	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	3,012	0.15	0.0	45.00	1.0	746	24.77	2	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	15,578	0.02	0.0	45.00	1.0	746	4.79	2	
Loan participation (corporate) (Default risk of seller)													
1	0.00 to 0.15 or less	—	—	—	42,569	0.01	0.0	45.00	2.8	2,342	5.50	3	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	42,569	0.01	0.0	45.00	2.8	2,342	5.50	3	
Debt purchased for retail													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	
Qualifying revolving retail exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	

(Millions of Yen, %, Thousands, Year)

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	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	1,450,780	1.00	1,450,780	0.32	76.7	53.26	—	437,894	30.18	2,472	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	131,486	—	—	131,486	0.78	10.3	68.35	—	95,321	72.49	701	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	1,585	3,378	1.00	4,964	21.61	0.4	58.03	—	16,416	330.71	628	—
8	100.00 (default)	1,667	706	1.00	2,373	100.00	0.3	92.69	—	3,268	137.71	2,200	—
9	Subtotal	134,738	1,454,865	1.00	1,589,603	0.57	87.9	54.58	—	552,902	34.78	6,002	1,773
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	243	731	1.00	974	0.28	0.9	88.28	—	435	44.67	2	—
4	Exceeding 0.50 to 0.75 or less	38,198	—	—	38,198	0.71	1.5	58.33	—	19,321	50.58	158	—
5	Exceeding 0.75 to 2.50 or less	531	3,064	1.00	3,596	2.22	2.5	95.96	—	4,561	126.83	77	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	312	5	1.00	318	23.12	0.0	59.18	—	442	138.74	43	—
8	100.00 (default)	1,348	2	1.00	1,351	100.00	0.1	98.64	—	2,751	203.65	1,333	—
9	Subtotal	40,635	3,804	1.00	44,440	4.00	5.1	63.26	—	27,512	61.90	1,615	630
Total		64,280,849	1,476,817	0.98	65,865,139	0.02	94.1	45.89	2.0	2,648,983	4.02	10,955	2,518

**CR6: IRB – Credit risk exposures by portfolio and PD range****■ Advanced Internal Ratings-Based Approach (A-IRB)**

For the Six Months Ended September 30, 2018

(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	—	—	—	33,432	0.01	0.0	30.31	4.2	1,668	4.99	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	—	—	—	33,432	0.01	0.0	30.31	4.2	1,668	4.99	1	—
Bank exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a 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
Corporate exposure (excluding SMEs exposure and specialized lending)													
1	0.00 to 0.15 or less	3,844,967	1,521,898	0.44	4,751,789	0.05	0.3	29.79	2.8	766,451	16.12	743	
2	Exceeding 0.15 to 0.25 or less	2,166,519	250,083	0.60	2,127,016	0.16	0.5	29.56	2.8	637,654	29.97	1,070	
3	Exceeding 0.25 to 0.50 or less	274,815	35,618	0.44	292,195	0.42	0.2	28.06	2.5	118,518	40.56	344	
4	Exceeding 0.50 to 0.75 or less	116,561	1,756	0.75	74,693	0.63	0.0	25.27	3.7	40,349	54.01	118	
5	Exceeding 0.75 to 2.50 or less	243,826	26,639	0.36	244,393	1.23	0.5	27.95	2.4	147,886	60.51	839	
6	Exceeding 2.50 to 10.00 or less	46,483	22,794	0.44	47,639	4.67	0.4	26.89	3.2	44,887	94.22	602	
7	Exceeding 10.00 to 100.00 or less	60,950	6,208	0.81	57,628	15.81	0.3	28.08	2.3	80,313	139.36	2,560	
8	100.00 (default)	37,789	3,008	0.26	33,215	100.00	0.1	26.98	1.6	—	0.00	8,964	
9	Subtotal	6,791,913	1,868,007	0.46	7,628,572	0.72	2.7	29.51	2.8	1,836,060	24.06	15,244	12,014
SMEs exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Specialized lending exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Debt purchased for corporate (Default risk)													
1	0.00 to 0.15 or less	163,162	36,500	1.00	206,509	0.05	0.0	30.35	1.2	17,480	8.46	31	
2	Exceeding 0.15 to 0.25 or less	33,657	6,585	0.75	31,749	0.19	0.0	30.35	2.3	8,894	28.01	19	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	2,646	1,204	0.75	4,685	0.63	0.0	30.35	1.2	1,969	42.02	8	
5	Exceeding 0.75 to 2.50 or less	2,271	—	—	1,135	0.83	0.0	30.35	1.0	516	45.44	2	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	201,737	44,289	0.95	244,079	0.08	0.0	30.35	1.3	28,859	11.82	62	—
Debt purchased for corporate (Dilution risk)													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a 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
Loan participation (corporate) (Default risk of seller)													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Debt purchased for retail													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Qualifying revolving retail exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Retail exposure secured by residential properties													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Other retail exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Total		6,993,650	1,912,296	0.47	7,906,085	0.70	2.7	29.54	2.7	1,866,589	23.60	15,308	12,014

**CR7: IRB – Effect on RWA of credit derivatives used as CRM techniques**  
**For the Six Months Ended September 30, 2018**

(Millions of Yen)

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

*Note: Because the Bank did not use credit derivatives as credit risk mitigation techniques as of September 30, 2018, credit derivatives are not shown in these statements.*

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

### For the Six Months Ended September 30, 2018

(Millions of Yen, %)

a	b	c	d	e	f	g	h	i	j	k	l
<b>Specialized Lending Products (supervisory slotting criteria)</b>											
<b>Other than Lending for High-Volatility Commercial Real Estate (HVCRE)</b>											
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	58,008	7,954	50%	63,973	—	—	—	63,973	31,986	—
	Equal to or more than 2.5 years	492,919	47,586	70%	448,866	20,823	—	38,581	508,271	355,790	2,033
Good	Less than 2.5 years	6,558	20,908	70%	18,880	—	—	—	18,880	13,216	75
	Equal to or more than 2.5 years	167,975	18,748	90%	133,544	10,101	—	—	143,646	129,281	1,149
Satisfactory		35,640	3,414	115%	24,518	13,683	—	—	38,201	43,931	1,069
Weak		30,439	5,500	250%	25,357	6,849	—	—	32,207	80,518	2,576
Default		805	—	—	—	1,822	—	—	1,822	—	911
<b>Total</b>		<b>792,348</b>	<b>104,112</b>	<b>—</b>	<b>715,142</b>	<b>53,281</b>	<b>—</b>	<b>38,581</b>	<b>807,004</b>	<b>654,725</b>	<b>7,815</b>

#### 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		—	—	—	—	—	—
<b>Total</b>		—	—	—	—	—	—

#### 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	Expected losses
Exchange-traded equity exposures	20,396	—	300%	20,396	61,188	—
Private equity exposures	143,804	—	400%	143,804	575,219	—
Other equity exposures	385,978	—	276%	385,978	1,064,753	—
<b>Total</b>	<b>550,179</b>	<b>—</b>	<b>—</b>	<b>550,179</b>	<b>1,701,161</b>	<b>—</b>

##### 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%	—	—	—
---	---	---	------	---	---	---

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

### For the Six Months Ended September 30, 2018

(Millions of Yen)

No.		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR	—	—	—	1.4	—	—
	Current exposure method	31,203	233,198	—	—	284,812	39,775
2	Expected positive exposure method	—	—	—	—	—	—
3	Simple Approach for credit risk mitigation	—	—	—	—	—	—
4	Comprehensive Approach for credit risk mitigation	—	—	—	—	16,186,152	186,046
5	VaR	—	—	—	—	—	—
6	<b>Total</b>	—	—	—	—	—	<b>225,821</b>

## CCR2: Credit valuation adjustment (CVA) capital charge

### For the Six Months Ended September 30, 2018

(Millions of Yen)

No.		a	b
		EAD post-CRM	RWA
1	Total portfolios subject to the Advanced CVA capital charge	—	—
2	(i) VaR component (including the 3×multiplier)	—	—
3	(ii) Stressed VaR component (including the 3×multiplier)	—	—
4	All portfolios subject to the Standardized CVA capital charge	258,506	58,031
5	Total subject to the CVA capital charge	258,506	58,031

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

### For the Six Months Ended September 30, 2018

(Millions of Yen)

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

Note: As of September 30, 2018, although the Bank applied the standardized approach to some of the derivatives, the RWAs are not shown in these statements because the amounts of such assets were less than one million yen.

**CCR4: IRB – CCR exposures by portfolio and PD scale**  
**■ Foundation Internal Ratings-Based Approach (F-IRB)**  
**For the Six Months Ended September 30, 2018**

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density
Sovereign exposure								
1	0.00 to 0.15 or less	2,257,620	0.00	0.0	45.00	0.4	—	0.00
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	2,257,620	0.00	0.0	45.00	0.4	—	0.00
Bank exposure								
1	0.00 to 0.15 or less	12,963,759	0.03	0.0	8.13	0.1	184,180	1.42
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	12,963,759	0.03	0.0	8.13	0.1	184,180	1.42
Corporate exposure								
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Total		15,221,379	0.02	0.0	13.60	0.2	184,180	1.21

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

**CCR4: IRB – CCR exposures by portfolio and PD scale**  
**■ Advanced Internal Ratings-Based Approach (A-IRB)**  
**For the Six Months Ended September 30, 2018**

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density
Sovereign exposure								
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Bank exposure								
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Corporate exposure								
1	0.00 to 0.15 or less	1,247,031	0.05	0.0	17.30	0.1	40,385	3.23
2	Exceeding 0.15 to 0.25 or less	1,205	0.15	0.0	30.35	2.4	308	25.57
3	Exceeding 0.25 to 0.50 or less	1,626	0.42	0.0	30.35	4.9	1,005	61.79
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	58	0.97	0.0	30.35	1.2	29	50.46
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	1,249,921	0.05	0.0	17.33	0.1	41,727	3.33
Total		1,249,921	0.05	0.0	17.33	0.1	41,727	3.33

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

**CCR5: Composition of collateral for CCR exposure**  
**For the Six Months Ended September 30, 2018**

(Millions of Yen)

No.		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash – domestic currency	—	885	—	526,574	612,744	41,900
2	Cash – other currencies	—	—	—	30,163	19,053,311	70,730
3	Domestic sovereign debt	—	—	620,951	—	36,100	6,453,562
4	Other sovereign debt	—	—	1,162	—	—	11,681,604
5	Government agency debt	—	—	—	—	—	3,433,495
6	Corporate bonds	—	—	—	—	—	487,867
7	Equity securities	—	—	32,348	—	—	—
8	Other collateral	—	—	—	—	—	2,036,633
9	Total	—	885	654,461	556,737	19,702,156	24,205,794

## CCR6: Credit derivatives exposures

### For the Six Months Ended September 30, 2018

(Millions of Yen)

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

Note: The Bank had no amount of credit derivative instruments exposure as of September 30, 2018.

## CCR8: Exposures to central counterparties

### For the Six Months Ended September 30, 2018

(Millions of Yen)

No.		a	b
		EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)		<b>171,806</b>
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	<b>8,726,445</b>	<b>18,797</b>
3	(i) OTC derivatives	<b>813,962</b>	<b>18,733</b>
4	(ii) Exchange-traded derivatives	<b>1,604</b>	<b>64</b>
5	(iii) Securities financing transactions	<b>7,910,878</b>	—
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	—
8	Non-segregated initial margin	<b>293,150</b>	<b>593</b>
9	Pre-funded default fund contributions	<b>107,675</b>	<b>152,414</b>
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

### For the Six Months Ended September 30, 2018

(Millions of Yen)

No.	Types of underlying assets	a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	—	—	—	—	—	—	3,236,499	—	3,236,499
2	residential mortgage	—	—	—	—	—	—	2,385,252	—	2,385,252
3	credit card	—	—	—	—	—	—	320,865	—	320,865
4	other retail exposures	—	—	—	—	—	—	530,381	—	530,381
5	re-securitization	—	—	—	—	—	—	0	—	0
6	Wholesale (total) – of which	—	—	—	—	—	—	5,931,391	—	5,931,391
7	loans to corporates	—	—	—	—	—	—	5,857,249	—	5,857,249
8	commercial mortgage	—	—	—	—	—	—	68,172	—	68,172
9	lease and receivables	—	—	—	—	—	—	5,968	—	5,968
10	other wholesale	—	—	—	—	—	—	—	—	—
11	re-securitization	—	—	—	—	—	—	—	—	—

## SEC2: Securitization exposures in the trading book

### For the Six Months Ended September 30, 2018

(Millions of Yen)

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

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

For the Six Months Ended September 30, 2018

(Millions of Yen)

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

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

For the Six Months Ended September 30, 2018

(Millions of Yen)

No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	
		Total exposures															
		Traditional securitization						Synthetic securitization									
		Of which securitization		Of which re-securitization		Of which securitization		Of which re-securitization		Of which securitization		Of which re-securitization		Of which securitization		Of which re-securitization	
	Of which retail underlying	Of which wholesale		Of which senior	Of which non-senior		Of which retail underlying	Of which wholesale		Of which senior	Of which non-senior		Of which retail underlying	Of which wholesale		Of which senior	Of which non-senior
	Exposure values (by RW bands)																
1	≤20% RW	9,164,639	9,164,639	9,164,639	3,233,248	5,931,391	—	—	—	—	—	—	—	—	—	—	
2	>20% to 50% RW	2,115	2,115	2,115	2,115	—	—	—	—	—	—	—	—	—	—	—	
3	>50% to 100% RW	1,135	1,135	1,135	1,135	—	—	—	—	—	—	—	—	—	—	—	
4	>100% to <1,250% RW	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
5	1,250% RW	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—	
	Exposure values (by regulatory approach)																
6	IRB SFA	9,167,891	9,167,891	9,167,891	3,236,499	5,931,391	—	—	—	—	—	—	—	—	—	—	
7	IRB SFA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
8	SA/SSFA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
9	1,250%	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—	
	RWA (by regulatory approach)																
10	IRB SFA	654,444	654,444	654,444	230,384	424,059	—	—	—	—	—	—	—	—	—	—	
11	IRB SFA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
12	SA/SSFA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
13	1,250%	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—	
	Capital charge after cap																
14	IRB SFA	55,496	55,496	55,496	19,536	35,960	—	—	—	—	—	—	—	—	—	—	
15	IRB SFA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
16	SA/SSFA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
17	1,250%	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—	

## MR1: Market risk under standardized approach

For the Six Months Ended September 30, 2018

(Millions of Yen)

No.		RWA
1	Interest rate risk (general and specific)	—
2	Equity risk (general and specific)	—
3	Foreign exchange risk	1,532,522
4	Commodity risk	—
	Options	
5	Simplified approach	—
6	Delta-plus method	—
7	Scenario approach	—
8	Securitization	—
9	Total	1,532,522

### MR3: IMA values for trading portfolios

#### For the Six Months Ended September 30, 2018

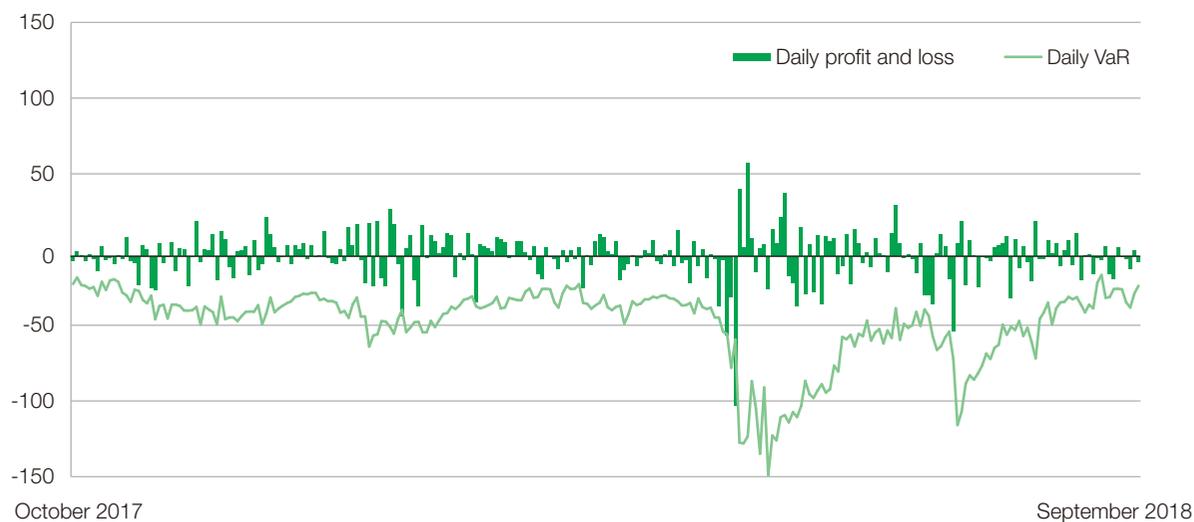
(Millions of Yen)

No.		
	VaR (10 day 99%)	
1	Maximum value	403
2	Average value	174
3	Minimum value	40
4	Period end	40
	Stressed VaR (10 day 99%)	
5	Maximum value	1,108
6	Average value	816
7	Minimum value	224
8	Period end	224
	Incremental Risk Charge (99.9%)	
9	Maximum value	—
10	Average value	—
11	Minimum value	—
12	Period end	—
	Comprehensive Risk capital charge (99.9%)	
13	Maximum value	—
14	Average value	—
15	Minimum value	—
16	Period end	—
17	Floor (standardized measurement method)	—

### MR4: Comparison of VaR estimates with gains/losses

#### For the Six Months Ended September 30, 2018

(Millions of Yen)



Note: The Bank conducted three excess back-tests in the past 250 business days. The excess back-testing was conducted on February 2, 2018 (a loss of ¥39 million with a VaR of ¥35 million), on May 24, 2018 (a loss of ¥52 million with a VaR of ¥51 million), and on May 28, 2018 (a loss of ¥98 million with a VaR of ¥54 million). The reasons for conducting each excess back-test were 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)

Classification	As of September 30, 2018		As of September 30, 2017	
	Exposure	(For reference) Weighted-average risk weight	Exposure	(For reference) Weighted-average risk weight
Look-through approach	20,668	64%	19,566	64%
Majority approach	1,119	386%	803	386%
Mandate approach	—	—	—	—
Market-based approach	1,333	324%	1,588	326%
Others (simple approach)	606	425%	354	425%
Total	23,727	95%	22,313	92%

Notes: 1. The “Look-through approach” is a method for computing the risk-weighted assets in fund by totaling the amount of risk-weighted assets for credit risk in individual asset categories. (Please refer to Notification Regarding Capital Adequacy Ratio, Article 144-1.)

2. The “Majority approach” is a method for computing the risk-weighted assets in fund by applying risk weight to the fund as well as equity exposure when the exposure of equity, in terms of value, is major in a fund. (Please refer to the Notification Regarding Capital Adequacy Ratio, Article 144-2.)

3. The “Mandate approach” is a method for computing the risk-weighted assets in fund where only the investment mandate of the fund is known. The risk-weighted assets are computed as follows: It is assumed that the fund first invests, to the maximum extent allowed under its mandate, in the asset classes attracting the highest capital requirement, and then continues making investments in descending order until the maximum total investment level is reached. (Please refer to the Notification Regarding Capital Adequacy Ratio, Article 144-3.)

4. The “Market-based approach” is a method for computing the credit risk of exposure regarded as credit risk assets using the Bank’s internal model (which is a value-at-risk (VaR) model based on the historical simulation method). (Please refer to the Notification Regarding Capital Adequacy Ratio, Article 144-4.)

5. The “Others (simple approach)” is a method for computing the risk-weighted assets in fund by applying risk weight of 400%, when it is judged the probability that the weighted-average risk weight will be less than 400%. In all other cases, risk weight of 1,250% is applied to funds. (Please refer to the Notification Regarding Capital Adequacy Ratio, Article 144-5.)

6. (For reference) The sum of the amount of risk-weighted assets (excluding CVA risk amount) and the amount resulting from dividing the expected loss by 8% are divided by EAD to yield the risk weight value.

### IRRBB1 – Quantitative information on IRRBB

(Millions of Yen)

No.		a	b	c	d
		ΔEVE		ΔNII	
		For the six months ended September 30, 2018	For the six months ended September 30, 2017	For the six months ended September 30, 2018	For the six months ended September 30, 2017
1	Parallel up	2,491,560		203,001	
2	Parallel down	(936,478)		(158,121)	
3	Steepener	813,594			
4	Flattener	(112,498)			
5	Short rate up	592,828			
6	Short rate down	(230,727)			
7	Maximum	2,491,560		203,001	
		e		f	
		For the six months ended September 30, 2018		For the six months ended September 30, 2017	
8	Tier I capital	6,348,609		6,693,691	

## Composition of Leverage Ratio Disclosure (Consolidated)

(In Million Yen, %)

Corresponding line # on Basel III disclosure template (Table 2) (*)	Corresponding line # on Basel III disclosure template (Table 1) (*)	Items	As of September 30, 2018	As of September 30, 2017
<b>On-balance sheet exposures (1)</b>				
1		On-balance sheet exposures before deducting adjustment items	<b>105,515,507</b>	110,901,642
1a	1	Total assets reported in the consolidated balance sheet	<b>108,041,179</b>	113,201,550
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) (-)	<b>2,525,671</b>	2,299,908
2	7	The amount of adjustment items pertaining to Tier 1 capital (-)	<b>158,056</b>	119,897
3		Total on-balance sheet exposures (a)	<b>105,357,451</b>	110,781,745
<b>Exposures related to derivative transactions (2)</b>				
4		Replacement cost associated with derivatives transactions, etc.	<b>208,142</b>	135,372
5		Add-on amount associated with derivatives transactions, etc.	<b>283,668</b>	256,731
		The amount of receivables arising from providing cash margin relation to derivatives transactions, etc.	<b>556,697</b>	611,965
6		The amount of receivables arising from providing cash margin, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework	—	—
7		The amount of deductions of receivables (out of those arising from providing cash variation margin) (-)	—	—
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)	<b>1,048,507</b>	1,004,069
<b>Exposures related to repo transactions (3)</b>				
12		The amount of assets related to repo transactions, etc.	<b>112,630</b>	190,889
13		The amount of deductions from the assets above (line 12) (-)	—	—
14		The exposures for counterparty credit risk for repo transactions, etc.	<b>522,879</b>	533,201
15		The exposures for agent repo transaction		
16	5	The Total exposures related to repo transactions, etc. (c)	<b>635,509</b>	724,090
<b>Exposures related to off-balance sheet transactions (4)</b>				
17		Notional amount of off-balance sheet transactions	<b>4,495,250</b>	3,853,628
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	<b>1,929,805</b>	1,717,770
19	6	Total exposures related to off-balance sheet transactions (d)	<b>2,565,445</b>	2,135,858
<b>Leverage ratio on a consolidated basis (5)</b>				
20		The amount of capital (Tier 1 capital) (e)	<b>6,348,609</b>	6,693,691
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)	<b>109,606,913</b>	114,645,763
22		Leverage ratio on a consolidated basis ((e)/(f))	<b>5.79%</b>	5.83%

# Sound Management of Liquidity Risk (Consolidated)

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

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

Items		The current quarter (July 1 to September 30, 2018)		The previous quarter (April 1 to June 30, 2018)	
		Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio	Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio
High-quality liquid assets (1)					
1	Total high-quality liquid assets	<b>33,838,080</b>		36,255,368	
Cash outflows (2)					
2	Cash outflows relating to unsecured retail funding	<b>50,794</b>	<b>5,053</b>	59,959	5,970
3	of which: stable deposits	<b>384</b>	<b>12</b>	374	11
4	of which: quasi-stable deposits	<b>50,410</b>	<b>5,041</b>	59,584	5,959
5	Cash outflows relating to unsecured wholesale funding	<b>11,649,636</b>	<b>8,815,636</b>	12,790,115	9,160,694
6	of which: qualifying operational deposits	<b>0</b>	<b>0</b>	0	0
7	of which: capital relating to unsecured wholesale funding, excluding qualifying operational deposits and debt securities	<b>10,277,870</b>	<b>7,443,869</b>	11,605,657	7,976,236
8	of which: debt securities	<b>1,371,766</b>	<b>1,371,766</b>	1,184,458	1,184,458
9	Cash outflows relating to secured funding, etc.	<b>218,809</b>		194,812	
10	Cash outflows relating to funding programs and credit/liquidity facilities such as derivative transactions, etc.	<b>2,579,119</b>	<b>1,612,563</b>	2,622,660	1,598,584
11	of which: cash outflows relating to derivative transactions	<b>1,373,206</b>	<b>1,373,206</b>	1,349,770	1,349,770
12	of which: cash outflows relating to funding programs	<b>0</b>	<b>0</b>	0	0
13	of which: cash outflows relating to credit/liquidity facilities	<b>1,205,913</b>	<b>239,358</b>	1,272,890	248,814
14	Cash outflows based on an obligation to provide capital	<b>5,307,288</b>	<b>387,308</b>	4,562,934	302,330
15	Cash outflows relating to contingencies	<b>5,148,533</b>	<b>246,557</b>	4,740,151	207,263
16	Total cash outflows	<b>11,285,925</b>		11,469,654	
Cash inflows (3)					
17	Cash inflows relating to secured fund management, etc.	<b>806,366</b>	<b>0</b>	708,138	0
18	Cash inflows relating to collections of advances, etc.	<b>3,713,099</b>	<b>3,208,271</b>	3,538,956	3,031,396
19	Other cash inflows	<b>5,922,651</b>	<b>437,760</b>	5,428,369	388,139
20	Total cash inflows	<b>10,442,116</b>	<b>3,646,031</b>	9,675,463	3,419,536
Liquidity coverage ratio on a consolidated basis (4)					
21	Sum of high-quality liquid assets that can be included	<b>33,838,080</b>		36,255,368	
22	Net cash outflows	<b>7,639,894</b>		8,050,118	
23	Liquidity coverage ratio on a consolidated basis	<b>442.9%</b>		450.3%	
24	The number of data for calculating the average value	<b>62</b>		62	

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

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

The consolidated liquidity coverage ratio for the current quarter maintained a high and stable level.

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

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

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

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

### Other items concerning the consolidated liquidity coverage ratio

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

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

As of September 30, 2017

(Millions of Yen)

Items	Consolidated balance sheet amount	Balance sheet amount based on regulatory scope of consolidation	Ref. No.
(Assets)			
Loans and Bills Discounted	11,766,118		
of which: non-significant investments in the capital instruments of other financial institutions		103,000	
Tier 2 capital		—	
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)		103,000	A24.1
Foreign Exchanges Assets	215,432		
Securities	62,546,412	62,546,412	
Money Held in Trust	8,192,529	8,192,529	
Securities and Money Held in Trust of which: goodwill and those equivalents (excluding those reported in the Intangible Fixed Assets)		13,270	A1.1
Securities and Money Held in Trust of which: investments in own capital instruments		—	
Common Equity (excluding those reported in the Net Assets section)		—	A5
Additional Tier 1 capital		—	A14
Tier 2 capital		—	A20
Securities and Money Held in Trust of which: reciprocal cross-holdings in capital instruments		—	
Common Equity		—	A6
Additional Tier 1 capital		—	A15
Tier 2 capital		—	A21
Securities and Money Held in Trust of which: investments in the instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital		239,609	
Common Equity		—	A7
Additional Tier 1 capital		—	A16
Tier 2 capital		—	A22
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)		239,609	A24.2
Securities and Money Held in Trust of which: significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		100,733	
Amount exceeding the 10% threshold on specified items		—	A8
Amount exceeding the 15% threshold on specified items		—	A11
Additional Tier 1 capital		50,067	A17
Tier 2 capital		—	A23
Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)		50,666	A25
Trading Assets	9,940		
Monetary Claims Bought	281,439		
Call Loans and Bills Bought	353,746		
Cash and Due from Banks	26,714,355		

(Millions of Yen)

Items	Consolidated balance sheet amount	Balance sheet amount based on regulatory scope of consolidation	Ref. No.
Other Assets	1,625,076		
Tangible Fixed Assets	123,867		
Intangible Fixed Assets	38,630	38,630	
of which: goodwill and those equivalents (excluding those reported in the Net Assets section)		—	A1.2
of which: other intangible assets other than goodwill and mortgage servicing rights		38,630	A2.1
of which: amount that corresponds to effective tax rate to other intangible assets other than goodwill and mortgage servicing rights		9,895	A2.2
of which: mortgage servicing rights (net of related deferred tax liabilities)		—	
Amount exceeding the 10% threshold on specified items		—	A9
Amount exceeding the 15% threshold on specified items		—	A12
Amount below the thresholds for deduction (before risk weighting)		—	A26
Amounts of assets related to retirement benefits	46,268	46,268	A4
Deferred Tax Assets	6,353	6,353	
of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related deferred tax liabilities)		—	A3
of which: deferred tax assets arising from temporary differences (net of related deferred tax liabilities)		—	
Amount exceeding the 10% threshold on specified items		—	A10
Amount exceeding the 15% threshold on specified items		—	A13
Amount below the thresholds for deduction (before risk weighting)		—	A27
Customers' Liabilities for Acceptances and Guarantees	1,338,261		
Reserve for Possible Loan Losses	(56,878)	(56,878)	
of which: general reserve for possible loan losses includes Tier 2		(12)	A18
of which: eligible provisions includes Tier 2		—	A19
Reserve for Possible Investment Losses	(3)		
Total Assets	113,201,550		
(Liabilities)			
Deposits	65,261,852		
Negotiable Certificates of Deposit	3,248,360		
Debentures	2,090,958		
Trading Liabilities	5,589		
Borrowed Money	4,716,146	4,716,146	
of which: qualifying additional Tier 1 instruments		—	D1
of which: qualifying Tier 2 instruments		1,415,480	D2
Call Money and Bills Sold	2,705		
Payables under Repurchase Agreements	21,157,106		
Foreign Exchanges Liabilities	7		
Trust Money	2,198,929		
Other Liabilities	5,326,002		
Reserve for Bonus Payments	7,655		
Liabilities Related to Retirement Benefits	38,330		
Reserve for Directors' Retirement Benefits	1,306		
Deferred Tax Liabilities	630,294	630,294	
of which: assets related to retirement benefits		12,839	D3
Deferred Tax Liabilities for Land Revaluation	8,607		
Acceptances and Guarantees	1,338,261		
Total Liabilities	106,032,137		

(Millions of Yen)

Items	Consolidated balance sheet amount	Balance sheet amount based on regulatory scope of consolidation	Ref. No.
(Net Assets)			
Paid-in Capital	3,480,488	3,480,488	E1.1
of which: preferred stock		24,999	E1.2
of which: directly issued qualifying additional Tier 1 instruments plus related capital surplus of which classified as equity under applicable accounting standards		24,500	E5.1
Capital Surplus	24,993	24,993	
of which: other capital surplus		20	E1.3
of which: directly issued qualifying additional Tier 1 instruments plus related capital surplus of which classified as equity under applicable accounting standards		24,473	E5.2
Retained Earnings	1,947,301	1,947,301	E2
Treasury Preferred Stock	(150)	(150)	
Total Owners' Equity	5,452,634	5,452,634	
of which: others		—	E3
of which: directly issued qualifying Tier 2 instruments plus related capital surplus of which classified as equity under applicable accounting standards		—	E6
Net Unrealized Gains on Other Securities	1,726,800	1,726,800	
Net Deferred Losses on Hedging Instruments	(44,307)	(44,307)	
of which: net deferred losses on hedge		11,821	E7
Revaluation Reserve for Land	14,312	14,312	
Foreign Currency Translation Adjustment	(48)	(48)	
Remeasurements of Defined Benefit Plans	11,347	11,347	
Total Accumulated Other Comprehensive Income	1,708,104	1,708,104	E4
Non-controlling Interests	8,674	8,674	
of which: common equity issued by subsidiaries and held by third parties (amount allowed in group CET1)		—	E8.1
of which: additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)		3,318	E8.2
of which: Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		102	E8.3
Total Net Assets	7,169,413		
Total Liabilities and Net Assets	113,201,550		

Notes: 1. "Balance sheet amount based on regulatory scope of consolidation" refers only to the items used in calculating capital adequacy.

2. "Balance sheet amount based on regulatory scope of consolidation" does not reflect transitional arrangements so that the amount of the column consists of the amount included in capital adequacy and the amount excluded under transitional arrangements in "Composition of Capital."

## Capital Adequacy (Consolidated)

(Minimum amount of regulatory required capital and breakdown for each risk category)

### Regulatory Required Capital

(Billions of Yen)

Items	As of September 30, 2017	
	EAD	Regulatory Required Capital
Amount of regulatory required capital for credit risk	150,630	2,712
Exposure subject to Internal Ratings-Based Approach	133,841	2,687
Corporate exposure (excluding Specialized Lending)	8,545	189
Corporate exposure (Specialized Lending)	720	53
Sovereign exposure	69,663	0
Bank exposure	17,049	94
Retail exposure	1,375	42
Retail exposure secured by residential properties	1,331	38
Qualifying revolving retail exposure	—	—
Other retail exposure	43	4
Securitization and re-securitization exposure	7,205	44
Equity portfolios	1,348	212
Equity portfolios subject to PD/LGD approaches	863	85
Equity portfolios subject to simple risk-weighted method	111	37
Equities under the internal models approach	373	90
Exposure subject to risk-weighted asset calculation for investment fund	27,355	2,031
Other debt purchased	351	5
Other exposures	227	13
Exposure subject to Standardized Approach	52	0
Assets subject to Standardized Approach on a non-consolidated basis	4	0
Assets subject to Standardized Approach in consolidated companies (excluding securitization exposure)	47	0
Assets subject to Standardized Approach in consolidated companies (securitization exposure)	—	—
Amount corresponding to CVA risk	249	4
CCP-related exposures	16,463	18
Items that included by transitional arrangements	22	1
Amount of regulatory required capital for market risk		149
Standardized Approach		148
Interest rate risk category		—
Equity risk category		—
Foreign exchange risk category		148
Commodity risk category		—
Option transactions		—
Internal models Approach		0
Amount of regulatory required capital for operational risk		71
Offsets on consolidation		2,933

Notes: 1. Regulatory required capital for credit risk = 8% of risk-weighted assets for credit risk + Expected losses

2. Within the Exposure subject to Internal Ratings-Based Approach (excluding retail exposure), the EAD subject to the Advanced Internal Ratings-Based Approach and the amount of regulatory required capital are ¥8,858.9 billion and ¥184.9 billion, respectively.

3. "Risk-weighted asset calculation for investment fund" is risk-weighted assets as calculated according to the method specified in Notification Regarding Capital Adequacy Ratio, Article 144.

4. "Risk-weighted asset calculation for investment fund" does not include ¥171.1 billion EAD and ¥0.2 billion of Required Capital of CCP-related exposures.

5. Under "The Standardized Approach (TSA)," which is a method for computing the amount corresponding to operational risk, the gross profit for one year is allocated among the business activities as specified in Appendix Table 1 of the Notification Regarding Capital Adequacy Ratio. The multiplier specified for each business activity classification is multiplied by the gross profit, and the average of the annual totals for the past three years is taken to be the amount corresponding to operational risk (Notification Regarding Capital Adequacy Ratio, Article 282).

(Billions of Yen)

Item	As of September 30, 2017
Consolidated total required capital	2,854

Note: Consolidated total required capital is an amount that results from multiplying the denominator of the formula by 8% as stipulated in Notification Regarding Capital Adequacy Ratio, Article 2.

**Credit Risk (Consolidated)**

(Investment Fund and securitization exposures are excluded.)

**1. Credit Risk Exposure**

For the Six Months Ended September 30, 2017

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

(Billions of Yen)

Items	Loans, commitments, off-balance sheet exposure	Securities	Derivatives	Others	Total credit risk exposure	Default exposure
Japan	11,709	16,920	4	29,099	57,733	90
Asia except Japan	327	146	—	234	708	—
Europe	321	9,462	128	9,490	19,403	—
The Americas	923	16,347	2	18,446	35,720	—
Other areas	390	186	—	236	813	—
Amounts held by consolidated subsidiaries	1,375	28	—	58	1,462	5
Total	15,047	43,092	135	57,566	115,841	95

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

(Billions of Yen)

Items	Loans, commitments, off-balance sheet exposure	Securities	Derivatives	Others	Total credit risk exposure	Default exposure	Write-off of loans (amounts of partial direct write-off)
Manufacturing	2,826	507	0	0	3,334	63	2
Agriculture	49	0	0	0	50	5	0
Forestry	5	—	—	—	5	0	—
Fishing	18	0	—	0	18	10	—
Mining	13	—	—	0	13	—	—
Construction	81	12	—	0	93	0	—
Utility	409	5	—	0	415	—	—
Information/telecommunications	112	10	—	0	122	—	—
Transportation	641	176	2	0	820	2	—
Wholesaling, retailing	1,623	123	0	0	1,747	3	—
Finance and insurance	3,059	6,336	131	57,273	66,800	0	—
Real estate	689	154	—	2	846	0	—
Services	1,640	88	0	1	1,730	3	0
Municipalities	33	0	—	0	33	—	—
Other	2,467	35,647	0	230	38,344	0	—
Amounts held by consolidated subsidiaries	1,375	28	—	58	1,462	5	0
Total	15,047	43,092	135	57,566	115,841	95	3

Note: "Others" within "Finance and insurance" includes repo transactions, call loans, and certain other items.

## Residual Contractual Maturity Breakdown of Credit Risk Exposure

(Billions of Yen)

Items	Loans, commitments, off-balance sheet exposure	Securities	Derivatives	Others	Total credit risk exposure
In 1 year	6,591	6,198	0	56,217	69,008
Over 1 year to 3 years	2,146	14,212	1	5	16,366
Over 3 years to 5 years	2,729	8,234	1	0	10,964
Over 5 years to 7 years	976	2,815	0	0	3,792
Over 7 years	1,225	9,593	131	0	10,950
No term to maturity	2	2,009	—	1,284	3,296
Amounts held by consolidated subsidiaries	1,375	28	—	58	1,462
Total	15,047	43,092	135	57,566	115,841

Notes: 1. The amount of credit exposure at the end of the period does not substantially differ from the average-risk position for the six months ended September 30, 2017.

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

3. Within credit risk exposure, credit risk exposure subject to the Standardized Approach was ¥52.7 billion.

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

## 2. Reserves for Possible Loan Losses

### Increase/Decrease in General Reserve for Possible Loan Losses, Specific Reserve for Possible Loan Losses and the Specific Reserve for Loans to Countries with Financial Problems by Region

(Billions of Yen)

Items	As of September 30, 2017	Increase/(decrease)
General reserve for possible loan losses	35	22
Specific reserve for possible loan losses	17	(14)
Japan	17	(14)
Asia except Japan	—	—
Europe	—	—
The Americas	—	—
Other areas	—	—
Amounts held by consolidated subsidiaries	3	0
Offsets on consolidation	(1)	0
Specified reserve for loans to countries with financial problems	—	—
Total	54	7

### Increase/Decrease in General Reserve for Possible Loan Losses, Specific Reserve for Possible Loan Losses and the Specified Reserve for Loans to Countries with Financial Problems by Industry

(Billions of Yen)

Items	As of September 30, 2017	Increase/(decrease)
General reserve for possible loan losses	35	22
Specific reserve for possible loan losses	17	(14)
Manufacturing	2	(5)
Agriculture	4	(0)
Forestry	0	(0)
Fishing	5	(0)
Mining	—	—
Construction	—	(0)
Utility	—	—
Information/telecommunications	—	—
Transportation	1	(0)
Wholesaling, retailing	1	(0)
Finance and insurance	0	(0)
Real estate	—	(7)
Services	1	(0)
Municipalities	—	—
Other	—	—
Others	—	—
Amount held by consolidated subsidiaries	3	0
Offsets on consolidation	(1)	0
Specified reserve for loans to countries with financial problems	—	—
<b>Total</b>	<b>54</b>	<b>7</b>

### 3. Exposure Subject to the Internal Ratings-Based Approach

#### a. Corporate, Sovereign and Bank Exposure

For the Six Months Ended September 30, 2017

(Billions of Yen)

Ratings	Weighted-average PD	Weighted-average LGD	Weighted-average EL default	Weighted-average risk weight	EAD	EAD		Amount of undrawn commitments	Weighted average of credit conversion factor
						(on-balance sheet)	(off-balance sheet)		
Corporate Exposure	1.20%	28.97%		28%	8,545	6,509	2,035	834	75.00%
1-1 to 4	0.10%	29.08%		22%	8,058	6,062	1,996	815	75.00%
5 to 7	1.62%	27.63%		75%	359	335	23	8	75.00%
8-1 to 8-2	15.82%	28.41%		203%	46	40	6	2	75.00%
Subtotal	0.25%	29.01%		25%	8,464	6,437	2,026	826	75.00%
8-3 to 10-2	100.00%	24.94%	24.94%	312%	81	71	9	8	75.00%
Sovereign Exposure	0.00%	44.99%		0%	69,663	67,405	2,257	17	75.00%
1-1 to 4	0.00%	44.99%		0%	69,663	67,405	2,257	17	75.00%
5 to 7	3.21%	45.00%		189%	0	0	—	—	—
8-1 to 8-2	—	—		—	—	—	—	—	—
Subtotal	0.00%	44.99%		0%	69,663	67,405	2,257	17	75.00%
8-3 to 10-2	—	—	—	—	—	—	—	—	—
Bank Exposure	0.05%	16.67%		7%	17,049	4,886	12,163	0	75.00%
1-1 to 4	0.04%	16.59%		7%	16,965	4,805	12,160	0	75.00%
5 to 7	2.02%	31.76%		87%	84	80	3	—	—
8-1 to 8-2	8.94%	28.84%		157%	0	0	0	—	—
Subtotal	0.05%	16.67%		7%	17,049	4,886	12,163	0	75.00%
8-3 to 10-2	—	—	—	—	—	—	—	—	—
Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach	0.12%	90.00%		123%	863	863	—	—	—
1-1 to 4	0.08%	90.00%		121%	853	853	—	—	—
5 to 7	2.15%	90.00%		283%	9	9	—	—	—
8-1 to 8-2	15.84%	90.00%		723%	0	0	—	—	—
Subtotal	0.11%	90.00%		123%	863	863	—	—	—
8-3 to 10-2	100.00%	90.00%	90.00%	1,193%	0	0	—	—	—

Notes: 1. Weighted-averages of PD, LGD, EL default and risk weight are computed based on EAD (including on-balance and off-balance sheets).

2. Risk weight is equivalent to the total of the risk-weighted assets and the amount of dividing the expected loss by 8%, then dividing the result by exposure at default (EAD).

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

Internal rating	Self-assessments			Exposure requiring mandatory disclosure under the Financial Revitalization Law
	Debtor classification	Asset category	Definition of asset category	
1-1 1-2 2 3 4	Standard	Category I	Debtors who maintain favorable operating conditions and have no particular financial difficulties. Internal ratings 1-1 to 4 are equivalent to investment grade of credit rating agencies.	Standard
8-1 8-2 8-3 8-4				
9	Doubtful	III	Debtors who are highly likely to fall into bankruptcy	Doubtful
10-1	Debtors in default	IV	Debtors who have effectively fallen into bankruptcy, although no facts have emerged to indicate legal or formal bankruptcy	Bankrupt or de facto bankrupt
10-2	Debtors in bankruptcy		Debtors who are legally and formally bankrupt	

## b. Retail Exposure

### Details on PD, LGD, EL Default, Risk Weight and EAD Assets

For the Six Months Ended September 30, 2017

(Billions of Yen)

Types of exposure	Weighted-average PD	Weighted-average LGD	Weighted-average EL default	Weighted-average risk weight	EAD				
						EAD (on-balance sheet)	EAD (off-balance sheet)	Amount of undrawn commitments	Weighted average of credit conversion factor
Retail exposure secured by residential properties	0.83%	48.88%	74.69%	38%	1,426	225	1,201	—	—
Not default Not delinquent	0.35%	48.88%		32%	1,413	214	1,198	—	—
Not default Delinquent	24.61%	48.52%		428%	8	6	2	—	—
Not default Subtotal	0.50%	48.88%		34%	1,421	220	1,200	—	—
Default	100.00%		74.69%	1,064%	4	4	0	—	—
Qualifying revolving retail exposure	—	—	—	—	—	—	—	—	—
Not default Not delinquent	—	—		—	—	—	—	—	—
Not default Delinquent	—	—		—	—	—	—	—	—
Not default Subtotal	—	—		—	—	—	—	—	—
Default	—	—	—	—	—	—	—	—	—
Other retail exposure	4.89%	60.33%	97.05%	117%	43	40	3	—	—
Not default Not delinquent	0.82%	60.35%		62%	41	38	3	—	—
Not default Delinquent	22.97%	56.59%		298%	0	0	0	—	—
Not default Subtotal	0.96%	60.33%		64%	42	38	3	—	—
Default	100.00%		97.05%	1,412%	1	1	0	—	—
Total	0.95%	49.21%	80.70%	40%	1,470	265	1,204	—	—
Not default Not delinquent	0.36%	49.21%		33%	1,454	253	1,201	—	—
Not default Delinquent	24.57%	48.76%		424%	9	6	2	—	—
Not default Subtotal	0.51%	49.21%		35%	1,463	259	1,204	—	—
Default	100.00%		80.70%	1,157%	6	5	0	—	—

Notes: 1. Purchased retail receivables in investment funds using estimated parameters have been included in the amount subject to quantitative disclosure.

2. "Not default Delinquent" does not fall under the default definition in the Notification Regarding Capital Adequacy Ratio, but past-due.

3. Risk weight is equivalent to the total of the risk-weighted assets and the amount of dividing the expected loss by 8%, then dividing the result by exposure at default (EAD).

4. For defaulted exposure, the risk weight has been computed taking into account of the unexpected losses on default (LGD default) and the expected losses on default (EL default).

5. As of September 30, 2017, the Bank held no Qualifying revolving retail exposure for which net withdrawals of commitments had occurred.

### c. Actual Losses on Exposure to Corporate, Sovereign, Bank and Retail Exposure

#### Actual Losses by Exposure Types

(Billions of Yen)

Types of exposure	As of September 30, 2017	Increase/(decrease)
Corporate exposure	8	4
Sovereign exposure	—	—
Bank exposure	—	—
Equity exposure subject to PD/LGD approach	—	—
Retail exposure secured by residential properties	0	0
Qualifying revolving retail exposure	—	—
Other retail exposure	0	0
Total	9	4

Note: Actual losses are defined as losses due to direct write-offs, partial direct write-offs, specific reserve for possible loan losses, general reserve for possible loan losses and loan sales of exposure that defaulted up to the end of the previous period.

#### Comparison between Actual Losses in the Previous Fiscal Year and Past Financial Results and Analysis of Causes

Credit conditions have generally remained favorable, but we increased reserves for possible loan losses in accordance with worsening credit conditions of certain investees. The

total value of actual losses in the first half of fiscal 2017 was up ¥4.4 billion year on year.

#### Comparison of Estimated Losses and Actual Losses

(Billions of Yen)

Types of exposure	As of September 30, 2017		As of September 30, 2016		As of March 31, 2017	
	Estimated losses	Actual losses	Estimated losses	Actual losses	Estimated losses	Actual losses
Corporate exposure	5	8	7	4	14	4
Sovereign exposure	0	—	0	—	0	—
Bank exposure	0	—	0	—	1	—
Equity exposure subject to PD/LGD approach	0	—	0	—	0	—
Retail exposure secured by residential properties	1	0	1	0	2	0
Qualifying revolving retail exposure	—	—	—	—	—	—
Other retail exposure	0	0	0	0	0	0

Types of exposure	As of March 31, 2016		As of March 31, 2015		As of March 31, 2014	
	Estimated losses	Actual losses	Estimated losses	Actual losses	Estimated losses	Actual losses
Corporate exposure	15	1	17	3	20	0
Sovereign exposure	0	—	0	—	0	—
Bank exposure	0	—	0	—	1	—
Equity exposure subject to PD/LGD approach	0	0	0	1	0	—
Retail exposure secured by residential properties	2	0	2	0	2	0
Qualifying revolving retail exposure	—	—	—	—	—	—
Other retail exposure	0	0	0	0	0	0

(Billions of Yen)

Types of exposure	As of March 31, 2013		As of March 31, 2012		As of March 31, 2011	
	Estimated losses	Actual losses	Estimated losses	Actual losses	Estimated losses	Actual losses
Corporate exposure	24	1	42	9	73	7
Sovereign exposure	0	—	0	—	0	—
Bank exposure	0	—	0	—	0	—
Equity exposure subject to PD/LGD approach	0	—	2	0	3	0
Retail exposure secured by residential properties	1	0	1	1	1	0
Qualifying revolving retail exposure	—	—	—	—	—	—
Other retail exposure	1	0	0	0	0	0

Types of exposure	As of March 31, 2010		As of March 31, 2009		As of March 31, 2008	
	Estimated losses	Actual losses	Estimated losses	Actual losses	Estimated losses	Actual losses
Corporate exposure	55	43	46	25	29	7
Sovereign exposure	0	—	1	—	1	—
Bank exposure	0	—	0	—	0	—
Equity exposure subject to PD/LGD approach	1	0	0	0	1	0
Retail exposure secured by residential properties	1	0	1	0	1	0
Qualifying revolving retail exposure	—	—	—	—	—	—
Other retail exposure	0	0	0	0	0	0

Notes: 1. The scope of estimated and actual losses includes the following accounts on consolidated balance sheet: loans, foreign exchange, accrued interests in other assets, suspense payable and customers' liabilities for acceptances and guarantees, as well as securities without quoted market values, money trusts without quoted market values, and monetary claims purchased.

2. Estimated losses of each year are amount of expected losses.

#### d. Exposure to Specialized Lending Products Subject to Supervisory Slotting Criteria by Risk Weight

#### Amount of Specialized Lending Exposure Subject to Supervisory Slotting Criteria by Risk Weight

(Billions of Yen)

Classifications	As of September 30, 2017
Specialized Lending exposure subject to supervisory slotting criteria	798
Specialized Lending, excluding High-Volatility Commercial Real Estate (HVCRE)	798
Risk weight of 50%	59
Risk weight of 70%	531
Risk weight of 90%	101
Risk weight of 115%	52
Risk weight of 250%	14
Risk weight of 0% (default)	39
High-Volatility Commercial Real Estate (HVCRE)	—
Risk weight of 70%	—
Risk weight of 95%	—
Risk weight of 120%	—
Risk weight of 140%	—
Risk weight of 250%	—
Risk weight of 0% (default)	—

Notes: 1. "Specialized Lending" refers to loans for Project Finance (PF), Object Finance (OF), Commodity Finance (CF) and Income-Producing Real Estate (IPRE) (as defined in the Notification Regarding Capital Adequacy Ratio, Article 1-1-41).

2. "High-Volatility Commercial Real Estate (HVCRE)" refers to loans that are the financing of commercial real estate that exhibits a higher rate of loss volatility compared to other types of Specialized Lending, as specified in the Notification Regarding Capital Adequacy Ratio, Article 1-1-43.

3. "Specialized Lending exposure subject to supervisory slotting criteria" refers to the amounts of Specialized Lending, subject to the Bank's internal rating system, and have been allotted to the risk asset classifications given in the Notification Regarding Capital Adequacy Ratio, Article 130-4 and Article 130-6, after taking into account of risk weight.

4. For risk weight, the Bank has applied the stipulations contained in the Notification Regarding Capital Adequacy Ratio, Article 130-4 and Article 130-6.

### e. Equity Exposure Subject to the Simple Risk-Weighted Method of the Market-Based Approach by Risk Weight

#### Amount of Equity Exposure Subject to the Simple Risk-Weighted Method of the Market-Based Approach

(Billions of Yen)

Classifications	As of September 30, 2017	
	Exposure	Refer to ECAI
Equity exposure subject to the simple risk-weighted method of the market-based approach by risk weight	111	—
Risk weight of 300%	—	—
Risk weight of 400%	111	—

Note: "The simple risk-weighted method of the market-based approach by risk weight" is a method for computing the amount of risk-weighted assets of equity and other investments. Under this method, the market value of listed stocks is multiplied by a risk weight of 300%, and the estimated value of unlisted stocks is multiplied by a risk weight of 400% (Notification Regarding Capital Adequacy Ratio, Article 143-4).

### 4. Exposure Subject to Standardized Approach

#### Amount of Exposure Subject to Standardized Approach

(Billions of Yen)

Classifications	As of September 30, 2017	
	Exposure	Refer to ECAI
Exposure subject to Standardized Approach	52	—
Risk weight of 0%	37	—
Risk weight of 10%	0	—
Risk weight of 20%	4	—
Risk weight of 35%	—	—
Risk weight of 50%	—	—
Risk weight of 75%	—	—
Risk weight of 100%	9	—
Risk weight of 150%	—	—
Risk weight of 1,250%	—	—
Others	1	—

Note: "Others" include investment funds which are measured credit risk assets by look-through approach and the assets which are more than 150% and less than 1,250% risk weight.

## Credit Risk Mitigation Techniques (Consolidated)

### Amount of Exposure Subject to Credit Risk Mitigation Techniques (Eligible Financial Collateral, Other Eligible IRB Collateral, Guarantees, Credit Derivatives)

		(Billions of Yen)
Classifications		As of September 30, 2017
Internal Ratings-Based Approach		10,938
Eligible financial collateral		10,164
Corporate exposure		—
Sovereign exposure		—
Bank exposure		10,164
Other eligible IRB collateral		—
Corporate exposure		—
Sovereign exposure		—
Bank exposure		—
Guarantees, Credit Derivatives		773
Corporate exposure		411
Sovereign exposure		256
Bank exposure		105
Retail exposure secured by residential properties		—
Qualifying revolving retail exposure		—
Other retail exposure		—
Standardized Approach		—
Eligible financial collateral		—
Guarantees, Credit Derivatives		—

Note: Exposure subject to risk-weighted asset calculation for investment fund is not included.

## Counterparty Credit Risk in Derivative Transactions (Consolidated)

### Methods Used for Calculating Amount of Credit Exposure

The current exposure method has been adopted.

### Breakdown of the Amount of Credit Exposure

		(Billions of Yen)
Classifications		As of September 30, 2017
Total gross replacement costs (limited to items with a value of greater than zero)	(A)	158
Total gross add-ons	(B)	562
Gross credit exposure	(C)=(A)+(B)	720
Foreign exchange related		474
Interest rate related		246
Equity related		—
Credit derivatives		—
Transactions with a long settlement period		—
Reduction in credit exposure due to netting contracts (including collateral pledged for CSA)	(D)	294
Amount of credit exposure before taking into account credit risk mitigation techniques due to collateral	(E)=(C)-(D)	426
Amount of collateral	(F)	0
Eligible financial collateral		0
Amount of credit exposure after taking into account credit risk mitigation techniques due to collateral	(G)=(E)-(F)	425

Notes: 1. Derivatives transactions included in risk-weighted assets calculation for investment funds are not included.

2. Under the stipulations of the Notification Regarding Capital Adequacy Ratio, Article 56-1, the amount of credit exposure not computed has not been included.

## Notional Principal Amount of Credit Derivatives Included in Computation of Credit Exposure

(Billions of Yen)

Classifications	As of September 30, 2017
To buy protection	—
Credit default swaps	—
Total return swaps	—
To sell protection	—
Credit default swaps	—
Total return swaps	—
Notional principal amount of credit derivatives taking into consideration the effect of credit risk mitigation techniques	—

Notes: 1. Credit derivatives included in risk-weighted assets for investment funds have not been taken into consideration.

2. Under the stipulations of the Notification Regarding Capital Adequacy Ratio, Article 10-2, 3 and Article 56, the amount of credit risk assets not computed has not been included.

## Securitization Exposure (Consolidated)

### 1. Items to Calculate Risk-Weighted Asset for Credit Risk Detail of Securitization Exposure Held as Originator

(Billions of Yen)

Classifications	As of September 30, 2017
Total amount of underlying assets	—
Amounts of assets held by securitization transactions purpose	—
Amounts of securitized exposure	—
Gains (losses) on sales of securitization transactions	—
Amounts of securitization exposure	—
Amounts of re-securitization exposure	—
Increase in capital due to securitization transactions	—
Amounts of securitization exposure that applied risk weight 1,250%	—
Amounts of re-securitization exposure subject to credit risk mitigation techniques	—

## Details of Securitization Exposure Held as Investor by Exposure Type

### For the Six Months Ended September 30, 2017

(Billions of Yen)

Classifications	Total amount of securitization exposure					
	Amount of exposure	Risk weight 1,250%	Re-securitization exposure			Risk weight 1,250%
			Amount of exposure	Re-securitization products (Secondary, tertiary)	Re-securitization products peculiar to regulation	
Amounts of exposures	7,205 (—)	0 (—)	7	0	7	0
Individuals						
Asset-Backed Securities (ABS)	1,103 (—)	— (—)	—	—	—	—
Residential Mortgage-Backed Securities (RMBS)	2,227 (—)	— (—)	—	—	—	—
Real estate						
Commercial Mortgage-Backed Securities (CMBS)	66 (—)	— (—)	—	—	—	—
Corporates						
Subtotal of CDOs (CLO, ABS-CDO, CBO)	3,808 (—)	0 (—)	7	0	7	0
Collateralized Loan Obligations (CLO)	3,808 (—)	— (—)	7	—	7	—
Asset-Backed Securities CDOs (ABS-CDO)	0 (—)	0 (—)	0	0	—	0
Collateralized Bond Obligations (CBO)	— (—)	— (—)	—	—	—	—
Others	— (—)	— (—)	—	—	—	—

Notes: 1. The securitization exposure which contains securitization exposure as underlying asset is called re-securitization exposure.

2. The off-balance exposure has been described in parentheses. There is no re-securitization exposure of the off-balance.

**Amount of Securitization Exposure Held as Investor and  
Regulatory Required Capital by Risk-Weighted Category  
For the Six Months Ended September 30, 2017**

(Billions of Yen)

Classifications	Amount of exposure		Regulatory required capital			
	On-balance	Off-balance	On-balance	Off-balance	Off-balance	
Amount of securitization exposure	7,198	7,198	—	44	44	—
Risk weight: 20% or less	7,186	7,186	—	43	43	—
Risk weight: exceeding 20% to 50% or less	6	6	—	0	0	—
Risk weight: exceeding 50% to 100% or less	4	4	—	0	0	—
Risk weight: exceeding 100% to 250% or less	—	—	—	—	—	—
Risk weight: exceeding 250% to less than 1,250%	—	—	—	—	—	—
Risk weight: 1,250%	—	—	—	—	—	—
Amount of re-securitization exposure	7	7	—	0	0	—
Risk weight: 20% or less	—	—	—	—	—	—
Risk weight: exceeding 20% to 50% or less	7	7	—	0	0	—
Risk weight: exceeding 50% to 100% or less	—	—	—	—	—	—
Risk weight: exceeding 100% to 250% or less	—	—	—	—	—	—
Risk weight: exceeding 250% to less than 1,250%	—	—	—	—	—	—
Risk weight: 1,250%	0	0	—	0	0	—

**Amount of Re-Securitization Exposure Held as Investor and  
Subject to Credit Risk Mitigation Techniques**

(Billions of Yen)

Classifications	As of September 30, 2017	
	Amount of exposure	Regulatory required capital
Amount of re-securitization exposure	—	—
Risk weight applied to guarantor: 20% or less	—	—
Risk weight applied to guarantor: exceeding 20% to 50% or less	—	—
Risk weight applied to guarantor: exceeding 50% to 100% or less	—	—
Risk weight applied to guarantor: exceeding 100% to 250% or less	—	—
Risk weight applied to guarantor: exceeding 250% to less than 1,250%	—	—
Risk weight applied to guarantor: 1,250%	—	—

**2. Securitization Exposure Subject to Market Risk**

Not applicable

**Market Risk** (Consolidated)**Computation of Market Risk Amount by the Internal Models Approach**

## ■ VaR

(Millions of Yen)

	For the six months ended September 30, 2017
Base date of computation	2017. 9. 30
VaR (For the most recent 60 business days)	
Base date of computation	55
Maximum	129
Minimum	24
Average	62

## ■ Stress VaR

(Millions of Yen)

	For the six months ended September 30, 2017
Base date of computation	2017. 9. 30
Stress VaR (For the most recent 60 business days)	
Base date of computation	194
Maximum	552
Minimum	102
Average	247

## ■ Amount of Market Risk

(Millions of Yen)

		For the six months ended September 30, 2017
For the portion computed with the internal models approach (B)+(G)+(J)	(A)	930
Value at Risk (MAX (C, D))	(B)	187
Amount on base date of computation	(C)	55
Amount determined by multiplying (E) by the average for the most recent 60 business days	(D)	187
(Multiplier)	(E)	3.00
(Times exceeding VaR in back testing)	(F)	1
Stress Value at Risk (MAX (H, I))	(G)	743
Amount on base date of computation	(H)	194
Amount determined by multiplying (E) by the average for the most recent 60 business days	(I)	743
Additional amount at the time of measuring individual risk	(J)	0

- Notes: 1. As a result of back testing conducted in the first half of fiscal 2017, actual gains and losses did not diverge substantially downward from the VaR value.
2. When discrepancies between the model's estimates and actual results go beyond a certain number of times due to the designs of the model, the Bank scrutinizes the relevant model factors and revises the model if necessary.
3. Since the Bank adopts a standardized approach, neither an additional risk nor a comprehensive risk of specific risks of trading account are the measurement objects.

**Equity Exposure (Consolidated)**

(Includes items such as shares, excludes items in trading accounts)

**Amount on the Consolidated Balance Sheet and Market Value**

(Billions of Yen)

Classifications	As of September 30, 2017	
	Amount on the consolidated balance sheet	Market value
Equity exposure	1,348	
Exposure to publicly traded equity	1,146	1,146
Exposure to privately held equity	201	

Note: Regulatory adjustments in numerator provided for by Notification Regarding Capital Adequacy Ratio, Article 2 were not included.

**Amount of Gain (Loss) due to Sale or Write-Off**

(Billions of Yen)

Item	For the six months ended September 30, 2017		
	Gain on sales of equities, etc.	Loss on sales of equities, etc.	Write-offs of equities, etc.
Equity exposure	3	0	1

Note: Amounts reflect relevant figures posted in the half-year consolidated income statements.

**Amount of Valuation Gains (Losses)**

(Billions of Yen)

Item	As of September 30, 2017
Amount of valuation gains (losses) recognized on the consolidated balance sheet and not recognized in the consolidated statements of operations	494

Notes: 1. Exposure is to equity shares issued by both domestic and overseas companies.

2. Regulatory adjustments in numerator provided for by Notification Regarding Capital Adequacy Ratio, Article 2 were not included.

**Unrealized Gains (Losses) Not Recognized on Consolidated Balance Sheets or Consolidated Statements of Income**

Not applicable

**Equity Exposure for Each Portfolio Classification**

(Billions of Yen)

Classifications	As of September 30, 2017
	EAD
Equity portfolios	1,348
Equity portfolios subject to PD/LGD approaches	863
Equity portfolios subject to simple risk-weighted method	111
Equities under the internal models approach	373

## Interest Rate Risk (Consolidated)

(The increase or decrease of the profit and loss or in the economic value from interest rate shocks which used for internal management purpose, in terms of interest rate risk excluding trading accounts.)

### Interest Rate Risk Volume Computed with the Internal Model in Core Business Accounts (Excluding Trading Accounts)

(Billions of Yen)

Classifications	As of September 30, 2017
Interest-rate risk	2,515
Yen interest rate risk	104
U.S. dollar interest rate risk	1,928
Euro interest rate risk	468
Interest rate risk in other currencies	12

- Notes: 1. Interest rate risk, without taking into account inter-grid factors and correlations with other assets, calculates a one-year holding period and a historical observation period from 1995 to the most recent year of interest rate volatility. The Bank calculated declines in economic value corresponding to a 99% confidence interval for interest rate volatility. Because the interest rate risk of consolidated subsidiaries is limited from the standpoint of the asset value of subsidiaries, the non-consolidated risk of the Bank is calculated.
2. Regarding core deposits, since the balances of deposits, etc., without maturity dates are limited, the Bank does not currently measure their risk volume. In addition, regarding repayments of mortgage-backed securities and callable securities before maturity, risk volume is measured after taking into account of negative convexity due to call conditions and other factors.

## Capital Adequacy (Non-Consolidated)

## Capital Ratio Information (Non-Consolidated)

## Composition of Capital (Non-Consolidated)

(Millions of Yen, %)

Basel III Template No.	Items	As of September 30, 2018	Amounts excluded under transitional arrangements	As of September 30, 2017	Amounts excluded under transitional arrangements	Ref. No.
Common Equity Tier 1 capital: instruments and reserves						
1a+2-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	5,394,675		5,353,147		
1a	of which: capital and capital surplus	3,455,509		3,455,509		E1.1+E1.2
2	of which: retained earnings	1,939,166		1,897,638		E2
26	of which: cash dividends to be paid	—		—		
	of which: other than the above	—		—		E3
3	Valuation and translation adjustments and other disclosed reserves	1,132,132		1,356,349	339,087	E4
	Total of items included in Common Equity Tier 1 capital: instruments and reserves under phase-out arrangements			—		
6	Common Equity Tier 1 capital: instruments and reserves (A)	6,526,808		6,709,497		
Common Equity Tier 1 capital: regulatory adjustments						
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	31,732		20,611	5,152	
8	of which: goodwill (net of related tax liability, including those equivalent)	—		—	—	A1.1+A1.2
9	of which: other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)	31,732		20,611	5,152	A2.1-A2.2
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	—		—	—	
11	Deferred gains or losses on derivatives under hedge accounting	153,886		9,249	2,312	E7
12	Shortfall of eligible provisions to expected losses	22,285		13,868	3,467	
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)	17,796		9,781	2,445	A3-D3
16	Investments in own shares (excluding those reported in the Net Assets section)	—		—	—	A4
17	Reciprocal cross-holdings in common equity	—		—	—	A5
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (“Other Financial Institutions”), net of eligible short positions, where the bank does not own more than 10% of the issued share capital	—		—	—	A6
19+20+21	Amount exceeding the 10% threshold on specified items	—		—	—	
19	of which: significant investments in the common stock of financials	—		—	—	A7
20	of which: mortgage servicing rights	—		—	—	A8
21	of which: deferred tax assets arising from temporary differences (net of related tax liability)	—		—	—	

(Millions of Yen, %)

Basel III Template No.	Items	As of September 30, 2018	Amounts excluded under transitional arrangements	As of September 30, 2017	Amounts excluded under transitional arrangements	Ref. No.	
22	Amount exceeding the 15% threshold on specified items	—		—	—		
23	of which: significant investments in the common stock of financials	—		—	—	A9	
24	of which: mortgage servicing rights	—		—	—	A10	
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	—		—	—		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	—		—			
28	Common Equity Tier 1 capital: regulatory adjustments (B)	<b>225,701</b>		53,510			
<b>Common Equity Tier 1 capital (CET1)</b>							
29	Common Equity Tier 1 capital (CET1) ((A)-(B) (C))	<b>6,301,106</b>		6,655,986			
<b>Additional Tier 1 capital: instruments</b>							
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	<b>49,999</b>		49,000		E5.1+E5.2
	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	—		—		D1
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—		—		
33+35	Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments	—		499			
	Total of items included in Additional Tier 1 capital: instruments under phase-out arrangements			2			
	of which: amounts of counted in to base instruments of Additional Tier 1 under phase-out arrangements that related valuation and translation adjustments			2			
36	Additional Tier 1 capital: instruments (D)	<b>49,999</b>		49,502			
<b>Additional Tier 1 capital: regulatory adjustments</b>							
37	Investments in own Additional Tier 1 instruments	—		—	—	A11	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	—		—	—	A12	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	—		—	—	A13	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	<b>39,041</b>		31,233	7,808	A14	
	Total of items included in Additional Tier 1 capital: regulatory adjustments under phase-out arrangements			1,733			
	of which: 50% of balance due to pay of eligible provisions			1,733			

(Millions of Yen, %)

Basel III Template No.	Items	As of September 30, 2018	Amounts excluded under transitional arrangements	As of September 30, 2017	Amounts excluded under transitional arrangements	Ref. No.
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—		—		
43	Additional Tier 1 capital: regulatory adjustments (E)	<b>39,041</b>		32,966		
Additional Tier 1 capital (AT1)						
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	<b>10,958</b>		16,535		
Tier 1 capital (T1=CET1+AT1)						
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	<b>6,312,065</b>		6,672,521		
Tier 2 capital: instruments and provisions						
46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown	—		—		E6
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	<b>1,415,480</b>		1,415,480		D2
	Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—		—		
47+49	Eligible Tier 2 capital instruments under phase-out arrangements included in Tier 2: instruments and provisions	<b>97,816</b>		97,816		
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	<b>7</b>		5		
50a	of which: general reserve for possible loan losses	<b>7</b>		5		A15
50b	of which: eligible provisions	—		—		A16
	Total of items included in Tier 2 capital: instruments and provisions under phase-out arrangements			209,162		
	of which: amounts of counted in to base instruments of Tier 2 under phase-out arrangements that related valuation and translation adjustments			209,162		
51	Tier 2 capital: instruments and provisions (H)	<b>1,513,303</b>		1,722,463		
Tier 2 capital: regulatory adjustments						
52	Investments in own Tier 2 instruments	—		—		A17
53	Reciprocal cross-holdings in Tier 2 instruments	—		—		A18
54	Investments in the capital 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)	—		—		A19
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	—		—		A20
	Total of items included in Tier 2 capital: regulatory adjustments under phase-out arrangements			1,733		
	of which: 50% of balance due to pay of eligible provisions			1,733		
57	Tier 2 capital: regulatory adjustments (I)	—		1,733		

(Millions of Yen, %)

Basel III Template No.	Items	As of September 30, 2018	Amounts excluded under transitional arrangements	As of September 30, 2017	Amounts excluded under transitional arrangements	Ref. No.
<b>Tier 2 capital (T2)</b>						
58	Tier 2 capital (T2) ((H)-(I)) (J)	<b>1,513,303</b>		1,720,729		
<b>Total capital (TC=T1+T2)</b>						
59	Total capital (TC=T1+T2) ((G)+(J)) (K)	<b>7,825,368</b>		8,393,251		
<b>Risk weighted assets</b>						
	Total of items included in risk weighted assets under phase-out arrangements			19,552		
	of which: intangibles assets other than mortgage servicing rights			5,152		
	of which: prepaid pension costs			2,445		
	of which: significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)			11,954		
60	Risk weighted assets (L)	<b>37,536,228</b>		35,340,763		
<b>Capital ratio (non-consolidated)</b>						
61	Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))	<b>16.78%</b>		18.83%		
62	Tier 1 capital ratio (non-consolidated) ((G)/(L))	<b>16.81%</b>		18.88%		
63	Total capital ratio (non-consolidated) ((K)/(L))	<b>20.84%</b>		23.74%		
<b>Regulatory adjustments</b>						
72	Non-significant investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	<b>211,140</b>		341,353		A21.1+A21.2
73	Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	<b>17,055</b>		68,397		A22
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	—		—		A23
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	—		—		
<b>Provisions included in Tier 2 capital: instruments and provisions</b>						
76	Provisions (general reserve for possible loan losses)	<b>7</b>		5		
77	Cap on inclusion of provisions (general reserve for possible loan losses)	<b>101</b>		55		
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	<b>210,247</b>		193,888		
<b>Capital instruments under phase-out arrangements</b>						
82	Current cap on Additional Tier 1 instruments under phase-out arrangements	—		499		
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”)	—		499		
84	Current cap on Tier 2 instruments under phase-out arrangements	<b>614,402</b>		768,003		
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as “nil”)	—		—		

## OV1: Overview of RWA (Non-Consolidated)

(Millions of Yen)

Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		September 30, 2018	September 30, 2017	September 30, 2018	September 30, 2017
1	Credit risk (excluding counterparty credit risk)	4,852,143		410,796	
2	Of which: standardized approach (SA)	8,109		648	
3	Of which: internal rating-based (IRB) approach	4,713,600		399,713	
	Of which: significant investments	—		—	
	Of which: estimated residual value of lease transactions	—		—	
	Others	130,433		10,434	
4	Counterparty credit risk (CCR)	457,975		37,733	
5	Of which: standardized approach for counterparty credit risk (SA-CCR)	—		—	
	Of which: current exposure method (CEM)	39,775		3,372	
6	Of which: expected positive exposure (EPE) method	—		—	
	Of which: credit valuation adjustment (CVA)	58,031		4,642	
	Of which: Central counterparty related exposure (CCP)	171,806		13,744	
	Others	188,363		15,973	
7	Equity positions in banking book under market-based approach	1,703,477		144,454	
	Equity investments in funds (SA)	—		—	
	Equity investments in funds (IRB)	25,598,404		2,170,716	
11	Settlement risk	—		—	
12	Securitization exposures in banking book	654,444		55,496	
13	Of which: IRB ratings-based approach (RBA) or IRB internal assessment approach (IAA)	654,444		55,496	
14	Of which: IRB Supervisory Formula Approach (SFA)	—		—	
15	Of which: Standardized approach (SA)	—		—	
	Of which: 1,250% risk weight is applied	0		0	
16	Market risk	1,569,780		125,582	
17	Of which: standardized approach (SA)	1,532,522		122,601	
18	Of which: internal model approaches (IMA)	37,257		2,980	
19	Operational risk	681,275		54,502	
20	Of which: Basic Indicator Approach	—		—	
21	Of which: Standardized Approach	681,275		54,502	
22	Of which: Advanced Measurement Approach	—		—	
23	Amounts below the thresholds for deduction	42,638		3,615	
	Risk weighted assets subject to transitional arrangements				
24	Floor adjustment	—		—	
25	Total	35,560,140		3,002,898	

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

As of September 30, 2018

(Millions of Yen)

Items	Non-Consolidated balance sheet amount	Balance sheet amount based on regulatory scope of consolidation	Ref. No.
(Assets)			
Loans and Bills Discounted	13,821,164		
Including non-significant investments in the capital instruments of other financial institutions		—	
Tier 2 capital		—	
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)		—	A21.1
Foreign Exchanges Assets	228,485		
Securities	54,003,459	54,003,453	
Money Held in Trust	8,736,211	8,736,211	
Securities and Money Held in Trust of which: goodwill and those equivalents (excluding those reported in the Intangible Fixed Assets)		—	A1.1
Securities and Money Held in Trust of which: investments in own capital instruments		—	—
Common Equity (excluding those reported in the Net Assets section)		—	A4
Additional Tier 1 capital		—	A11
Tier 2 capital		—	A17
Securities and Money Held in Trust of which: reciprocal cross-holdings in capital instruments		—	—
Common Equity		—	A5
Additional Tier 1 capital		—	A12
Tier 2 capital		—	A18
Securities and Money Held in Trust of which: investments in the instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital		211,140	—
Common Equity		—	A6
Additional Tier 1 capital		—	A13
Tier 2 capital		—	A19
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)		211,140	A21.2
Securities and Money Held in Trust of which: significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		56,096	—
Amount exceeding the 10% threshold on specified items		—	A7
Amount exceeding the 15% threshold on specified items		—	A9
Additional Tier 1 capital		39,041	A14
Tier 2 capital		—	A20
Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)		17,055	A22
Trading Assets	7,491		
Monetary Claims Bought	315,805		
Call Loans	1,075,000		
Receivables under Resale Agreements	37,200		
Cash and Due from Banks	26,293,684		
Other Assets	1,623,307		

(Millions of Yen)

Items	Non-Consolidated balance sheet amount	Balance sheet amount based on regulatory scope of consolidation	Ref. No.
Tangible Fixed Assets	118,344		
Intangible Fixed Assets	43,920	43,920	
of which: goodwill and those equivalents (excluding those reported in the Net Assets section)		—	A1.2
of which: other intangible assets other than goodwill and mortgage servicing rights		43,920	A2.1
of which: amount that corresponds to effective tax rate to other intangible assets other than goodwill and mortgage servicing rights		12,188	A2.2
of which: mortgage servicing rights (net of related deferred tax liabilities)		—	—
Amount exceeding the 10% threshold on specified items		—	A8
Amount exceeding the 15% threshold on specified items		—	A10
Amount below the thresholds for deduction (before risk weighting)		—	A23
Defined-benefit pension fund net assets (prepaid pension costs)	24,631	24,631	A3
Customers' Liabilities for Acceptances and Guarantees	125,217		
Reserve for Possible Loan Losses	(44,859)	(44,859)	
of which: general reserve for possible loan losses includes Tier 2		(7)	A15
of which: eligible provisions includes Tier 2		—	A16
Reserve for Possible Investment Losses	(1,047)		
Total Assets	106,408,018		
(Liabilities)			
Deposits	67,074,121		
Negotiable Certificates of Deposit	1,979,321		
Debentures	1,515,522		
Trading Liabilities	4,157		
Borrowed Money	4,832,353	4,832,353	
of which: qualifying Additional Tier 1 instruments		—	D1
of which: qualifying Tier 2 instruments		1,415,480	D2
Payables under Repurchase Agreements	15,025,174		
Foreign Exchanges Liabilities	9		
Trust Money	2,345,944		
Other Liabilities	6,456,289		
Reserve for Bonus Payments	6,007		
Reserve for Employees' Retirement Benefits	25,183		
Reserve for Directors' Retirement Benefits	658		
Deferred Tax Liabilities	432,831	432,831	
of which: prepaid pension cost		6,835	D3
Deferred Tax Liabilities for Land Revaluation	8,607		
Acceptances and Guarantees	125,217		
Total Liabilities	99,831,400		

(Millions of Yen)

Items	Non-Consolidated balance sheet amount	Balance sheet amount based on regulatory scope of consolidation	Ref. No.
(Net Assets)			
Paid-in Capital	3,480,488	3,480,488	
Common equity	3,455,488	3,455,488	E1.1
of which: lower dividend rate stock	3,029,771	3,029,771	
Preferred stock	24,999	24,999	
of which: directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which classified as equity under applicable accounting standards		24,999	E5.1
Capital Surplus	25,020	25,020	
Capital surplus	24,999	24,999	
of which: directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which classified as equity under applicable accounting standards		24,999	E5.2
Other capital surplus	20	20	E1.2
Retained Earnings	1,938,989	1,939,166	E2
Legal reserves	735,566	735,566	
Voluntary reserves	1,203,423	1,203,600	
Special reserves	303,500	303,500	
General reserves	559,403	559,403	
Reserves for tax basis adjustments of fixed assets	7,131	7,131	
Others	7	7	
Unappropriated retained earnings	333,381	333,558	
Total Owners' Equity	5,444,498	5,444,675	
of which: others		—	E3
of which: directly issued qualifying Tier 2 instruments plus related capital surplus of which classified as equity under applicable accounting standards		—	E6
Net Unrealized Gains on Other Securities	1,052,310	1,052,310	
Net Deferred Losses on Hedging Instruments	65,495	65,495	
of which: net deferred losses on hedge		153,886	E7
Revaluation Reserve for Land, net of taxes	14,312	14,312	
Foreign Currency Translation Adjustment		13	
Total Valuation and Translation Adjustment	1,132,118	1,132,132	E4
Total Net Assets	6,576,617		
Total Liabilities and Net Assets	106,408,018		

Note: "Balance sheet amount based on regulatory scope of consolidation" refers only to the items used in calculating capital adequacy.

## IRRBB1 – Quantitative information on IRRBB

(Millions of Yen)

No.		a	b	c	d
		ΔEVE		ΔNII	
		For the six months ended September 30, 2018	For the six months ended September 30, 2017	For the six months ended September 30, 2018	For the six months ended September 30, 2017
1	Parallel up	2,491,560		203,001	
2	Parallel down	(936,478)		(158,121)	
3	Steepener	813,594			
4	Flattener	(112,498)			
5	Short rate up	592,828			
6	Short rate down	(230,727)			
7	Maximum	2,491,560		203,001	
		e		f	
		For the six months ended September 30, 2018		For the six months ended September 30, 2017	
8	Tier 1 capital	6,348,609		6,693,691	

# Sound Management of Liquidity Risk (Non-Consolidated)

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

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

Items		The current quarter (July 1 to September 30, 2018)		The previous quarter (April 1 to June 30, 2018)	
		Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio	Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio
High-quality liquid assets (1)					
1	Total high-quality liquid assets	33,838,080		36,255,368	
Cash outflows (2)					
2	Cash outflows relating to unsecured retail funding	50,794	5,053	59,959	5,970
3	of which: stable deposits	384	12	374	11
4	of which: quasi-stable deposits	50,411	5,041	59,584	5,959
5	Cash outflows relating to unsecured wholesale funding	11,612,856	8,778,855	12,756,055	9,126,634
6	of which: qualifying operational deposits	0	0	0	0
7	of which: capital relating to unsecured wholesale funding, excluding qualifying operational deposits and debt securities	10,241,005	7,407,004	11,571,516	7,942,095
8	of which: debt securities	1,371,851	1,371,851	1,184,539	1,184,539
9	Cash outflows relating to secured funding, etc.	218,809		194,812	
10	Cash outflows relating to funding programs and credit/liquidity facilities such as derivative transactions, etc.	2,568,628	1,608,367	2,617,277	1,597,145
11	of which: cash outflows relating to derivative transactions	1,373,206	1,373,206	1,349,770	1,349,770
12	of which: cash outflows relating to funding programs	0	0	0	0
13	of which: cash outflows relating to credit/liquidity facilities	1,195,422	235,161	1,267,506	247,374
14	Cash outflows based on an obligation to provide capital	5,307,271	387,291	4,562,918	302,314
15	Cash outflows relating to contingencies	3,917,482	220,743	3,583,082	182,556
16	Total cash outflows	11,219,118		11,409,430	
Cash inflows (3)					
17	Cash inflows relating to secured fund management, etc.	806,366	0	708,138	0
18	Cash inflows relating to collections of advances, etc.	3,764,464	3,260,024	3,594,256	3,087,028
19	Other cash inflows	5,922,749	437,858	5,427,888	387,659
20	Total cash inflows	10,493,579	3,697,882	9,730,283	3,474,687
Liquidity coverage ratio on a non-consolidated basis (4)					
21	Sum of high-quality liquid assets that can be included	33,838,080		36,255,368	
22	Net cash outflows	7,521,235		7,934,743	
23	Liquidity coverage ratio on a non-consolidated basis	449.9%		456.9%	
24	The number of data for calculating the average value	62		62	

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

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

The non-consolidated liquidity coverage ratio for the current quarter maintained a high and stable level.

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

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

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

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

### Other items concerning the non-consolidated liquidity coverage ratio

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

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

As of September 30, 2017

(Millions of Yen)

Items	Non-Consolidated balance sheet amount	Balance sheet amount based on regulatory scope of consolidation	Ref. No.
(Assets)			
Loans and Bills Discounted	11,654,523		
of which: non-significant investments in the capital instruments of other financial institutions		103,000	
Tier 2 capital		—	
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)		103,000	A21.1
Foreign Exchanges Assets	215,432		
Securities	62,572,532	62,572,526	
Money Held in Trust	8,191,761	8,191,761	
Securities and Money Held in Trust of which: goodwill and those equivalents (excluding those reported in the Intangible Fixed Assets)		—	A1.1
Securities and Money Held in Trust of which: Investments in own capital instruments		—	—
Common Equity (excluding those reported in the Net Assets section)		—	A4
Additional Tier 1 capital		—	A11
Tier 2 capital		—	A17
Securities and Money Held in Trust of which: Reciprocal cross-holdings in capital instruments		—	—
Common Equity		—	A5
Additional Tier 1 capital		—	A12
Tier 2 capital		—	A18
Securities and Money Held in Trust of which: Investments in the instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital		238,353	—
Common Equity		—	A6
Additional Tier 1 capital		—	A13
Tier 2 capital		—	A19
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)		238,353	A21.2
Securities and Money Held in Trust of which: significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		107,438	—
Amount exceeding the 10% threshold on specified items		—	A7
Amount exceeding the 15% threshold on specified items		—	A9
Additional Tier 1 capital		39,041	A14
Tier 2 capital		—	A20
Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)		68,397	A22
Trading Assets	9,940		
Monetary Claims Bought	281,439		
Call Loans	353,746		
Cash and Due from Banks	26,687,883		
Other Assets	1,619,722	1,619,722	
Tangible Fixed Assets	121,404		

(Millions of Yen)

Items	Non-Consolidated balance sheet amount	Balance sheet amount based on regulatory scope of consolidation	Ref. No.
Intangible Fixed Assets	35,660	35,660	
of which: goodwill and those equivalents (excluding those reported in the Net Assets section)		—	A1.2
of which: other intangible assets other than goodwill and mortgage servicing rights		35,660	A2.1
of which: amount that corresponds to effective tax rate to other intangible assets other than goodwill and mortgage servicing rights		9,895	A2.2
of which: mortgage servicing rights (net of related deferred tax liabilities)		—	—
Amount exceeding the 10% threshold on specified items		—	A8
Amount exceeding the 15% threshold on specified items		—	A10
Amount below the thresholds for deduction (before risk weighting)		—	A23
Defined-benefit pension fund net assets (prepaid pension costs)	16,922	16,922	A3
Customers' Liabilities for Acceptances and Guarantees	135,922		
Reserve for Possible Loan Losses	(54,268)	(54,268)	
of which: general reserve for possible loan losses includes Tier 2		(5)	A15
of which: eligible provisions includes Tier 2		—	A16
Reserve for Possible Investment Losses	(1,330)		
Total Assets	111,841,291		
(Liabilities)			
Deposits	65,281,229		
Negotiable Certificates of Deposit	3,248,360		
Debentures	2,098,959		
Trading Liabilities	5,589		
Borrowed Money	4,659,646	4,659,646	
of which: qualifying additional Tier 1 instruments		—	D1
of which: qualifying Tier 2 instruments		1,415,480	D2
Call Money	2,705		
Payables under Repurchase Agreements	21,157,106		
Foreign Exchanges Liabilities	7		
Trust Money	2,198,929		
Other Liabilities	5,289,613		
Reserve for Bonus Payments	6,061		
Reserve for Employees' Retirement Benefits	23,414		
Reserve for Directors' Retirement Benefits	975		
Reserve for Agriculture, Fishery and Forestry Industry Subsidies	21		
Deferred Tax Liabilities	625,746	625,746	
of which: prepaid pension cost		4,695	D3
Deferred Tax Liabilities for Land Revaluation	8,607		
Acceptances and Guarantees	135,922		
Total Liabilities	104,742,898		

(Millions of Yen)

Items	Non-Consolidated balance sheet amount	Balance sheet amount based on regulatory scope of consolidation	Ref. No.
(Net Assets)			
Paid-in Capital	3,480,488	3,480,488	
Common equity	3,455,488	3,455,488	E1.1
of which: lower dividend rate stock	3,029,771	3,029,771	
Preferred stock	24,999	24,999	
of which: directly issued qualifying additional Tier 1 instruments plus related capital surplus of which classified as equity under applicable accounting standards		24,500	E5.1
Capital Surplus	25,020	25,020	
Capital surplus	24,999	24,999	
of which: directly issued qualifying additional Tier 1 instruments plus related capital surplus of which classified as equity under applicable accounting standards		24,500	E5.2
Other capital surplus	20	20	E1.2
Retained Earnings	1,897,458	1,897,638	E2
Legal reserves	709,566	709,566	
Voluntary reserves	1,187,892	1,188,072	
Special reserves	277,500	277,500	
General reserves	559,403	559,403	
Reserves for tax basis adjustments of fixed assets	7,343	7,343	
Others	7	7	
Unappropriated retained earnings	343,638	343,818	
Total Owners' Equity	5,402,967	5,403,147	
of which: others		—	E3
of which: directly issued qualifying Tier 2 instruments plus related capital surplus of which classified as equity under applicable accounting standards		—	E6
Net Unrealized Gains on Other Securities	1,725,680	1,725,680	
Net Deferred Losses on Hedging Instruments	(44,567)	(44,567)	
of which: net deferred losses on hedge		11,561	E7
Revaluation Reserve for Land, net of taxes	14,312	14,312	
Foreign Currency Translation Adjustment		11	
Total Valuation and Translation Adjustment	1,695,425	1,695,436	E4
Total Net Assets	7,098,393		
Total Liabilities and Net Assets	111,841,291		

Notes: 1. "Balance sheet amount based on regulatory scope of consolidation" refers only to the items used in calculating capital adequacy.

2. "Balance sheet amount based on regulatory scope of consolidation" does not reflect transitional arrangements so that the amount of the column consists of the amount included in capital adequacy and the amount excluded under transitional arrangements in "Composition of Capital."

## Capital Adequacy (Non-Consolidated)

(Minimum amount of regulatory required capital and breakdown for each risk category)

### Regulatory Required Capital

(Billions of Yen)

Items	As of September 30, 2017	
	EAD	Regulatory Required Capital
Amount of regulatory required capital for credit risk	149,354	2,680
Exposure subject to Internal Ratings-Based Approach	132,620	2,655
Corporate exposure (excluding Specialized Lending)	8,602	189
Corporate exposure (Specialized Lending)	720	53
Sovereign exposure	69,663	0
Bank exposure	17,079	94
Retail exposure	3	0
Retail exposure secured by residential properties	0	0
Qualifying revolving retail exposure	—	—
Other retail exposure	3	0
Securitization and re-securitization exposure	7,205	44
Equity portfolios	1,413	222
Equity portfolios subject to PD/LGD approaches	928	94
Equity portfolios subject to simple risk-weighted method	110	37
Equities under the internal models approach	373	90
Exposure subject to risk-weighted asset calculation for investment fund	27,354	2,031
Other debt purchased	351	5
Other exposures	225	13
Exposure subject to Standardized Approach	4	0
Overdrafts	—	—
Prepaid expenses	0	0
Suspense payments	4	0
Other	0	0
Amount corresponding to CVA risk	249	4
CCP-related exposures	16,463	18
Items that included by transitional arrangements	15	1
Amount of regulatory required capital for market risk		149
Standardized Approach		148
Interest rate risk category		—
Equity risk category		—
Foreign exchange risk category		148
Commodity risk category		—
Option transactions		—
Internal models Approach		0
Amount of regulatory required capital for operational risk		69
Offsets on consolidation		2,898

Notes: 1. Regulatory required capital for credit risk = 8% of risk-weighted assets for credit risk + Expected losses

2. Within the Exposure subject to Internal Ratings-Based Approach (excluding retail exposure), the EAD subject to the Advanced Internal Ratings-Based Approach and the amount of regulatory required capital are ¥8,919.3 billion and ¥186.1 billion, respectively.

3. "Risk-weighted asset calculation for investment fund" is risk-weighted assets as calculated according to the method specified in Notification Regarding Capital Adequacy Ratio, Article 144.

4. "Risk-weighted asset calculation for investment fund" does not include ¥171.1 billion EAD and ¥0.2 billion of Required Capital of CCP-related exposures.

5. Under "The Standardized Approach (TSA)," which is a method for computing the amount corresponding to operational risk, the gross profit for one year is allocated among the business activities as specified in Appendix Table 1 of the Notification Regarding Capital Adequacy Ratio. The multiplier specified for each business activity classification is multiplied by the gross profit, and the average of the annual totals for the past three years is taken to be the amount corresponding to operational risk (Notification Regarding Capital Adequacy Ratio, Article 282).

(Billions of Yen)

Item	As of September 30, 2017
Non-consolidated total required capital	2,827

Note: Non-consolidated total required capital is an amount that results from multiplying the denominator of the formula by 8% as stipulated in Notification Regarding Capital Adequacy Ratio, Article 14.

**Credit Risk (Non-Consolidated)**

(Investment Fund and securitization exposures are excluded.)

**1. Credit Risk Exposure**

For the Six Months Ended September 30, 2017

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

(Billions of Yen)

Items	Loans, commitments, off-balance sheet exposure	Securities	Derivatives	Others	Total credit risk exposure	Default exposure
Japan	11,709	16,920	4	29,099	57,733	90
Asia except Japan	327	146	—	234	708	—
Europe	321	9,462	128	9,490	19,403	—
The Americas	923	16,347	2	18,446	35,720	—
Other areas	390	186	—	236	813	—
Total	13,672	43,063	135	57,507	114,378	90

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

(Billions of Yen)

Items	Loans, commitments, off-balance sheet exposure	Securities	Derivatives	Others	Total credit risk exposure	Default exposure	Write-off of loans (amounts of partial direct write-off)
Manufacturing	2,826	507	0	0	3,334	63	2
Agriculture	49	0	0	0	50	5	0
Forestry	5	—	—	—	5	0	—
Fishing	18	0	—	0	18	10	—
Mining	13	—	—	0	13	—	—
Construction	81	12	—	0	93	0	—
Utility	409	5	—	0	415	—	—
Information/telecommunications	112	10	—	0	122	—	—
Transportation	641	176	2	0	820	2	—
Wholesaling, retailing	1,623	123	0	0	1,747	3	—
Finance and insurance	3,059	6,336	131	57,273	66,800	0	—
Real estate	689	154	—	2	846	0	—
Services	1,640	88	0	1	1,730	3	0
Municipalities	33	0	—	0	33	—	—
Other	2,467	35,647	0	230	38,344	0	—
Total	13,672	43,063	135	57,507	114,378	90	2

Note: "Others" within "Finance and insurance" includes repo transactions, call loans, and certain other items.

**Residual Contractual Maturity Breakdown of Credit Risk Exposure**

(Billions of Yen)

Items	Loans, commitments, off-balance sheet exposure	Securities	Derivatives	Others	Total credit risk exposure
In 1 year	6,591	6,198	0	56,217	69,008
Over 1 year to 3 years	2,146	14,212	1	5	16,366
Over 3 years to 5 years	2,729	8,234	1	0	10,964
Over 5 years to 7 years	976	2,815	0	0	3,792
Over 7 years	1,225	9,593	131	0	10,950
No term to maturity	2	2,009	—	1,284	3,296
Total	13,672	43,063	135	57,507	114,378

Notes: 1. The amount of credit exposure at the end of the period does not substantially differ from the average-risk position for the six months ended September 30, 2017.

2. Of the credit risk exposure, the risk exposure to which the standard method is applicable is ¥4.4 billion.

3. The default exposure is the exposure to the borrowers classified as "need special attention" or below based on the Bank's self-assessment.

## 2. Reserves for Possible Loan Losses

### Increase/Decrease in General Reserve for Possible Loan Losses, Specific Reserve for Possible Loan Losses and the Specific Reserve for Loans to Countries with Financial Problems by Region

(Billions of Yen)		
Items	As of September 30, 2017	Increase/(decrease)
General reserve for possible loan losses	35	22
Specific reserve for possible loan losses	17	(14)
Japan	17	(14)
Asia except Japan	—	—
Europe	—	—
The Americas	—	—
Other areas	—	—
Specified reserve for loans to countries with financial problems	—	—
<b>Total</b>	<b>52</b>	<b>7</b>

### Increase/Decrease in General Reserve for Possible Loan Losses, Specific Reserve for Possible Loan Losses and the Specified Reserve for Loans to Countries with Financial Problems by Industry

(Billions of Yen)		
Items	As of September 30, 2017	Increase/(decrease)
General reserve for possible loan losses	35	22
Specific reserve for possible loan losses	17	(14)
Manufacturing	2	(5)
Agriculture	4	(0)
Forestry	0	(0)
Fishing	5	(0)
Mining	—	—
Construction	—	(0)
Utility	—	—
Information/telecommunications	—	—
Transportation	1	(0)
Wholesaling, retailing	1	(0)
Finance and insurance	0	(0)
Real estate	—	(7)
Services	1	(0)
Municipalities	—	—
Other	—	—
Others	—	—
Specified reserve for loans to countries with financial problems	—	—
<b>Total</b>	<b>52</b>	<b>7</b>

### 3. Exposure Subject to the Internal Ratings-Based Approach

#### a. Corporate, Sovereign and Bank Exposure

For the Six Months Ended September 30, 2017

(Billions of Yen)

Ratings	Weighted-average PD	Weighted-average LGD	Weighted-average EL default	Weighted-average risk weight	EAD				
						EAD (on-balance sheet)	EAD (off-balance sheet)	Amount of undrawn commitments	Weighted average of credit conversion factor
Corporate Exposure	1.17%	28.98%		28%	8,602	6,566	2,035	834	75.00%
1-1 to 4	0.10%	29.08%		22%	8,119	6,122	1,996	815	75.00%
5 to 7	1.61%	27.56%		74%	357	333	23	8	75.00%
8-1 to 8-2	15.82%	28.35%		203%	46	39	6	2	75.00%
Subtotal	0.25%	29.02%		25%	8,522	6,496	2,026	826	75.00%
8-3 to 10-2	100.00%	24.51%	24.51%	306%	79	70	9	8	75.00%
Sovereign Exposure	0.00%	44.99%		0%	69,663	67,405	2,257	17	75.00%
1-1 to 4	0.00%	44.99%		0%	69,663	67,405	2,257	17	75.00%
5 to 7	3.21%	45.00%		189%	0	0	—	—	—
8-1 to 8-2	—	—		—	—	—	—	—	—
Subtotal	0.00%	44.99%		0%	69,663	67,405	2,257	17	75.00%
8-3 to 10-2	—	—	—	—	—	—	—	—	—
Bank Exposure	0.05%	16.72%		7%	17,079	4,885	12,193	0	75.00%
1-1 to 4	0.04%	16.64%		7%	16,995	4,805	12,190	0	75.00%
5 to 7	2.02%	31.76%		87%	84	80	3	—	—
8-1 to 8-2	8.94%	28.84%		157%	0	0	0	—	—
Subtotal	0.05%	16.72%		7%	17,079	4,885	12,193	0	75.00%
8-3 to 10-2	—	—	—	—	—	—	—	—	—
Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach	0.12%	90.00%		127%	928	928	—	—	—
1-1 to 4	0.08%	90.00%		125%	917	917	—	—	—
5 to 7	2.32%	90.00%		285%	10	10	—	—	—
8-1 to 8-2	15.84%	90.00%		723%	0	0	—	—	—
Subtotal	0.12%	90.00%		127%	928	928	—	—	—
8-3 to 10-2	100.00%	90.00%	90.00%	1,193%	0	0	—	—	—

Notes: 1. Weighted-averages of PD, LGD, EL default and risk weight are computed based on EAD (including on-balance and off-balance sheets).

2. Risk weight is equivalent to the total of the risk-weighted assets and the amount of dividing the expected loss by 8%, then dividing the result by exposure at default (EAD).

## b. Retail Exposure

### Details on PD, LGD, EL Default, Risk Weight and EAD Assets For the Six Months Ended September 30, 2017

(Billions of Yen)

Types of exposure	Weighted-average PD	Weighted-average LGD	Weighted-average EL default	Weighted-average risk weight	EAD				
						EAD (on-balance sheet)	EAD (off-balance sheet)	Amount of undrawn commitments	Weighted average of credit conversion factor
Retail exposure secured by residential properties	4.66%	43.92%	59.39%	84%	95	95	—	—	—
Not default Not delinquent	0.63%	43.92%		43%	87	87	—	—	—
Not default Delinquent	27.36%	43.92%		407%	4	4	—	—	—
Not default Subtotal	2.00%	43.92%		61%	92	92	—	—	—
Default	100.00%		59.39%	902%	2	2	—	—	—
Qualifying revolving retail exposure	—	—	—	—	—	—	—	—	—
Not default Not delinquent	—	—		—	—	—	—	—	—
Not default Delinquent	—	—		—	—	—	—	—	—
Not default Subtotal	—	—		—	—	—	—	—	—
Default	—	—	—	—	—	—	—	—	—
Other retail exposure	15.47%	90.72%	97.55%	316%	3	1	2	—	—
Not default Not delinquent	2.19%	91.29%		147%	3	0	2	—	—
Not default Delinquent	20.74%	49.05%		249%	0	0	0	—	—
Not default Subtotal	2.44%	90.72%		148%	3	0	2	—	—
Default	100.00%		97.55%	1,405%	0	0	0	—	—
Total	5.07%	45.51%	65.60%	93%	98	96	2	—	—
Not default Not delinquent	0.68%	45.59%		46%	91	88	2	—	—
Not default Delinquent	27.30%	43.97%		405%	4	4	0	—	—
Not default Subtotal	2.01%	45.51%		64%	95	93	2	—	—
Default	100.00%		65.60%	984%	3	3	0	—	—

Notes: 1. As of September 30, 2017, the majority of retail exposure is purchased retail receivables which are included in investment funds. Purchased retail receivables in investment funds using estimated parameters have been included in the amount subject to quantitative disclosure.

2. "Not default Delinquent" does not fall under the default definition in the Notification Regarding Capital Adequacy Ratio, but past-due.

3. Risk weight is equivalent to the total of the risk-weighted assets and the amount of dividing the expected loss by 8%, then dividing the result by exposure at default (EAD).

4. For defaulted exposure, the risk weight has been computed taking into account of the unexpected losses on default (LGD default) and the expected losses on default (EL default).

5. As of September 30, 2017, the Bank held no Qualifying revolving retail exposure for which net withdrawals of commitments had occurred.

## c. Actual Losses on Exposure to Corporate, Sovereign, Bank and Retail Exposure

### Actual Losses by Exposure Types

(Billions of Yen)

Types of exposure	As of September 30, 2017	Increase/(decrease)
Corporate exposure	8	4
Sovereign exposure	—	—
Bank exposure	—	—
Equity exposure subject to PD/LGD approach	—	—
Retail exposure secured by residential properties	—	—
Qualifying revolving retail exposure	—	—
Other retail exposure	0	0
Total	8	4

Note: Actual losses are defined as losses due to direct write-offs, partial direct write-offs, specific reserve for possible loan losses, general reserve for possible loan losses and loan sales of exposure that defaulted up to the end of the previous period.

## Comparison between Actual Losses in the Previous Fiscal Year and Past Financial Results and Analysis of Causes

Credit conditions have generally remained favorable, but we increased reserves for possible loan losses in accordance with worsening credit conditions of certain investees. The

total value of actual losses in the first half of fiscal 2017 was up ¥4.4 billion year on year.

## Comparison of Estimated Losses and Actual Losses

(Billions of Yen)

Types of exposure	As of September 30, 2017		As of September 30, 2016		As of March 31, 2017	
	Estimated losses	Actual losses	Estimated losses	Actual losses	Estimated losses	Actual losses
Corporate exposure	5	8	7	4	14	4
Sovereign exposure	0	—	0	—	0	—
Bank exposure	0	—	0	—	1	—
Equity exposure subject to PD/LGD approach	0	—	0	—	0	—
Retail exposure secured by residential properties	0	—	0	—	0	—
Qualifying revolving retail exposure	—	—	—	—	—	—
Other retail exposure	0	0	0	—	0	0

Types of exposure	As of March 31, 2016		As of March 31, 2015		As of March 31, 2014	
	Estimated losses	Actual losses	Estimated losses	Actual losses	Estimated losses	Actual losses
Corporate exposure	15	1	17	3	20	0
Sovereign exposure	0	—	0	—	0	—
Bank exposure	0	—	0	—	1	—
Equity exposure subject to PD/LGD approach	0	0	0	1	0	—
Retail exposure secured by residential properties	0	0	—	—	—	—
Qualifying revolving retail exposure	—	—	—	—	—	—
Other retail exposure	0	0	0	0	0	0

Types of exposure	As of March 31, 2013		As of March 31, 2012		As of March 31, 2011	
	Estimated losses	Actual losses	Estimated losses	Actual losses	Estimated losses	Actual losses
Corporate exposure	24	1	42	9	73	7
Sovereign exposure	0	—	0	—	0	—
Bank exposure	0	—	0	—	0	—
Equity exposure subject to PD/LGD approach	0	—	2	0	3	0
Retail exposure secured by residential properties	—	—	—	—	—	—
Qualifying revolving retail exposure	—	—	—	—	—	—
Other retail exposure	0	0	0	0	0	0

(Billions of Yen)

Types of exposure	As of March 31, 2010		As of March 31, 2009		As of March 31, 2008	
	Estimated losses	Actual losses	Estimated losses	Actual losses	Estimated losses	Actual losses
Corporate exposure	55	42	45	23	28	6
Sovereign exposure	0	—	1	—	1	—
Bank exposure	0	—	0	—	0	—
Equity exposure subject to PD/LGD approach	1	0	0	0	1	0
Retail exposure secured by residential properties	—	—	—	—	—	—
Qualifying revolving retail exposure	—	—	—	—	—	—
Other retail exposure	0	0	0	0	0	0

Notes: 1. The scope of estimated and actual losses includes the following accounts on balance sheet: loans, foreign exchange, accrued interests in other assets, suspense payable and customers' liabilities for acceptances and guarantees, as well as securities without quoted market values, money trusts without quoted market values, and monetary claims purchased.

2. Estimated losses of each year are amount of expected losses.

#### d. Exposure to Specialized Lending Products Subject to Supervisory Slotting Criteria by Risk Weight

##### Amount of Specialized Lending Exposure Subject to Supervisory Slotting Criteria by Risk Weight

(Billions of Yen)

Classifications	As of September 30, 2017
Specialized Lending exposure subject to supervisory slotting criteria	798
Specialized Lending, excluding High-Volatility Commercial Real Estate (HVCRE)	798
Risk weight of 50%	59
Risk weight of 70%	531
Risk weight of 90%	101
Risk weight of 115%	52
Risk weight of 250%	14
Risk weight of 0% (default)	39
High-Volatility Commercial Real Estate (HVCRE)	—
Risk weight of 70%	—
Risk weight of 95%	—
Risk weight of 120%	—
Risk weight of 140%	—
Risk weight of 250%	—
Risk weight of 0% (default)	—

Notes: 1. "Specialized Lending" refers to loans for Project Finance (PF), Object Finance (OF), Commodity Finance (CF) and Income-Producing Real Estate (IPRE) (as defined in the Notification Regarding Capital Adequacy Ratio, Article 1-1-41).

2. "High-Volatility Commercial Real Estate (HVCRE)" refers to loans that are the financing of commercial real estate that exhibits a higher rate of loss volatility compared to other types of Specialized Lending, as specified in the Notification Regarding Capital Adequacy Ratio, Article 1-1-43.

3. "Specialized Lending exposure subject to supervisory slotting criteria" refers to the amounts of Specialized Lending, subject to the Bank's internal rating system, and have been allotted to the risk asset classifications given in the Notification Regarding Capital Adequacy Ratio, Article 130-4 and Article 130-6, after taking into account of risk weight.

4. For risk weight, the Bank has applied the stipulations contained in the Notification Regarding Capital Adequacy Ratio, Article 130-4 and Article 130-6.

### e. Equity Exposure Subject to the Simple Risk-Weighted Method of the Market-Based Approach by Risk Weight

#### Amount of Equity Exposure Subject to the Simple Risk-Weighted Method of the Market-Based Approach

(Billions of Yen)

Classifications	As of September 30, 2017	
	Exposure	Refer to ECAI
Equity exposure subject to the simple risk-weighted method of the market-based approach by risk weight	110	—
Risk weight of 300%	—	—
Risk weight of 400%	110	—

Note: "The simple risk-weighted method of the market-based approach by risk weight" is a method for computing the amount of risk-weighted assets of equity and other investments. Under this method, the market value of listed stocks is multiplied by a risk weight of 300%, and the estimated value of unlisted stocks is multiplied by a risk weight of 400% (Notification Regarding Capital Adequacy Ratio, Article 143-4).

### 4. Exposure Subject to Standardized Approach

#### Amount of Exposure Subject to Standardized Approach

(Billions of Yen)

Classifications	As of September 30, 2017	
	Exposure	Refer to ECAI
Exposure subject to Standardized Approach	4	—
Risk weight of 0%	—	—
Risk weight of 10%	—	—
Risk weight of 20%	—	—
Risk weight of 35%	—	—
Risk weight of 50%	—	—
Risk weight of 75%	—	—
Risk weight of 100%	4	—
Risk weight of 150%	—	—
Risk weight of 1,250%	—	—
Others	—	—

Note: "Others" include investment funds which are measured credit risk assets by look-through approach and the assets which are more than 150% and less than 1,250% risk weight.

## Credit Risk Mitigation Techniques (Non-Consolidated)

### Amount of Exposure Subject to Credit Risk Mitigation Techniques (Eligible Financial Collateral, Other Eligible IRB Collateral, Guarantees, Credit Derivatives)

		(Billions of Yen)
Classifications		As of September 30, 2017
Internal Ratings-Based Approach		10,938
Eligible financial collateral		10,164
Corporate exposure		—
Sovereign exposure		—
Bank exposure		10,164
Other eligible IRB collateral		—
Corporate exposure		—
Sovereign exposure		—
Bank exposure		—
Guarantees, Credit Derivatives		773
Corporate exposure		411
Sovereign exposure		256
Bank exposure		105
Retail exposure secured by residential properties		—
Qualifying revolving retail exposure		—
Other retail exposure		—
Standardized Approach		—
Eligible financial collateral		—
Guarantees, Credit Derivatives		—

Note: Exposure subject to risk-weighted asset calculation for investment fund is not included.

## Counterparty Credit Risk in Derivative Transactions (Non-Consolidated)

### Methods Used for Calculating Amount of Credit Exposure

The current exposure method has been adopted.

### Breakdown of the Amount of Credit Exposure

		(Billions of Yen)
Classifications		As of September 30, 2017
Total gross replacement costs (limited to items with a value of greater than zero)	(A)	158
Total gross add-ons	(B)	562
Gross credit exposure	(C)=(A)+(B)	720
Foreign exchange related		474
Interest rate related		246
Equity related		—
Credit derivatives		—
Transactions with a long settlement period		—
Reduction in credit exposure due to netting contracts (including collateral pledged for CSA)	(D)	294
Amount of credit exposure before taking into account credit risk mitigation techniques due to collateral	(E)=(C)-(D)	426
Amount of collateral	(F)	0
Eligible financial collateral		0
Amount of credit exposure after taking into account credit risk mitigation techniques due to collateral	(G)=(E)-(F)	425

Notes: 1. Derivatives transactions included in risk-weighted assets calculation for investment funds are not included.

2. Under the stipulations of the Notification Regarding Capital Adequacy Ratio, Article 56-1, the amount of credit exposure not computed has not been included.

## Notional Principal Amount of Credit Derivatives Included in Computation of Credit Exposure

(Billions of Yen)

Classifications	As of September 30, 2017
To buy protection	—
Credit default swaps	—
Total return swaps	—
To sell protection	—
Credit default swaps	—
Total return swaps	—
Notional principal amount of credit derivatives taking into consideration the effect of credit risk mitigation techniques	—

Notes: 1. Credit derivatives included in risk-weighted assets for investment funds have not been taken into consideration.

2. Under the stipulations of the Notification Regarding Capital Adequacy Ratio, Article 21-2, 3 and Article 56, the amount of credit risk assets not computed has not been included.

## Securitization Exposure (Non-Consolidated)

### 1. Items to Calculate Risk-Weighted Asset for Credit Risk Detail of Securitization Exposure Held as Originator

(Billions of Yen)

Classifications	As of September 30, 2017
Total amount of underlying assets	—
Amounts of assets held by securitization transactions purpose	—
Amounts of securitized exposure	—
Gains (losses) on sales of securitization transactions	—
Amounts of securitization exposure	—
Amounts of re-securitization exposure	—
Increase in capital due to securitization transactions	—
Amounts of securitization exposure that applied risk weight 1,250%	—
Amounts of re-securitization exposure subject to credit risk mitigation techniques	—

### Details of Securitization Exposure Held as Investor by Exposure Type

#### For the Six Months Ended September 30, 2017

(Billions of Yen)

Classifications	Total amount of securitization exposure					
	Amount of exposure	Risk weight 1,250%	Re-securitization exposure			Risk weight 1,250%
			Amount of exposure	Re-securitization products (Secondary, tertiary)	Re-securitization products peculiar to regulation	
Amounts of exposures	7,205 (—)	0 (—)	7	0	7	0
Individuals						
Asset-Backed Securities (ABS)	1,103 (—)	— (—)	—	—	—	—
Residential Mortgage-Backed Securities (RMBS)	2,227 (—)	— (—)	—	—	—	—
Real estate						
Commercial Mortgage-Backed Securities (CMBS)	66 (—)	— (—)	—	—	—	—
Corporates						
Subtotal of CDOs (CLO, ABS-CDO, CBO)	3,808 (—)	0 (—)	7	0	7	0
Collateralized Loan Obligations (CLO)	3,808 (—)	— (—)	7	—	7	—
Asset-Backed Securities CDOs (ABS-CDO)	0 (—)	0 (—)	0	0	—	0
Collateralized Bond Obligations (CBO)	— (—)	— (—)	—	—	—	—
Others	— (—)	— (—)	—	—	—	—

Notes: 1. The securitization exposure which contains securitization exposure as underlying asset is called re-securitization exposure.

2. The off-balance exposure has been described in parentheses. There is no re-securitization exposure of the off-balance.

**Amount of Securitization Exposure Held as Investor and  
Regulatory Required Capital by Risk-Weighted Category  
For the Six Months Ended September 30, 2017**

(Billions of Yen)

Classifications	Amount of exposure		Regulatory required capital			
	On-balance	Off-balance	On-balance	Off-balance	Off-balance	
Amount of securitization exposure	7,198	7,198	—	44	44	—
Risk weight: 20% or less	7,186	7,186	—	43	43	—
Risk weight: exceeding 20% to 50% or less	6	6	—	0	0	—
Risk weight: exceeding 50% to 100% or less	4	4	—	0	0	—
Risk weight: exceeding 100% to 250% or less	—	—	—	—	—	—
Risk weight: exceeding 250% to less than 1,250%	—	—	—	—	—	—
Risk weight: 1,250%	—	—	—	—	—	—
Amount of re-securitization exposure	7	7	—	0	0	—
Risk weight: 20% or less	—	—	—	—	—	—
Risk weight: exceeding 20% to 50% or less	7	7	—	0	0	—
Risk weight: exceeding 50% to 100% or less	—	—	—	—	—	—
Risk weight: exceeding 100% to 250% or less	—	—	—	—	—	—
Risk weight: exceeding 250% to less than 1,250%	—	—	—	—	—	—
Risk weight: 1,250%	0	0	—	0	0	—

**Amount of Re-Securitization Exposure Held as Investor and  
Subject to Credit Risk Mitigation Techniques**

(Billions of Yen)

Classifications	As of September 30, 2017	
	Amount of exposure	Regulatory required capital
Amount of re-securitization exposure	—	—
Risk weight applied to guarantor: 20% or less	—	—
Risk weight applied to guarantor: exceeding 20% to 50% or less	—	—
Risk weight applied to guarantor: exceeding 50% to 100% or less	—	—
Risk weight applied to guarantor: exceeding 100% to 250% or less	—	—
Risk weight applied to guarantor: exceeding 250% to less than 1,250%	—	—
Risk weight applied to guarantor: 1,250%	—	—

**2. Securitization Exposure Subject to Market Risk**

Not applicable

**Market Risk** (Non-Consolidated)**Computation of Market Risk Amount by the Internal Models Approach**

## ■ VaR

(Millions of Yen)

	For the six months ended September 30, 2017
Base date of computation	2017. 9. 30
VaR (For the most recent 60 business days)	
Base date of computation	55
Maximum	129
Minimum	24
Average	62

## ■ Stress VaR

(Millions of Yen)

	For the six months ended September 30, 2017
Base date of computation	2017. 9. 30
Stress VaR (For the most recent 60 business days)	
Base date of computation	194
Maximum	552
Minimum	102
Average	247

## ■ Amount of Market Risk

(Millions of Yen)

		For the six months ended September 30, 2017
For the portion computed with the internal models approach (B)+(G)+(J)	(A)	930
Value at Risk (MAX (C, D))	(B)	187
Amount on base date of computation	(C)	55
Amount determined by multiplying (E) by the average for the most recent 60 business days	(D)	187
(Multiplier)	(E)	3.00
(Times exceeding VaR in back testing)	(F)	1
Stress Value at Risk (MAX (H, I))	(G)	743
Amount on base date of computation	(H)	194
Amount determined by multiplying (E) by the average for the most recent 60 business days	(I)	743
Additional amount at the time of measuring individual risk	(J)	0

- Notes: 1. As a result of back testing conducted in the first half of fiscal 2017, actual gains and losses did not diverge substantially downward from the VaR value.
2. When discrepancies between the model's estimates and actual results go beyond a certain number of times due to the designs of the model, the Bank scrutinizes the relevant model factors and revises the model if necessary.
3. Since the Bank adopts a standardized approach, neither an additional risk nor a comprehensive risk of specific risks of trading account are the measurement objects.

## Equity Exposure (Non-Consolidated)

(Includes items such as shares, excludes items in trading accounts)

### Amount on the Balance Sheet and Market Value

(Billions of Yen)

Classifications	As of September 30, 2017	
	Amount on the balance sheet	Market value
Equity exposure	1,413	
Exposure to publicly traded equity	1,146	1,146
Exposure to privately held equity	266	

Note: Regulatory adjustments in numerator provided for by Notification Regarding Capital Adequacy Ratio, Article 14 were not included.

### Amount of Gain (Loss) due to Sale or Write-Off

(Billions of Yen)

Item	For the six months ended September 30, 2017		
	Gain on sales of equities, etc.	Loss on sales of equities, etc.	Write-offs of equities, etc.
Equity exposure	3	0	1

Note: Amounts reflect relevant figures posted in the half-year income statements.

### Amount of Valuation Gains (Losses)

(Billions of Yen)

Item	As of September 30, 2017
Amount of valuation gains (losses) recognized on the balance sheet and not recognized in the statements of operations	494

Notes: 1. Exposure is to equity shares issued by both domestic and overseas companies.

2. Regulatory adjustments in numerator provided for by Notification Regarding Capital Adequacy Ratio, Article 14 were not included.

### Unrealized Gains (Losses) Not Recognized on Non-Consolidated Balance Sheets or Non-Consolidated Statements of Income

Not applicable

### Equity Exposure for Each Portfolio Classification

(Billions of Yen)

Classifications	As of September 30, 2017
	EAD
Equity portfolios	1,413
Equity portfolios subject to PD/LGD approaches	928
Equity portfolios subject to simple risk-weighted method	110
Equities under the internal models approach	373

## Exposure Subject to Risk-Weighted Asset Calculation for Investment Fund (Non-Consolidated)

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

(Billions of Yen)

Classifications	As of September 30, 2017	
	Exposure	(For reference) Weighted average risk weight
Look-through approach	19,566	64%
Majority approach	803	386%
Mandate approach	—	—
Market-based approach	1,588	326%
Others (simple approach)	354	425%
<b>Total</b>	<b>22,313</b>	<b>92%</b>

- Notes: 1. The "Look-through approach" is a method for computing the risk-weighted assets in fund by totaling the amount of risk-weighted assets for credit risk in individual asset categories. (Please refer to Notification Regarding Capital Adequacy Ratio, Article 144-1.)
2. The "Majority approach" is a method for computing the risk-weighted assets in fund by applying risk weight to the fund as well as equity exposure when the exposure of equity, in terms of value, is major in a fund. (Please refer to the Notification Regarding Capital Adequacy Ratio, Article 144-2.)
3. The "Mandate approach" is a method for computing the risk-weighted assets in fund where only the investment mandate of the fund is known. The risk-weighted assets are computed as follows; It is assumed that the fund first invests, to the maximum extent allowed under its mandate, in the asset classes attracting the highest capital requirement, and then continues making investments in descending order until the maximum total investment level is reached. (Please refer to the Notification Regarding Capital Adequacy Ratio, Article 144-3.)
4. The "Market-based approach" is a method for computing the credit risk of exposure regarded as credit risk assets using the Bank's internal model (which is a value-at-risk (VaR) model based on the historical simulation method). (Please refer to the Notification Regarding Capital Adequacy Ratio, Article 144-4.)
5. The "Others (simple approach)" is a method for computing the risk-weighted assets in fund by applying risk weight of 400%, when it is judged the probability that the weighted average risk weight will be less than 400%. In all other cases, risk weight of 1,250% is applied to funds. (Please refer to the Notification Regarding Capital Adequacy Ratio, Article 144-5.)
6. (For reference) The sum of the amount of risk-weighted assets (excluding CVA risk amount) and the amount resulting from dividing the expected loss by 8% are divided by EAD to yield the risk weight value.

## Interest Rate Risk (Non-Consolidated)

(The increase or decrease of the profit and loss or in the economic value from interest rate shocks which used for internal management purpose, in terms of interest rate risk excluding trading accounts.)

### Interest Rate Risk Volume Computed with the Internal Model in Core Business Accounts (Excluding Trading Accounts)

(Billions of Yen)

Classifications	As of September 30, 2017
Interest-rate risk	2,515
Yen interest rate risk	104
U.S. dollar interest rate risk	1,928
Euro interest rate risk	468
Interest rate risk in other currencies	12

- Notes: 1. Interest rate risk, without taking into account inter-grid factors and correlations with other assets, calculates a one-year holding period and a historical observation period from 1995 to the most recent year of interest rate volatility. The Bank calculated declines in economic value corresponding to a 99% confidence interval for interest rate volatility.
2. Regarding core deposits, since the balances of deposits, etc., without maturity dates are limited, the Bank does not currently measure their risk volume. In addition, regarding repayments of mortgage-backed securities and callable securities before maturity, risk volume is measured after taking into account of negative convexity due to call conditions and other factors.