

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, 2020, 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	
		As of September 30, 2020	As of September 30, 2019	Reference to Template CC2	
Common Equity Tier 1 capital: instruments and reserves					
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,019,084	6,004,953		
1a	of which: capital and capital surplus	4,015,219	4,015,219		
2	of which: retained earnings	2,003,865	1,989,733		
26	of which: cash dividends to be paid	—	—		
	of which: other than the above	—	—		
3	Accumulated other comprehensive income and other disclosed reserves	1,953,084	1,705,332	(a)	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	—	—		
6	Common Equity Tier 1 capital: instruments and reserves (A)	7,972,168	7,710,285		
Common Equity Tier 1 capital: regulatory adjustments					
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	47,467	42,801		
8	of which: goodwill (net of related tax liability, including those equivalent)	3,813	4,240		
9	of which: other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)	43,653	38,561		
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	(326,227)	(145,427)		
12	Shortfall of eligible provisions to expected losses	9,384	60,155		
13	Securitization gain on sale	—	—		
14	Gains and losses due to changes in own credit risk on fair valued liabilities	—	—		
15	Net defined-benefit asset	42,365	41,935		
16	Investments in own shares (excluding those reported in the Net Assets section)	—	—		
17	Reciprocal cross-holdings in common equity	—	—		
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share	—	—		
19+20+21	Amount exceeding the 10% threshold on specified items	—	—		
19	of which: significant investments in the common stock of financials	—	—		
20	of which: mortgage servicing rights	—	—		
21	of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—		
22	Amount exceeding the 15% threshold on specified items	—	—		
23	of which: significant investments in the common stock of financials	—	—		
24	of which: mortgage servicing rights	—	—		
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	—	—		
28	Common Equity Tier 1 capital: regulatory adjustments (B)	(227,010)	(535)		
Common Equity Tier 1 capital (CET1)					
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	8,199,179	7,710,821		
Additional Tier 1 capital: instruments					
30	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	49,973	49,973	
	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,316,972	1,316,972	
		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, 2020	As of September 30, 2019	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)	3,969	3,831	
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)	1,370,914	1,370,777	
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	—	—	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	—	—	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	—	—	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	52,559	51,192	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—	—	
43	Additional Tier 1 capital: regulatory adjustments (E)	52,559	51,192	
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	1,318,355	1,319,584	
Tier 1 capital (T1=CET1+AT1)				
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	9,517,535	9,030,405	
Tier 2 capital: instruments and provisions				
46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown	—	—	
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	—	—	
	Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—	
48-49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	163	151	
47+49	Eligible Tier 2 capital instruments under phase-out arrangements included in Tier 2: instruments and provisions	923	923	
47	of which: instruments issued by banks and their special purpose vehicles	923	923	
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	43	200	
50a	of which: general reserve for possible loan losses	43	200	
50b	of which: eligible provisions	—	—	
51	Tier 2 capital: instruments and provisions (H)	1,130	1,275	
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	—	—	
53	Reciprocal cross-holdings in Tier 2 instruments	—	—	
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	—	—	
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	—	—	
57	Tier 2 capital: regulatory adjustments (I)	—	—	

(Millions of Yen, %)

Basel III Template No.	Items	a	b	c
		As of September 30, 2020	As of September 30, 2019	Reference to Template CC2
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,130	1,275	
Total capital (TC=T1+T2)				
59	Total capital (TC=T1+T2) ((G) + (J)) (K)	9,518,666	9,031,680	
Risk weighted assets				
60	Risk weighted assets (L)	39,898,551	42,603,974	
Capital ratio (consolidated) and buffers				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	20.55%	18.09%	
62	Tier 1 capital ratio (consolidated) ((G)/(L))	23.85%	21.19%	
63	Total capital ratio (consolidated) ((K)/(L))	23.85%	21.19%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	3.00%	3.04%	
65	Of which: capital conservation buffer requirement	2.50%	2.50%	
66	Of which: bank-specific countercyclical buffer requirement	0.00%	0.04%	
67	Of which: higher loss absorbency requirement	0.50%	0.50%	
68	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital buffer requirements	15.85%	13.19%	
Regulatory adjustments				
72	Non-significant investments in the capital and other TLAC liabilities of other financial institutions that are below the thresholds for deduction (before risk weighting)	139,898	187,443	
73	Significant investments in the common stock of other financial institutions that are below the thresholds for deduction (before risk weighting)	24,475	23,727	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	—	—	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	—	—	
Provisions included in Tier 2 capital: instruments and provisions				
76	Provisions (general reserve for possible loan losses)	43	200	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	222	2,553	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")	—	—	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	198,510	216,413	
Capital instruments under phase-out arrangements				
82	Current cap on Additional Tier 1 instruments under phase-out arrangements	—	—	
83	Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	—	—	
84	Current cap on Tier 2 instruments under phase-out arrangements	307,201	460,802	
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: Reconciliation of Regulatory Capital to Balance Sheet (Consolidated)

(Millions of Yen)

Items	a	b	c	d
	As of September 30, 2020 Consolidated balance sheet amount	As of September 30, 2019 Consolidated balance sheet amount	Reference numbers or symbols for referring to Template CC1	Reference numbers or symbols for referring to appended tables
(Assets)				
Loans and Bills Discounted	21,097,016	19,193,297		
Foreign Exchanges Assets	469,841	244,264		
Securities	50,149,236	55,424,899		2-b, 6-a
Money Held in Trust	10,230,150	6,997,963		6-b
Trading Assets	7,144	14,422		
Monetary Claims Bought	224,734	310,887		
Call Loans and Bills Bought	792,324	607,379		
Cash and Due from Banks	19,378,455	21,659,549		
Other Assets	2,015,929	1,877,398		
Tangible Fixed Assets	112,619	114,379		
Intangible Fixed Assets	59,102	52,059		2-a
Net Defined-benefit Asset	58,637	58,042		3
Deferred Tax Assets	3,184	2,180		4-a
Customers' Liabilities for Acceptances and Guarantees	2,248,244	1,890,578		
Reserve for Possible Loan Losses	(100,002)	(48,953)		
Reserve for Possible Investment Losses	(143)	(130)		
Total Assets	106,746,476	108,398,217		
(Liabilities)				
Deposits	65,397,009	66,115,817		
Negotiable Certificates of Deposit	1,762,846	2,631,483		
Debentures	528,021	1,007,792		
Trading Liabilities	7,137	8,935		
Borrowed Money	4,639,810	4,963,385		8
Payables under Repurchase Agreements	17,514,200	15,617,369		
Foreign Exchanges Liabilities	1	0		
Short-term Entrusted Funds	1,889,751	2,166,311		
Other Liabilities	4,077,141	5,521,773		
Reserve for Bonus Payments	7,656	7,542		
Net Defined Benefit Liability	38,550	37,877		
Reserve for Directors' Retirement Benefits	1,323	1,231		
Deferred Tax Liabilities	593,022	648,809		4-b
Deferred Tax Liabilities for Land Revaluation	8,607	8,607		4-c
Acceptances and Guarantees	2,248,244	1,890,578		
Total Liabilities	98,713,326	100,627,515		
(Net Assets)				
Paid-in Capital	4,040,198	4,040,198		1-a
Capital Surplus	24,993	24,993		1-b
Retained Earnings	2,003,865	1,989,733		1-c
Total Owners' Equity	6,069,057	6,054,926		
Net Unrealized Gains on Other Securities	2,466,332	2,022,141		
Net Deferred Losses on Hedging Instruments	(532,878)	(342,645)		5
Revaluation Reserve for Land	14,312	14,312		
Foreign Currency Translation Adjustment	(154)	(92)		
Remeasurements of Defined Benefit Plans	5,472	11,617		
Total Accumulated Other Comprehensive Income	1,953,084	1,705,332	(a)	
Non-controlling Interests	11,008	10,442		7
Total Net Assets	8,033,150	7,770,701		
Total Liabilities and Net Assets	106,746,476	108,398,217		

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

Appended Tables

Note: The items that were included in the Bank's own capital via the transitional arrangements are not included in these tables.

1. Owners' Equity

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	As of September 30, 2020	As of September 30, 2019	Remarks
1-a	Paid-in Capital	4,040,198	4,040,198	
1-b	Capital Surplus	24,993	24,993	
1-c	Retained Earnings	2,003,865	1,989,733	
	Total Owners' Equity	6,069,057	6,054,926	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2020	As of September 30, 2019	Remarks
	Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,019,084	6,004,953	Directly issued qualifying common share capital plus related capital surplus and retained earnings (before adjusting cash dividends to be paid)
1a	of which: capital and capital surplus	4,015,219	4,015,219	
2	of which: retained earnings	2,003,865	1,989,733	
	of which: other than the above	—	—	
31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	49,973	49,973	

2. Intangible Assets

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	As of September 30, 2020	As of September 30, 2019	Remarks
2-a	Intangible Fixed Assets	59,102	52,059	
2-b	Securities	50,149,236	55,424,899	
	of which: goodwill attributable to equity-method investees	3,813	4,240	
	Income taxes related to above	(15,449)	(13,498)	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2020	As of September 30, 2019	Remarks
8	Intangible assets: goodwill	3,813	4,240	
9	Intangible assets: other	43,653	38,561	Other intangible assets other than goodwill and mortgage servicing rights
	Intangible assets: mortgage servicing rights	—	—	
20	Amount exceeding the 10% threshold on specified items	—	—	
24	Amount exceeding the 15% threshold on specified items	—	—	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	—	—	

3. Net Defined-benefit Asset

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	As of September 30, 2020	As of September 30, 2019	Remarks
3	Net defined-benefit asset	58,637	58,042	
	Income taxes related to above	(16,271)	(16,106)	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2020	As of September 30, 2019	Remarks
15	Net defined-benefit asset	42,365	41,935	

4. Deferred Tax Assets

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	As of September 30, 2020	As of September 30, 2019	Remarks
4-a	Deferred tax assets	3,184	2,180	
4-b	Deferred Tax Liabilities	593,022	648,809	
4-c	Deferred Tax Liabilities for Land Revaluation	8,607	8,607	
	Intangible assets to which tax-effect accounting was applied	15,449	13,498	
	Portion of net defined-benefit asset to which tax-effect accounting was applied	16,271	16,106	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2020	As of September 30, 2019	Remarks
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	—	—	This item does not agree with the amount reported on the consolidated balance sheet due to offsetting of assets and liabilities.
	Deferred tax assets arising from temporary differences (net of related tax liability)	—	—	This item does not agree with the amount reported on the consolidated balance sheet due to offsetting of assets and liabilities.
21	Amount exceeding the 10% threshold on specified items	—	—	
25	Amount exceeding the 15% threshold on specified items	—	—	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	—	—	

5. Deferred Gains or Losses on Derivatives under Hedge Accounting

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	As of September 30, 2020	As of September 30, 2019	Remarks
5	Net Deferred Losses on Hedging Instruments	(532,878)	(342,645)	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2020	As of September 30, 2019	Remarks
11	Deferred gains or losses on derivatives under hedge accounting	(326,227)	(145,427)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"

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

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	As of September 30, 2020	As of September 30, 2019	Remarks
6-a	Securities	50,149,236	55,424,899	
6-b	Money Held in Trust	10,230,150	6,997,963	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2020	As of September 30, 2019	Remarks
	Investments in own capital instruments	—	—	
16	Investments in own shares (excluding those reported in the Net Assets section)	—	—	
37	Investments in own Additional Tier 1 instruments	—	—	
52	Investments in own Tier 2 instruments	—	—	
	Reciprocal cross-holdings	—	—	
17	Reciprocal cross-holdings in common equity	—	—	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	—	—	
53	Reciprocal cross-holdings in Tier 2 instruments	—	—	
	Non-significant investments in the capital etc., of other financial institutions	139,898	187,443	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (“Other Financial Institutions”), net of eligible short positions, where the bank does not own more than 10% of the issued share	—	—	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	—	—	
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	—	—	
72	Non-significant investments in the capital and other TLAC liabilities of other financial institutions that are below the thresholds for deduction (before risk weighting)	139,898	187,443	

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2020	As of September 30, 2019	Remarks
	Significant investments in the capital, etc., of other financial institutions	77,034	74,920	
19	Amount exceeding the 10% threshold on specified items	—	—	
23	Amount exceeding the 15% threshold on specified items	—	—	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	52,559	51,192	
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	—	—	
73	Significant investments in the common stock of other financial institutions that are below the thresholds for deduction (before risk weighting)	24,475	23,727	

7. Non-controlling Interests

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	As of September 30, 2020	As of September 30, 2019	Remarks
7	Non-controlling Interests	11,008	10,442	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2020	As of September 30, 2019	Remarks
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	—	—	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)
34-35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	3,969	3,831	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)
48-49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	163	151	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)

8. Other Capital Instruments

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	As of September 30, 2020	As of September 30, 2019	Remarks
8	Borrowed Money	4,639,810	4,963,385	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2020	As of September 30, 2019	Remarks
32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,316,972	1,316,972	

OV1: Overview of RWA (Consolidated)

(Millions of Yen)

Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		September 30, 2020	September 30, 2019	September 30, 2020	September 30, 2019
1	Credit risk (excluding counterparty credit risk)	8,626,761	6,303,084	730,869	532,955
2	Of which: standardized approach (SA)	17,658	204,248	1,412	16,339
3	Of which: internal rating-based (IRB) approach	8,485,110	5,981,018	719,537	507,190
	Of which: significant investments	—	—	—	—
	Of which: estimated residual value of lease transactions	—	—	—	—
	Others	123,992	117,817	9,919	9,425
4	Counterparty credit risk (CCR)	428,025	487,033	35,341	39,994
5	Of which: standardized approach for counterparty credit risk (SA-CCR)	66,456	56,236	5,635	4,768
6	Of which: expected positive exposure (EPE) method	—	—	—	—
	Of which: credit valuation adjustment (CVA)	70,354	82,105	5,628	6,568
	Of which: Central counterparty related exposure (CCP)	128,620	189,974	10,289	15,197
	Others	162,594	158,717	13,787	13,459
7	Equity positions in banking book under market-based approach	3,666,469	3,717,764	310,916	315,266
8	Equity investments in funds - Look-through approach	17,859,306	22,774,187	1,514,366	1,930,925
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)	185,744	304,175	15,751	25,794
10	Equity investments in funds - Fall-back approach (subject to 1,250% RW)	509,577	988,078	40,766	79,046
11	Settlement risk	149,339	549	12,664	46
12	Securitization exposures in banking book	2,002,677	2,139,222	160,214	171,137
13	Of which: Securitization IRB approach (SEC-IRBA) or internal assessment approach (IAA)	—	—	—	—
14	Of which: Securitization external ratings-based approach (SEC-ERBA)	2,002,677	2,139,222	160,214	171,137
15	Of which: Securitization standardized approach (SEC-SA)	—	—	—	—
	Of which: 1,250% risk weight is applied	0	0	0	0
16	Market risk	4,070,238	3,278,818	325,619	262,305
17	Of which: standardized approach (SA)	4,067,472	3,267,899	325,397	261,431
18	Of which: internal model approaches (IMA)	2,765	10,919	221	873
19	Operational risk	502,551	572,760	40,204	45,820
20	Of which: Basic Indicator Approach	—	—	—	—
21	Of which: Standardized Approach	502,551	572,760	40,204	45,820
22	Of which: Advanced Measurement Approach	—	—	—	—
23	Amounts below the thresholds for deduction	60,983	59,111	5,171	5,012
	Risk weighted assets subject to transitional arrangements	—	—	—	—
24	Floor adjustment	—	—	—	—
25	Total	38,061,675	40,624,936	3,191,884	3,408,317

Credit Risk (Consolidated)**CR1: Credit quality of assets**

For the Six Months Ended September 30, 2020

(Millions of Yen)

No.		a	b	c	d
		Gross carrying values of		Allowances/ impairments	Net values (a+b-c)
	Defaulted exposures	Non-defaulted exposures			
	On-balance sheet assets				
1	Loans	49,207	20,092,552	88,818	20,052,941
2	Debt Securities	—	32,055,572	—	32,055,572
3	Off-balance sheet exposures	136	20,575,682	62	20,575,757
4	Total on-balance sheet assets (1+2+3)	49,344	72,723,807	88,881	72,684,270
	Off-balance sheet assets				
5	Acceptances and Guarantees	5,835	2,242,408	4,882	2,243,362
6	Commitments	1,014	1,657,374	782	1,657,606
7	Total off-balance sheet assets (5+6)	6,850	3,899,783	5,664	3,900,968
	Total				
8	Total (4+7)	56,194	76,623,590	94,546	76,585,239

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, 2019

(Millions of Yen)

No.		a	b	c	d
		Gross carrying values of		Allowances/ impairments	Net values (a+b-c)
	Defaulted exposures	Non-defaulted exposures			
	On-balance sheet assets				
1	Loans	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."

CR2: Changes in stock of defaulted loans and debt securities

(Millions of Yen)

No.		For the Six Months Ended September 30, 2020	For the Six Months Ended September 30, 2019
1	Defaulted loans and debt securities at end of the previous reporting period	36,652	37,668
2	Default	35,733	23,225
3	Changes in the amounts of		
4	per factor during the		
5	reporting period		
	Returned to non-defaulted status	489	688
	Amounts written off	383	24
	Other changes (Decrease in the balance due to a recovery of exposure mainly at default)	(22,167)	(16,937)
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)	49,344	43,242

CR3: Credit risk mitigation techniques – overview**For the Six Months Ended September 30, 2020**

(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	19,592,580	460,360	149,913	541,484	—
2	Debt securities	31,183,712	871,859	—	871,859	—
3	Other on-balance sheet assets	20,572,974	2,782	46	2,936	—
4	Total	71,349,268	1,335,001	149,959	1,416,279	—
5	Of which defaulted	49,264	79	2,549	—	—

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	—	—

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

For the Six Months Ended September 30, 2020

(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 ¥17.6 billion, which is not shown in these statements due to its extremely limited amount—only about 0.04% of the credit risk assets on a consolidated basis (¥35,325.7 billion).

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).

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

For the Six Months Ended September 30, 2020

(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 ¥17.6 billion, which is not shown in these statements due to its extremely limited amount—only about 0.04% of the credit risk assets on a consolidated basis (¥35,325.7 billion).

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).

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

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

For the Six Months Ended September 30, 2020

(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	50,357,945	—	—	51,266,608	0.00	0.0	45.00	2.7	85,274	0.16	62	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	96,048	1,073	0.75	53,577	0.28	0.0	45.00	4.2	37,430	69.86	67	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	1,369	—	—	1,369	0.86	0.0	45.00	3.7	1,405	102.62	5	
6	Exceeding 2.50 to 10.00 or less	112,097	—	—	4	5.90	0.0	45.00	3.9	7	176.33	0	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	50,567,460	1,073	0.75	51,321,559	0.00	0.0	45.00	2.8	124,117	0.24	135	4
Bank exposure													
1	0.00 to 0.15 or less	4,397,453	10,147	0.98	4,402,499	0.05	0.1	44.96	2.1	992,878	22.55	1,149	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	166,821	1,700	0.85	78,411	0.40	0.0	42.91	2.4	48,073	61.30	136	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	9,483	237	1.00	9,720	1.14	0.0	43.44	2.7	9,503	97.76	48	
6	Exceeding 2.50 to 10.00 or less	2,259	82	1.00	2,130	8.58	0.0	43.51	3.4	4,058	190.48	81	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	4,576,018	12,168	0.97	4,492,762	0.07	0.2	44.92	2.1	1,054,512	23.47	1,417	—
Corporate exposure (excluding SMEs exposure and specialized lending)													
1	0.00 to 0.15 or less	6,665,962	1,570,065	0.52	7,268,297	0.05	0.4	45.07	2.9	1,852,827	25.49	1,762	
2	Exceeding 0.15 to 0.25 or less	2,587,191	372,289	0.65	2,556,268	0.16	0.5	44.86	2.7	1,126,887	44.08	1,918	
3	Exceeding 0.25 to 0.50 or less	239,139	33,663	0.64	274,042	0.42	0.1	44.79	2.8	187,506	68.42	516	
4	Exceeding 0.50 to 0.75 or less	148,483	550	0.75	105,004	0.63	0.0	45.00	3.3	98,955	94.23	297	
5	Exceeding 0.75 to 2.50 or less	234,762	33,707	0.27	220,123	1.20	0.1	44.53	2.8	227,900	103.53	1,190	
6	Exceeding 2.50 to 10.00 or less	77,641	10,857	0.06	66,703	3.96	0.1	44.96	4.0	105,102	157.56	1,188	
7	Exceeding 10.00 to 100.00 or less	133,947	12,105	0.82	140,627	15.50	0.1	45.00	4.1	340,208	241.92	9,812	
8	100.00 (default)	19,219	992	0.75	17,759	100.00	0.0	44.98	2.0	—	—	7,990	
9	Subtotal	10,106,347	2,034,230	0.54	10,648,825	0.51	1.6	45.00	2.9	3,939,389	36.99	24,677	2,644
SMEs exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	340	—	—	340	0.24	0.0	45.00	1.0	136	40.21	0	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	0	—	—	0	1.92	0.0	45.00	5.0	0	117.33	0	
6	Exceeding 2.50 to 10.00 or less	0	52	1.00	53	4.80	0.0	45.00	4.5	105	199.05	1	
7	Exceeding 10.00 to 100.00 or less	0	—	—	0	15.84	0.0	45.00	5.0	0	202.00	0	
8	100.00 (default)	490	32	1.00	522	100.00	0.0	45.00	1.2	—	—	235	
9	Subtotal	831	85	1.00	916	57.39	0.0	45.00	1.3	243	26.52	236	257
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	795,221	—	—	795,221	0.04	0.1	90.00	5.0	795,797	100.07	357	
2	Exceeding 0.15 to 0.25 or less	121,447	—	—	121,447	0.15	0.1	90.00	5.0	150,354	123.80	164	
3	Exceeding 0.25 to 0.50 or less	11,132	—	—	11,132	0.41	0.0	90.00	5.0	21,520	193.31	41	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	2,193	—	—	2,193	1.09	0.0	90.00	5.0	5,812	265.04	21	
6	Exceeding 2.50 to 10.00 or less	1,736	—	—	1,736	5.54	0.0	90.00	5.0	7,471	430.38	86	
7	Exceeding 10.00 to 100.00 or less	313	—	—	313	15.84	0.0	90.00	5.0	2,142	682.49	44	
8	100.00 (default)	65	—	—	65	100.00	0.0	90.00	5.0	731	1,124.99	58	
9	Subtotal	932,109	—	—	932,109	0.09	0.3	90.00	5.0	983,830	105.54	774	
Debt purchased for corporate (Default risk)													
1	0.00 to 0.15 or less	4,919,976	65,300	1.00	4,989,985	0.00	0.0	45.00	1.0	33,408	0.66	46	
2	Exceeding 0.15 to 0.25 or less	88,582	10,089	1.00	97,906	0.21	0.0	45.00	3.5	54,539	55.70	93	
3	Exceeding 0.25 to 0.50 or less	3,703	—	—	3,703	0.28	0.0	45.00	3.3	2,260	61.03	4	
4	Exceeding 0.50 to 0.75 or less	19,338	—	—	31,316	0.63	0.0	45.00	3.4	29,415	93.93	88	
5	Exceeding 0.75 to 2.50 or less	27,342	—	—	14,530	0.83	0.0	45.00	2.9	13,364	91.97	54	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	20,347	—	—	16,948	15.35	0.0	45.00	4.8	43,500	256.66	1,170	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	5,079,290	75,389	1.00	5,154,391	0.06	0.0	45.00	1.1	176,490	3.42	1,458	
Debt purchased for corporate (Dilution risk)													
1	0.00 to 0.15 or less	—	—	—	25,949	0.03	0.0	45.00	1.0	3,051	11.75	4	
2	Exceeding 0.15 to 0.25 or less	—	—	—	1,600	0.15	0.0	45.00	1.0	396	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	—	—	—	27,549	0.04	0.0	45.00	1.0	3,447	12.51	5	
Loan participation (corporate) (Default risk of seller)													
1	0.00 to 0.15 or less	—	—	—	38,071	0.02	0.0	45.00	2.7	3,225	8.47	4	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	38,071	0.02	0.0	45.00	2.7	3,225	8.47	4	
Debt purchased for retail													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	
Qualifying revolving retail exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	

(Millions of Yen, %, Thousands, Year)

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	—	2,018,766	1.00	2,018,766	0.28	98.6	35.80	—	371,661	18.41	2,023	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	137,968	—	—	137,968	0.76	10.2	68.70	—	98,773	71.59	720	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	1,293	5,319	1.00	6,612	19.81	0.4	42.23	—	15,711	237.59	573	—
8	100.00 (default)	1,866	2,927	1.00	4,793	100.00	0.4	112.18	—	10,598	221.09	4,530	—
9	Subtotal	141,128	2,027,013	1.00	2,168,141	0.59	109.7	38.08	—	496,744	22.91	7,847	631
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	284	2,467	1.00	2,751	0.26	2.9	90.92	—	1,206	43.85	6	—
4	Exceeding 0.50 to 0.75 or less	43,731	—	—	43,731	0.67	1.6	59.27	—	21,825	49.90	173	—
5	Exceeding 0.75 to 2.50 or less	971	4,175	1.00	5,147	2.14	2.7	99.19	—	6,683	129.82	109	—
6	Exceeding 2.50 to 10.00 or less	0	4	1.00	5	9.82	0.0	90.92	—	7	151.74	0	—
7	Exceeding 10.00 to 100.00 or less	207	0	1.00	208	22.27	0.0	59.44	—	287	137.88	27	—
8	100.00 (default)	969	12	1.00	981	100.00	0.0	104.35	—	1,666	169.86	890	—
9	Subtotal	46,165	6,660	1.00	52,826	2.72	7.5	65.65	—	31,677	59.96	1,208	318
Total		71,449,352	4,156,620	0.77	74,837,153	0.10	119.6	45.37	2.6	6,813,679	9.10	37,766	3,856

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

(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	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	—

(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	—	1,732,909	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

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

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

For the Six Months Ended September 30, 2020

(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	—	—	—	15,731	0.04	0.0	30.29	3.1	1,751	11.13	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	—	—	—	15,731	0.04	0.0	30.29	3.1	1,751	11.13	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	222,056	100	0.75	224,739	0.05	0.0	29.76	3.7	39,916	17.76	33	—
2	Exceeding 0.15 to 0.25 or less	66,788	8,426	0.44	72,419	0.15	0.0	28.77	3.0	19,921	27.50	31	—
3	Exceeding 0.25 to 0.50 or less	32,048	4,506	0.73	35,931	0.42	0.0	28.12	2.6	14,765	41.09	42	—
4	Exceeding 0.50 to 0.75 or less	5,022	—	—	4,127	0.63	0.0	18.13	4.1	1,616	39.17	4	—
5	Exceeding 0.75 to 2.50 or less	57,353	3,148	0.72	59,920	1.29	0.0	28.25	3.2	40,954	68.34	220	—
6	Exceeding 2.50 to 10.00 or less	45,798	5,588	0.85	47,337	4.80	0.1	28.54	3.0	46,523	98.27	648	—
7	Exceeding 10.00 to 100.00 or less	15,377	2,765	0.96	15,836	15.83	0.0	29.11	2.9	23,641	149.28	730	—
8	100.00 (default)	6,944	2,224	0.99	8,581	100.00	0.0	27.70	1.3	—	—	2,377	—
9	Subtotal	451,390	26,758	0.71	468,894	3.10	0.5	29.01	3.3	187,339	39.95	4,088	4,890
SMEs exposure													
1	0.00 to 0.15 or less	5,551	—	—	14,216	0.05	0.0	28.75	4.8	3,076	21.64	2	—
2	Exceeding 0.15 to 0.25 or less	19,054	1,372	0.75	10,941	0.17	0.0	25.97	3.4	2,562	23.42	4	—
3	Exceeding 0.25 to 0.50 or less	5,659	3,165	0.11	5,764	0.42	0.0	29.33	3.3	2,427	42.10	7	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	21,582	1,120	0.95	23,486	1.42	0.2	27.94	3.1	13,859	59.01	94	—
6	Exceeding 2.50 to 10.00 or less	28,075	2,202	0.97	27,269	4.80	0.3	28.91	2.6	21,192	77.71	378	—
7	Exceeding 10.00 to 100.00 or less	24,942	2,783	0.80	21,047	15.84	0.3	29.46	2.2	25,498	121.14	982	—
8	100.00 (default)	21,990	661	1.00	17,441	100.00	0.1	28.83	2.4	—	—	5,028	—
9	Subtotal	126,855	11,306	0.66	120,167	18.69	1.1	28.54	3.0	68,617	57.10	6,497	10,028
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	0	30,956	1.00	30,956	0.05	0.0	30.35	2.5	4,121	13.31	4	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	0	30,956	1.00	30,956	0.05	0.0	30.35	2.5	4,121	13.31	4	—
Debt purchased for corporate (Dilution risk)													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
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		578,246	69,021	0.83	635,750	5.82	1.6	29.01	3.2	261,829	41.18	10,593	14,918

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	—	—	—	—	—	—	—	—	—	—	—	—

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

(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		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

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

(Millions of Yen)

No.	Portfolio	As of September 30, 2020		As of September 30, 2019	
		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, 2020 and 2019, 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, 2020

(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	79,681	51,419	50%	84,882	—	—	33,362	118,245	59,122	—				
	Equal to or more than 2.5 years	973,434	89,030	70%	881,635	40,767	—	77,223	999,626	699,738	3,998				
Good	Less than 2.5 years	22,876	44,549	70%	47,986	—	—	—	47,986	33,590	191				
	Equal to or more than 2.5 years	381,545	96,942	90%	354,990	28,165	—	30,569	413,724	372,352	3,309				
Satisfactory		54,098	0	115%	22,337	31,760	—	—	54,098	62,213	1,514				
Weak		74,823	284	250%	20,580	49,452	—	3,000	73,033	182,583	5,842				
Default		5,859	0	—	—	5,859	—	—	5,859	—	2,929				
Total		1,592,319	282,226	—	1,412,412	156,006	—	144,156	1,712,575	1,409,601	17,787				
High-Volatility Commercial Real Estate (HVCRE)															
Regulatory categories	Residual contractual maturity	On-balance sheet amount	Off-balance sheet amount	RW	/					Exposure amount (EAD)	RWA	Expected losses			
Strong	Less than 2.5 years	—	—	70%	/					—	—	—			
	Equal to or more than 2.5 years	—	—	95%						—	—	—			
Good	Less than 2.5 years	—	—	95%						—	—	—			
	Equal to or more than 2.5 years	—	—	120%						—	—	—			
Satisfactory		—	—	140%						—	—	—			
Weak		—	—	250%						—	—	—			
Default		—	—	—						—	—	—			
Total		—	—	—						—	—	—	—	—	—
Equity Exposure (Method of the Market-Based Approach)															
Equity Exposure to which the Market-Based Approach is applied															
Categories	On-balance sheet amount	Off-balance sheet amount	RW	/					Exposure amount (EAD)	RWA					
Exchange-traded equity exposures	409,825	—	300%	/					409,825	1,229,477					
Private equity exposures	568,940	53,743	400%						609,247	2,436,991					
Other equity exposures	—	—	—						—	—					
Total	978,766	53,743	—						1,019,073	3,666,469					
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, 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		—	—	—	—	—	—	—	—	—	—	
Total		1,025,553	190,823	—	928,297	120,301	—	41,972	1,090,572	885,046	8,810	
High-Volatility Commercial Real Estate (HVCRE)												
Regulatory categories	Residual contractual maturity	On-balance sheet amount	Off-balance sheet amount	RW	/					Exposure amount (EAD)	RWA	Expected losses
Strong	Less than 2.5 years	—	—	70%	/					—	—	—
	Equal to or more than 2.5 years	—	—	95%						—	—	—
Good	Less than 2.5 years	—	—	95%						—	—	—
	Equal to or more than 2.5 years	—	—	120%						—	—	—
Satisfactory		—	—	140%						—	—	—
Weak		—	—	250%						—	—	—
Default		—	—	—						—	—	—
Total		—	—	—						—	—	—
Equity Exposure (Method of the Market-Based Approach)												
Equity Exposure to which the Market-Based Approach is applied												
Categories	On-balance sheet amount	Off-balance sheet amount	RW	/					Exposure amount (EAD)	RWA		
Exchange-traded equity exposures	412,192	—	300%	/					412,192	1,236,578		
Private equity exposures	552,077	90,959	400%						620,296	2,481,186		
Other equity exposures	—	—	—						—	—		
Total	964,270	90,959	—						1,032,489	3,717,764		
Equity Exposure to which a risk weight of 100%												
Equity Exposure to which a risk weight of 100% is applied as set forth in the proviso of Notification Regarding Capital Adequacy Ratio, Article 143-1	—	—	100%	/					—	—		

Counterparty Credit Risk (Consolidated)

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

For the Six Months Ended September 30, 2020

(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	15,971	187,855		1.4	310,225	66,456
2	Expected positive exposure method			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					17,060,148	162,594
5	VaR					—	—
6	Total						229,050

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	Total						214,954

CCR2: Credit valuation adjustment (CVA) capital charge

(Millions of Yen)

No.		As of September 30, 2020		As of September 30, 2019	
		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	269,768	70,354	344,746	82,105
5	Total subject to the CVA capital charge	269,768	70,354	344,746	82,105

CCR3: Standardized approach – CCR exposures by regulatory portfolio and risk weights For the Six Months Ended September 30, 2020

(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, 2020.

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.

CCR4: IRB – CCR exposures by portfolio and PD scale
■ Foundation Internal Ratings-Based Approach (F-IRB)
For the Six Months Ended September 30, 2020

(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	2,627,672	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	2,627,672	0.00	0.0	45.00	0.4	—	0.00
Bank exposure								
1	0.00 to 0.15 or less	13,403,850	0.05	0.0	3.98	0.1	221,115	1.64
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	13,403,850	0.05	0.0	3.98	0.1	221,115	1.64
Corporate exposure (excluding SMEs exposure and specialized lending)								
1	0.00 to 0.15 or less	1,335,063	0.05	0.0	0.13	0.0	5,453	0.40
2	Exceeding 0.15 to 0.25 or less	1,701	0.15	0.0	45.00	3.1	726	42.68
3	Exceeding 0.25 to 0.50 or less	1,802	0.42	0.0	45.00	4.9	1,656	91.88
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	61	1.11	0.0	45.00	1.8	53	87.32
6	Exceeding 2.50 to 10.00 or less	1	4.80	0.0	45.00	1.0	1	129.84
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	1,338,630	0.05	0.0	0.25	0.1	7,891	0.58
SMEs exposure								
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Total		17,370,153	0.04	0.1	9.89	0.2	229,006	1.31

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

For the Six Months Ended September 30, 2019

(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	2,529,118	0.00	0.0	45.00	0.5	—	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	2,529,118	0.00	0.0	45.00	0.5	—	0.00
Bank exposure								
1	0.00 to 0.15 or less	12,987,537	0.03	0.0	7.57	0.2	168,077	1.29
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	12,987,537	0.03	0.0	7.57	0.2	168,077	1.29
Corporate exposure (excluding SMEs exposure and specialized lending)								
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
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	—	—	—	—	—	—	—
SMEs exposure								
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Total		15,516,656	0.02	0.0	13.67	0.2	168,077	1.08

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, 2020

(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 (excluding SMEs exposure and specialized lending)								
1	0.00 to 0.15 or less	143	0.05	0.0	30.35	5.0	32	22.73
2	Exceeding 0.15 to 0.25 or less	36	0.15	0.0	30.35	1.3	6	18.59
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	1	0.83	0.0	30.35	1.0	0	45.44
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	180	0.07	0.0	30.35	4.2	39	22.05
SMEs exposure								
1	0.00 to 0.15 or less	31	0.05	0.0	30.35	1.1	2	8.60
2	Exceeding 0.15 to 0.25 or less	8	0.24	0.0	30.35	1.1	1	18.94
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	0.08	0.0	30.35	1.1	4	10.71
Total		220	0.07	0.0	30.35	3.6	44	20.01

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

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 (excluding SMEs exposure and specialized lending)								
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
SMEs exposure								
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Total		1,305,768	0.05	0.0	17.35	0.1	46,876	3.58

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

CCR5: Composition of collateral for CCR exposure

For the Six Months Ended September 30, 2020

(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	—	126,662	418,006	100,504	605,703	6,208
2	Cash – other currencies	—	8,336	409,912	32,519	20,383,870	106,748
3	Domestic sovereign debt	—	—	730,121	—	14,957	6,661,305
4	Other sovereign debt	—	—	67,193	1,224	19,945	14,419,680
5	Government agency debt	—	—	—	—	—	1,726,589
6	Corporate bonds	—	—	—	—	—	23,584
7	Equity securities	—	—	—	26,151	—	—
8	Other collateral	—	—	—	—	7,506	2,701,682
9	Total	—	134,999	1,625,234	160,399	21,031,983	25,645,799

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

CCR6: Credit derivatives exposures

(Millions of Yen)

No.		As of September 30, 2020		As of September 30, 2019	
		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, 2020 and 2019.

CCR8: Exposures to central counterparties

(Millions of Yen)

No.		As of September 30, 2020		As of September 30, 2019	
		a	b	a	b
		EAD (post-CRM)	RWA	EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)		128,620		189,974
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	9,648,627	361	8,649,539	390
3	(i) OTC derivatives	1,186,637	361	1,157,742	381
4	(ii) Exchange-traded derivatives	—	—	230	9
5	(iii) Securities financing transactions	8,461,989	—	7,491,566	—
6	(iv) Netting sets where cross-product netting has been approved	—	—	—	—
7	Segregated initial margin	488,096		509,384	
8	Non-segregated initial margin	123,662	—	107,670	0
9	Pre-funded default fund contributions	197,199	128,258	105,294	189,582
10	Unfunded default fund contributions	—	—	—	—
11	Exposures to non-QCCPs (total)		—		—
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	—	—	—	—
13	(i) OTC derivatives	—	—	—	—
14	(ii) Exchange-traded derivatives	—	—	—	—
15	(iii) Securities financing transactions	—	—	—	—
16	(iv) Netting sets where cross-product netting has been approved	—	—	—	—
17	Segregated initial margin	—		—	
18	Non-segregated initial margin	—	—	—	—
19	Pre-funded default fund contributions	—	—	—	—
20	Unfunded default fund contributions	—	—	—	—
		—	—	—	—

Securitization Exposures (Consolidated)

SEC1: Securitization exposures in the banking book

For the Six Months Ended September 30, 2020

(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	—	—	—	—	—	—	2,186,084	—	2,186,084
2	residential mortgage	—	—	—	—	—	—	1,312,327	—	1,312,327
3	credit card	—	—	—	—	—	—	305,059	—	305,059
4	other retail exposures	—	—	—	—	—	—	568,698	—	568,698
5	re-securitization	—	—	—	—	—	—	0	—	0
6	Wholesale (total) – of which	—	—	—	—	—	—	7,796,346	—	7,796,346
7	loans to corporates	—	—	—	—	—	—	7,662,843	—	7,662,843
8	commercial mortgage	—	—	—	—	—	—	64,984	—	64,984
9	lease and receivables	—	—	—	—	—	—	68,518	—	68,518
10	other wholesale	—	—	—	—	—	—	—	—	—
11	re-securitization	—	—	—	—	—	—	—	—	—

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	—	—	—	—	—	—	2,505,705	—	2,505,705
2	residential mortgage	—	—	—	—	—	—	1,522,963	—	1,522,963
3	credit card	—	—	—	—	—	—	338,944	—	338,944
4	other retail exposures	—	—	—	—	—	—	643,797	—	643,797
5	re-securitization	—	—	—	—	—	—	0	—	0
6	Wholesale (total) – of which	—	—	—	—	—	—	8,137,439	—	8,137,439
7	loans to corporates	—	—	—	—	—	—	8,069,715	—	8,069,715
8	commercial mortgage	—	—	—	—	—	—	65,604	—	65,604
9	lease and receivables	—	—	—	—	—	—	2,119	—	2,119
10	other wholesale	—	—	—	—	—	—	—	—	—
11	re-securitization	—	—	—	—	—	—	—	—	—

SEC2: Securitization exposures in the trading book

For the Six Months Ended September 30, 2020

(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, 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	—	—	—	—	—	—	—	—	—

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, 2020

(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, 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%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	

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

For the Six Months Ended September 30, 2020

(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	9,952,574	9,952,574	9,952,574	2,156,227	7,796,346	—	—	—	—	—	—	—	—	—	—	—	
2	>20% to 50% RW	5,135	5,135	5,135	5,135	—	—	—	—	—	—	—	—	—	—	—	—	
3	>50% to 100% RW	21,578	21,578	21,578	21,578	—	—	—	—	—	—	—	—	—	—	—	—	
4	>100% to <1,250% RW	3,142	3,142	3,142	3,142	—	—	—	—	—	—	—	—	—	—	—	—	
5	1,250% RW	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—	—	
	Exposure values (by regulatory approach)																	
6	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
7	SEC-ERBA	9,982,431	9,982,431	9,982,431	2,186,084	7,796,346	—	—	—	—	—	—	—	—	—	—	—	
8	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
9	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		
	RWA (by regulatory approach)																
10	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
11	SEC-ERBA	2,002,677	2,002,677	2,002,677	445,775	1,556,902	—	—	—	—	—	—	—	—	—	—	
12	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
13	1,250%	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—	
	Capital charge after cap																
14	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
15	SEC-ERBA	160,214	160,214	160,214	35,662	124,552	—	—	—	—	—	—	—	—	—	—	
16	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
17	1,250%	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—	

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	—	—	—	—	—	—	—	
	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	—	—	—	—	—	—	—	

Market Risk (Consolidated)**MR1: Market risk under standardized approach**

(Millions of Yen)

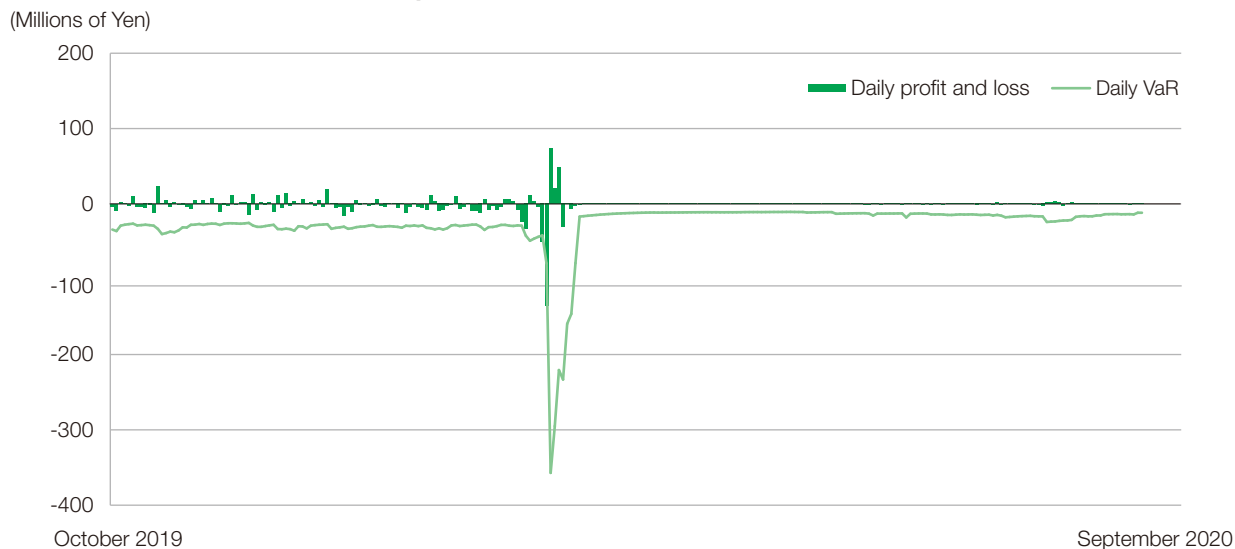
No.		As of September 30, 2020	As of September 30, 2019
		RWA	RWA
1	Interest rate risk (general and specific)	—	—
2	Equity risk (general and specific)	—	—
3	Foreign exchange risk	4,067,472	3,267,899
4	Commodity risk	—	—
	Options		
5	Simplified approach	—	—
6	Delta-plus method	—	—
7	Scenario approach	—	—
8	Securitization	—	—
9	Total	4,067,472	3,267,899

MR3: IMA values for trading portfolios

(Millions of Yen)

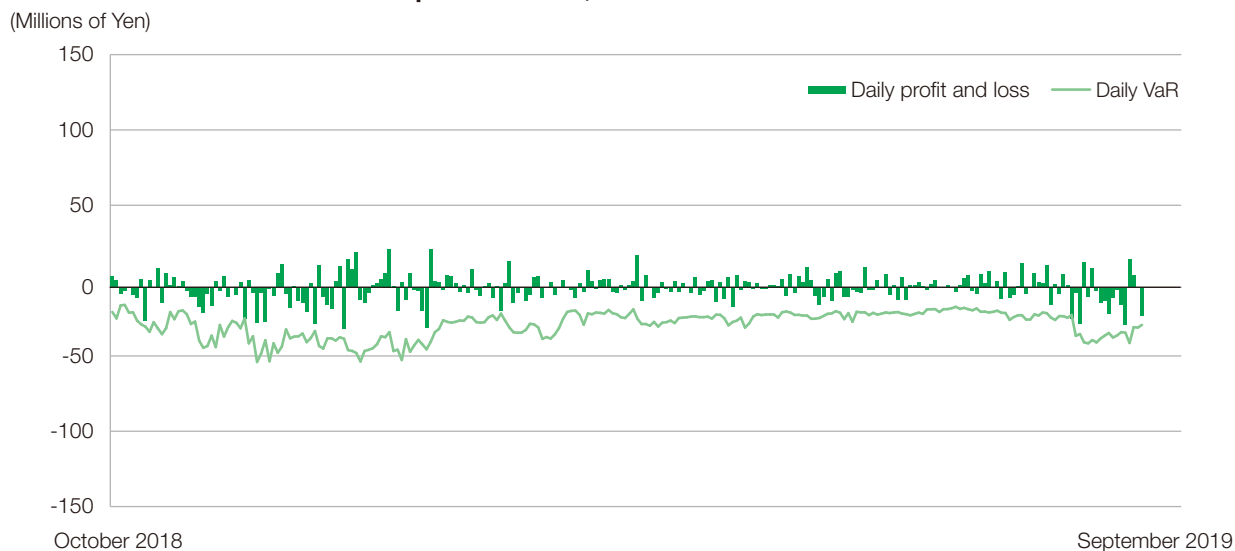
No.		As of September 30, 2020	As of September 30, 2019
	VaR (10 day 99%)		
1	Maximum value	52	103
2	Average value	16	63
3	Minimum value	6	43
4	Period end	10	71
	Stressed VaR (10 day 99%)		
5	Maximum value	91	385
6	Average value	30	268
7	Minimum value	9	161
8	Period end	30	258
	Incremental Risk Charge (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, 2020



Note: The Bank conducted four excesses back-test in the past 250 business days. These excesses back-testing were conducted on March 4, 2020, resulting in a loss of ¥23 million with a VaR of ¥20 million, March 5, 2020, resulting in a loss of ¥33 million with a VaR of ¥33 million, March 11, 2020, resulting in a loss of ¥50 million with a VaR of ¥32 million, March 12, 2020, resulting in a loss of ¥135 million with a VaR of ¥70 million. The reasons for these excesses back-testing were all related to market factors.

For the Six Months Ended September 30, 2019



Note: The Bank conducted two excess back-tests in the past 250 business days. This excesses back-testing were 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 these excesses 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

(Billions of Yen)

Items	As of September 30, 2020	As of September 30, 2019
	Exposure	Exposure
Look-through approach	17,913	20,937
Mandate-based approach	—	0
Simple approach (subject to 250% RW)	—	—
Simple approach (subject to 400% RW)	47	77
Fall-back approach (subject to 1,250% RW)	40	80
Total	18,001	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.)

Interest Rate Risk in the Banking Book (Consolidated)

IRRBB1 – Quantitative information on IRRBB

(Millions of Yen)

No.		a		b		c		d	
		ΔEVE				ΔNII			
		As of September 30, 2020	As of September 30, 2019	As of September 30, 2020	As of September 30, 2019	As of September 30, 2020	As of September 30, 2019	As of September 30, 2020	As of September 30, 2019
1	Parallel up	2,369,460	1,887,827	183,659	121,031				
2	Parallel down	(332,785)	(657,124)	(183,687)	(127,881)				
3	Steeper	889,415	503,743						
4	Flattener	(405,163)	(18,580)						
5	Short rate up	510,426	558,227						
6	Short rate down	8,089	(129,004)						
7	Maximum	2,369,460	1,887,827	183,659	121,031				
		e				f			
		As of September 30, 2020		As of September 30, 2019		As of September 30, 2020		As of September 30, 2019	
8	Tier 1 capital	9,517,535				9,030,405			

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.

Countercyclical Capital Buffer (Consolidated)

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

For the Six Months Ended September 30, 2020

(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
Luxembourg	0.25%	188,715		
Hong Kong (China)	1.00%	99,637		
Subtotal		288,352		
Total		31,050,823	0.00%	—

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

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	0.25%	342,473		
Hong Kong (China)	2.50%	91,480		
Sweden	2.50%	47,886		
UK	1.00%	1,201,912		
Subtotal		1,683,751		
Total		33,197,414	0.04%	17,041

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.

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, 2020	As of September 30, 2019
On-balance sheet exposures (1)				
1		On-balance sheet exposures before deducting adjustment items	85,293,084	106,201,110
1a	1	Total assets reported in the consolidated balance sheet	87,785,453	108,398,217
1b	2	The amount of assets of subsidiaries that are not included in the scope of the leverage ratio on a consolidated basis (-)		
1c	7	The amount of assets of subsidiaries that are included in the scope of the leverage ratio on a consolidated basis (except those included in the total assets reported in the consolidated balance sheet)	—	—
1d	3	The amount of assets that are deducted from the total assets reported in the consolidated balance sheet (except adjustment items) (-)	2,492,368	2,197,106
2	7	The amount of adjustment items pertaining to Tier 1 capital (-)	151,775	196,085
3		Total on-balance sheet exposures (a)	85,141,309	106,005,024
Exposures related to derivative transactions (2)				
4		Replacement cost multiplied by 1.4 associated with derivatives transactions, etc.	30,152	40,429
5		Potential future exposure multiplied by 1.4 associated with derivatives transactions, etc.	435,067	807,935
6		The amount of receivables arising from providing collateral, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework	—	—
7		The amount of deductions of receivables (out of those arising from providing cash variation margin) (-)	95,166	166,309
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)	370,053	682,055
Exposures related to repo transactions (3)				
12		The amount of assets related to repo transactions, etc.	112,956	60,365
13		The amount of deductions from the assets above (line 12) (-)	—	—
14		The exposures for counterparty credit risk for repo transactions, etc.	558,062	560,593
15		The exposures for agent repo transaction		
16	5	The Total exposures related to repo transactions, etc. (c)	671,018	620,959
Exposures related to off-balance sheet transactions (4)				
17		Notional amount of off-balance sheet transactions	4,841,262	4,763,750
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	1,769,343	1,905,453
19	6	Total exposures related to off-balance sheet transactions (d)	3,071,918	2,858,296
Leverage ratio on a consolidated basis (5)				
20		The amount of capital (Tier 1 capital) (e)	9,517,535	9,030,405
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)	89,254,300	110,166,335
22		Leverage ratio on a consolidated basis ((e)/(f))	10.66%	8.19%
Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) (6)				
		Total exposures (f)	89,254,300	
		The deposits with the Bank of Japan	18,961,023	
		Total exposures (including the deposits with the Bank of Japan) (f')	108,215,324	
		Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) ((e)/(f'))	8.79%	

The Key Drivers of Material Changes Observed from the End of the Previous Reporting Period to the End of the Current Reporting Period

Leverage ratio as of September 30, 2020 is higher than September 30, 2019 due to a decrease in the total exposures as a result of the exclusion of deposits with the Bank of Japan, based on the amendment of Japanese Financial Services Agency (JFSA) and Ministry of Agriculture, Forestry and Fisheries (MAFF) Notification on June 30, 2020, under the provision to Paragraph 4 of Article 6 of the notification of JFSA and MAFF No. 4, 2019.

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, 2020)		The previous quarter (April 1 to June 30, 2020)	
High-quality liquid assets (1)					
1	Total high-quality liquid assets	28,855,718		28,002,569	
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	41,380	4,107	41,693	4,143
3	of which: stable deposits	432	12	369	11
4	of which: quasi-stable deposits	40,947	4,094	41,323	4,132
5	Cash outflows relating to unsecured wholesale funding	11,015,965	7,961,814	12,347,960	8,309,881
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	10,374,791	7,320,640	11,671,071	7,632,992
8	of which: debt securities	641,174	641,174	676,888	676,888
9	Cash outflows relating to secured funding, etc.		340,834		353,070
10	Cash outflows relating to funding programs and credit/liquidity facilities such as derivative transactions, etc.	3,111,741	1,671,409	2,951,509	1,675,769
11	of which: cash outflows relating to derivative transactions	1,390,344	1,390,344	1,413,059	1,413,059
12	of which: cash outflows relating to funding programs	0	0	0	0
13	of which: cash outflows relating to credit/liquidity facilities	1,721,397	281,065	1,538,450	262,710
14	Cash outflows based on an obligation to provide capital	3,788,479	457,023	3,752,940	265,198
15	Cash outflows relating to contingencies	5,132,705	133,103	4,979,382	136,138
16	Total cash outflows		10,568,292		10,744,202
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.	190,529	0	159,415	0
18	Cash inflows relating to collections of advances, etc.	2,647,144	1,847,297	2,394,865	1,605,734
19	Other cash inflows	4,149,854	408,425	4,317,152	514,671
20	Total cash inflows	6,987,528	2,255,723	6,871,434	2,120,405
Liquidity coverage ratio on a consolidated basis (4)					
21	Sum of high-quality liquid assets that can be included		28,855,718		28,002,569
22	Net cash outflows		8,312,569		8,623,796
23	Liquidity coverage ratio on a consolidated basis		347.1%		324.7%
24	The number of data for calculating the average value		61		61

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

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, 2020	As of September 30, 2019	Reference to Template CC2	
Common Equity Tier 1 capital: instruments and reserves					
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	5,955,099	5,937,310		
1a	of which: capital and capital surplus	4,015,219	4,015,219		
2	of which: retained earnings	1,939,880	1,922,091		
26	of which: cash dividends to be paid	—	—		
	of which: other than the above	—	—		
3	Valuation and translation adjustments and other disclosed reserves	1,948,077	1,696,330	(a)	
6	Common Equity Tier 1 capital: instruments and reserves (A)	7,903,177	7,633,641		
Common Equity Tier 1 capital: regulatory adjustments					
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	40,225	35,144		
8	of which: goodwill (net of related tax liability, including those equivalent)	—	—		
9	of which: other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)	40,225	35,144		
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	(323,505)	(142,362)		
12	Shortfall of eligible provisions to expected losses	9,197	57,621		
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)	27,694	23,044		
16	Investments in own shares (excluding those reported in the Net Assets section)	—	—		
17	Reciprocal cross-holdings in common equity	—	—		
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share	—	—		
19+20+21	Amount exceeding the 10% threshold on specified items	—	—		
19	of which: significant investments in the common stock of financials	—	—		
20	of which: mortgage servicing rights	—	—		
21	of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—		
22	Amount exceeding the 15% threshold on specified items	—	—		
23	of which: significant investments in the common stock of financials	—	—		
24	of which: mortgage servicing rights	—	—		
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	—	—		
28	Common Equity Tier 1 capital: regulatory adjustments (B)	(246,387)	(26,551)		
Common Equity Tier 1 capital (CET1)					
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	8,149,564	7,660,193		
Additional Tier 1 capital: instruments					
30	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	49,999	49,999	
	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,316,972	1,316,972	
		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, 2020	As of September 30, 2019	Reference to Template CC2
33+35	Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments	—	—	
36	Additional Tier 1 capital: instruments (D)	1,366,971	1,366,971	
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	—	—	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	—	—	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	—	—	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	37,795	38,345	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—	—	
43	Additional Tier 1 capital: regulatory adjustments (E)	37,795	38,345	
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	1,329,176	1,328,626	
Tier 1 capital (T1=CET1+AT1)				
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	9,478,741	8,988,819	
Tier 2 capital: instruments and provisions				
46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown	—	—	
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	—	—	
	Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—	
47+49	Eligible Tier 2 capital instruments under phase-out arrangements included in Tier 2: instruments and provisions	923	923	
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	25	2	
50a	of which: general reserve for possible loan losses	25	2	
50b	of which: eligible provisions	—	—	
51	Tier 2 capital: instruments and provisions (H)	948	925	
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	—	—	
53	Reciprocal cross-holdings in Tier 2 instruments	—	—	
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	—	—	
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	—	—	
57	Tier 2 capital: regulatory adjustments (I)	—	—	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	948	925	
Total capital (TC=T1+T2)				
59	Total capital (TC=T1+T2) ((G) + (J)) (K)	9,479,689	8,989,745	
Risk weighted assets				
60	Risk weighted assets (L)	39,477,577	41,905,072	

(Millions of Yen, %)

Basel III Template No.	Items	a	b	c
		As of September 30, 2020	As of September 30, 2019	Reference to Template CC2
Capital ratio (non-consolidated) and buffers				
61	Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))	20.64%	18.27%	
62	Tier 1 capital ratio (non-consolidated) ((G)/(L))	24.01%	21.45%	
63	Total capital ratio (non-consolidated) ((K)/(L))	24.01%	21.45%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)			
65	Of which: capital conservation buffer requirement			
66	Of which: bank-specific countercyclical buffer requirement			
67	Of which: higher loss absorbency requirement			
68	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital buffer requirements			
Regulatory adjustments				
72	Non-significant investments in the capital and other TLAC liabilities of other financial institutions that are below the thresholds for deduction (before risk weighting)	138,679	188,745	
73	Significant investments in the common stock of other financial institutions that are below the thresholds for deduction (before risk weighting)	17,055	17,055	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	—	—	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	—	—	
Provisions included in Tier 2 capital: instruments and provisions				
76	Provisions (general reserve for possible loan losses)	25	2	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	134	37	
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	196,238	213,618	
Capital instruments under phase-out arrangements				
82	Current cap on Additional Tier 1 instruments under phase-out arrangements	—	—	
83	Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	—	—	
84	Current cap on Tier 2 instruments under phase-out arrangements	307,201	460,802	
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: Reconciliation of Regulatory Capital to Balance Sheet (Non-Consolidated)

(Millions of Yen)

Items	a	b	c	d	e	f
	As of September 30, 2020		As of September 30, 2019		Reference numbers or symbols for referring to Template CC1	Reference numbers or symbols for referring to appended tables
	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation		
(Assets)						
Loans and Bills Discounted	20,837,235	20,837,235	18,989,907	18,989,907		
Foreign Exchanges Assets	234,388	234,388	226,258	226,258		
Securities	50,545,856	50,545,856	55,547,345	55,547,339		6-a
Money Held in Trust	10,229,365	10,229,365	6,997,384	6,997,384		6-b
Trading Assets	7,144	7,144	14,422	14,422		
Monetary Claims Bought	224,734	224,734	310,887	310,887		
Call Loans	792,324	792,324	607,379	607,379		
Cash and Due from Banks	19,330,370	19,330,370	21,625,236	21,625,431		
Other Assets	2,009,077	2,009,077	1,870,131	1,870,131		
Tangible Fixed Assets	111,339	111,339	113,015	113,015		
Intangible Fixed Assets	55,674	55,674	48,643	48,643		2
Defined-benefit pension fund net assets (prepaid pension costs)	38,331	38,331	31,895	31,895		3
Customers' Liabilities for Acceptances and Guarantees	218,759	218,759	146,312	146,312		
Reserve for Possible Loan Losses	(94,865)	(94,865)	(47,359)	(47,359)		
Reserve for Possible Investment Losses	(1,730)	(1,730)	(1,739)	(1,739)		
Total Assets	104,538,006	104,538,006	106,479,721	106,479,911		
(Liabilities)						
Deposits	65,415,519	65,415,519	66,139,655	66,139,655		
Negotiable Certificates of Deposit	1,762,846	1,762,846	2,631,483	2,631,483		
Debentures	534,521	534,521	1,015,292	1,015,292		
Trading Liabilities	7,137	7,137	8,935	8,935		
Borrowed Money	4,583,309	4,583,309	4,906,884	4,906,884		7
Payables under Repurchase Agreements	17,514,200	17,514,200	15,617,369	15,617,369		
Foreign Exchanges Liabilities	1	1	0	0		
Short-term Entrusted Liability	1,889,751	1,889,751	2,166,311	2,166,311		
Other Liabilities	4,027,386	4,027,386	5,477,073	5,477,073		
Reserve for Bonus Payments	5,995	5,995	5,928	5,928		
Reserve for Employees' Retirement Benefits	24,264	24,264	26,255	26,255		
Reserve for Directors' Retirement Benefits	887	887	789	789		
Deferred Tax Liabilities	591,638	591,638	645,369	645,369		4-b
Deferred Tax Liabilities for Land Revaluation	8,607	8,607	8,607	8,607		4-c
Acceptances and Guarantees	218,759	218,759	146,312	146,312		
Total Liabilities	96,584,829	96,584,829	98,796,269	98,796,269		
(Net Assets)						
Paid-in Capital	4,040,198	4,040,198	4,040,198	4,040,198		1-a
Common equity	4,015,198	4,015,198	4,015,198	4,015,198		
of which: lower dividend rate stock	(3,589,481)	(3,589,481)	(3,589,481)	(3,589,481)		
Preferred stock	24,999	24,999	24,999	24,999		
Capital Surplus	25,020	25,020	25,020	25,020		1-b
Capital surplus	24,999	24,999	24,999	24,999		
Other capital surplus	20	20	20	20		

(Millions of Yen)

Items	a	b	c	d	e	f
	As of September 30, 2020		As of September 30, 2019		Reference numbers or symbols for referring to Template CC1	Reference numbers or symbols for referring to appended tables
	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation		
Retained Earnings	1,939,880	1,939,880	1,921,905	1,922,091		1-c
Legal reserves	773,666	773,666	755,766	755,766		
Voluntary reserves	1,166,214	1,166,214	1,166,139	1,166,325		
Special reserves	333,744	333,744	323,700	323,700		
General reserves	559,403	559,403	559,403	559,403		
Reserves for tax basis adjustments of fixed assets	6,930	6,930	7,030	7,030		
Others	7	7	7	7		
Unappropriated retained earnings	266,127	266,127	275,997	276,184		
Total Owners' Equity	6,005,099	6,005,099	5,987,124	5,987,310		
Net Unrealized Gains on Other Securities	2,463,921	2,463,921	2,021,595	2,021,595		
Net Deferred Losses on Hedging Instruments	(530,156)	(530,156)	(339,580)	(339,580)		5
Revaluation Reserve for Land, net of taxes	14,312	14,312	14,312	14,312		
Foreign Currency Translation Adjustment	—	—	—	3		
Total Valuation and Translation Adjustment	1,948,077	1,948,077	1,696,327	1,696,330	(a)	
Total Net Assets	7,953,176	7,953,176	7,683,452	7,683,641		
Total Liabilities and Net Assets	104,538,006	104,538,006	106,479,721	106,479,911		

Appended Tables

Note: The items that were included in the Bank's own capital via the transitional arrangements are not included in these tables.

1. Owners' Equity

(1) Non-Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Non-consolidated balance sheet items	As of September 30, 2020	As of September 30, 2019	Remarks
1-a	Paid-in Capital	4,040,198	4,040,198	
1-b	Capital Surplus	25,020	25,020	
1-c	Retained Earnings	1,939,880	1,922,091	
	Total Owners' Equity	6,005,099	5,987,310	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2020	As of September 30, 2019	Remarks
	Directly issued qualifying common share capital plus related capital surplus and retained earnings	5,955,099	5,937,310	Directly issued qualifying common share capital plus related capital surplus and retained earnings (before adjusting cash dividends to be paid)
1a	of which: capital and capital surplus	4,015,219	4,015,219	
2	of which: retained earnings	1,939,880	1,922,091	
	of which: other than the above	—	—	
31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	49,999	49,999	

2. Intangible Assets

(1) Non-Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Non-consolidated balance sheet items	As of September 30, 2020	As of September 30, 2019	Remarks
2	Intangible Fixed Assets	55,674	48,643	
	Income taxes related to above	(15,449)	(13,498)	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2020	As of September 30, 2019	Remarks
8	Intangible assets: goodwill	—	—	
9	Intangible assets: other	40,225	35,144	Other intangible assets other than goodwill and mortgage servicing rights
	Intangible assets: mortgage servicing rights	—	—	
20	Amount exceeding the 10% threshold on specified items	—	—	
24	Amount exceeding the 15% threshold on specified items	—	—	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	—	—	

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

(1) Non-Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Non-consolidated balance sheet items	As of September 30, 2020	As of September 30, 2019	Remarks
3	Defined-benefit pension fund net assets (prepaid pension costs)	38,331	31,895	
	Income taxes related to above	(10,636)	(8,851)	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2020	As of September 30, 2019	Remarks
15	Defined-benefit pension fund net assets (prepaid pension costs)	27,694	23,044	

4. Deferred Tax Assets

(1) Non-Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Non-consolidated balance sheet items	As of September 30, 2020	As of September 30, 2019	Remarks
4-a	Deferred tax assets	—	—	
4-b	Deferred Tax Liabilities	591,638	645,369	
4-c	Deferred Tax Liabilities for Land Revaluation	8,607	8,607	
	Intangible assets to which tax-effect accounting was applied	15,449	13,498	
	Net defined-benefit asset to which tax-effect accounting was applied	10,636	8,851	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2020	As of September 30, 2019	Remarks
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	—	—	This item does not agree with the amount reported on the non-consolidated balance sheet due to offsetting of assets and liabilities.
	Deferred tax assets arising from temporary differences (net of related tax liability)	—	—	This item does not agree with the amount reported on the non-consolidated balance sheet due to offsetting of assets and liabilities.
21	Amount exceeding the 10% threshold on specified items	—	—	
25	Amount exceeding the 15% threshold on specified items	—	—	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	—	—	

5. Deferred Gains or Losses on Derivatives under Hedge Accounting

(1) Non-Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Non-consolidated balance sheet items	As of September 30, 2020	As of September 30, 2019	Remarks
5	Net Deferred Losses on Hedging Instruments	(530,156)	(339,580)	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2020	As of September 30, 2019	Remarks
11	Deferred gains or losses on derivatives under hedge accounting	(323,505)	(142,362)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"

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

(1) Non-Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Non-consolidated balance sheet items	As of September 30, 2020	As of September 30, 2019	Remarks
6-a	Securities	50,545,856	55,547,339	
6-b	Money Held in Trust	10,229,365	6,997,384	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2020	As of September 30, 2019	Remarks
	Investments in own capital instruments	—	—	
16	Investments in own shares (excluding those reported in the Net Assets section)	—	—	
37	Investments in own Additional Tier 1 instruments	—	—	
52	Investments in own Tier 2 instruments	—	—	
	Reciprocal cross-holdings	—	—	
17	Reciprocal cross-holdings in common equity	—	—	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	—	—	
53	Reciprocal cross-holdings in Tier 2 instruments	—	—	
	Non-significant investments in the capital etc., of other financial institutions	138,679	188,745	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share	—	—	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital of the entity (amount above the 10% threshold)	—	—	
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)"	—	—	
72	Non-significant investments in the capital and other TLAC liabilities of other financial institutions that are below the thresholds for deduction (before risk weighting)	138,679	188,745	

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2020	As of September 30, 2019	Remarks
	Significant investments in the capital, etc., of other financial institutions	54,850	55,400	
19	Amount exceeding the 10% threshold on specified items	—	—	
23	Amount exceeding the 15% threshold on specified items	—	—	
40	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	37,795	38,345	
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	—	—	
73	Significant investments in the common stock of other financial institutions that are below the thresholds for deduction (before risk weighting)	17,055	17,055	

7. Other Capital Instruments

(1) Non-Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Non-consolidated balance sheet items	As of September 30, 2020	As of September 30, 2019	Remarks
7	Borrowed Money	4,583,309	4,906,884	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2020	As of September 30, 2019	Remarks
32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standard	1,316,972	1,316,972	

OV1: Overview of RWA (Non-Consolidated)

(Millions of Yen)

Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		As of September 30, 2020	As of September 30, 2019	As of September 30, 2020	As of September 30, 2019
1	Credit risk (excluding counterparty credit risk)	7,862,302	5,410,109	666,078	458,199
2	Of which: standardized approach (SA)	10,664	2,994	853	239
3	Of which: internal rating-based (IRB) approach	7,727,922	5,289,802	655,327	448,575
	Of which: significant investments	—	—	—	—
	Of which: estimated residual value of lease transactions	—	—	—	—
	Others	123,714	117,312	9,897	9,385
4	Counterparty credit risk (CCR)	428,025	487,033	35,341	39,994
5	Of which: standardized approach for counterparty credit risk (SA-CCR)	66,456	56,236	5,635	4,768
6	Of which: expected positive exposure (EPE) method	—	—	—	—
	Of which: credit valuation adjustment (CVA)	70,354	82,105	5,628	6,568
	Of which: Central counterparty related exposure (CCP)	128,620	189,974	10,289	15,197
	Others	162,594	158,717	13,787	13,459
7	Equity positions in banking book under market-based approach	3,668,785	3,720,080	311,113	315,462
8	Equity investments in funds - Look-through approach	18,275,528	23,112,761	1,549,662	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)	185,562	231,936	15,735	19,668
10	Equity investments in funds - Fall-back approach (subject to 1,250% RW)	509,658	988,078	40,772	79,046
11	Settlement risk	149,339	549	12,664	46
12	Securitization exposures in banking book	2,002,677	2,139,222	160,214	171,137
13	Of which: Securitization IRB approach (SEC-IRBA) or internal assessment approach (IAA)	—	—	—	—
14	Of which: Securitization external ratings-based approach (SEC-ERBA)	2,002,677	2,139,222	160,214	171,137
15	Of which: Securitization standardized approach (SEC-SA)	—	—	—	—
	Of which: 1,250% risk weight is applied	0	0	0	0
16	Market risk	4,070,231	3,278,770	325,618	262,301
17	Of which: standardized approach (SA)	4,067,466	3,267,850	325,397	261,428
18	Of which: internal model approaches (IMA)	2,765	10,919	221	873
19	Operational risk	467,375	541,046	37,390	43,283
20	Of which: Basic Indicator Approach	—	—	—	—
21	Of which: Standardized Approach	467,375	541,046	37,390	43,283
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	37,662,125	39,952,376	3,158,206	3,352,405

Interest Rate Risk in the Banking Book (Non-Consolidated)

IRRBB1 – Quantitative information on IRRBB

(Millions of Yen)

No.		a	b	c	d
		ΔEVE		ΔNII	
		As of September 30, 2020	As of September 30, 2019	As of September 30, 2020	As of September 30, 2019
1	Parallel up	2,369,460	1,887,827	183,659	121,031
2	Parallel down	(332,785)	(657,124)	(183,687)	(127,881)
3	Steepener	889,415	503,743		
4	Flattener	(405,163)	(18,580)		
5	Short rate up	510,426	558,227		
6	Short rate down	8,089	(129,004)		
7	Maximum	2,369,460	1,887,827	183,659	121,031
		e		f	
		As of September 30, 2020		As of September 30, 2019	
8	Tier I capital	9,478,741		8,988,819	

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, 2020	As of September 30, 2019
On-balance sheet exposures (1)				
1		On-balance sheet exposures before deducting adjustment items	85,135,010	106,026,880
1a	1	Total assets reported in the non-consolidated balance sheet	85,597,893	106,479,721
1b	3	The amount of assets that are deducted from the total assets reported in the non-consolidated balance sheet (except adjustment items) (-)	462,882	452,840
2	7	The amount of adjustment items pertaining to Tier 1 capital (-)	114,912	154,156
3		Total on-balance sheet exposures (a)	85,020,097	105,872,724
Exposures related to derivative transactions (2)				
4		Replacement cost multiplied by 1.4 associated with derivatives transactions, etc.	30,152	40,429
5		Potential future exposure multiplied by 1.4 associated with derivatives transactions, etc.	435,067	807,935
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) (-)	95,166	166,309
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)	370,053	682,055
Exposures related to repo transactions (3)				
12		The amount of assets related to repo transactions, etc.	112,956	60,365
13		The amount of deductions from the assets above (line 12) (-)	—	—
14		The exposures for counterparty credit risk for repo transactions, etc.	558,062	560,593
15		The exposures for agent repo transaction		
16	5	The Total exposures related to repo transactions, etc. (c)	671,018	620,959
Exposures related to off-balance sheet transactions (4)				
17		Notional amount of off-balance sheet transactions	2,957,537	3,147,603
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	1,884,339	2,012,910
19	6	Total exposures related to off-balance sheet transactions (d)	1,073,198	1,134,692
Leverage ratio on a non-consolidated basis (5)				
20		The amount of capital (Tier 1 capital) (e)	9,478,741	8,988,819
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)	87,134,368	108,310,431
22		Leverage ratio on a non-consolidated basis ((e)/(f))	10.87%	8.29%
Leverage ratio on a non-consolidated basis (including the deposits with the Bank of Japan) (6)				
		Total exposures (f)	87,134,368	
		The deposits with the Bank of Japan	18,940,112	
		Total exposures (including the deposits with the Bank of Japan) (f')	106,074,480	
		Leverage ratio on a non-consolidated basis (including the deposits with the Bank of Japan) ((e)/(f'))	8.93%	

The Key Drivers of Material Changes Observed from the End of the Previous Reporting Period to the End of the Current Reporting Period

Leverage ratio as of September 30, 2020 is higher than September 30, 2019 due to a decrease in the total exposures as a result of the exclusion of deposits with the Bank of Japan, based on the amendment of Japanese Financial Services Agency (JFSA) and Ministry of Agriculture, Forestry and Fisheries (MAFF) Notification on June 30, 2020, under the provision to Paragraph 4 of Article 6 of the notification of JFSA and MAFF No. 4, 2019.

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, 2020)		The previous quarter (April 1 to June 30, 2020)	
		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	28,808,101		28,002,569	
Cash outflows (2)					
2	Cash outflows relating to unsecured retail funding	41,380	4,107	41,693	4,143
3	of which: stable deposits	432	12	369	11
4	of which: quasi-stable deposits	40,947	4,094	41,323	4,132
5	Cash outflows relating to unsecured wholesale funding	10,982,477	7,928,326	12,318,310	8,280,231
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	10,341,213	7,287,062	11,641,343	7,603,264
8	of which: debt securities	641,264	641,264	676,966	676,966
9	Cash outflows relating to secured funding, etc.	340,834		353,070	
10	Cash outflows relating to funding programs and credit/liquidity facilities such as derivative transactions, etc.	3,055,983	1,655,401	2,893,761	1,659,417
11	of which: cash outflows relating to derivative transactions	1,390,344	1,390,344	1,413,059	1,413,059
12	of which: cash outflows relating to funding programs	0	0	0	0
13	of which: cash outflows relating to credit/liquidity facilities	1,665,639	265,057	1,480,701	246,358
14	Cash outflows based on an obligation to provide capital	3,789,371	457,914	3,753,409	265,668
15	Cash outflows relating to contingencies	3,454,138	114,625	3,369,311	119,040
16	Total cash outflows	10,501,210		10,681,571	
Cash inflows (3)					
17	Cash inflows relating to secured fund management, etc.	190,529	0	159,415	0
18	Cash inflows relating to collections of advances, etc.	2,694,157	1,894,818	2,504,627	1,715,873
19	Other cash inflows	4,149,159	407,729	4,318,214	515,733
20	Total cash inflows	7,033,845	2,302,548	6,982,257	2,231,606
Liquidity coverage ratio on a non-consolidated basis (4)					
21	Sum of high-quality liquid assets that can be included	28,808,101		28,002,569	
22	Net cash outflows	8,198,662		8,449,965	
23	Liquidity coverage ratio on a non-consolidated basis	351.3%		331.3%	
24	The number of data for calculating the average value	61		61	

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

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."