

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, 2021, the Bank had 21 consolidated subsidiaries and firms. The names and principal lines of business of the primary subsidiaries are as follows:

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

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

Not applicable

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

Not applicable

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

Not applicable

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

Not applicable

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

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

Not applicable

Capital Ratio Information (Consolidated)

CC1: Composition of Capital (Consolidated)

(Millions of Yen, %)

Basel III Template No.	Items	a	b	c	
		As of September 30, 2021	As of September 30, 2020	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	6,152,489	6,019,084		
1a	of which: capital and capital surplus	4,015,219	4,015,219		
2	of which: retained earnings	2,137,269	2,003,865		
26	of which: cash dividends to be paid	—	—		
	of which: other than the above	—	—		
3	Accumulated other comprehensive income and other disclosed reserves	1,948,296	1,953,084	(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)	8,100,785	7,972,168		
Common Equity Tier 1 capital: regulatory adjustments					
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	43,922	47,467		
8	of which: goodwill (net of related tax liability, including those equivalent)	3,385	3,813		
9	of which: other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)	40,536	43,653		
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	(203,517)	(326,227)		
12	Shortfall of eligible provisions to expected losses	8,150	9,384		
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	81,296	42,365		
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)	(70,148)	(227,010)		
Common Equity Tier 1 capital (CET1)					
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	8,170,934	8,199,179		
Additional Tier 1 capital: instruments					
30	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	48,378	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, 2021	As of September 30, 2020	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)	4,069	3,969	
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)	1,369,420	1,370,914	
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)	55,403	52,559	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—	—	
43	Additional Tier 1 capital: regulatory adjustments (E)	55,403	52,559	
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	1,314,017	1,318,355	
Tier 1 capital (T1=CET1+AT1)				
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	9,484,951	9,517,535	
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	—	—	
	Subscription rights to Tier 2 instruments	—	—	
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	—	—	
	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)	159	163	
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	147	43	
50a	of which: general reserve for possible loan losses	147	43	
50b	of which: eligible provisions	—	—	
51	Tier 2 capital: instruments and provisions (H)	1,229	1,130	
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, 2021	As of September 30, 2020	Reference to Template CC2
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,229	1,130	
Total capital (TC=T1+T2)				
59	Total capital (TC=T1+T2) ((G) + (J)) (K)	9,486,181	9,518,666	
Risk weighted assets				
60	Risk weighted assets (L)	38,314,635	39,898,551	
Capital ratio (consolidated) and buffers				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	21.32%	20.55%	
62	Tier 1 capital ratio (consolidated) ((G)/(L))	24.75%	23.85%	
63	Total capital ratio (consolidated) ((K)/(L))	24.75%	23.85%	
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%	3.00%	
65	Of which: capital conservation buffer requirement	2.50%	2.50%	
66	Of which: bank-specific countercyclical buffer requirement	0.00%	0.00%	
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	16.75%	15.85%	
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)	167,206	139,898	
73	Significant investments in the common stock of other financial institutions that are below the thresholds for deduction (before risk weighting)	25,782	24,475	
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)	147	43	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	854	222	
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	190,984	198,510	
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	153,600	307,201	
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, 2021	As of September 30, 2020	Reference numbers or symbols for referring to Template CC1	Reference numbers or symbols for referring to appended tables
	Consolidated balance sheet amount	Consolidated balance sheet amount		
(Assets)				
Loans and Bills Discounted	22,482,347	21,097,016		
Foreign Exchanges Assets	262,293	469,841		
Securities	44,269,680	50,149,236		2-b, 6-a
Money Held in Trust	9,933,627	10,230,150		6-b
Trading Assets	6,991	7,144		
Monetary Claims Bought	291,382	224,734		
Call Loans and Bills Bought	1,750,000	792,324		
Cash and Due from Banks	23,408,093	19,378,455		
Other Assets	2,364,627	2,015,929		
Tangible Fixed Assets	166,467	112,619		
Intangible Fixed Assets	54,994	59,102		2-a
Net Defined-benefit Asset	112,521	58,637		3
Deferred Tax Assets	4,106	3,184		4-a
Customers' Liabilities for Acceptances and Guarantees	2,742,268	2,248,244		
Reserve for Possible Loan Losses	(119,462)	(100,002)		
Reserve for Possible Investment Losses	(183)	(143)		
Total Assets	108,129,448	106,746,476		
(Liabilities)				
Deposits	66,127,970	65,397,009		
Negotiable Certificates of Deposit	2,475,328	1,762,846		
Debentures	407,854	528,021		
Trading Liabilities	4,313	7,137		
Borrowed Money	4,891,121	4,639,810		8
Payables under Repurchase Agreements	18,069,526	17,514,200		
Foreign Exchanges Liabilities	13	1		
Short-term Entrusted Funds	1,627,147	1,889,751		
Other Liabilities	2,954,407	4,077,141		
Reserve for Bonus Payments	7,565	7,656		
Net Defined Benefit Liability	29,149	38,550		
Reserve for Directors' Retirement Benefits	911	1,323		
Deferred Tax Liabilities	628,091	593,022		4-b
Deferred Tax Liabilities for Land Revaluation	4,790	8,607		4-c
Acceptances and Guarantees	2,742,268	2,248,244		
Total Liabilities	99,970,459	98,713,326		
(Net Assets)				
Paid-in Capital	4,040,198	4,040,198		1-a
Capital Surplus	23,399	24,993		1-b
Retained Earnings	2,137,269	2,003,865		1-c
Total Owners' Equity	6,200,867	6,069,057		
Net Unrealized Gains on Other Securities	2,118,712	2,466,332		
Net Deferred Losses on Hedging Instruments	(229,459)	(532,878)		5
Revaluation Reserve for Land	14,538	14,312		
Foreign Currency Translation Adjustment	331	(154)		
Remeasurements of Defined Benefit Plans	44,173	5,472		
Total Accumulated Other Comprehensive Income	1,948,296	1,953,084	(a)	
Non-controlling Interests	9,824	11,008		7
Total Net Assets	8,158,989	8,033,150		
Total Liabilities and Net Assets	108,129,448	106,746,476		

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, 2021	As of September 30, 2020	Remarks
1-a	Paid-in Capital	4,040,198	4,040,198	
1-b	Capital Surplus	23,399	24,993	
1-c	Retained Earnings	2,137,269	2,003,865	
	Total Owners' Equity	6,200,867	6,069,057	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	As of September 30, 2020	Remarks
	Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,152,489	6,019,084	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	2,137,269	2,003,865	
	of which: other than the above	—	—	
31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	48,378	49,973	

2. Intangible Assets

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	As of September 30, 2021	As of September 30, 2020	Remarks
2-a	Intangible Fixed Assets	54,994	59,102	
2-b	Securities	44,269,680	50,149,236	
	of which: goodwill attributable to equity-method investees	3,385	3,813	
	Income taxes related to above	(14,458)	(15,449)	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	As of September 30, 2020	Remarks
8	Intangible assets: goodwill	3,385	3,813	
9	Intangible assets: other	40,536	43,653	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, 2021	As of September 30, 2020	Remarks
3	Net defined-benefit asset	112,521	58,637	
	Income taxes related to above	(31,224)	(16,271)	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	As of September 30, 2020	Remarks
15	Net defined-benefit asset	81,296	42,365	

4. Deferred Tax Assets

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	As of September 30, 2021	As of September 30, 2020	Remarks
4-a	Deferred tax assets	4,106	3,184	
4-b	Deferred Tax Liabilities	628,091	593,022	
4-c	Deferred Tax Liabilities for Land Revaluation	4,790	8,607	
	Intangible assets to which tax-effect accounting was applied	14,458	15,449	
	Portion of net defined-benefit asset to which tax-effect accounting was applied	31,224	16,271	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	As of September 30, 2020	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, 2021	As of September 30, 2020	Remarks
5	Net Deferred Losses on Hedging Instruments	(229,459)	(532,878)	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	As of September 30, 2020	Remarks
11	Deferred gains or losses on derivatives under hedge accounting	(203,517)	(326,227)	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, 2021	As of September 30, 2020	Remarks
6-a	Securities	44,269,680	50,149,236	
6-b	Money Held in Trust	9,933,627	10,230,150	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	As of September 30, 2020	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	167,206	139,898	
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)	167,206	139,898	

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	As of September 30, 2020	Remarks
	Significant investments in the capital, etc., of other financial institutions	81,186	77,034	
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)	55,403	52,559	
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)	25,782	24,475	

7. Non-controlling Interests

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	As of September 30, 2021	As of September 30, 2020	Remarks
7	Non-controlling Interests	9,824	11,008	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	As of September 30, 2020	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)	4,069	3,969	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)	159	163	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, 2021	As of September 30, 2020	Remarks
8	Borrowed Money	4,891,121	4,639,810	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	As of September 30, 2020	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, 2021	September 30, 2020	September 30, 2021	September 30, 2020
1	Credit risk (excluding counterparty credit risk)	8,360,940	8,626,761	707,882	730,869
2	Of which: standardized approach (SA)	67,648	17,658	5,411	1,412
3	Of which: internal rating-based (IRB) approach	8,126,611	8,485,110	689,136	719,537
	Of which: significant investments	—	—	—	—
	Of which: estimated residual value of lease transactions	—	—	—	—
	Others	166,679	123,992	13,334	9,919
4	Counterparty credit risk (CCR)	500,020	428,025	40,814	35,341
5	Of which: standardized approach for counterparty credit risk (SA-CCR)	58,546	66,456	4,964	5,635
6	Of which: expected positive exposure (EPE) method	—	—	—	—
	Of which: credit valuation adjustment (CVA)	65,817	70,354	5,265	5,628
	Of which: Central counterparty related exposure (CCP)	264,754	128,620	21,180	10,289
	Others	110,901	162,594	9,404	13,787
7	Equity positions in banking book under market-based approach	3,498,826	3,666,469	296,700	310,916
8	Equity investments in funds - Look-through approach	17,157,382	17,859,306	1,454,890	1,514,366
9	Equity investments in funds - Mandate-based approach	—	—	—	—
	Equity investments in funds - Simple approach (subject to 250% RW)	—	—	—	—
	Equity investments in funds - Simple approach (subject to 400% RW)	160,555	185,744	13,615	15,751
10	Equity investments in funds - Fall-back approach (subject to 1,250% RW)	581,461	509,577	46,516	40,766
11	Settlement risk	157,683	149,339	13,371	12,664
12	Securitization exposures in banking book	1,419,194	2,002,677	113,535	160,214
13	Of which: Securitization IRB approach (SEC-IRBA) or internal assessment approach (IAA)	—	—	—	—
14	Of which: Securitization external ratings-based approach (SEC-ERBA)	1,419,194	2,002,677	113,535	160,214
15	Of which: Securitization standardized approach (SEC-SA)	—	—	—	—
	Of which: 1,250% risk weight is applied	0	0	0	0
16	Market risk	3,967,819	4,070,238	317,425	325,619
17	Of which: standardized approach (SA)	3,962,793	4,067,472	317,023	325,397
18	Of which: internal model approaches (IMA)	5,026	2,765	402	221
19	Operational risk	687,106	502,551	54,968	40,204
20	Of which: Basic Indicator Approach	—	—	—	—
21	Of which: Standardized Approach	687,106	502,551	54,968	40,204
22	Of which: Advanced Measurement Approach	—	—	—	—
23	Amounts below the thresholds for deduction	64,252	60,983	5,448	5,171
	Risk weighted assets subject to transitional arrangements	—	—	—	—
24	Floor adjustment	—	—	—	—
25	Total	36,555,243	38,061,675	3,065,170	3,191,884

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

For the Six Months Ended September 30, 2021

(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	84,891	21,933,316	110,681	21,907,525
2	Debt Securities	—	29,050,729	1,741	29,048,988
3	Off-balance sheet exposures	39	25,533,914	47	25,533,906
4	Total on-balance sheet assets (1+2+3)	84,930	76,517,960	112,470	76,490,420
	Off-balance sheet assets				
5	Acceptances and Guarantees	6,205	2,736,063	5,253	2,737,014
6	Commitments	1,373	1,546,921	382	1,547,911
7	Total off-balance sheet assets (5+6)	7,578	4,282,984	5,635	4,284,926
	Total				
8	Total (4+7)	92,508	80,800,945	118,106	80,775,347

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, 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."

CR2: Changes in stock of defaulted loans and debt securities

(Millions of Yen)

No.		For the Six Months Ended September 30, 2021	For the Six Months Ended September 30, 2020
1	Defaulted loans and debt securities at end of the previous reporting period	94,411	36,652
2	Default	25,320	35,733
3	Changes in the amounts of	4,335	489
4	per factor during the	36	383
5	reporting period	(30,455)	(22,167)
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)	84,904	49,344

CR3: Credit risk mitigation techniques – overview**For the Six Months Ended September 30, 2021**

(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	19,534,177	2,373,348	2,150,560	598,431	—
2	Debt securities	28,300,704	748,283	—	748,283	—
3	Other on-balance sheet assets	25,532,205	1,700	62	1,873	—
4	Total	73,367,088	3,123,332	2,150,623	1,348,587	—
5	Of which defaulted	84,473	457	2,587	—	—

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	—	—

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

For the Six Months Ended September 30, 2021

(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 ¥67.6 billion, which is not shown in these statements due to its extremely limited amount—only about 0.20% of the credit risk assets on a consolidated basis (¥33,659.7 billion).

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).

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

For the Six Months Ended September 30, 2021

(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 ¥67.6 billion, which is not shown in these statements due to its extremely limited amount—only about 0.20% of the credit risk assets on a consolidated basis (¥33,659.7 billion).

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).

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

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

For the Six Months Ended September 30, 2021

(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	51,726,615	—	—	52,560,144	0.00	0.0	45.00	2.8	96,619	0.18	56	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	40,506	—	—	40,506	0.28	0.0	45.00	3.5	25,784	63.65	51	
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	54,911	—	—	4	5.90	0.0	45.00	2.9	7	164.46	0	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	51,822,033	—	—	52,600,655	0.00	0.0	45.00	2.8	122,411	0.23	107	—
Bank exposure													
1	0.00 to 0.15 or less	5,208,064	1,338	0.92	3,406,093	0.05	0.1	44.99	1.6	672,389	19.74	801	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	190,224	1,614	0.84	26,196	0.40	0.0	44.91	2.7	17,300	66.03	47	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	1,086	270	1.00	687	1.14	0.0	45.00	4.9	882	128.35	3	
6	Exceeding 2.50 to 10.00 or less	314	—	—	6	4.00	0.0	45.00	2.0	9	146.69	0	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	5,399,690	3,223	0.89	3,432,984	0.05	0.2	44.99	1.6	690,581	20.11	852	—
Corporate exposure (excluding SMEs exposure and specialized lending)													
1	0.00 to 0.15 or less	6,636,065	1,589,353	0.51	7,218,046	0.05	0.4	44.23	2.9	1,778,761	24.64	1,706	
2	Exceeding 0.15 to 0.25 or less	2,017,882	307,710	0.62	1,930,009	0.16	0.5	44.35	2.5	802,915	41.60	1,423	
3	Exceeding 0.25 to 0.50 or less	239,709	37,675	0.51	267,422	0.42	0.1	44.88	2.3	171,687	64.20	504	
4	Exceeding 0.50 to 0.75 or less	142,573	3,998	0.75	112,281	0.63	0.0	45.00	3.0	100,945	89.90	318	
5	Exceeding 0.75 to 2.50 or less	208,622	21,376	0.31	175,427	1.14	0.1	44.24	2.9	178,560	101.78	896	
6	Exceeding 2.50 to 10.00 or less	89,729	23,694	0.53	94,368	4.15	0.1	44.92	3.4	143,733	152.31	1,763	
7	Exceeding 10.00 to 100.00 or less	157,484	16,405	0.79	166,891	15.38	0.2	44.98	3.8	397,796	238.35	11,548	
8	100.00 (default)	56,733	928	0.75	56,633	100.00	0.0	45.00	3.7	—	—	25,484	
9	Subtotal	9,548,801	2,001,142	0.53	10,021,080	0.96	1.7	44.30	2.8	3,574,400	35.66	43,646	33,975
SMEs exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	0	—	—	0	0.21	0.0	45.00	2.2	0	34.69	0	
3	Exceeding 0.25 to 0.50 or less	1	—	—	1	0.42	0.0	45.00	5.0	0	82.13	0	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	0	36	1.00	36	4.80	0.0	45.00	4.6	70	192.61	0	
7	Exceeding 10.00 to 100.00 or less	0	—	—	0	15.84	0.0	45.00	5.0	0	196.33	0	
8	100.00 (default)	419	27	1.00	447	100.00	0.0	45.00	1.2	—	—	201	
9	Subtotal	421	64	1.00	485	92.40	0.0	45.00	1.5	71	14.81	202	233
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	688,014	—	—	688,014	0.04	0.1	90.00	5.0	688,419	100.05	308	
2	Exceeding 0.15 to 0.25 or less	122,791	—	—	122,791	0.15	0.1	90.00	5.0	150,476	122.54	166	
3	Exceeding 0.25 to 0.50 or less	12,024	—	—	12,024	0.41	0.0	90.00	5.0	22,604	187.99	44	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	5,474	—	—	5,474	1.02	0.0	90.00	5.0	14,296	261.16	50	
6	Exceeding 2.50 to 10.00 or less	13,131	6,156	0.75	17,748	4.07	0.0	90.00	5.0	77,009	433.88	650	
7	Exceeding 10.00 to 100.00 or less	1,061	—	—	1,061	15.79	0.0	90.00	5.0	7,504	706.81	150	
8	100.00 (default)	96	—	—	96	100.00	0.0	90.00	5.0	1,089	1,125.00	87	
9	Subtotal	842,594	6,156	0.75	847,211	0.19	0.3	90.00	5.0	961,400	113.47	1,459	
Debt purchased for corporate (Default risk)													
1	0.00 to 0.15 or less	6,692,555	195,595	1.00	6,891,208	0.00	0.0	44.65	1.0	34,972	0.50	43	
2	Exceeding 0.15 to 0.25 or less	97,220	26,500	1.00	120,409	0.20	0.0	43.13	2.6	53,390	44.34	105	
3	Exceeding 0.25 to 0.50 or less	3,703	—	—	3,703	0.28	0.0	45.00	2.3	1,883	50.85	4	
4	Exceeding 0.50 to 0.75 or less	19,173	—	—	29,858	0.63	0.0	45.00	2.7	25,999	87.07	84	
5	Exceeding 0.75 to 2.50 or less	23,805	—	—	18,177	0.83	0.0	45.00	2.4	15,562	85.61	67	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	19,170	—	—	14,114	15.35	0.0	45.00	4.8	36,361	257.61	974	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	6,855,630	222,095	1.00	7,077,471	0.04	0.0	44.63	1.0	168,168	2.37	1,280	—
Debt purchased for corporate (Dilution risk)													
1	0.00 to 0.15 or less	—	—	—	36,552	0.02	0.0	45.00	1.0	3,050	8.34	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	—	—	—	36,552	0.02	0.0	45.00	1.0	3,050	8.34	4	—
Loan participation (corporate) (Default risk of seller)													
1	0.00 to 0.15 or less	—	—	—	16,819	0.00	0.0	45.00	5.0	—	0.00	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	16,819	0.00	0.0	45.00	5.0	—	0.00	—	—
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	—	2,330,819	1.00	2,330,819	0.31	109.7	45.34	—	585,270	25.11	3,276	—
4	Exceeding 0.50 to 0.75 or less	140,287	—	—	140,287	0.71	10.0	50.92	—	71,045	50.64	507	—
5	Exceeding 0.75 to 2.50 or less	46	—	—	46	1.03	0.0	30.25	—	18	38.66	0	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	1,220	6,303	1.00	7,524	13.81	0.4	46.24	—	17,575	233.58	486	—
8	100.00 (default)	1,772	2,797	1.00	4,570	100.00	0.4	47.03	—	3,570	78.13	1,863	—
9	Subtotal	143,327	2,339,920	1.00	2,483,248	0.55	120.7	45.66	—	677,479	27.28	6,133	741
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	272	2,161	1.00	2,434	0.27	2.2	88.22	—	1,061	43.60	5	—
4	Exceeding 0.50 to 0.75 or less	46,482	—	—	46,482	0.60	1.7	44.51	—	16,444	35.37	124	—
5	Exceeding 0.75 to 2.50 or less	1,301	4,487	1.00	5,789	1.22	2.8	93.42	—	5,976	103.23	66	—
6	Exceeding 2.50 to 10.00 or less	0	1	1.00	2	8.78	0.0	88.22	—	3	142.53	0	—
7	Exceeding 10.00 to 100.00 or less	77	0	1.00	77	19.71	0.0	44.82	—	77	99.22	6	—
8	100.00 (default)	1,003	23	1.00	1,026	100.00	0.0	67.74	—	949	92.51	619	—
9	Subtotal	49,138	6,674	1.00	55,812	2.50	6.9	51.92	—	24,512	43.91	822	35
Total		74,661,637	4,579,277	0.79	76,572,322	0.15	130.1	45.40	2.5	6,222,078	8.12	54,510	34,985

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	—	0.00	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

(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	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	—	0.00	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	—	—	—	—	—	—	—	—	—	—	—	—
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	—

(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	—	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

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

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

For the Six Months Ended September 30, 2021

(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	—	—	—	13,240	0.04	0.0	30.29	3.5	1,932	14.59	1	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	13,240	0.04	0.0	30.29	3.5	1,932	14.59	1	—
Bank exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Corporate exposure (excluding SMEs exposure and specialized lending)													
1	0.00 to 0.15 or less	254,175	3,000	0.50	263,613	0.05	0.0	28.73	3.8	45,908	17.41	37	—
2	Exceeding 0.15 to 0.25 or less	79,959	8,777	0.53	86,915	0.15	0.0	28.41	3.0	23,675	27.23	37	—
3	Exceeding 0.25 to 0.50 or less	29,331	7,780	0.67	37,101	0.42	0.0	27.71	2.5	14,682	39.57	43	—
4	Exceeding 0.50 to 0.75 or less	5,191	1,700	0.75	4,172	0.63	0.0	18.12	3.5	1,529	36.66	4	—
5	Exceeding 0.75 to 2.50 or less	66,214	2,741	0.67	67,429	1.41	0.1	27.60	2.8	44,121	65.43	264	—
6	Exceeding 2.50 to 10.00 or less	49,658	7,149	0.88	53,130	4.80	0.1	29.01	3.9	56,877	107.05	740	—
7	Exceeding 10.00 to 100.00 or less	14,013	2,405	0.79	13,760	15.83	0.0	26.49	3.2	18,857	137.03	577	—
8	100.00 (default)	7,192	458	0.75	7,457	100.00	0.0	28.37	1.4	—	—	2,116	—
9	Subtotal	505,735	34,013	0.68	533,582	2.54	0.5	28.35	3.4	205,652	38.54	3,822	2,798
SMEs exposure													
1	0.00 to 0.15 or less	6,152	—	—	5,252	0.05	0.0	30.35	4.0	959	18.25	0	—
2	Exceeding 0.15 to 0.25 or less	23,942	2,078	0.75	22,085	0.18	0.0	25.16	3.7	5,284	23.92	9	—
3	Exceeding 0.25 to 0.50 or less	6,112	2,304	0.69	7,177	0.42	0.0	29.22	2.6	2,640	36.79	8	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	19,300	5,864	0.46	23,015	1.56	0.2	28.56	2.8	13,853	60.18	102	—
6	Exceeding 2.50 to 10.00 or less	29,902	2,306	1.00	27,036	4.80	0.3	29.51	2.3	20,734	76.69	383	—
7	Exceeding 10.00 to 100.00 or less	25,368	2,421	0.98	23,059	15.84	0.3	29.79	2.3	28,442	123.34	1,088	—
8	100.00 (default)	22,873	3,346	0.99	22,030	100.00	0.1	27.79	2.0	—	—	6,122	—
9	Subtotal	133,651	18,322	0.76	129,658	21.14	1.1	28.37	2.7	71,914	55.46	7,716	12,192
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	26,556	1.00	26,556	0.05	0.0	30.35	1.9	2,954	11.12	4	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	0	26,556	1.00	26,556	0.05	0.0	30.35	1.9	2,954	11.12	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		639,387	78,892	0.80	703,037	5.83	1.7	28.47	3.2	282,455	40.17	11,544	14,991

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	—	—	—	—	—	—	—	—	—	—	—	—

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

(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		578,246	69,021	0.83	635,750	5.82	1.6	29.01	3.2	261,829	41.18	10,593	14,918

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

(Millions of Yen)

No.	Portfolio	As of September 30, 2021		As of September 30, 2020	
		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, 2021 and 2020, 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, 2021

(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	133,779	49,747	50%	136,602	—	—	32,891	169,493	84,746	—	
	Equal to or more than 2.5 years	1,111,362	101,913	70%	1,035,619	39,511	—	71,191	1,146,322	802,425	4,585	
Good	Less than 2.5 years	38,614	16,041	70%	47,855	—	—	—	47,855	33,498	191	
	Equal to or more than 2.5 years	384,929	78,376	90%	346,336	—	—	47,409	393,745	354,371	3,149	
Satisfactory		26,747	0	115%	26,747	—	—	—	26,747	30,759	748	
Weak		127,815	960	250%	14,082	106,786	—	5,641	126,510	316,275	10,120	
Default		0	0	—	—	—	—	—	—	—	—	
Total		1,823,248	247,039	—	1,607,243	146,297	—	157,134	1,910,675	1,622,077	18,796	
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	616,677	—	300%						616,677	1,850,031		
Private equity exposures	370,835	55,151	400%						412,198	1,648,795		
Other equity exposures	—	—	—						—	—		
Total	987,512	55,151	—						1,028,875	3,498,826		
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, 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%						—	—	

Counterparty Credit Risk (Consolidated)

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

For the Six Months Ended September 30, 2021

(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	14,897	167,438		1.4	255,270	58,546
2	Expected positive exposure method			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					14,897,267	110,901
5	VaR					—	—
6	Total						169,448

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

CCR2: Credit valuation adjustment (CVA) capital charge

(Millions of Yen)

No.		As of September 30, 2021		As of September 30, 2020	
		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	240,731	65,817	269,768	70,354
5	Total subject to the CVA capital charge	240,731	65,817	269,768	70,354

CCR3: Standardized approach – CCR exposures by regulatory portfolio and risk weights For the Six Months Ended September 30, 2021

(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, 2021.

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.

CCR4: IRB – CCR exposures by portfolio and PD scale

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

For the Six Months Ended September 30, 2021

(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	4,674,057	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	4,674,057	0.00	0.0	45.00	0.4	—	0.00
Bank exposure								
1	0.00 to 0.15 or less	9,061,392	0.05	0.0	4.32	0.1	161,683	1.78
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	9,061,392	0.05	0.0	4.32	0.1	161,683	1.78
Corporate exposure (excluding SMEs exposure and specialized lending)								
1	0.00 to 0.15 or less	1,414,502	0.05	0.0	0.15	0.1	6,062	0.42
2	Exceeding 0.15 to 0.25 or less	1,169	0.15	0.0	45.00	3.0	494	42.30
3	Exceeding 0.25 to 0.50 or less	1,288	0.42	0.0	45.00	4.9	1,184	91.86
4	Exceeding 0.50 to 0.75 or less	—	—	0.0	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	11	1.02	0.0	45.00	1.0	8	73.91
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	1,416,972	0.05	0.0	0.23	0.1	7,749	0.54
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		15,152,422	0.03	0.0	16.48	0.2	169,432	1.11

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

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.

CCR4: IRB – CCR exposures by portfolio and PD scale
■ Advanced Internal Ratings-Based Approach (A-IRB)
For the Six Months Ended September 30, 2021

(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	66	0.05	0.0	30.35	1.0	6	10.40
2	Exceeding 0.15 to 0.25 or less	32	0.15	0.0	30.35	1.0	5	16.70
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	0	1.02	0.0	30.35	1.0	0	49.84
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	99	0.09	0.0	30.35	1.0	12	12.85
SMEs exposure								
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	15	0.24	0.0	30.35	1.0	2	18.08
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	0.24	0.0	30.35	1.0	2	18.08
Total		115	0.11	0.0	30.35	1.0	15	13.55

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

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.

CCR5: Composition of collateral for CCR exposure

For the Six Months Ended September 30, 2021

(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	—	711	363,772	267,241	1,358,533	251,963
2	Cash – other currencies	—	208	252,261	49,177	23,168,722	3,567,332
3	Domestic sovereign debt	—	—	340,576	—	238,262	6,790,253
4	Other sovereign debt	—	—	69,334	—	2,941,191	17,774,748
5	Government agency debt	—	—	—	—	—	1,591,789
6	Corporate bonds	—	—	—	—	—	—
7	Equity securities	—	—	—	15,930	—	—
8	Other collateral	—	—	—	—	—	4,685,852
9	Total	—	920	1,025,944	332,349	27,706,710	34,661,939

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

CCR6: Credit derivatives exposures

(Millions of Yen)

No.		As of September 30, 2021		As of September 30, 2020	
		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, 2021 and 2020.

CCR8: Exposures to central counterparties

(Millions of Yen)

No.		As of September 30, 2021		As of September 30, 2020	
		a	b	a	b
		EAD (post-CRM)	RWA	EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)		264,754		128,620
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	20,365,161	2,367	9,648,627	361
3	(i) OTC derivatives	993,729	2,028	1,186,637	361
4	(ii) Exchange-traded derivatives	8,487	338	—	—
5	(iii) Securities financing transactions	19,362,944	—	8,461,989	—
6	(iv) Netting sets where cross-product netting has been approved	—	—	—	—
7	Segregated initial margin	316,266		488,096	
8	Non-segregated initial margin	404,179	54	123,662	—
9	Pre-funded default fund contributions	209,008	262,332	197,199	128,258
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, 2021

(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	—	—	—	—	—	—	1,997,388	—	1,997,388
2	residential mortgage	—	—	—	—	—	—	1,310,945	—	1,310,945
3	credit card	—	—	—	—	—	—	285,884	—	285,884
4	other retail exposures	—	—	—	—	—	—	400,559	—	400,559
5	re-securitization	—	—	—	—	—	—	0	—	0
6	Wholesale (total) – of which	—	—	—	—	—	—	5,085,804	—	5,085,804
7	loans to corporates	—	—	—	—	—	—	4,974,310	—	4,974,310
8	commercial mortgage	—	—	—	—	—	—	69,565	—	69,565
9	lease and receivables	—	—	—	—	—	—	41,929	—	41,929
10	other wholesale	—	—	—	—	—	—	—	—	—
11	re-securitization	—	—	—	—	—	—	—	—	—

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	—	—	—	—	—	—	—	—	—

SEC2: Securitization exposures in the trading book

For the Six Months Ended September 30, 2021

(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, 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	—	—	—	—	—	—	—	—	—

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, 2021

(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, 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%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	

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

For the Six Months Ended September 30, 2021

(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	7,054,280	7,054,280	7,054,280	1,968,475	5,085,804	—	—	—	—	—	—	—	—	—	—	
2	>20% to 50% RW	3,985	3,985	3,985	3,985	—	—	—	—	—	—	—	—	—	—	—	
3	>50% to 100% RW	22,860	22,860	22,860	22,860	—	—	—	—	—	—	—	—	—	—	—	
4	>100% to <1,250% RW	2,067	2,067	2,067	2,067	—	—	—	—	—	—	—	—	—	—	—	
5	1,250% RW	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—	
	Exposure values (by regulatory approach)																
6	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
7	SEC-ERBA	7,083,193	7,083,193	7,083,193	1,997,388	5,085,804	—	—	—	—	—	—	—	—	—	—	
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	1,419,194	1,419,194	1,419,194	405,808	1,013,385	—	—	—	—	—	—	—	—	—	—	
12	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
13	1,250%	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—	
	Capital charge after cap																
14	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
15	SEC-ERBA	113,535	113,535	113,535	32,464	81,070	—	—	—	—	—	—	—	—	—	—	
16	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
17	1,250%	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—	

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	—	—	—	—	—	—	—	
	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	—	—	—	—	—	—	—	

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

(Millions of Yen)

No.		As of September 30, 2021	As of September 30, 2020
		RWA	RWA
1	Interest rate risk (general and specific)	—	—
2	Equity risk (general and specific)	—	—
3	Foreign exchange risk	3,962,793	4,067,472
4	Commodity risk	—	—
	Options		
5	Simplified approach	—	—
6	Delta-plus method	—	—
7	Scenario approach	—	—
8	Securitization	—	—
9	Total	3,962,793	4,067,472

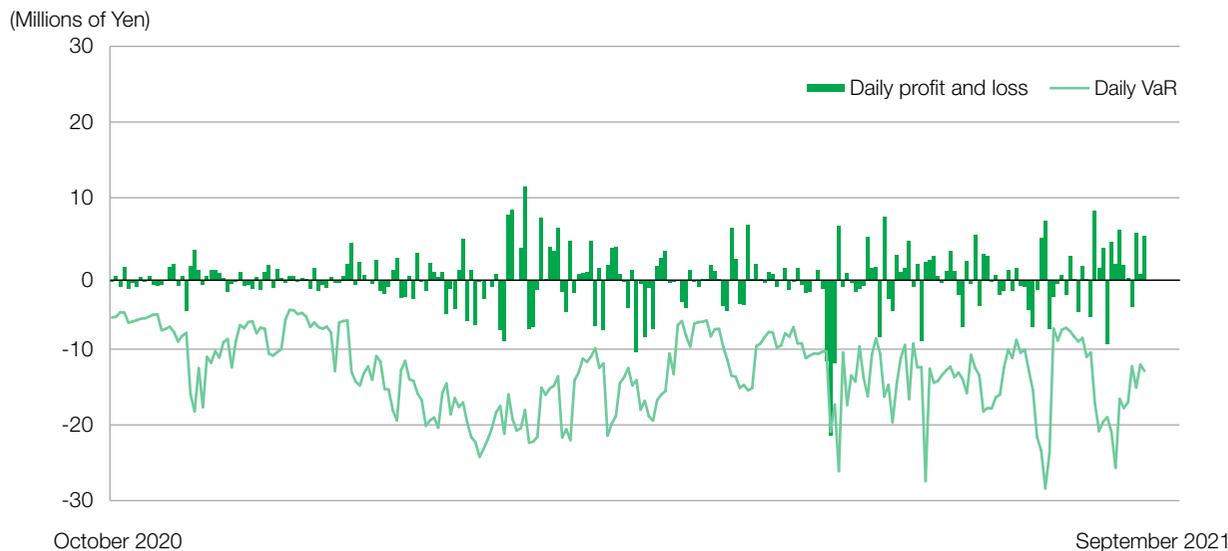
MR3: IMA values for trading portfolios

(Millions of Yen)

No.		As of September 30, 2021	As of September 30, 2020
	VaR (10 day 99%)		
1	Maximum value	96	52
2	Average value	41	16
3	Minimum value	14	6
4	Period end	39	10
	Stressed VaR (10 day 99%)		
5	Maximum value	186	91
6	Average value	89	30
7	Minimum value	30	9
8	Period end	123	30
	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)	—	—

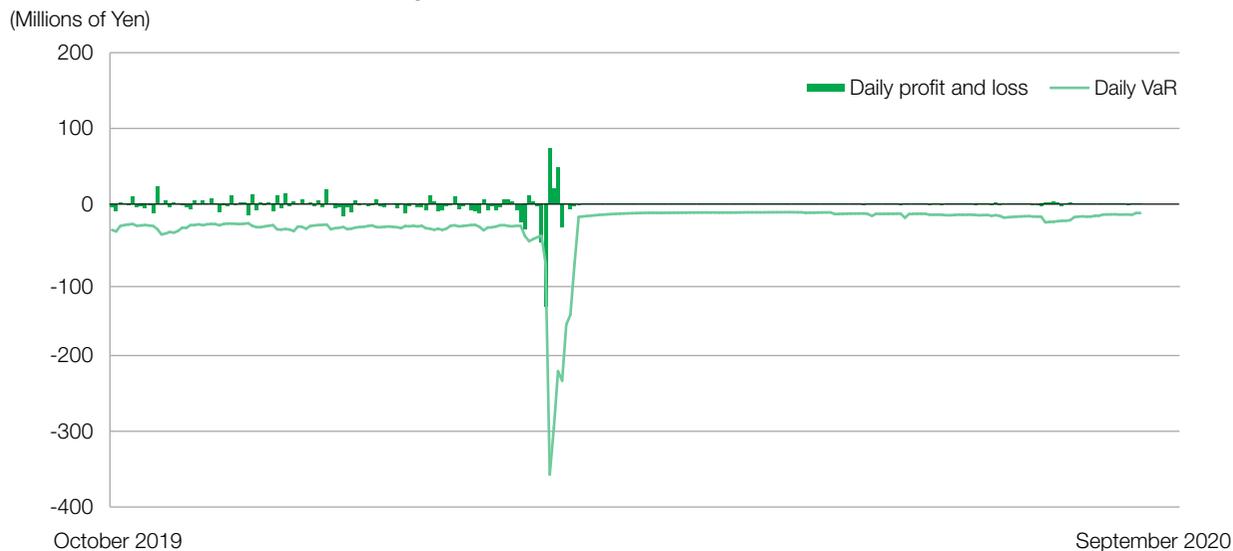
MR4: Comparison of VaR estimates with gains/losses

For the Six Months Ended September 30, 2021



Note: The Bank conducted two excesses back-test in the past 250 business days. These excesses back-testing were conducted on June 15, 2021, resulting in a loss of ¥11 million with a VaR of ¥9 million, June 16, 2021, resulting in a loss of ¥20 million with a VaR of ¥20 million. The reasons for these excesses back-testing were all related to market factors.

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.

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, 2021	As of September 30, 2020
	Exposure	Exposure
Look-through approach	17,097	17,913
Mandate-based approach	0	—
Simple approach (subject to 250% RW)	0	—
Simple approach (subject to 400% RW)	40	47
Fall-back approach (subject to 1,250% RW)	46	40
Total	17,184	18,001

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, 2021	As of September 30, 2020	As of September 30, 2021	As of September 30, 2020
1	Parallel up	2,579,941	2,369,460	188,035	183,659
2	Parallel down	12,531	(332,785)	(193,769)	(183,687)
3	Steeper	1,003,350	889,415		
4	Flattener	(502,425)	(405,163)		
5	Short rate up	595,997	510,426		
6	Short rate down	148,207	8,089		
7	Maximum	2,579,941	2,369,460	188,035	183,659
		e		f	
		As of September 30, 2021		As of September 30, 2020	
8	Tier 1 capital	9,484,951		9,517,535	

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, 2021

(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	0.50%	204,956		
Hong Kong (China)	1.00%	122,262		
Subtotal		327,218		
Total		30,083,830	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, 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.

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, 2021	As of September 30, 2020
On-balance sheet exposures (1)				
1		On-balance sheet exposures before deducting adjustment items	81,676,825	85,293,084
1a	1	Total assets reported in the consolidated balance sheet	85,395,399	87,785,453
1b	2	The amount of assets of subsidiaries that are not included in the scope of the leverage ratio on a consolidated basis (-)		
1c	7	The amount of assets of subsidiaries that are included in the scope of the leverage ratio on a consolidated basis (except those included in the total assets reported in the consolidated balance sheet)	—	—
1d	3	The amount of assets that are deducted from the total assets reported in the consolidated balance sheet (except adjustment items) (-)	3,718,573	2,492,368
2	7	The amount of adjustment items pertaining to Tier 1 capital (-)	188,772	151,775
3		Total on-balance sheet exposures (a)	81,488,053	85,141,309
Exposures related to derivative transactions (2)				
4		Replacement cost multiplied by 1.4 associated with derivatives transactions, etc.	63,805	30,152
5		Potential future exposure multiplied by 1.4 associated with derivatives transactions, etc.	536,461	435,067
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) (-)	203,604	95,166
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)	396,662	370,053
Exposures related to repo transactions (3)				
12		The amount of assets related to repo transactions, etc.	3,819,456	112,956
13		The amount of deductions from the assets above (line 12) (-)	2,929,334	—
14		The exposures for counterparty credit risk for repo transactions, etc.	856,394	558,062
15		The exposures for agent repo transaction		
16	5	The Total exposures related to repo transactions, etc. (c)	1,746,515	671,018
Exposures related to off-balance sheet transactions (4)				
17		Notional amount of off-balance sheet transactions	5,225,770	4,841,262
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	1,701,495	1,769,343
19	6	Total exposures related to off-balance sheet transactions (d)	3,524,274	3,071,918
Leverage ratio on a consolidated basis (5)				
20		The amount of capital (Tier 1 capital) (e)	9,484,951	9,517,535
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)	87,155,506	89,254,300
22		Leverage ratio on a consolidated basis ((e)/(f))	10.88%	10.66%
Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) (6)				
		Total exposures (f)	87,155,506	89,254,300
		The deposits with the Bank of Japan	22,734,049	18,961,023
		Total exposures (including the deposits with the Bank of Japan) (f')	109,889,555	108,215,324
		Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) ((e)/(f'))	8.63%	8.79%

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, 2021)		The previous quarter (April 1 to June 30, 2021)	
		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	29,992,318		29,090,495	
Cash outflows (2)					
2	Cash outflows relating to unsecured retail funding	39,931	3,960	40,162	3,982
3	of which: stable deposits	461	13	488	14
4	of which: quasi-stable deposits	39,470	3,947	39,674	3,967
5	Cash outflows relating to unsecured wholesale funding	11,084,357	7,900,967	12,520,644	8,312,740
6	of which: qualifying operational deposits	—	—	—	—
7	of which: capital relating to unsecured wholesale funding, excluding qualifying operational deposits and debt securities	10,258,120	7,074,731	11,715,761	7,507,857
8	of which: debt securities	826,236	826,236	804,882	804,882
9	Cash outflows relating to secured funding, etc.	329,042		367,828	
10	Cash outflows relating to funding programs and credit/liquidity facilities such as derivative transactions, etc.	3,085,714	1,720,118	3,170,604	1,759,464
11	of which: cash outflows relating to derivative transactions	1,434,880	1,434,880	1,470,900	1,470,900
12	of which: cash outflows relating to funding programs	—	—	—	—
13	of which: cash outflows relating to credit/liquidity facilities	1,650,833	285,237	1,699,704	288,564
14	Cash outflows based on an obligation to provide capital	2,916,871	490,541	3,452,489	520,206
15	Cash outflows relating to contingencies	5,775,344	132,811	5,591,997	130,860
16	Total cash outflows	10,577,442		11,095,082	
Cash inflows (3)					
17	Cash inflows relating to secured fund management, etc.	780,283	—	390,225	—
18	Cash inflows relating to collections of advances, etc.	5,100,778	4,226,859	4,172,914	3,367,208
19	Other cash inflows	3,871,768	195,564	3,939,659	240,438
20	Total cash inflows	9,752,830	4,422,423	8,502,799	3,607,646
Liquidity coverage ratio on a consolidated basis (4)					
21	Sum of high-quality liquid assets that can be included	29,992,318		29,090,495	
22	Net cash outflows	6,155,019		7,487,435	
23	Liquidity coverage ratio on a consolidated basis	487.2%		388.5%	
24	The number of data for calculating the average value	61		61	

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.

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

(Millions of Yen, %)

Items		The current quarter (July 1 to September 30, 2021)					The previous quarter (April 1 to June 30, 2021)				
		Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) items (1)											
1	Capital; of which:	9,470,512	—	—	—	9,470,512	—	—	—	—	—
2	Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	9,470,512	—	—	—	9,470,512	—	—	—	—	—
3	Other capital instruments that are not included in the above category	—	—	—	—	—	—	—	—	—	—
4	Funding from retail and small business customers; of which:	42,590	—	—	—	38,353	—	—	—	—	—
5	Stable deposits	442	—	—	—	419	—	—	—	—	—
6	Less stable deposits	42,148	—	—	—	37,933	—	—	—	—	—
7	Wholesale funding; of which:	4,386,978	50,880,855	33,064,270	3,915,061	44,651,984	—	—	—	—	—
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	4,386,978	50,880,855	33,064,270	3,915,061	44,651,984	—	—	—	—	—
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	10,207	2,911,990	1,954	48,101	6,573	—	—	—	—	—
12	Derivative liabilities	—	—	—	48,101	—	—	—	—	—	—
13	All other liabilities and equity not included in the above categories	10,207	2,911,990	1,954	—	6,573	—	—	—	—	—
14	Total available stable funding	—	—	—	—	54,167,423	—	—	—	—	—
Required stable funding (RSF) items (2)											
15	HQLA	—	—	—	—	1,589,550	—	—	—	—	—
16	Deposits held at financial institutions for operational purposes	2,307	—	—	—	1,153	—	—	—	—	—
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	12,614,795	11,166,425	2,934,079	19,972,341	33,398,099	—	—	—	—	—
18	Loans to- and repo transactions with financial institutions (secured by level 1 HQLA)	—	399,531	—	—	—	—	—	—	—	—
19	Loans to- and repo transactions with financial institutions (not included in item 18)	482,613	3,149,134	612,853	3,110,705	4,118,710	—	—	—	—	—
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	528,264	7,613,171	2,316,256	6,947,024	11,201,478	—	—	—	—	—
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	6,288,476	1,802,584	586,155	4,426,531	—	—	—	—	—
22	Residential mortgages; of which:	—	2,140	4,579	189,945	136,563	—	—	—	—	—
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	1,375	2,881	141,252	93,943	—	—	—	—	—
24	Securities that are not in default and do not qualify as HQLA and other similar assets	11,603,917	2,448	390	9,724,665	17,941,347	—	—	—	—	—
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	800,198	275,889	59,665	2,347,647	3,255,653	—	—	—	—	—
27	Physical traded commodities, including gold	—	—	—	—	—	—	—	—	—	—
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)	—	—	—	1,345,873	1,145,766	—	—	—	—	—
29	Derivative assets	—	—	—	—	—	—	—	—	—	—
30	Derivative liabilities (before deduction of variation margin posted)	—	—	—	32,785	32,785	—	—	—	—	—
31	All other assets not included in the above categories	800,198	275,889	59,665	968,988	2,077,101	—	—	—	—	—
32	Off-balance sheet items	—	—	—	7,250,007	205,578	—	—	—	—	—
33	Total required stable funding	—	—	—	—	38,450,036	—	—	—	—	—
34	Consolidated net stable funding ratio (NSFR)	—	—	—	—	140.8	—	—	—	—	—

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

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

In the second quarter of fiscal 2021, the consolidated net stable funding ratio was subject to the Basel standards for the first time.

Items concerning exceptional treatment regarding interdependent assets and liabilities

“Exceptional treatment regarding interdependent assets and liabilities” is not applied.

Other items concerning the consolidated net stable funding ratio

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

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

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

Capital Adequacy (Non-Consolidated)

Capital Ratio Information (Non-Consolidated)

CC1: Composition of Capital (Non-Consolidated)

(Millions of Yen, %)

Basel III Template No.	Items	a	b	c	
		As of September 30, 2021	As of September 30, 2020	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	6,081,707	5,955,099		
1a	of which: capital and capital surplus	4,015,219	4,015,219		
2	of which: retained earnings	2,066,488	1,939,880		
26	of which: cash dividends to be paid	—	—		
	of which: other than the above	—	—		
3	Valuation and translation adjustments and other disclosed reserves	1,888,793	1,948,077	(a)	
6	Common Equity Tier 1 capital: instruments and reserves (A)	7,970,501	7,903,177		
Common Equity Tier 1 capital: regulatory adjustments					
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	37,643	40,225		
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)	37,643	40,225		
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	(214,960)	(323,505)		
12	Shortfall of eligible provisions to expected losses	4,248	9,197		
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)	35,615	27,694		
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)	(137,453)	(246,387)		
Common Equity Tier 1 capital (CET1)					
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	8,107,954	8,149,564		
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, 2021	As of September 30, 2020	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)	37,624	37,795	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—	—	
43	Additional Tier 1 capital: regulatory adjustments (E)	37,624	37,795	
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	1,329,346	1,329,176	
Tier 1 capital (T1=CET1+AT1)				
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	9,437,301	9,478,741	
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	11	25	
50a	of which: general reserve for possible loan losses	11	25	
50b	of which: eligible provisions	—	—	
51	Tier 2 capital: instruments and provisions (H)	934	948	
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)	934	948	
Total capital (TC=T1+T2)				
59	Total capital (TC=T1+T2) ((G) + (J)) (K)	9,438,236	9,479,689	
Risk weighted assets				
60	Risk weighted assets (L)	37,883,559	39,477,577	

(Millions of Yen, %)

Basel III Template No.	Items	a	b	c
		As of September 30, 2021	As of September 30, 2020	Reference to Template CC2
Capital ratio (non-consolidated) and buffers				
61	Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))	21.40%	20.64%	
62	Tier 1 capital ratio (non-consolidated) ((G)/(L))	24.91%	24.01%	
63	Total capital ratio (non-consolidated) ((K)/(L))	24.91%	24.01%	
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)	165,971	138,679	
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)	11	25	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	68	134	
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	189,013	196,238	
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	153,600	307,201	
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, 2021				As of September 30, 2020					
	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	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation	Reference numbers or symbols for referring to Template CC1	Reference numbers or symbols for referring to appended tables		
(Assets)										
Loans and Bills Discounted	22,146,122	22,146,122	20,837,235	20,837,235						
Foreign Exchanges Assets	262,293	262,293	234,388	234,388						
Securities	44,597,627	44,597,627	50,545,856	50,545,856						6-a
Money Held in Trust	9,931,073	9,931,073	10,229,365	10,229,365						6-b
Trading Assets	6,991	6,991	7,144	7,144						
Monetary Claims Bought	291,382	291,382	224,734	224,734						
Call Loans	1,750,000	1,750,000	792,324	792,324						
Cash and Due from Banks	23,251,918	23,251,918	19,330,370	19,330,370						
Other Assets	2,355,296	2,355,296	2,009,077	2,009,077						
Tangible Fixed Assets	164,616	164,616	111,339	111,339						
Intangible Fixed Assets	52,101	52,101	55,674	55,674						2
Defined-benefit pension fund net assets (prepaid pension costs)	49,294	49,294	38,331	38,331						3
Customers' Liabilities for Acceptances and Guarantees	400,171	400,171	218,759	218,759						
Reserve for Possible Loan Losses	(116,750)	(116,750)	(94,865)	(94,865)						
Reserve for Possible Investment Losses	(1,729)	(1,729)	(1,730)	(1,730)						
Total Assets	105,539,941	105,539,941	104,538,006	104,538,006						
(Liabilities)										
Deposits	66,140,478	66,140,478	65,415,519	65,415,519						
Negotiable Certificates of Deposit	2,475,328	2,475,328	1,762,846	1,762,846						
Debentures	413,354	413,354	534,521	534,521						
Trading Liabilities	4,313	4,313	7,137	7,137						
Borrowed Money	4,834,621	4,834,621	4,583,309	4,583,309						7
Payables under Repurchase Agreements	18,069,526	18,069,526	17,514,200	17,514,200						
Foreign Exchanges Liabilities	13	13	1	1						
Short-term Entrusted Liability	1,627,147	1,627,147	1,889,751	1,889,751						
Other Liabilities	2,911,760	2,911,760	4,027,386	4,027,386						
Reserve for Bonus Payments	5,698	5,698	5,995	5,995						
Reserve for Employees' Retirement Benefits	25,182	25,182	24,264	24,264						
Reserve for Directors' Retirement Benefits	618	618	887	887						
Deferred Tax Liabilities	606,434	606,434	591,638	591,638						4-b
Deferred Tax Liabilities for Land Revaluation	4,790	4,790	8,607	8,607						4-c
Acceptances and Guarantees	400,171	400,171	218,759	218,759						
Total Liabilities	97,519,439	97,519,439	96,584,829	96,584,829						
(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, 2021		As of September 30, 2020		Reference numbers or symbols for referring to Template CC1	Reference numbers or symbols for referring to appended tables
	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation		
Retained Earnings	2,066,488	2,066,488	1,939,880	1,939,880		1-c
Legal reserves	816,166	816,166	773,666	773,666		
Voluntary reserves	1,250,322	1,250,322	1,166,214	1,166,214		
Special reserves	373,771	373,771	333,744	333,744		
General reserves	559,403	559,403	559,403	559,403		
AFF Industries, Community and Environment Reserve Fund	10,000	10,000	—	—		
Reserves for tax basis adjustments of fixed assets	6,799	6,799	6,930	6,930		
Others	7	7	7	7		
Unappropriated retained earnings	300,341	300,341	266,127	266,127		
Total Owners' Equity	6,131,707	6,131,707	6,005,099	6,005,099		
Net Unrealized Gains on Other Securities	2,115,157	2,115,157	2,463,921	2,463,921		
Net Deferred Losses on Hedging Instruments	(240,902)	(240,902)	(530,156)	(530,156)		5
Revaluation Reserve for Land, net of taxes	14,538	14,538	14,312	14,312		
Foreign Currency Translation Adjustment	—	—	—	—		
Total Valuation and Translation Adjustment	1,888,793	1,888,793	1,948,077	1,948,077	(a)	
Total Net Assets	8,020,501	8,020,501	7,953,176	7,953,176		
Total Liabilities and Net Assets	105,539,941	105,539,941	104,538,006	104,538,006		

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, 2021	As of September 30, 2020	Remarks
1-a	Paid-in Capital	4,040,198	4,040,198	
1-b	Capital Surplus	25,020	25,020	
1-c	Retained Earnings	2,066,488	1,939,880	
	Total Owners' Equity	6,131,707	6,005,099	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	As of September 30, 2020	Remarks
	Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,081,707	5,955,099	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	2,066,488	1,939,880	
	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, 2021	As of September 30, 2020	Remarks
2	Intangible Fixed Assets	52,101	55,674	
	Income taxes related to above	(14,458)	(15,449)	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	As of September 30, 2020	Remarks
8	Intangible assets: goodwill	—	—	
9	Intangible assets: other	37,643	40,225	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, 2021	As of September 30, 2020	Remarks
3	Defined-benefit pension fund net assets (prepaid pension costs)	49,294	38,331	
	Income taxes related to above	(13,679)	(10,636)	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	As of September 30, 2020	Remarks
15	Defined-benefit pension fund net assets (prepaid pension costs)	35,615	27,694	

4. Deferred Tax Assets

(1) Non-Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Non-consolidated balance sheet items	As of September 30, 2021	As of September 30, 2020	Remarks
4-a	Deferred tax assets	—	—	
4-b	Deferred Tax Liabilities	606,434	591,638	
4-c	Deferred Tax Liabilities for Land Revaluation	4,790	8,607	
	Intangible assets to which tax-effect accounting was applied	14,458	15,449	
	Net defined-benefit asset to which tax-effect accounting was applied	13,679	10,636	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	As of September 30, 2020	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, 2021	As of September 30, 2020	Remarks
5	Net Deferred Losses on Hedging Instruments	(240,902)	(530,156)	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	As of September 30, 2020	Remarks
11	Deferred gains or losses on derivatives under hedge accounting	(214,960)	(323,505)	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, 2021	As of September 30, 2020	Remarks
6-a	Securities	44,597,627	50,545,856	
6-b	Money Held in Trust	9,931,073	10,229,365	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	As of September 30, 2020	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	165,971	138,679	
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)	165,971	138,679	

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	As of September 30, 2020	Remarks
	Significant investments in the capital, etc., of other financial institutions	54,680	54,850	
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)	37,624	37,795	
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, 2021	As of September 30, 2020	Remarks
7	Borrowed Money	4,834,621	4,583,309	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	As of September 30, 2020	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, 2021	As of September 30, 2020	As of September 30, 2021	As of September 30, 2020
1	Credit risk (excluding counterparty credit risk)	7,426,994	7,862,302	628,988	666,078
2	Of which: standardized approach (SA)	4,884	10,664	390	853
3	Of which: internal rating-based (IRB) approach	7,255,986	7,727,922	615,307	655,327
	Of which: significant investments	—	—	—	—
	Of which: estimated residual value of lease transactions	—	—	—	—
	Others	166,123	123,714	13,289	9,897
4	Counterparty credit risk (CCR)	583,124	428,025	47,881	35,341
5	Of which: standardized approach for counterparty credit risk (SA-CCR)	58,546	66,456	4,964	5,635
6	Of which: expected positive exposure (EPE) method	—	—	—	—
	Of which: credit valuation adjustment (CVA)	65,817	70,354	5,265	5,628
	Of which: Central counterparty related exposure (CCP)	260,642	128,620	20,851	10,289
	Others	198,118	162,594	16,800	13,787
7	Equity positions in banking book under market-based approach	3,501,128	3,668,785	296,895	311,113
8	Equity investments in funds - Look-through approach	17,651,360	18,275,528	1,496,780	1,549,662
9	Equity investments in funds - Mandate-based approach	—	—	—	—
	Equity investments in funds - Simple approach (subject to 250% RW)	—	—	—	—
	Equity investments in funds - Simple approach (subject to 400% RW)	159,852	185,562	13,555	15,735
10	Equity investments in funds - Fall-back approach (subject to 1,250% RW)	581,516	509,658	46,521	40,772
11	Settlement risk	157,683	149,339	13,371	12,664
12	Securitization exposures in banking book	1,419,194	2,002,677	113,535	160,214
13	Of which: Securitization IRB approach (SEC-IRBA) or internal assessment approach (IAA)	—	—	—	—
14	Of which: Securitization external ratings-based approach (SEC-ERBA)	1,419,194	2,002,677	113,535	160,214
15	Of which: Securitization standardized approach (SEC-SA)	—	—	—	—
	Of which: 1,250% risk weight is applied	0	0	0	0
16	Market risk	3,967,798	4,070,231	317,423	325,618
17	Of which: standardized approach (SA)	3,962,772	4,067,466	317,021	325,397
18	Of which: internal model approaches (IMA)	5,026	2,765	402	221
19	Operational risk	651,437	467,375	52,115	37,390
20	Of which: Basic Indicator Approach	—	—	—	—
21	Of which: Standardized Approach	651,437	467,375	52,115	37,390
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	36,142,729	37,662,125	3,030,684	3,158,206

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, 2021	As of September 30, 2020	As of September 30, 2021	As of September 30, 2020
1	Parallel up	2,558,543	2,369,460	189,095	183,659
2	Parallel down	12,527	(332,785)	(194,785)	(183,687)
3	Steeper	996,882	889,415		
4	Flattener	(499,595)	(405,163)		
5	Short rate up	592,826	510,426		
6	Short rate down	148,204	8,089		
7	Maximum	2,558,543	2,369,460	189,095	183,659
		e		f	
		As of September 30, 2021		As of September 30, 2020	
8	Tier I capital	9,437,301		9,478,741	

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, 2021	As of September 30, 2020
On-balance sheet exposures (1)				
1		On-balance sheet exposures before deducting adjustment items	81,447,094	85,135,010
1a	1	Total assets reported in the non-consolidated balance sheet	82,823,410	85,597,893
1b	3	The amount of assets that are deducted from the total assets reported in the non-consolidated balance sheet (except adjustment items) (-)	1,376,315	462,882
2	7	The amount of adjustment items pertaining to Tier 1 capital (-)	115,131	114,912
3		Total on-balance sheet exposures (a)	81,331,962	85,020,097
Exposures related to derivative transactions (2)				
4		Replacement cost multiplied by 1.4 associated with derivatives transactions, etc.	63,805	30,152
5		Potential future exposure multiplied by 1.4 associated with derivatives transactions, etc.	536,461	435,067
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) (-)	203,604	95,166
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)	396,662	370,053
Exposures related to repo transactions (3)				
12		The amount of assets related to repo transactions, etc.	889,960	112,956
13		The amount of deductions from the assets above (line 12) (-)	—	—
14		The exposures for counterparty credit risk for repo transactions, etc.	845,717	558,062
15		The exposures for agent repo transaction		
16	5	The Total exposures related to repo transactions, etc. (c)	1,735,677	671,018
Exposures related to off-balance sheet transactions (4)				
17		Notional amount of off-balance sheet transactions	3,054,356	2,957,537
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	1,866,867	1,884,339
19	6	Total exposures related to off-balance sheet transactions (d)	1,187,488	1,073,198
Leverage ratio on a non-consolidated basis (5)				
20		The amount of capital (Tier 1 capital) (e)	9,437,301	9,478,741
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)	84,651,792	87,134,368
22		Leverage ratio on a non-consolidated basis ((e)/(f))	11.14%	10.87%
Leverage ratio on a non-consolidated basis (including the deposits with the Bank of Japan) (6)				
		Total exposures (f)	84,651,792	87,134,368
		The deposits with the Bank of Japan	22,716,530	18,940,112
		Total exposures (including the deposits with the Bank of Japan) (f')	107,368,322	106,074,480
		Leverage ratio on a non-consolidated basis (including the deposits with the Bank of Japan) ((e)/(f'))	8.78%	8.93%

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, 2021)		The previous quarter (April 1 to June 30, 2021)	
		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	29,766,478		28,901,271	
Cash outflows (2)					
2	Cash outflows relating to unsecured retail funding	39,931	3,960	40,162	3,982
3	of which: stable deposits	461	13	488	14
4	of which: quasi-stable deposits	39,470	3,947	39,674	3,967
5	Cash outflows relating to unsecured wholesale funding	11,043,221	7,859,832	12,510,406	8,302,502
6	of which: qualifying operational deposits	—	—	—	—
7	of which: capital relating to unsecured wholesale funding, excluding qualifying operational deposits and debt securities	10,216,895	7,033,505	11,705,445	7,497,541
8	of which: debt securities	826,326	826,326	804,960	804,960
9	Cash outflows relating to secured funding, etc.	329,042		367,828	
10	Cash outflows relating to funding programs and credit/liquidity facilities such as derivative transactions, etc.	2,980,114	1,695,313	3,170,085	1,772,305
11	of which: cash outflows relating to derivative transactions	1,434,880	1,434,880	1,470,900	1,470,900
12	of which: cash outflows relating to funding programs	—	—	—	—
13	of which: cash outflows relating to credit/liquidity facilities	1,545,233	260,432	1,699,185	301,404
14	Cash outflows based on an obligation to provide capital	2,918,236	491,907	3,454,317	522,034
15	Cash outflows relating to contingencies	4,228,890	113,709	3,839,902	108,987
16	Total cash outflows	10,493,765		11,077,640	
Cash inflows (3)					
17	Cash inflows relating to secured fund management, etc.	780,283	—	390,225	—
18	Cash inflows relating to collections of advances, etc.	5,178,001	4,304,983	4,298,837	3,493,577
19	Other cash inflows	4,037,862	233,944	3,941,354	238,989
20	Total cash inflows	9,996,147	4,538,927	8,630,416	3,732,566
Liquidity coverage ratio on a non-consolidated basis (4)					
21	Sum of high-quality liquid assets that can be included	29,766,478		28,901,271	
22	Net cash outflows	5,954,837		7,345,073	
23	Liquidity coverage ratio on a non-consolidated basis	499.8%		393.4%	
24	The number of data for calculating the average value	61		61	

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

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

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

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

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

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

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

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

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

Other items concerning the non-consolidated liquidity coverage ratio

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

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

(Millions of Yen, %)

Items		The current quarter (July 1 to September 30, 2021)					The previous quarter (April 1 to June 30, 2021)				
		Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) items (1)											
1	Capital; of which:	9,337,485	—	—	—	9,337,485	—	—	—	—	—
2	Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	9,337,485	—	—	—	9,337,485	—	—	—	—	—
3	Other capital instruments that are not included in the above category	—	—	—	—	—	—	—	—	—	—
4	Funding from retail and small business customers; of which:	42,590	—	—	—	38,353	—	—	—	—	—
5	Stable deposits	442	—	—	—	419	—	—	—	—	—
6	Less stable deposits	42,148	—	—	—	37,933	—	—	—	—	—
7	Wholesale funding; of which:	4,393,792	50,826,898	33,063,642	3,916,561	44,655,211	—	—	—	—	—
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	4,393,792	50,826,898	33,063,642	3,916,561	44,655,211	—	—	—	—	—
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	4,611	2,849,293	1,999	48,101	999	—	—	—	—	—
12	Derivative liabilities	—	—	—	48,101	—	—	—	—	—	—
13	All other liabilities and equity not included in the above categories	4,611	2,849,293	1,999	—	999	—	—	—	—	—
14	Total available stable funding	—	—	—	—	54,032,049	—	—	—	—	—
Required stable funding (RSF) items (2)											
15	HQLA	—	—	—	—	1,491,690	—	—	—	—	—
16	Deposits held at financial institutions for operational purposes	2,108	—	—	—	1,054	—	—	—	—	—
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	12,813,672	11,368,660	3,047,567	19,305,899	33,090,845	—	—	—	—	—
18	Loans to- and repo transactions with-financial institutions (secured by level 1 HQLA)	—	399,531	—	—	—	—	—	—	—	—
19	Loans to- and repo transactions with-financial institutions (not included in item 18)	471,897	3,353,518	734,047	2,899,870	3,997,523	—	—	—	—	—
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	526,400	7,613,158	2,313,124	6,683,882	10,974,650	—	—	—	—	—
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	6,288,476	1,802,584	586,155	4,426,531	—	—	—	—	—
22	Residential mortgages; of which:	—	4	4	37	28	—	—	—	—	—
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	4	4	37	28	—	—	—	—	—
24	Securities that are not in default and do not qualify as HQLA and other similar assets	11,815,374	2,448	390	9,722,108	18,118,643	—	—	—	—	—
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	986,839	275,327	57,731	2,335,107	3,427,257	—	—	—	—	—
27	Physical traded commodities, including gold	—	—	—	—	—	—	—	—	—	—
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)	—	—	—	1,345,873	1,145,766	—	—	—	—	—
29	Derivative assets	—	—	—	—	—	—	—	—	—	—
30	Derivative liabilities (before deduction of variation margin posted)	—	—	—	32,785	32,785	—	—	—	—	—
31	All other assets not included in the above categories	986,839	275,327	57,731	956,448	2,248,706	—	—	—	—	—
32	Off-balance sheet items	—	—	—	5,262,322	177,227	—	—	—	—	—
33	Total required stable funding	—	—	—	—	38,188,074	—	—	—	—	—
34	Non-consolidated net stable funding ratio (NSFR)	—	—	—	—	141.4	—	—	—	—	—

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

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

In the second quarter of fiscal 2021, the non-consolidated net stable funding ratio was subject to the Basel standards for the first time.

Items concerning exceptional treatment regarding interdependent assets and liabilities

“Exceptional treatment regarding interdependent assets and liabilities” is not applied.

Other items concerning the non-consolidated net stable funding ratio

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

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

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