

## Capital Adequacy (Consolidated)

### Disclosure Regarding Capital Adequacy and Features of Regulatory Capital Instruments

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

Foundation Internal Ratings-Based Approach (F-IRB))” and “The Standardized Approach (TSA)” for calculating operational risk capital charges.

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

### Remarks on Computation of the Consolidated Capital Adequacy Ratio

#### Scope of Consolidation

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

Not applicable

- As of September 30, 2019, the Bank had 17 consolidated subsidiaries and firms. The names and principal lines of business of the primary subsidiaries are as follows:

1. Norinchukin Trust & Banking Co., Ltd.: Trust and banking business

2. Kyodo Housing Loan Co., Ltd.: Loans and guarantees for housing

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

Not applicable

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

Not applicable

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

Not applicable

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

Not applicable

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

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

Not applicable

## Capital Ratio Information (Consolidated)

### CC1: Composition of Capital (Consolidated)

(Millions of Yen, %)

Basel III Template No.	Items	a	b	c	
		September 30, 2019	September 30, 2018	Reference to Template CC2	
<b>Common Equity Tier 1 capital: instruments and reserves</b>					
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	<b>6,004,953</b>	5,459,172		
1a	of which: capital and capital surplus	<b>4,015,219</b>	3,455,509	E1.1-E1.2+E1.3	
2	of which: retained earnings	<b>1,989,733</b>	2,003,663	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	<b>1,705,332</b>	1,147,864	E4	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	—	—	E8.1	
6	Common Equity Tier 1 capital: instruments and reserves (A)	<b>7,710,285</b>	6,607,036		
<b>Common Equity Tier 1 capital: regulatory adjustments</b>					
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	<b>42,801</b>	39,642		
8	of which: goodwill (net of related tax liability, including those equivalent)	<b>4,240</b>	4,683	A1.1+A1.2	
9	of which: other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)	<b>38,561</b>	34,959	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	<b>(145,427)</b>	153,995	E7	
12	Shortfall of eligible provisions to expected losses	<b>60,155</b>	29,279		
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	<b>41,935</b>	38,357	A4-D3	
16	Investments in own shares (excluding those reported in the Net Assets section)	—	—	A5	
17	Reciprocal cross-holdings in common equity	—	—	A6	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share	—	—	A7	
19+20+21	Amount exceeding the 10% threshold on specified items	—	—		
19	of which: significant investments in the common stock of financials	—	—	A8	
20	of which: mortgage servicing rights	—	—	A9	
21	of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—	A10	
22	Amount exceeding the 15% threshold on specified items	—	—		
23	of which: significant investments in the common stock of financials	—	—	A11	
24	of which: mortgage servicing rights	—	—	A12	
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—	A13	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	—	—		
28	Common Equity Tier 1 capital: regulatory adjustments (B)	<b>(535)</b>	261,275		
<b>Common Equity Tier 1 capital (CET1)</b>					
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	<b>7,710,821</b>	6,345,761		
<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>49,973</b>	49,973	E5.1+E5.2
	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	<b>1,316,972</b>	—	D1
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—	

(Millions of Yen, %)

Basel III Template No.	Items	a	b	c
		September 30, 2019	September 30, 2018	Reference to Template CC2
34-35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	3,831	3,651	E8.2
33+35	Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments	—	—	
33	of which: instruments issued by banks and their special purpose vehicles	—	—	
35	of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)	—	—	
36	Additional Tier 1 capital: instruments (D)	1,370,777	53,624	
<b>Additional Tier 1 capital: regulatory adjustments</b>				
37	Investments in own Additional Tier 1 instruments	—	—	A14
38	Reciprocal cross-holdings in Additional Tier 1 instruments	—	—	A15
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	—	—	A16
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	51,192	50,777	A17
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—	—	
43	Additional Tier 1 capital: regulatory adjustments (E)	51,192	50,777	
<b>Additional Tier 1 capital (AT1)</b>				
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	1,319,584	2,847	
<b>Tier 1 capital (T1=CET1+AT1)</b>				
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	9,030,405	6,348,609	
<b>Tier 2 capital: instruments and provisions</b>				
46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown	—	—	E6
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	—	1,415,480	D2
	Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—	
48-49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	151	135	E8.3
47+49	Eligible Tier 2 capital instruments under phase-out arrangements included in Tier 2: instruments and provisions	923	97,816	
47	of which: instruments issued by banks and their special purpose vehicles	923	97,816	
49	of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)	—	—	
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	200	99	
50a	of which: general reserve for possible loan losses	200	99	A18
50b	of which: eligible provisions	—	—	A19
51	Tier 2 capital: instruments and provisions (H)	1,275	1,513,530	
<b>Tier 2 capital: regulatory adjustments</b>				
52	Investments in own Tier 2 instruments	—	—	A20
53	Reciprocal cross-holdings in Tier 2 instruments	—	—	A21
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, 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 and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	—	—	A23
57	Tier 2 capital: regulatory adjustments (I)	—	—	

(Millions of Yen, %)

Basel III Template No.	Items	a	b	c
		September 30, 2019	September 30, 2018	Reference to Template CC2
<b>Tier 2 capital (T2)</b>				
58	Tier 2 capital (T2) ((H)-(I)) (J)	<b>1,275</b>	1,513,530	
<b>Total capital (TC=T1+T2)</b>				
59	Total capital (TC=T1+T2) ((G) + (J)) (K)	<b>9,031,680</b>	7,862,140	
<b>Risk weighted assets</b>				
60	Risk weighted assets (L)	<b>42,603,974</b>	38,164,507	
<b>Capital ratio and buffers (consolidated)</b>				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	<b>18.09%</b>	16.62%	
62	Tier 1 capital ratio (consolidated) ((G)/(L))	<b>21.19%</b>	16.63%	
63	Total capital ratio (consolidated) ((K)/(L))	<b>21.19%</b>	20.60%	
64	CET1 specific buffer requirement	<b>3.04%</b>	2.26%	
65	Of which: capital conservation buffer requirement	<b>2.50%</b>	1.87%	
66	Of which: countercyclical buffer requirement	<b>0.04%</b>	0.01%	
67	Of which: G-SIB/D-SIB additional requirement	<b>0.50%</b>	0.37%	
68	CET1 available after meeting the bank's minimum capital requirements	<b>13.19%</b>	10.63%	
<b>Regulatory adjustments</b>				
72	Non-significant investments in the capital and other TLAC liabilities of other financial institutions that are below the thresholds for deduction (before risk weighting)	<b>187,443</b>	212,392	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>23,727</b>	23,520	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
<b>Provisions included in Tier 2 capital: instruments and provisions</b>				
76	Provisions (general reserve for possible loan losses)	<b>200</b>	99	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	<b>2,553</b>	1,383	
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>216,413</b>	213,234	
<b>Capital instruments under phase-out arrangements</b>				
82	Current cap on Additional Tier 1 instruments under phase-out arrangements	—	—	
83	Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	—	—	
84	Current cap on Tier 2 instruments under phase-out arrangements	<b>460,802</b>	614,402	
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	—	—	

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

As of September 30, 2019

(Millions of Yen)

Items	a	b	c
	Consolidated balance sheet amount	Consolidated balance sheet amounts based on regulatory scope of consolidation	Reference numbers or symbols for referring to Template CC1
(Assets)			
Loans and Bills Discounted	19,193,297		
of which: non-significant investments in the capital etc., of other financial institutions		—	
Tier 2 capital instruments and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		—	
Non-significant investments in the capital etc., that are below the thresholds for deduction (before risk weighting)		—	A24.1
Foreign Exchanges Assets	244,264		
Securities	55,424,899	55,424,899	
Money Held in Trust	6,997,963	6,997,963	
Securities and Money Held in Trust of which: goodwill and those equivalents (excluding those reported in the Intangible Fixed Assets)		4,240	A1.1
Securities and Money Held in Trust of which: investments in own capital instruments		—	
Common Equity (excluding those reported in the Net Assets section)		—	A5
Additional Tier 1 capital		—	A14
Tier 2 capital		—	A20
Securities and Money Held in Trust of which: reciprocal cross-holdings in capital instruments		—	
Common Equity		—	A6
Additional Tier 1 capital		—	A15
Tier 2 capital		—	A21
Securities and Money Held in Trust of which: non-significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital		187,443	
Common Equity		—	A7
Additional Tier 1 capital		—	A16
Tier 2 capital instruments and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		—	A22
Non-significant investments in the capital, etc., of banking, financial and insurance entities that are outside the scope of regulatory consolidation, in which the bank does not own more than 10% of the issued shares and are below the thresholds for deduction (before risk weighting)		187,443	A24.2
Securities and Money Held in Trust of which: significant investments in the capital, etc., of other financial institutions		74,920	
Amount exceeding the 10% threshold on specified items		—	A8
Amount exceeding the 15% threshold on specified items		—	A11
Additional Tier 1 capital		51,192	A17
Tier 2 capital instruments and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		—	A23
Significant investments in the capital, etc., of other financial institutions that are below the thresholds for deduction (before risk weighting)		23,727	A25
Trading Assets	14,422		
Monetary Claims Bought	310,887		
Call Loans and Bills Bought	607,379		
Receivables under Resale Agreements	—		
Cash and Due from Banks	21,659,549		
Other Assets	1,877,398		

(Millions of Yen)

Items	a	b	c
	Consolidated balance sheet amount	Consolidated balance sheet amounts based on regulatory scope of consolidation	Reference numbers or symbols for referring to Template CC1
Tangible Fixed Assets	114,379		
Intangible Fixed Assets	52,059	52,059	
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		52,059	A2.1
of which: amount that corresponds to effective tax rate to other intangible assets other than goodwill and mortgage servicing rights		13,498	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	58,042	58,042	A4
Deferred Tax Assets	2,180	2,180	
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	1,890,578		
Reserve for Possible Loan Losses	(48,953)	(48,953)	
of which: general reserve for possible loan losses includes Tier 2		(200)	A18
of which: eligible provisions includes Tier 2		—	A19
Reserve for Possible Investment Losses	(130)		
Total Assets	108,398,217		
(Liabilities)			
Deposits	66,115,817		
Negotiable Certificates of Deposit	2,631,483		
Debentures	1,007,792		
Trading liabilities	8,935		
Borrowed Money	4,963,385	4,963,385	
of which: qualifying Additional Tier 1 instruments		1,316,972	D1
of which: qualifying Tier 2 instruments		—	D2
Payables under Repurchase Agreements	15,617,369		
Foreign Exchanges Liabilities	0		
Trust Money	2,166,311		
Other Liabilities	5,521,773		
Reserve for Bonus Payments	7,542		
Liability Related to Retirement Benefits	37,877		
Reserve for Directors' Retirement Benefits	1,231		
Deferred Tax Liabilities	648,809	648,809	
of which: assets related to retirement benefits		16,106	D3
Deferred Tax Liabilities for Land Revaluation	8,607	8,607	
Acceptances and Guarantees	1,890,578		
Total Liabilities	100,627,515		
(Net Assets)			
Paid-in Capital	4,040,198	4,040,198	E1.1
of which: preferred stock		24,999	E1.2
of which: directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which classified as equity under applicable accounting standards		24,999	E5.1
Capital Surplus	24,993	24,993	
of which: other capital surplus		20	E1.3
of which: directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which classified as equity under applicable accounting standards		24,973	E5.2

(Millions of Yen)

Items	a	b	c
	Consolidated balance sheet amount	Consolidated balance sheet amounts based on regulatory scope of consolidation	Reference numbers or symbols for referring to Template CC1
Retained Earnings	1,989,733	1,989,733	E2
Total Owners' Equity	6,054,926	6,054,926	
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	2,022,141	2,022,141	
Net Deferred Losses on Hedging Instruments	(342,645)	(342,645)	
of which: net deferred losses on hedge		(145,427)	E7
Revaluation Reserve for Land	14,312	14,312	
Foreign Currency Translation Adjustment	(92)	(92)	
Remeasurements of Defined Benefit Plans	11,617	11,617	
Total Accumulated Other Comprehensive Income	1,705,332	1,705,332	E4
Minority Interests	10,442	10,442	
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)		3,831	E8.2
of which: Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		151	E8.3
Total Net Assets	7,770,701		
Total Liabilities and Net Assets	108,398,217		

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

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

## As of September 30, 2018

(Millions of Yen)

Items	Consolidated balance sheet amount	Consolidated balance sheet amounts based on regulatory scope of consolidation	Reference numbers or symbols for referring to Template CC1
(Assets)			
Loans and Bills Discounted	13,943,442		
of which: non-significant investments in the capital instruments of other financial institutions		—	
Tier 2 capital instruments		—	
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		
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



(Millions of Yen)

Items	Consolidated balance sheet amount	Consolidated balance sheet amounts based on regulatory scope of consolidation	Reference numbers or symbols for referring to Template CC1
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		
Liability Related to 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		
(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
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

(Millions of Yen)

Items	Consolidated balance sheet amount	Consolidated balance sheet amounts based on regulatory scope of consolidation	Reference numbers or symbols for referring to Template CC1
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		

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

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

## OV1: Overview of RWA (Consolidated)

(Millions of Yen)

Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		September 30, 2019	September 30, 2018	September 30, 2019	September 30, 2018
1	Credit risk (excluding counterparty credit risk)	<b>6,303,084</b>	5,411,955	<b>532,955</b>	457,773
2	Of which: standardized approach (SA)	<b>204,248</b>	110,665	<b>16,339</b>	8,853
3	Of which: internal rating-based (IRB) approach	<b>5,981,018</b>	5,170,299	<b>507,190</b>	438,441
	Of which: significant investments	—	—	—	—
	Of which: estimated residual value of lease transactions	—	—	—	—
	Others	<b>117,817</b>	130,991	<b>9,425</b>	10,479
4	Counterparty credit risk (CCR)	<b>487,033</b>	455,659	<b>39,994</b>	37,536
5	Of which: standardized approach for counterparty credit risk (SA-CCR)	<b>56,236</b>	—	<b>4,768</b>	—
	Of which: current exposure method (CEM)	—	39,775	—	3,372
6	Of which: expected positive exposure (EPE) method	—	—	—	—
	Of which: credit valuation adjustment (CVA)	<b>82,105</b>	58,031	<b>6,568</b>	4,642
	Of which: central counterparty related exposure (CCP)	<b>189,974</b>	171,806	<b>15,197</b>	13,744
	Others	<b>158,717</b>	186,046	<b>13,459</b>	15,776
7	Equity positions in banking book under market-based approach	<b>3,717,764</b>	1,701,161	<b>315,266</b>	144,258
8	Equity investments in funds - Look-through approach	<b>22,774,187</b>	—	<b>1,930,925</b>	—
9	Equity investments in funds - Mandate-based approach	<b>149</b>	—	<b>12</b>	—
	Equity investments in funds - Simple approach (subject to 250% RW)	—	—	—	—
	Equity investments in funds - Simple approach (subject to 400% RW)	<b>304,175</b>	—	<b>25,794</b>	—
10	Equity investments in funds - Fall-back approach (subject to 1,250% RW)	<b>988,078</b>	—	<b>79,046</b>	—
	Equity investments in funds (SA)	—	—	—	—
	Equity investments in funds (IRB)	—	25,599,464	—	2,170,806
11	Settlement risk	<b>549</b>	—	<b>46</b>	—
12	Securitization exposures in banking book	<b>2,139,222</b>	654,444	<b>171,137</b>	55,496
13	Of which: Securitization internal rating-based approach (SEC-IRBA) or internal assessment approach (IAA)	—	—	—	—
14	Of which: Securitization external ratings-based approach (SEC-ERBA)	<b>2,139,222</b>	—	<b>171,137</b>	—
15	Of which: Securitization standardized approach (SEC-SA)	—	—	—	—
	Of which: Ratings-based approach (RBA) or internal assessment approach (IAA) in the IRB approach	—	654,444	—	55,496
	Of which: IRB Supervisory Formula Approach (SFA)	—	—	—	—
	Of which: Standardized approach (SA)	—	—	—	—
	Of which: 1,250% risk weight is applied	<b>0</b>	0	<b>0</b>	0
16	Market risk	<b>3,278,818</b>	1,569,780	<b>262,305</b>	125,582
17	Of which: standardized approach (SA)	<b>3,267,899</b>	1,532,522	<b>261,431</b>	122,601
18	Of which: internal model approaches (IMA)	<b>10,919</b>	37,257	<b>873</b>	2,980
19	Operational risk	<b>572,760</b>	709,217	<b>45,820</b>	56,737
20	Of which: Basic Indicator Approach	—	—	—	—
21	Of which: Standardized Approach	<b>572,760</b>	709,217	<b>45,820</b>	56,737
22	Of which: Advanced Measurement Approach	—	—	—	—
23	Amounts below the thresholds for deduction	<b>59,111</b>	58,591	<b>5,012</b>	4,968
	Risk weighted assets subject to transitional arrangements	—	—	—	—
24	Floor adjustment	—	—	—	—
25	Total	<b>40,624,936</b>	36,160,274	<b>3,408,317</b>	3,053,160

**CR1: Credit quality of assets**

For the Six Months Ended September 30, 2019

(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	43,221	18,921,718	45,464	18,919,475
2	Debt Securities	—	30,012,543	—	30,012,543
3	Off-balance sheet exposures	21	22,684,156	35	22,684,143
4	Total on-balance sheet assets (1+2+3)	43,242	71,618,419	45,499	71,616,162
	Off-balance sheet assets				
5	Acceptances and Guarantees	1,724	1,888,853	1,850	1,888,727
6	Commitments	900	1,407,962	158	1,408,703
7	Total off-balance sheet assets (5+6)	2,624	3,296,815	2,009	3,297,431
	Total				
8	Total (4+7)	45,867	74,915,235	47,508	74,913,594

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

For the Six Months Ended September 30, 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**

(Millions of Yen)

No.		For the Six Months Ended September 30, 2019	For the Six Months Ended September 30, 2018
1	Defaulted loans and debt securities at end of the previous reporting period	37,668	40,004
2	Default	23,225	18,388
3	Changes in the amounts of per factor during the reporting period		
4	Returned to non-defaulted status	688	232
5	Amounts written off	24	1,639
6	Other changes (Decrease in the balance due to a recovery of exposure mainly at default)	(16,937)	(17,679)
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)	43,242	38,841

**CR3: Credit risk mitigation techniques – overview****For the Six Months Ended September 30, 2019**

(Millions of Yen)

No.		a	b	c	d	e
		Exposures unsecured	Exposures totally secured	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives, of which: secured amount
1	Loans	18,408,452	511,023	421,841	520,824	—
2	Debt securities	29,096,380	916,163	—	916,163	—
3	Other on-balance sheet assets	22,681,715	2,427	592	2,712	—
4	Total	70,186,547	1,429,615	422,433	1,439,701	—
5	Of which defaulted	41,057	2,184	5,820	—	—

**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, 2019

(Millions of Yen, %)

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

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

2. The total of the credit risk assets subject to the Standardized Approach (above a+b) is ¥204.2 billion, which is not shown in these statements due to its extremely limited amount—only about 0.52% of the credit risk assets on a consolidated basis (¥38,752.3 billion).

## 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 IRB approach-applied subsidiaries and b) the suspense payments and prepaid expenses on the consolidated balance sheet of the Bank and IRB approach-applied subsidiaries.

2. The total of the credit risk assets subject to the Standardized Approach (above a+b) is ¥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, 2019

(Millions of Yen)

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

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

2. The total of the credit risk assets subject to the Standardized Approach (above a+b) is ¥204.2 billion, which is not shown in these statements due to its extremely limited amount—only about 0.52% of the credit risk assets on a consolidated basis (¥38,752.3 billion).



## 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 IRB approach-applied subsidiaries and b) the suspense payments and prepaid expenses on the consolidated balance sheet of the Bank and IRB approach-applied subsidiaries.

2. The total of the credit risk assets subject to the Standardized Approach (above a+b) is ¥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, 2019

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Sovereign exposure													
1	0.00 to 0.15 or less	50,297,735	8,343	0.75	51,110,191	0.00	0.0	45.00	2.2	123,971	0.24	90	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	34,018	—	—	34,018	0.28	0.0	45.00	5.0	26,518	77.95	42	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	1,349	—	—	1,349	0.86	0.0	45.00	4.7	1,554	115.20	5	
6	Exceeding 2.50 to 10.00 or less	112,312	—	—	40	5.90	0.0	45.00	4.9	75	188.24	1	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	50,445,417	8,343	0.75	51,145,600	0.00	0.0	45.00	2.2	152,120	0.29	139	—
Bank exposure													
1	0.00 to 0.15 or less	4,958,358	—	—	4,958,358	0.03	0.1	45.00	2.0	809,085	16.31	839	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	100,842	1,000	0.75	39,725	0.40	0.0	44.02	2.2	25,004	62.94	69	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	60,064	2,165	0.95	61,988	1.14	0.0	37.16	1.6	44,696	72.10	262	
6	Exceeding 2.50 to 10.00 or less	26,506	561	1.00	25,978	4.06	0.0	33.00	2.1	27,272	104.98	377	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	5,145,771	3,726	0.90	5,086,050	0.07	0.2	44.83	2.0	906,059	17.81	1,549	—
Corporate exposure (excluding SMEs exposure and specialized lending)													
1	0.00 to 0.15 or less	955,046	—	—	425,039	0.05	0.1	58.48	3.8	172,701	40.63	133	
2	Exceeding 0.15 to 0.25 or less	75,899	—	—	75,899	0.22	0.0	46.58	4.7	53,384	70.33	78	
3	Exceeding 0.25 to 0.50 or less	30	—	—	30	0.42	0.0	45.00	2.7	20	66.67	0	
4	Exceeding 0.50 to 0.75 or less	4	—	—	4	0.63	0.0	45.00	4.6	4	102.57	0	
5	Exceeding 0.75 to 2.50 or less	24,083	—	—	1,361	1.67	0.0	45.00	3.7	1,660	121.93	10	
6	Exceeding 2.50 to 10.00 or less	14,620	541	0.75	15,026	3.91	0.1	45.00	4.4	24,618	163.83	264	
7	Exceeding 10.00 to 100.00 or less	62,295	2,707	0.75	64,325	15.35	0.1	45.00	4.2	156,077	242.63	4,443	
8	100.00 (default)	1,365	—	—	1,365	100.00	0.0	45.00	3.9	—	—	614	
9	Subtotal	1,133,346	3,248	0.75	583,053	2.10	0.4	55.03	4.0	408,468	70.05	5,544	100
SMEs exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Specialized lending exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach													
1	0.00 to 0.15 or less	621,737	—	—	621,737	0.04	0.1	90.00	5.0	622,923	100.19	271	
2	Exceeding 0.15 to 0.25 or less	97,331	—	—	97,331	0.15	0.1	90.00	5.0	110,246	113.26	132	
3	Exceeding 0.25 to 0.50 or less	13,835	—	—	13,835	0.41	0.0	90.00	5.0	26,622	192.42	51	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	1,891	—	—	1,891	1.09	0.0	90.00	5.0	5,021	265.47	18	
6	Exceeding 2.50 to 10.00 or less	764	—	—	764	4.24	0.0	90.00	5.0	2,997	392.31	29	
7	Exceeding 10.00 to 100.00 or less	550	—	—	550	15.84	0.0	90.00	5.0	3,757	682.49	78	
8	100.00 (default)	72	—	—	72	100.00	0.0	90.00	5.0	810	1,125.00	64	
9	Subtotal	736,182	—	—	736,182	0.09	0.3	90.00	5.0	772,379	104.91	646	
Debt purchased for corporate (Default risk)													
1	0.00 to 0.15 or less	5,436,663	—	—	5,436,617	0.00	0.0	45.00	1.0	1,782	0.03	2	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	5,436,663	—	—	5,436,617	0.00	0.0	45.00	1.0	1,782	0.03	2	
Debt purchased for corporate (Dilution risk)													
1	0.00 to 0.15 or less	—	—	—	9,351	0.00	0.0	45.00	1.0	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	2,186	0.15	0.0	45.00	1.0	541	24.77	1	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	11,538	0.02	0.0	45.00	1.0	541	4.69	1	
Loan participation (corporate) (Default risk of seller)													
1	0.00 to 0.15 or less	—	—	—	39,634	0.01	0.0	45.00	2.8	2,226	5.61	2	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	39,634	0.01	0.0	45.00	2.8	2,226	5.61	2	
Debt purchased for retail													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	
Qualifying revolving retail exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Retail exposure secured by residential properties													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	1,732,909	1.00	1,732,909	0.30	87.8	55.98	—	524,597	30.27	2,910	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	136,111	—	—	136,111	0.77	10.3	68.41	—	97,898	71.92	717	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	1,493	7,374	1.00	8,868	20.25	0.5	58.07	—	29,009	327.12	1,050	—
8	100.00 (default)	1,542	941	1.00	2,484	100.00	0.3	94.11	—	3,384	136.24	2,338	—
9	Subtotal	139,147	1,741,224	1.00	1,880,372	0.55	99.0	56.94	—	654,890	34.82	7,016	458
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	297	3,030	1.00	3,328	0.27	3.8	90.25	—	1,484	44.60	8	—
4	Exceeding 0.50 to 0.75 or less	41,070	—	—	41,070	0.69	1.5	58.05	—	20,379	49.61	164	—
5	Exceeding 0.75 to 2.50 or less	987	3,738	1.00	4,725	2.19	2.7	97.02	—	6,034	127.69	100	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	249	17	1.00	267	22.99	0.0	60.37	—	370	138.59	37	—
8	100.00 (default)	1,129	5	1.00	1,135	100.00	0.1	86.08	—	1,872	165.00	977	—
9	Subtotal	43,735	6,791	1.00	50,526	3.15	8.2	64.45	—	30,141	59.65	1,288	360
Total		63,080,264	1,763,335	0.99	64,969,577	0.04	108.5	45.94	2.1	2,928,609	4.50	16,191	919

## For the Six Months Ended September 30, 2018

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Sovereign exposure													
1	0.00 to 0.15 or less	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

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
SMEs exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Specialized lending exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach													
1	0.00 to 0.15 or less	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	—

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Debt purchased for retail													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Qualifying revolving retail exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Retail exposure secured by residential properties													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	1,450,780	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, 2019

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Sovereign exposure													
1	0.00 to 0.15 or less	—	—	—	34,923	0.01	0.0	30.32	4.2	2,234	6.39	2	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	34,923	0.01	0.0	30.32	4.2	2,234	6.39	2	—
Bank exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Corporate exposure (excluding SMEs exposure and specialized lending)													
1	0.00 to 0.15 or less	4,596,412	1,617,583	0.45	5,619,562	0.05	0.4	29.63	2.8	915,466	16.29	890	—
2	Exceeding 0.15 to 0.25 or less	2,282,257	249,636	0.56	2,167,264	0.16	0.6	29.69	2.7	634,465	29.27	1,072	—
3	Exceeding 0.25 to 0.50 or less	285,917	47,588	0.53	320,986	0.42	0.2	28.64	2.8	140,516	43.77	386	—
4	Exceeding 0.50 to 0.75 or less	124,923	11,788	0.75	101,485	0.63	0.0	27.75	3.9	62,059	61.15	177	—
5	Exceeding 0.75 to 2.50 or less	330,072	36,426	0.41	338,370	1.19	0.5	28.48	2.9	220,615	65.19	1,134	—
6	Exceeding 2.50 to 10.00 or less	55,096	16,887	0.37	45,792	4.79	0.4	28.02	2.4	41,817	91.31	615	—
7	Exceeding 10.00 to 100.00 or less	45,790	12,264	0.88	47,955	15.82	0.3	27.67	2.8	67,384	140.51	2,100	—
8	100.00 (default)	45,474	3,878	0.37	40,657	100.00	0.1	27.74	2.3	—	—	11,280	—
9	Subtotal	7,765,945	1,996,053	0.47	8,682,074	0.72	2.8	29.51	2.8	2,082,325	23.98	17,657	12,415
SMEs exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Specialized lending exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Debt purchased for corporate (Default risk)													
1	0.00 to 0.15 or less	164,758	56,500	1.00	232,498	0.04	0.0	30.06	1.3	19,235	8.27	34	—
2	Exceeding 0.15 to 0.25 or less	71,053	809	0.75	66,247	0.22	0.0	30.35	3.7	26,307	39.71	46	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	26,295	—	—	30,482	0.63	0.0	25.05	3.7	15,452	50.69	48	—
5	Exceeding 0.75 to 2.50 or less	24,441	—	—	16,824	0.83	0.0	20.28	4.5	8,299	49.32	28	—
6	Exceeding 2.50 to 10.00 or less	20,148	—	—	17,752	3.49	0.0	19.74	5.0	13,508	76.08	122	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	306,698	57,309	0.99	363,805	0.33	0.0	28.74	2.3	82,801	22.75	279	—
Debt purchased for corporate (Dilution risk)													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Loan participation (corporate) (Default risk of seller)													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Debt purchased for retail													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Qualifying revolving retail exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—



(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Retail exposure secured by residential properties													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Other retail exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Total		8,072,644	2,053,362	0.49	9,080,803	0.70	2.8	29.49	2.8	2,167,362	23.86	17,939	12,415

## For the Six Months Ended September 30, 2018

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Sovereign exposure													
1	0.00 to 0.15 or less	—	—	—	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	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Corporate exposure (excluding SMEs exposure and specialized lending)													
1	0.00 to 0.15 or less	3,844,967	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	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Loan participation (corporate) (Default risk of seller)													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Debt purchased for retail													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Qualifying revolving retail exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Retail exposure secured by residential properties													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Other retail exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Total		6,993,650	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**

(Millions of Yen)

No.	Portfolio	For the Six Months Ended September 30, 2019		For the Six Months Ended September 30, 2018	
		a	b	a	b
		Pre-credit derivatives RWA	Actual RWA	Pre-credit derivatives RWA	Actual RWA
1	Sovereign – FIRB	—	—	—	—
2	Sovereign – AIRB	—	—	—	—
3	Banks – FIRB	—	—	—	—
4	Banks – AIRB	—	—	—	—
5	Corporate – 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, 2019 and 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, 2019

(Millions of Yen, %)

a	b	c	d	e	f	g	h	i	j	k	l	
Specialized Lending Products (supervisory slotting criteria)												
Other than Lending for High-Volatility Commercial Real Estate (HVCRE)												
Regulatory categories	Residual contractual maturity	On-balance sheet amount	Off-balance sheet amount	RW	Exposure amount (EAD)					RWA	Expected losses	
					PF	OF	CF	IPRE	Total			
Strong	Less than 2.5 years	34,085	15,351	50%	43,108	2,172	—	—	45,280	22,640	—	
	Equal to or more than 2.5 years	685,157	89,373	70%	620,753	67,810	—	38,972	727,537	509,276	2,910	
Good	Less than 2.5 years	—	32,519	70%	18,383	—	—	—	18,383	12,868	73	
	Equal to or more than 2.5 years	238,899	50,079	90%	190,876	40,628	—	—	231,505	208,354	1,852	
Satisfactory		27,580	516	115%	24,190	3,776	—	—	27,967	32,162	783	
Weak		39,830	2,982	250%	30,984	5,913	—	3,000	39,897	99,743	3,191	
Default		—	—	—	—	—	—	—	—	—	—	
<b>Total</b>		<b>1,025,553</b>	<b>190,823</b>	<b>—</b>	<b>928,297</b>	<b>120,301</b>	<b>—</b>	<b>41,972</b>	<b>1,090,572</b>	<b>885,046</b>	<b>8,810</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		
Exchange-traded equity exposures	412,192	—	300%						412,192	1,236,578		
Private equity exposures	552,077	90,959	400%						620,296	2,481,186		
Other equity exposures	—	—	—						—	—		
<b>Total</b>	<b>964,270</b>	<b>90,959</b>	<b>—</b>						<b>1,032,489</b>	<b>3,717,764</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%						—	—		

## For the Six Months Ended September 30, 2018

(Millions of Yen, %)

a	b	c	d	e	f	g	h	i	j	k	l
Specialized Lending Products (supervisory slotting criteria)											
Other than Lending for High-Volatility Commercial Real Estate (HVCRE)											
Regulatory categories	Residual contractual maturity	On-balance sheet amount	Off-balance sheet amount	RW	Exposure amount (EAD)					RWA	Expected losses
					PF	OF	CF	IPRE	Total		
Strong	Less than 2.5 years	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	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>		<b>—</b>	<b>—</b>	<b>—</b>		<b>—</b>	<b>—</b>	<b>—</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	
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>	

## 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, 2019

(Millions of Yen)

No.		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR	15,684	243,157		1.4	388,416	56,236
2	Expected positive exposure method			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					16,434,008	158,717
5	VaR					—	—
6	<b>Total</b>						<b>214,954</b>

## 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	Total	—	—	—	—	—	225,821

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

(Millions of Yen)

No.		For the Six Months Ended September 30, 2019		For the Six Months Ended September 30, 2018	
		a	b	a	b
		EAD post-CRM	RWA	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	344,746	82,105	258,506	58,031
5	Total subject to the CVA capital charge	344,746	82,105	258,506	58,031

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

## For the Six Months Ended September 30, 2019

(Millions of Yen)

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

Note: The Bank had no counterparty credit risk exposure subject to the Standardized Approach as of September 30, 2019.

## 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, 2019**

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density
Sovereign exposure								
1	0.00 to 0.15 or less	<b>2,529,118</b>	<b>0.00</b>	<b>0.0</b>	<b>45.00</b>	<b>0.5</b>	—	<b>0.00</b>
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	<b>2,529,118</b>	<b>0.00</b>	<b>0.0</b>	<b>45.00</b>	<b>0.5</b>	—	<b>0.00</b>
Bank exposure								
1	0.00 to 0.15 or less	<b>12,987,537</b>	<b>0.03</b>	<b>0.0</b>	<b>7.57</b>	<b>0.2</b>	<b>168,077</b>	<b>1.29</b>
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	<b>12,987,537</b>	<b>0.03</b>	<b>0.0</b>	<b>7.57</b>	<b>0.2</b>	<b>168,077</b>	<b>1.29</b>
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		<b>15,516,656</b>	<b>0.02</b>	<b>0.0</b>	<b>13.67</b>	<b>0.2</b>	<b>168,077</b>	<b>1.08</b>

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

## For the Six Months Ended September 30, 2018

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a EAD post-CRM	b Average PD	c Number of obligors	d Average LGD	e Average maturity	f RWA	g RWA density
Sovereign exposure								
1	0.00 to 0.15 or less	2,257,620	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, 2019**

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density
Sovereign exposure								
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Bank exposure								
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Corporate exposure								
1	0.00 to 0.15 or less	1,301,716	0.05	0.0	17.31	0.1	44,648	3.42
2	Exceeding 0.15 to 0.25 or less	1,764	0.15	0.0	30.35	2.5	461	26.16
3	Exceeding 0.25 to 0.50 or less	108	0.42	0.0	30.35	2.2	45	41.52
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	2,179	0.83	0.0	30.35	4.9	1,721	79.00
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	1,305,768	0.05	0.0	17.35	0.1	46,876	3.58
Total		1,305,768	0.05	0.0	17.35	0.1	46,876	3.58

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

**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	—	—	—	—	—	—	—

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density
Bank exposure								
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Corporate exposure								
1	0.00 to 0.15 or less	1,247,031	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, 2019

(Millions of Yen)

No.		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash – domestic currency	—	129,840	393,800	182,763	578,257	4,700
2	Cash – other currencies	—	6,786	241,985	32,286	18,895,976	55,665
3	Domestic sovereign debt	—	—	814,410	—	400	7,254,415
4	Other sovereign debt	—	—	27,186	1,120	21,198	11,482,025
5	Government agency debt	—	—	—	—	—	2,214,093
6	Corporate bonds	—	—	—	—	—	—
7	Equity securities	—	—	—	33,701	—	—
8	Other collateral	—	—	—	—	366	3,022,326
9	Total	—	136,627	1,477,383	249,870	19,496,199	24,033,226

## 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

(Millions of Yen)

No.		For the Six Months Ended September 30, 2019		For the Six Months Ended September 30, 2018	
		a	b	a	b
		Protection bought	Protection sold	Protection bought	Protection sold
	Notionals				
1	Single-name credit default swaps	—	—	—	—
2	Index credit default swaps	—	—	—	—
3	Total return swaps	—	—	—	—
4	Credit options	—	—	—	—
5	Other credit derivatives	—	—	—	—
6	Total notionals	—	—	—	—
	Fair values				
7	Positive fair value (asset)	—	—	—	—
8	Negative fair value (liability)	—	—	—	—

Note: The Bank had no amount of credit derivative instruments exposure subject to the tallying on this template as of September 30, 2019 and September 30, 2018.

## CCR8: Exposures to central counterparties

(Millions of Yen)

No.		For the Six Months Ended September 30, 2019		For the Six Months Ended September 30, 2018	
		a	b	a	b
		EAD (post-CRM)	RWA	EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)		<b>189,974</b>		171,806
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	<b>8,649,539</b>	<b>390</b>	8,726,445	18,797
3	(i) OTC derivatives	<b>1,157,742</b>	<b>381</b>	813,962	18,733
4	(ii) Exchange-traded derivatives	<b>230</b>	<b>9</b>	1,604	64
5	(iii) Securities financing transactions	<b>7,491,566</b>	—	7,910,878	—
6	(iv) Netting sets where cross-product netting has been approved	—	—	—	—
7	Segregated initial margin	<b>509,384</b>	—	—	—
8	Non-segregated initial margin	<b>107,670</b>	<b>0</b>	293,150	593
9	Pre-funded default fund contributions	<b>105,294</b>	<b>189,582</b>	107,675	152,414
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, 2019

(Millions of Yen)

No.	Types of underlying assets	a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	—	—	—	—	—	—	<b>2,505,705</b>	—	<b>2,505,705</b>
2	residential mortgage	—	—	—	—	—	—	<b>1,522,963</b>	—	<b>1,522,963</b>
3	credit card	—	—	—	—	—	—	<b>338,944</b>	—	<b>338,944</b>
4	other retail exposures	—	—	—	—	—	—	<b>643,797</b>	—	<b>643,797</b>
5	re-securitization	—	—	—	—	—	—	<b>0</b>	—	<b>0</b>
6	Wholesale (total) – of which	—	—	—	—	—	—	<b>8,137,439</b>	—	<b>8,137,439</b>
7	loans to corporates	—	—	—	—	—	—	<b>8,069,715</b>	—	<b>8,069,715</b>
8	commercial mortgage	—	—	—	—	—	—	<b>65,604</b>	—	<b>65,604</b>
9	lease and receivables	—	—	—	—	—	—	<b>2,119</b>	—	<b>2,119</b>
10	other wholesale	—	—	—	—	—	—	—	—	—
11	re-securitization	—	—	—	—	—	—	—	—	—

## 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, 2019

(Millions of Yen)

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

## 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, 2019

(Millions of Yen)

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

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	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—



(Millions of Yen)

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

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

For the Six Months Ended September 30, 2019

(Millions of Yen)

No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	
		Total exposures															
		Traditional securitization								Synthetic securitization							
		Of which securitization				Of which re-securitization				Of which securitization				Of which re-securitization			
		Of which retail underlying	Of which wholesale			Of which senior	Of which non-senior			Of which retail underlying	Of which wholesale			Of which senior	Of which non-senior		
	Exposure values (by RW bands)																
1	≤20% RW	10,613,900	10,613,900	10,613,900	2,476,460	8,137,439	—	—	—	—	—	—	—	—	—	—	
2	>20% to 50% RW	5,048	5,048	5,048	5,048	—	—	—	—	—	—	—	—	—	—	—	
3	>50% to 100% RW	20,541	20,541	20,541	20,541	—	—	—	—	—	—	—	—	—	—	—	
4	>100% to <1,250% RW	3,653	3,653	3,653	3,653	—	—	—	—	—	—	—	—	—	—	—	
5	1,250% RW	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—	
	Exposure values (by regulatory approach)																
6	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
7	SEC-ERBA	10,643,144	10,643,144	10,643,144	2,505,705	8,137,439	—	—	—	—	—	—	—	—	—	—	
8	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
9	1,250%	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—	
	RWA (by regulatory approach)																
10	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
11	SEC-ERBA	2,139,222	2,139,222	2,139,222	512,656	1,626,565	—	—	—	—	—	—	—	—	—	—	
12	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
13	1,250%	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—	

(Millions of Yen)

No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o			
		Total exposures																	
		Traditional securitization								Synthetic securitization									
		Of which securitization				Of which re-securitization				Of which securitization				Of which re-securitization					
		Of which 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	
		Capital charge after cap																	
14	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—			
15	SEC-ERBA	171,137	171,137	171,137	41,012	130,125	—	—	—	—	—	—	—	—	—				
16	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—				
17	1,250%	0	0	—	—	—	0	—	0	—	—	—	—	—	—				

## 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	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 RBA (including IAA)	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 RBA (including IAA)	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 RBA (including IAA)	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**

(Millions of Yen)

No.		RWA	
		For the Six Months Ended September 30, 2019	For the Six Months Ended September 30, 2018
1	Interest rate risk (general and specific)	—	—
2	Equity risk (general and specific)	—	—
3	Foreign exchange risk	<b>3,267,899</b>	1,532,522
4	Commodity risk	—	—
	Options		
5	Simplified approach	—	—
6	Delta-plus method	—	—
7	Scenario approach	—	—
8	Securitization	—	—
9	Total	<b>3,267,899</b>	1,532,522

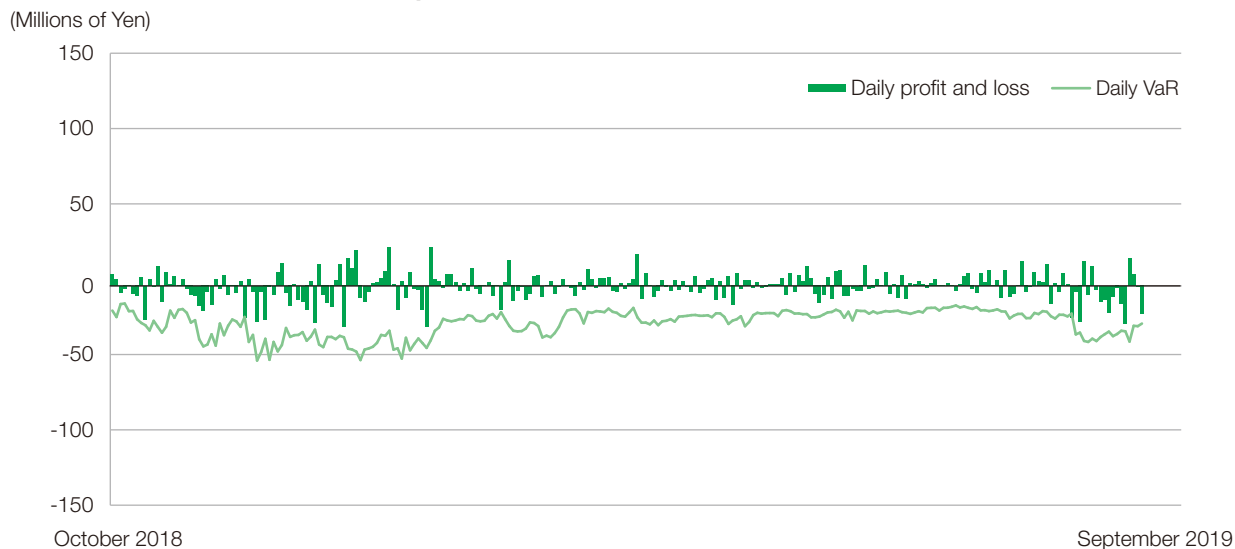
**MR3: IMA values for trading portfolios**

(Millions of Yen)

No.		For the Six Months Ended	For the Six Months Ended
		September 30, 2019	September 30, 2018
	VaR (10 day 99%)		
1	Maximum value	<b>103</b>	403
2	Average value	<b>63</b>	174
3	Minimum value	<b>43</b>	40
4	Period end	<b>71</b>	40
	Stressed VaR (10 day 99%)		
5	Maximum value	<b>385</b>	1,108
6	Average value	<b>268</b>	816
7	Minimum value	<b>161</b>	224
8	Period end	<b>258</b>	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)	—	—

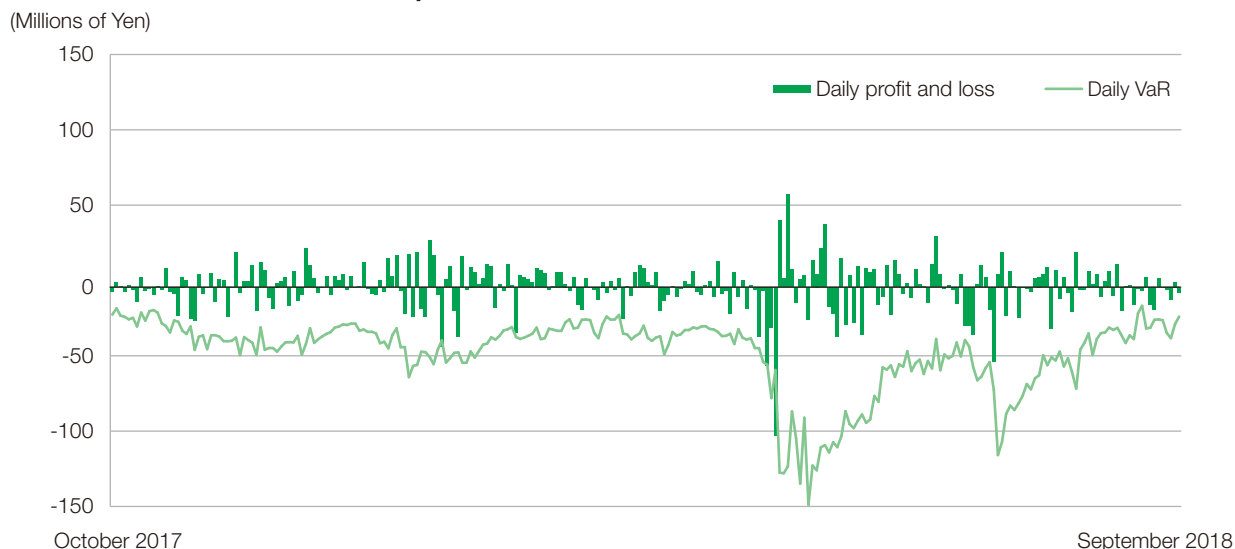
### MR4: Comparison of VaR estimates with gains/losses

#### For the Six Months Ended September 30, 2019



Note: The Bank conducted two excess back-tests in the past 250 business days. This excess back-testing was conducted on November 28, 2018, resulting in a loss of ¥21 million with a VaR of ¥20 million, and on September 5, 2019, resulting in a loss of ¥20 million with a VaR of ¥18 million. The reasons for this excess back-testing were all related to market factors.

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



Note: The Bank conducted three excess back-tests in the past 250 business days. This excess back-testing was conducted on February 2, 2018, resulting in a loss of ¥39 million with a VaR of ¥35 million, on May 24, 2018, resulting in a loss of ¥52 million with a VaR of ¥51 million, and on May 28, 2018, resulting in a loss of ¥98 million with a VaR of ¥54 million. The reasons for this excess back-testing were all related to market factors.

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

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

For the Six Months Ended September 30, 2019

(Billions of Yen)

Items	Exposure
Look-through approach	20,937
Mandate-based approach	0
Simple approach (subject to 250% RW)	—
Simple approach (subject to 400% RW)	77
Fall-back approach (subject to 1,250% RW)	80
Total	21,095

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

1. The assets have been acquired appropriately and frequently.

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

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

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

1. 250% or below: 250%

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

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

For the Six Months Ended September 30, 2018

(Billions of Yen)

Items	Exposure
Look-through approach	20,668
Majority approach	1,119
Mandate-based approach	—
Market-based approach	1,333
Others (simple approach)	606
Total	23,727

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

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

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

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

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

**IRRBB1 – Quantitative information on IRRBB**

(Millions of Yen)

No.		a	b	c	d
		ΔEVE		ΔNII	
		For the Six Months Ended September 30, 2019	For the Six Months Ended September 30, 2018	For the Six Months Ended September 30, 2019	For the Six Months Ended September 30, 2018
1	Parallel up	<b>1,887,827</b>	2,491,560	<b>121,031</b>	203,001
2	Parallel down	<b>(657,124)</b>	(936,478)	<b>(127,881)</b>	(158,121)
3	Steeper	<b>503,743</b>	813,594		
4	Flattener	<b>(18,580)</b>	(112,498)		
5	Short rate up	<b>558,227</b>	592,828		
6	Short rate down	<b>(129,004)</b>	(230,727)		
7	Maximum	<b>1,887,827</b>	2,491,560	<b>121,031</b>	203,001
		e		f	
		For the Six Months Ended September 30, 2019		For the Six Months Ended September 30, 2018	
8	Tier 1 capital	<b>9,030,405</b>		6,348,609	

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

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

For the Six Months Ended September 30, 2019

(Millions of Yen, %)

Geographical breakdown	a	b	c	d
	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer	Bank-specific countercyclical capital buffer rate	Countercyclical buffer amount
France	<b>0.25%</b>	<b>342,473</b>		
Hong Kong (China)	<b>2.50%</b>	<b>91,480</b>		
Sweden	<b>2.50%</b>	<b>47,886</b>		
UK	<b>1.00%</b>	<b>1,201,912</b>		
Subtotal		<b>1,683,751</b>		
Total		<b>33,197,414</b>	<b>0.04%</b>	<b>17,041</b>

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

For the Six Months Ended September 30, 2018

Not applicable.

## Leverage Ratio Disclosure (Consolidated)

### Composition of Leverage Ratio Disclosure (Consolidated)

(Millions of Yen, %)

Corresponding line # on Basel III disclosure template (Table 2) (*)	Corresponding line # on Basel III disclosure template (Table 1) (*)	Items	As of September 30, 2019	As of September 30, 2018
<b>On-balance sheet exposures (1)</b>				
1		On-balance sheet exposures before deducting adjustment items	<b>106,201,110</b>	105,515,507
1a	1	Total assets reported in the consolidated balance sheet	<b>108,398,217</b>	108,041,179
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>2,197,106</b>	2,525,671
2	7	The amount of adjustment items pertaining to Tier 1 capital (-)	<b>196,085</b>	158,056
3		Total on-balance sheet exposures (a)	<b>106,005,024</b>	105,357,451
<b>Exposures related to derivative transactions (2)</b>				
4		Replacement cost multiplied by 1.4 associated with derivatives transactions, etc.	<b>40,429</b>	
		Replacement cost associated with derivatives transactions, etc.		208,142
5		Potential future exposure multiplied by 1.4 associated with derivatives transactions, etc.	<b>807,935</b>	
		Add-on amount associated with derivatives transactions, etc.		283,668
		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.		556,697
6		The amount of receivables arising from providing collateral, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework	—	—
		The amount of receivables arising from providing cash margin, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework		—
7		The amount of deductions of receivables (out of those arising from providing cash variation margin) (-)	<b>166,309</b>	—
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>682,055</b>	1,048,507
<b>Exposures related to repo transactions (3)</b>				
12		The amount of assets related to repo transactions, etc.	<b>60,365</b>	112,630
13		The amount of deductions from the assets above (line 12) (-)	—	—
14		The exposures for counterparty credit risk for repo transactions, etc.	<b>560,593</b>	522,879
15		The exposures for agent repo transaction		
16	5	The Total exposures related to repo transactions, etc. (c)	<b>620,959</b>	635,509
<b>Exposures related to off-balance sheet transactions (4)</b>				
17		Notional amount of off-balance sheet transactions	<b>4,763,750</b>	4,495,250
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	<b>1,905,453</b>	1,929,805
19	6	Total exposures related to off-balance sheet transactions (d)	<b>2,858,296</b>	2,565,445
<b>Leverage ratio on a consolidated basis (5)</b>				
20		The amount of capital (Tier 1 capital) (e)	<b>9,030,405</b>	6,348,609
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)	<b>110,166,335</b>	109,606,913
22		Leverage ratio on a consolidated basis ((e)/(f))	<b>8.19%</b>	5.79%

### Reasons for the Significant Difference in the Leverage Ratio Disclosure (Consolidated) during the Previous Term

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

## Sound Management of Liquidity Risk (Consolidated)

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

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

Items		The current quarter (July 1 to September 30, 2019)		The previous quarter (April 1 to June 30, 2019)	
		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>27,620,064</b>		26,300,626	
Cash outflows (2)					
2	Cash outflows relating to unsecured retail funding	<b>45,265</b>	<b>4,499</b>	45,420	4,515
3	of which: stable deposits	<b>394</b>	<b>12</b>	392	12
4	of which: quasi-stable deposits	<b>44,872</b>	<b>4,487</b>	45,028	4,503
5	Cash outflows relating to unsecured wholesale funding	<b>10,667,813</b>	<b>7,806,074</b>	12,165,721	8,373,737
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>10,066,119</b>	<b>7,204,380</b>	11,715,417	7,923,433
8	of which: debt securities	<b>601,694</b>	<b>601,694</b>	450,304	450,304
9	Cash outflows relating to secured funding, etc.	<b>179,965</b>		148,920	
10	Cash outflows relating to funding programs and credit/liquidity facilities such as derivative transactions, etc.	<b>2,682,824</b>	<b>1,593,420</b>	2,699,125	1,611,992
11	of which: cash outflows relating to derivative transactions	<b>1,319,464</b>	<b>1,319,464</b>	1,351,987	1,351,987
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>1,363,359</b>	<b>273,956</b>	1,347,138	260,004
14	Cash outflows based on an obligation to provide capital	<b>5,381,036</b>	<b>532,681</b>	5,956,093	531,012
15	Cash outflows relating to contingencies	<b>5,324,173</b>	<b>205,997</b>	5,442,534	228,344
16	Total cash outflows	<b>10,322,636</b>		10,898,519	
Cash inflows (3)					
17	Cash inflows relating to secured fund management, etc.	<b>10,484</b>	<b>0</b>	75,756	0
18	Cash inflows relating to collections of advances, etc.	<b>3,949,853</b>	<b>3,007,057</b>	2,831,735	2,106,483
19	Other cash inflows	<b>5,422,244</b>	<b>445,521</b>	6,153,247	570,150
20	Total cash inflows	<b>9,382,580</b>	<b>3,452,578</b>	9,060,737	2,676,633
Liquidity coverage ratio on a consolidated basis (4)					
21	Sum of high-quality liquid assets that can be included	<b>27,620,064</b>		26,300,626	
22	Net cash outflows	<b>6,870,058</b>		8,221,886	
23	Liquidity coverage ratio on a consolidated basis	<b>402.0%</b>		319.8%	
24	The number of data for calculating the average value	<b>62</b>		59	



(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	50,410	5,041	59,584	5,959
5	Cash outflows relating to unsecured wholesale funding	11,649,636	8,815,636	12,790,115	9,160,694
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	10,277,870	7,443,869	11,605,657	7,976,236
8	of which: debt securities	1,371,766	1,371,766	1,184,458	1,184,458
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.	2,579,119	1,612,563	2,622,660	1,598,584
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	1,205,913	239,358	1,272,890	248,814
14	Cash outflows based on an obligation to provide capital	5,307,288	387,308	4,562,934	302,330
15	Cash outflows relating to contingencies	5,148,533	246,557	4,740,151	207,263
16	Total cash outflows	11,285,925		11,469,654	
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.	3,713,099	3,208,271	3,538,956	3,031,396
19	Other cash inflows	5,922,651	437,760	5,428,369	388,139
20	Total cash inflows	10,442,116	3,646,031	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	33,838,080		36,255,368	
22	Net cash outflows	7,639,894		8,050,118	
23	Liquidity coverage ratio on a consolidated basis	442.9%		450.3%	
24	The number of data for calculating the average value	62		62	

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

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

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

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

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

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

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

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

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

### Other items concerning the consolidated liquidity coverage ratio

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

Considering the impact on the Bank's consolidated liquidity coverage ratio, with regard to immaterial consolidated subsidiaries with restrictions on practical operation, end-of-month data are converted to daily data.

## Capital Adequacy (Non-Consolidated)

## Capital Ratio Information (Non-Consolidated)

## CC1: Composition of Capital (Non-Consolidated)

(Millions of Yen, %)

Basel III Template No.	Items	a	b	c	
		As of September 30, 2019	As of September 30, 2018	Reference to Template CC2	
<b>Common Equity Tier 1 capital: instruments and reserves</b>					
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	<b>5,937,310</b>	5,394,675		
1a	of which: capital and capital surplus	<b>4,015,219</b>	3,455,509	E1.1+E1.2	
2	of which: retained earnings	<b>1,922,091</b>	1,939,166	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	<b>1,696,330</b>	1,132,132	E4	
6	Common Equity Tier 1 capital: instruments and reserves (A)	<b>7,633,641</b>	6,526,808		
<b>Common Equity Tier 1 capital: regulatory adjustments</b>					
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	<b>35,144</b>	31,732		
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)	<b>35,144</b>	31,732	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	<b>(142,362)</b>	153,886	E7	
12	Shortfall of eligible provisions to expected losses	<b>57,621</b>	22,285		
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)	<b>23,044</b>	17,796	A3-D3	
16	Investments in own shares (excluding those reported in the Net Assets section)	—	—	A4	
17	Reciprocal cross-holdings in common equity	—	—	A5	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share	—	—	A6	
19+20+21	Amount exceeding the 10% threshold on specified items	—	—		
19	of which: significant investments in the common stock of financials	—	—	A7	
20	of which: mortgage servicing rights	—	—	A8	
21	of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—		
22	Amount exceeding the 15% threshold on specified items	—	—		
23	of which: significant investments in the common stock of financials	—	—	A9	
24	of which: mortgage servicing rights	—	—	A10	
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	—	—		
28	Common Equity Tier 1 capital: regulatory adjustments (B)	<b>(26,551)</b>	225,701		
<b>Common Equity Tier 1 capital (CET1)</b>					
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	<b>7,660,193</b>	6,301,106		
<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>	49,999	E5.1+E5.2
	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	<b>1,316,972</b>	—	D1
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—	

(Millions of Yen, %)

Basel III Template No.	Items	a	b	c
		As of September 30, 2019	As of September 30, 2018	Reference to Template CC2
33+35	Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments	—	—	
36	Additional Tier 1 capital: instruments (D)	<b>1,366,971</b>	49,999	
<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>38,345</b>	39,041	A14
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—	—	
43	Additional Tier 1 capital: regulatory adjustments (E)	<b>38,345</b>	39,041	
<b>Additional Tier 1 capital (AT1)</b>				
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	<b>1,328,626</b>	10,958	
<b>Tier 1 capital (T1=CET1+AT1)</b>				
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	<b>8,988,819</b>	6,312,065	
<b>Tier 2 capital: instruments and provisions</b>				
46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown	—	—	E6
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	—	1,415,480	D2
	Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—	
47+49	Eligible Tier 2 capital instruments under phase-out arrangements included in Tier 2: instruments and provisions	<b>923</b>	97,816	
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	<b>2</b>	7	
50a	of which: general reserve for possible loan losses	<b>2</b>	7	A15
50b	of which: eligible provisions	—	—	A16
51	Tier 2 capital: instruments and provisions (H)	<b>925</b>	1,513,303	
<b>Tier 2 capital: regulatory adjustments</b>				
52	Investments in own Tier 2 instruments	—	—	A17
53	Reciprocal cross-holdings in Tier 2 instruments	—	—	A18
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, 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 and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	—	—	A20
57	Tier 2 capital: regulatory adjustments (I)	—	—	
<b>Tier 2 capital (T2)</b>				
58	Tier 2 capital (T2) ((H)-(I)) (J)	<b>925</b>	1,513,303	
<b>Total capital (TC=T1+T2)</b>				
59	Total capital (TC=T1+T2) ((G) + (J)) (K)	<b>8,989,745</b>	7,825,368	
<b>Risk weighted assets</b>				
60	Risk weighted assets (L)	<b>41,905,072</b>	37,536,228	

(Millions of Yen, %)

Basel III Template No.	Items	a	b	c
		As of September 30, 2019	As of September 30, 2018	Reference to Template CC2
<b>Capital ratio and buffers (non-consolidated)</b>				
61	Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))	<b>18.27%</b>	16.78%	
62	Tier 1 capital ratio (non-consolidated) ((G)/(L))	<b>21.45%</b>	16.81%	
63	Total capital ratio (non-consolidated) ((K)/(L))	<b>21.45%</b>	20.84%	
64	CET1 specific buffer requirement			
65	Of which: capital conservation buffer requirement			
66	Of which: countercyclical buffer requirement			
67	Of which: G-SIB/D-SIB additional requirement			
68	CET1 available after meeting the bank's minimum capital requirements			
<b>Regulatory adjustments</b>				
72	Non-significant investments in the capital and other TLAC liabilities of other financial institutions that are below the thresholds for deduction (before risk weighting)	<b>188,745</b>	211,140	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>	17,055	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>2</b>	7	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	<b>37</b>	101	
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>213,618</b>	210,247	
<b>Capital instruments under phase-out arrangements</b>				
82	Current cap on Additional Tier 1 instruments under phase-out arrangements	—	—	
83	Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	—	—	
84	Current cap on Tier 2 instruments under phase-out arrangements	<b>460,802</b>	614,402	
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	—	—	

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

As of September 30, 2019

(Millions of Yen)

Items	a	b	c
	Non-Consolidated balance sheet amount	Consolidated balance sheet amounts based on regulatory scope of consolidation	Reference numbers or symbols for referring to Template CC1
(Assets)			
Loans and Bills Discounted	18,989,907		
of which: non-significant investments in the capital, etc., of other financial institutions		—	
Tier 2 capital instruments and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		—	
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)		—	A21.1
Foreign Exchanges Assets	226,258		
Securities	55,547,345	55,547,339	
Money Held in Trust	6,997,384	6,997,384	
Securities and Money Held in Trust of which: goodwill and those equivalents (excluding those reported in the Intangible Fixed Assets)		—	A1.1
Securities and Money Held in Trust of which: investments in own capital instruments		—	—
Common Equity (excluding those reported in the Net Assets section)		—	A4
Additional Tier 1 capital		—	A11
Tier 2 capital		—	A17
Securities and Money Held in Trust of which: reciprocal cross-holdings in capital instruments		—	—
Common Equity		—	A5
Additional Tier 1 capital		—	A12
Tier 2 capital		—	A18
Securities and Money Held in Trust of which: non-significant investments in the capital, etc., of other financial institutions		188,745	—
Common Equity		—	A6
Additional Tier 1 capital		—	A13
Tier 2 capital instruments and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		—	A19
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)		188,745	A21.2
Securities and Money Held in Trust of which: significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital		55,400	—
Amount exceeding the 10% threshold on specified items		—	A7
Amount exceeding the 15% threshold on specified items		—	A9
Additional Tier 1 capital		38,345	A14
Tier 2 capital instruments and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		—	A20
Significant investments in the capital, etc., of other financial institutions that are below the thresholds for deduction (before risk weighting)		17,055	A22
Trading Assets	14,422		
Monetary Claims Bought	310,887		
Call Loans	607,379		
Receivables under Resale Agreements	—		
Cash and Due from Banks	21,625,236		
Other Assets	1,870,131		
Tangible Fixed Assets	113,015		

(Millions of Yen)

Items	a	b	c
	Non-Consolidated balance sheet amount	Consolidated balance sheet amounts based on regulatory scope of consolidation	Reference numbers or symbols for referring to Template CC1
Intangible Fixed Assets	48,643	48,643	
of which: goodwill and those equivalents (excluding those reported in the Net Assets section)		—	A1.2
of which: other intangible assets other than goodwill and mortgage servicing rights		48,643	A2.1
of which: amount that corresponds to effective tax rate to other intangible assets other than goodwill and mortgage servicing rights		13,498	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)	31,895	31,895	A3
Customers' Liabilities for Acceptances and Guarantees	146,312		
Reserve for Possible Loan Losses	(47,359)	(47,359)	
of which: general reserve for possible loan losses includes Tier 2		(2)	A15
of which: eligible provisions includes Tier 2		—	A16
Reserve for Possible Investment Losses	(1,739)		
Total Assets	106,479,721		
(Liabilities)			
Deposits	66,139,655		
Negotiable Certificates of Deposit	2,631,483		
Debentures	1,015,292		
Trading Liabilities	8,935		
Borrowed Money	4,906,884	4,906,884	
of which: qualifying Additional Tier 1 instruments		1,316,972	D1
of which: qualifying Tier 2 instruments		—	D2
Payables under Repurchase Agreements	15,617,369		
Foreign Exchanges Liabilities	0		
Trust Money	2,166,311		
Other Liabilities	5,477,073		
Reserve for Bonus Payments	5,928		
Reserve for Employees' Retirement Benefits	26,255		
Reserve for Directors' Retirement Benefits	789		
Deferred Tax Liabilities	645,369	645,369	
of which: prepaid pension cost		8,851	D3
Deferred Tax Liabilities for Land Revaluation	8,607		
Acceptances and Guarantees	146,312		
Total Liabilities	98,796,269		
(Net Assets)			
Paid-in Capital	4,040,198	4,040,198	
Common equity	4,015,198	4,015,198	E1.1
of which: lower dividend rate stock	3,589,481	3,589,481	
Preferred stock	24,999	24,999	
of which: directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which classified as equity under applicable accounting standards		24,999	E5.1
Capital Surplus	25,020	25,020	
Capital surplus	24,999	24,999	
of which: directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which classified as equity under applicable accounting standards		24,999	E5.2
Other capital surplus	20	20	E1.2

(Millions of Yen)

Items	a	b	c
	Non-Consolidated balance sheet amount	Consolidated balance sheet amounts based on regulatory scope of consolidation	Reference numbers or symbols for referring to Template CC1
Retained Earnings	<b>1,921,905</b>	<b>1,922,091</b>	E2
Legal reserves	<b>755,766</b>	<b>755,766</b>	
Voluntary reserves	<b>1,166,139</b>	<b>1,166,325</b>	
Special reserves	<b>323,700</b>	<b>323,700</b>	
General reserves	<b>559,403</b>	<b>559,403</b>	
Reserves for tax basis adjustments of fixed assets	<b>7,030</b>	<b>7,030</b>	
Others	<b>7</b>	<b>7</b>	
Unappropriated retained earnings	<b>275,997</b>	<b>276,184</b>	
Total Owners' Equity	<b>5,987,124</b>	<b>5,987,310</b>	
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	<b>2,021,595</b>	<b>2,021,595</b>	
Net Deferred Losses on Hedging Instruments	<b>(339,580)</b>	<b>(339,580)</b>	
of which: net deferred losses on hedge		<b>(142,362)</b>	E7
Revaluation Reserve for Land, net of taxes	<b>14,312</b>	<b>14,312</b>	
Foreign Currency Translation Adjustment	—	<b>3</b>	
Total Valuation and Translation Adjustment	<b>1,696,327</b>	<b>1,696,330</b>	E4
Total Net Assets	<b>7,683,452</b>		
Total Liabilities and Net Assets	<b>106,479,721</b>		

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

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



## As of September 30, 2018

(Millions of Yen)

Items	Non-Consolidated balance sheet amount	Consolidated balance sheet amounts 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 instruments		—	
Non-significant investments in the capital instruments of other financial institutions not subject to deduction		—	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		
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

(Millions of Yen)

Items	Non-Consolidated balance sheet amount	Consolidated balance sheet amounts based on regulatory scope of consolidation	Ref. No.
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		
(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

(Millions of Yen)

Items	Non-Consolidated balance sheet amount	Consolidated balance sheet amounts based on regulatory scope of consolidation	Ref. No.
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		

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

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

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

(Millions of Yen)

Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		For the Six Months Ended September 30, 2019	For the Six Months Ended September 30, 2018	For the Six Months Ended September 30, 2019	For the Six Months Ended September 30, 2018
1	Credit risk (excluding counterparty credit risk)	5,410,109	4,852,143	458,199	410,796
2	Of which: standardized approach (SA)	2,994	8,109	239	648
3	Of which: internal rating-based (IRB) approach	5,289,802	4,713,600	448,575	399,713
	Of which: significant investments	—	—	—	—
	Of which: estimated residual value of lease transactions	—	—	—	—
	Others	117,312	130,433	9,385	10,434
4	Counterparty credit risk (CCR)	487,033	457,975	39,994	37,733
5	Of which: standardized approach for counterparty credit risk (SA-CCR)	56,236	—	4,768	—
	Of which: current exposure method (CEM)	—	39,775	—	3,372
6	Of which: expected positive exposure (EPE) method	—	—	—	—
	Of which: credit valuation adjustment (CVA)	82,105	58,031	6,568	4,642
	Of which: central counterparty related exposure (CCP)	189,974	171,806	15,197	13,744
	Others	158,717	188,363	13,459	15,973
7	Equity positions in banking book under market-based approach	3,720,080	1,703,477	315,462	144,454
8	Equity investments in funds - Look-through approach	23,112,761	—	1,959,636	—
9	Equity investments in funds - Mandate-based approach	149	—	12	—
	Equity investments in funds - Simple approach (subject to 250% RW)	—	—	—	—
	Equity investments in funds - Simple approach (subject to 400% RW)	231,936	—	19,668	—
10	Equity investments in funds - Fall-back approach (subject to 1,250% RW)	988,078	—	79,046	—
	Equity investments in funds (SA)	—	—	—	—
	Equity investments in funds (IRB)	—	25,598,404	—	2,170,716
11	Settlement risk	549	—	46	—
12	Securitization exposures in banking book	2,139,222	654,444	171,137	55,496
13	Of which: Securitization internal rating-based approach (SEC-IRBA) or internal assessment approach (IAA)	—	—	—	—
14	Of which: Securitization external ratings-based approach (SEC-ERBA)	2,139,222	—	171,137	—
15	Of which: Securitization standardized approach (SEC-SA)	—	—	—	—
	Of which: Ratings-based approach (RBA) or internal assessment approach (IAA) in the IRB approach	—	654,444	—	55,496
	Of which: IRB Supervisory Formula Approach (SFA)	—	—	—	—
	Of which: Standardized approach (SA)	—	—	—	—
	Of which: 1,250% risk weight is applied	0	0	0	0
16	Market risk	3,278,770	1,569,780	262,301	125,582
17	Of which: standardized approach (SA)	3,267,850	1,532,522	261,428	122,601
18	Of which: internal model approaches (IMA)	10,919	37,257	873	2,980
19	Operational risk	541,046	681,275	43,283	54,502
20	Of which: Basic Indicator Approach	—	—	—	—
21	Of which: Standardized Approach	541,046	681,275	43,283	54,502
22	Of which: Advanced Measurement Approach	—	—	—	—
23	Amounts below the thresholds for deduction	42,638	42,638	3,615	3,615
	Risk weighted assets subject to transitional arrangements	—	—	—	—
24	Floor adjustment	—	—	—	—
25	Total	39,952,376	35,560,140	3,352,405	3,002,898

## IRRBB1 – Quantitative information on IRRBB

(Millions of Yen)

No.		a	b	c	d
		ΔEVE		ΔNII	
		For the Six Months Ended September 30, 2019	For the Six Months Ended September 30, 2018	For the Six Months Ended September 30, 2019	For the Six Months Ended September 30, 2018
1	Parallel up	<b>1,887,827</b>	2,491,560	<b>121,031</b>	203,001
2	Parallel down	<b>(657,124)</b>	(936,478)	<b>(127,881)</b>	(158,121)
3	Steeper	<b>503,743</b>	813,594		
4	Flattener	<b>(18,580)</b>	(112,498)		
5	Short rate up	<b>558,227</b>	592,828		
6	Short rate down	<b>(129,004)</b>	(230,727)		
7	Maximum	<b>1,887,827</b>	2,491,560	<b>121,031</b>	203,001
		e		f	
		For the Six Months Ended September 30, 2019		For the Six Months Ended September 30, 2018	
8	Tier I capital	<b>8,988,819</b>		6,312,065	

## Leverage Ratio Disclosure (Non-Consolidated)

## Composition of Leverage Ratio Disclosure (Non-Consolidated)

(Millions of Yen, %)

Corresponding line # on Basel III disclosure template (Table 2) (*)	Corresponding line # on Basel III disclosure template (Table 1) (*)	Items	As of September 30, 2019	As of September 30, 2018
<b>On-balance sheet exposures (1)</b>				
1		On-balance sheet exposures before deducting adjustment items	<b>106,026,880</b>	
1a	1	Total assets reported in the non-consolidated balance sheet	<b>106,479,721</b>	
1b	3	The amount of assets that are deducted from the total assets reported in the non-consolidated balance sheet (except adjustment items) (-)	<b>452,840</b>	
2	7	The amount of adjustment items pertaining to Tier 1 capital (-)	<b>154,156</b>	
3		Total on-balance sheet exposures (a)	<b>105,872,724</b>	
<b>Exposures related to derivative transactions (2)</b>				
4		Replacement cost multiplied by 1.4 associated with derivatives transactions, etc.	<b>40,429</b>	
5		Potential future exposure multiplied by 1.4 associated with derivatives transactions, etc.	<b>807,935</b>	
6		The amount of receivables arising from providing collateral, provided where deducted from the non-consolidated balance sheet pursuant to the operative accounting framework	—	
7		The amount of deductions of receivables (out of those arising from providing cash variation margin) (-)	<b>166,309</b>	
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>682,055</b>	
<b>Exposures related to repo transactions (3)</b>				
12		The amount of assets related to repo transactions, etc.	<b>60,365</b>	
13		The amount of deductions from the assets above (line 12) (-)	—	
14		The exposures for counterparty credit risk for repo transactions, etc.	<b>560,593</b>	
15		The exposures for agent repo transaction		
16	5	The Total exposures related to repo transactions, etc. (c)	<b>620,959</b>	
<b>Exposures related to off-balance sheet transactions (4)</b>				
17		Notional amount of off-balance sheet transactions	<b>3,147,603</b>	
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	<b>2,012,910</b>	
19	6	Total exposures related to off-balance sheet transactions (d)	<b>1,134,692</b>	
<b>Leverage ratio on a non-consolidated basis (5)</b>				
20		The amount of capital (Tier 1 capital) (e)	<b>8,988,819</b>	
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)	<b>108,310,431</b>	
22		Leverage ratio on a non-consolidated basis ((e)/(f))	<b>8.29%</b>	

## Sound Management of Liquidity Risk (Non-Consolidated)

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

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

Items		The current quarter (July 1 to September 30, 2019)		The previous quarter (April 1 to June 30, 2019)	
		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>27,620,064</b>		26,300,626	
Cash outflows (2)					
2	Cash outflows relating to unsecured retail funding	<b>45,265</b>	<b>4,499</b>	45,420	4,515
3	of which: stable deposits	<b>394</b>	<b>12</b>	392	12
4	of which: quasi-stable deposits	<b>44,872</b>	<b>4,487</b>	45,028	4,503
5	Cash outflows relating to unsecured wholesale funding	<b>10,631,416</b>	<b>7,769,677</b>	12,132,863	8,340,880
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>10,029,637</b>	<b>7,167,898</b>	11,682,496	7,890,512
8	of which: debt securities	<b>601,779</b>	<b>601,779</b>	450,367	450,367
9	Cash outflows relating to secured funding, etc.	<b>179,965</b>		148,920	
10	Cash outflows relating to funding programs and credit/liquidity facilities such as derivative transactions, etc.	<b>2,634,857</b>	<b>1,569,616</b>	2,679,079	1,602,782
11	of which: cash outflows relating to derivative transactions	<b>1,319,464</b>	<b>1,319,464</b>	1,351,987	1,351,987
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>1,315,393</b>	<b>250,152</b>	1,327,092	250,795
14	Cash outflows based on an obligation to provide capital	<b>5,382,511</b>	<b>534,157</b>	5,957,049	531,968
15	Cash outflows relating to contingencies	<b>3,924,058</b>	<b>190,991</b>	4,052,836	206,030
16	Total cash outflows	<b>10,248,905</b>		10,835,094	
Cash inflows (3)					
17	Cash inflows relating to secured fund management, etc.	<b>10,484</b>	<b>0</b>	75,756	0
18	Cash inflows relating to collections of advances, etc.	<b>4,011,735</b>	<b>3,069,400</b>	2,906,197	2,181,285
19	Other cash inflows	<b>5,420,977</b>	<b>444,254</b>	6,152,556	569,460
20	Total cash inflows	<b>9,443,196</b>	<b>3,513,655</b>	9,134,510	2,750,744
Liquidity coverage ratio on a non-consolidated basis (4)					
21	Sum of high-quality liquid assets that can be included	<b>27,620,064</b>		26,300,626	
22	Net cash outflows	<b>6,735,251</b>		8,084,350	
23	Liquidity coverage ratio on a non-consolidated basis	<b>410.0%</b>		325.3%	
24	The number of data for calculating the average value	<b>62</b>		59	

(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)		33,838,080		36,255,368	
1	Total high-quality liquid assets	33,838,080		36,255,368	
Cash outflows (2)		Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio	Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio
2	Cash outflows relating to unsecured retail funding	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)		Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio	Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio
17	Cash inflows relating to secured fund management, etc.	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 has shown stable progress for the past two years.

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

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

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

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

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

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

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

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