

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, 2022, 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, 2022	As of September 30, 2021	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	6,339,504	6,152,489		
1a	of which: capital and capital surplus	4,015,219	4,015,219		
2	of which: retained earnings	2,324,285	2,137,269		
26	of which: cash dividends to be paid	—	—		
	of which: other than the above	—	—		
3	Accumulated other comprehensive income and other disclosed reserves	(900,531)	1,948,296	(a)	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	—	—		
6	Common Equity Tier 1 capital: instruments and reserves (A)	5,438,973	8,100,785		
Common Equity Tier 1 capital: regulatory adjustments					
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	41,064	43,922		
8	of which: goodwill (net of related tax liability, including those equivalent)	3,041	3,385		
9	of which: other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)	38,023	40,536		
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	975	—		
11	Deferred gains or losses on derivatives under hedge accounting	119,526	(203,517)		
12	Shortfall of eligible provisions to expected losses	5,620	8,150		
13	Securitization gain on sale	—	—		
14	Gains and losses due to changes in own credit risk on fair valued liabilities	—	—		
15	Net defined-benefit asset	86,967	81,296		
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)	254,154	(70,148)		
Common Equity Tier 1 capital (CET1)					
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	5,184,818	8,170,934		
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	48,378	
	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,316,972	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, 2022	As of September 30, 2021	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)	4,239	4,069	
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)	1,369,589	1,369,420	
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)	58,388	55,403	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—	—	
43	Additional Tier 1 capital: regulatory adjustments (E)	58,388	55,403	
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	1,311,201	1,314,017	
Tier 1 capital (T1=CET1+AT1)				
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	6,496,020	9,484,951	
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)	168	159	
47+49	Eligible Tier 2 capital instruments under phase-out arrangements included in Tier 2: instruments and provisions	—	923	
47	of which: instruments issued by banks and their special purpose vehicles	—	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	512	147	
50a	of which: general reserve for possible loan losses	512	147	
50b	of which: eligible provisions	—	—	
51	Tier 2 capital: instruments and provisions (H)	681	1,229	
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, 2022	As of September 30, 2021	Reference to Template CC2
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	681	1,229	
Total capital (TC=T1+T2)				
59	Total capital (TC=T1+T2) ((G) + (J)) (K)	6,496,701	9,486,181	
Risk weighted assets				
60	Risk weighted assets (L)	41,158,672	38,314,635	
Capital ratio (consolidated) and buffers				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	12.59%	21.32%	
62	Tier 1 capital ratio (consolidated) ((G)/(L))	15.78%	24.75%	
63	Total capital ratio (consolidated) ((K)/(L))	15.78%	24.75%	
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)	3.01%	3.00%	
65	Of which: capital conservation buffer requirement	2.50%	2.50%	
66	Of which: bank-specific countercyclical buffer requirement	0.01%	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	7.78%	16.75%	
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)	183,530	167,206	
73	Significant investments in the common stock of other financial institutions that are below the thresholds for deduction (before risk weighting)	27,535	25,782	
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)	504,098	—	
Provisions included in Tier 2 capital: instruments and provisions				
76	Provisions (general reserve for possible loan losses)	512	147	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	2,578	854	
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	216,176	190,984	
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	
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, 2022	As of September 30, 2021	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	19,453,301	22,482,347		
Foreign Exchanges Assets	378,871	262,293		
Securities	43,941,457	44,269,680		2-b, 6-a
Money Held in Trust	11,812,598	9,933,627		6-b
Trading Assets	5,514	6,991		
Monetary Claims Bought	354,530	291,382		
Call Loans and Bills Bought	—	1,750,000		
Receivables under Resale Agreements	147	399,692		
Cash and Due from Banks	18,006,074	23,408,093		
Other Assets	3,111,127	2,364,627		
Tangible Fixed Assets	134,580	166,467		
Intangible Fixed Assets	51,514	54,994		2-a
Net Defined-benefit Asset	120,370	112,521		3
Deferred Tax Assets	458,180	4,106		4-a
Deferred Tax Assets for Land Revaluation	1,600	—		4-b
Customers' Liabilities for Acceptances and Guarantees	3,708,334	2,742,268		
Reserve for Possible Loan Losses	(145,677)	(119,462)		
Reserve for Possible Investment Losses	—	(183)		
Total Assets	101,392,526	108,129,448		
(Liabilities)				
Deposits	63,591,974	66,127,970		
Negotiable Certificates of Deposit	2,329,737	2,475,328		
Debentures	469,406	407,854		
Trading Liabilities	2,451	4,313		
Borrowed Money	4,624,654	4,891,121		8
Call Money and Bills Sold	2,306,900	—		
Payables under Repurchase Agreements	12,633,832	18,069,526		
Foreign Exchanges Liabilities	28	13		
Short-term Entrusted Funds	1,119,179	1,627,147		
Other Liabilities	5,078,650	2,954,407		
Reserve for Bonus Payments	7,721	7,565		
Net Defined Benefit Liability	21,396	29,149		
Reserve for Directors' Retirement Benefits	1,062	911		
Deferred Tax Liabilities	—	628,091		4-c
Deferred Tax Liabilities for Land Revaluation	—	4,790		4-d
Acceptances and Guarantees	3,708,334	2,742,268		
Total Liabilities	95,895,329	99,970,459		
(Net Assets)				
Paid-in Capital	4,040,198	4,040,198		1-a
Capital Surplus	23,399	23,399		1-b
Retained Earnings	2,324,285	2,137,269		1-c
Total Owners' Equity	6,387,883	6,200,867		
Net Unrealized Gains on Other Securities	(1,234,846)	2,118,712		
Net Deferred Losses on Hedging Instruments	297,278	(229,459)		5
Revaluation Reserve for Land	(2,099)	14,538		
Foreign Currency Translation Adjustment	1,689	331		
Remeasurements of Defined Benefit Plans	37,447	44,173		
Total Accumulated Other Comprehensive Income	(900,531)	1,948,296	(a)	
Non-controlling Interests	9,844	9,824		7
Total Net Assets	5,497,196	8,158,989		
Total Liabilities and Net Assets	101,392,526	108,129,448		

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, 2022	As of September 30, 2021	Remarks
1-a	Paid-in Capital	4,040,198	4,040,198	
1-b	Capital Surplus	23,399	23,399	
1-c	Retained Earnings	2,324,285	2,137,269	
	Total Owners' Equity	6,387,883	6,200,867	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2022	As of September 30, 2021	Remarks
	Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,339,504	6,152,489	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	2,324,285	2,137,269	
	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	48,378	

2. Intangible Assets

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	As of September 30, 2022	As of September 30, 2021	Remarks
2-a	Intangible Fixed Assets	51,514	54,994	
2-b	Securities	43,941,457	44,269,680	
	of which: goodwill attributable to equity-method investees	3,041	3,385	
	Income taxes related to above	(13,491)	(14,458)	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2022	As of September 30, 2021	Remarks
8	Intangible assets: goodwill	3,041	3,385	
9	Intangible assets: other	38,023	40,536	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, 2022	As of September 30, 2021	Remarks
3	Net defined-benefit asset	120,370	112,521	
	Income taxes related to above	(33,402)	(31,224)	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2022	As of September 30, 2021	Remarks
15	Net defined-benefit asset	86,967	81,296	

4. Deferred Tax Assets

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	As of September 30, 2022	As of September 30, 2021	Remarks
4-a	Deferred Tax Assets	458,180	4,106	
4-b	Deferred Tax Assets for Land Revaluation	1,600	—	
4-c	Deferred Tax Liabilities	—	628,091	
4-d	Deferred Tax Liabilities for Land Revaluation	—	4,790	
	Intangible assets to which tax-effect accounting was applied	13,491	14,458	
	Portion of net defined-benefit asset to which tax-effect accounting was applied	33,402	31,224	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2022	As of September 30, 2021	Remarks
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	975	—	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)	504,098	—	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)	504,098	—	

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, 2022	As of September 30, 2021	Remarks
5	Net Deferred Losses on Hedging Instruments	297,278	(229,459)	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2022	As of September 30, 2021	Remarks
11	Deferred gains or losses on derivatives under hedge accounting	119,526	(203,517)	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, 2022	As of September 30, 2021	Remarks
6-a	Securities	43,941,457	44,269,680	
6-b	Money Held in Trust	11,812,598	9,933,627	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2022	As of September 30, 2021	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	183,530	167,206	
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)	183,530	167,206	

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2022	As of September 30, 2021	Remarks
	Significant investments in the capital, etc., of other financial institutions	85,924	81,186	
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)	58,388	55,403	
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)	27,535	25,782	

7. Non-controlling Interests

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	As of September 30, 2022	As of September 30, 2021	Remarks
7	Non-controlling Interests	9,844	9,824	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2022	As of September 30, 2021	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)	4,239	4,069	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)	168	159	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, 2022	As of September 30, 2021	Remarks
8	Borrowed Money	4,624,654	4,891,121	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2022	As of September 30, 2021	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, 2022	September 30, 2021	September 30, 2022	September 30, 2021
1	Credit risk (excluding counterparty credit risk)	9,420,539	8,360,940	797,221	707,882
2	Of which: standardized approach (SA)	206,158	67,648	16,492	5,411
3	Of which: internal rating-based (IRB) approach	9,078,835	8,126,611	769,885	689,136
	Of which: significant investments	—	—	—	—
	Of which: estimated residual value of lease transactions	—	—	—	—
	Others	135,545	166,679	10,843	13,334
4	Counterparty credit risk (CCR)	590,422	500,020	48,147	40,814
5	Of which: standardized approach for counterparty credit risk (SA-CCR)	80,364	58,546	6,814	4,964
6	Of which: expected positive exposure (EPE) method	—	—	—	—
	Of which: credit valuation adjustment (CVA)	79,506	65,817	6,360	5,265
	Of which: Central counterparty related exposure (CCP)	320,585	264,754	25,646	21,180
	Others	109,967	110,901	9,325	9,404
7	Equity positions in banking book under market-based approach	4,095,276	3,498,826	347,279	296,700
8	Equity investments in funds - Look-through approach	18,010,746	17,157,382	1,527,239	1,454,890
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)	176,735	160,555	14,987	13,615
10	Equity investments in funds - Fall-back approach (subject to 1,250% RW)	887,904	581,461	71,032	46,516
11	Settlement risk	158,373	157,683	13,430	13,371
12	Securitization exposures in banking book	1,890,780	1,419,194	151,262	113,535
13	Of which: Securitization IRB approach (SEC-IRBA) or internal assessment approach (IAA)	—	—	—	—
14	Of which: Securitization external ratings-based approach (SEC-ERBA)	1,890,780	1,419,194	151,262	113,535
15	Of which: Securitization standardized approach (SEC-SA)	—	—	—	—
	Of which: 1,250% risk weight is applied	0	0	0	0
16	Market risk	1,780,902	3,967,819	142,472	317,425
17	Of which: standardized approach (SA)	1,776,640	3,962,793	142,131	317,023
18	Of which: internal model approaches (IMA)	4,261	5,026	340	402
19	Operational risk	836,435	687,106	66,914	54,968
20	Of which: Basic Indicator Approach	—	—	—	—
21	Of which: Standardized Approach	836,435	687,106	66,914	54,968
22	Of which: Advanced Measurement Approach	—	—	—	—
23	Amounts below the thresholds for deduction	1,329,086	64,252	112,706	5,448
	Risk weighted assets subject to transitional arrangements	—	—	—	—
24	Floor adjustment	—	—	—	—
25	Total	39,177,203	36,555,243	3,292,693	3,065,170

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

For the Six Months Ended September 30, 2022

(Millions of Yen)

No.		a	b	c	d
		Gross carrying values of		Allowances/ impairments	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		
	On-balance sheet assets				
1	Loans	88,272	18,874,140	132,235	18,830,176
2	Debt Securities	—	25,638,053	19	25,638,034
3	Off-balance sheet exposures	33	18,478,616	113	18,478,535
4	Total on-balance sheet assets (1+2+3)	88,305	62,990,809	132,367	62,946,747
	Off-balance sheet assets				
5	Acceptances and Guarantees	6,029	3,702,305	8,660	3,699,673
6	Commitments	1,076	1,905,690	778	1,905,988
7	Total off-balance sheet assets (5+6)	7,106	5,607,995	9,439	5,605,662
	Total				
8	Total (4+7)	95,411	68,598,805	141,807	68,552,409

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, 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."

CR2: Changes in stock of defaulted loans and debt securities

(Millions of Yen)

No.		For the Six Months Ended September 30, 2022	For the Six Months Ended September 30, 2021
1	Defaulted loans and debt securities at end of the previous reporting period	104,110	94,411
2	Default	35,799	25,320
3	Changes in the amounts of per factor during the reporting period	8,998	4,335
4	Returned to non-defaulted status	21	36
5	Amounts written off	(42,584)	(30,455)
6	Other changes (Decrease in the balance due to a recovery of exposure mainly at default)		
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)	88,305	84,904

CR3: Credit risk mitigation techniques – overview**For the Six Months Ended September 30, 2022**

(Millions of Yen)

No.		a	b	c	d	e
		Exposures unsecured	Exposures totally secured	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives, of which: secured amount
1	Loans	16,745,115	2,085,061	1,699,683	748,443	—
2	Debt securities	24,569,706	1,068,327	—	1,068,327	—
3	Other on-balance sheet assets	18,473,547	4,987	67	5,667	—
4	Total	59,788,370	3,158,376	1,699,751	1,822,438	—
5	Of which defaulted	87,913	391	2,039	—	—

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	—	—

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

For the Six Months Ended September 30, 2022

(Millions of Yen, %)

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

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

2. The total of the credit risk assets subject to the Standardized Approach (above a+b) is ¥206.1 billion, which is not shown in these statements due to its extremely limited amount—only about 0.53% of the credit risk assets on a consolidated basis (¥38,541.3 billion).

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).

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

For the Six Months Ended September 30, 2022

(Millions of Yen)

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

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

2. The total of the credit risk assets subject to the Standardized Approach (above a+b) is ¥206.1 billion, which is not shown in these statements due to its extremely limited amount—only about 0.53% of the credit risk assets on a consolidated basis (¥38,541.3 billion).

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).

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

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

For the Six Months Ended September 30, 2022

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a Original on-balance sheet gross exposure	b Off- balance sheet exposures pre CCF	c Average CCF	d EAD post CRM and post-CCF	e Average PD	f Number of obligors	g Average LGD	h Average maturity	i RWA	j RWA density	k EL	l Provisions
Sovereign exposure													
1	0.00 to 0.15 or less	41,664,874	—	—	42,834,126	0.00%	0.0	44.99%	2.9	87,187	0.20%	53	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	105,315	—	—	105,315	0.28%	0.0	45.00%	3.6	68,089	64.65%	132	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	29,779	—	—	4	9.88%	0.0	45.00%	1.9	8	186.31%	0	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	41,799,968	—	—	42,939,445	0.00%	0.0	44.99%	2.9	155,285	0.36%	186	14
Bank exposure													
1	0.00 to 0.15 or less	3,737,283	1,210	89.70%	2,338,149	0.05%	0.1	44.99%	3.2	753,751	32.23%	539	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	160,502	1,524	83.60%	13,368	0.40%	0.0	44.83%	3.2	9,418	70.45%	24	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	856	234	100.00%	600	1.14%	0.0	45.00%	4.9	771	128.36%	3	
6	Exceeding 2.50 to 10.00 or less	7,513	—	—	7,329	2.91%	0.0	45.00%	1.0	7,974	108.79%	96	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	3,906,155	2,970	87.38%	2,359,448	0.06%	0.2	44.99%	3.2	771,915	32.71%	662	—
Corporate exposure (excluding SMEs exposure and specialized lending)													
1	0.00 to 0.15 or less	7,553,155	1,762,398	55.10%	8,053,108	0.05%	0.4	44.37%	2.8	1,941,789	24.11%	1,914	
2	Exceeding 0.15 to 0.25 or less	2,184,445	311,418	65.79%	2,011,840	0.16%	0.5	44.38%	2.3	811,142	40.31%	1,508	
3	Exceeding 0.25 to 0.50 or less	219,317	39,703	48.60%	250,392	0.42%	0.1	44.77%	2.1	155,413	62.06%	471	
4	Exceeding 0.50 to 0.75 or less	206,270	2,577	75.00%	166,767	0.63%	0.0	45.00%	2.8	142,239	85.29%	472	
5	Exceeding 0.75 to 2.50 or less	211,099	14,892	41.50%	174,492	1.08%	0.1	44.60%	2.2	160,561	92.01%	843	
6	Exceeding 2.50 to 10.00 or less	97,355	13,651	19.73%	99,210	4.04%	0.1	45.00%	4.1	158,695	159.95%	1,804	
7	Exceeding 10.00 to 100.00 or less	283,434	22,748	79.30%	295,201	15.37%	0.3	44.99%	3.8	702,028	237.81%	20,425	
8	100.00 (default)	57,953	982	76.04%	57,900	100.00%	0.0	45.00%	2.6	—	—	26,055	
9	Subtotal	10,813,032	2,168,372	56.49%	11,108,914	1.07%	1.8	44.42%	2.7	4,071,870	36.65%	53,495	41,440
SMEs exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	0	—	—	0	0.15%	0.0	45.00%	5.0	0	54.22%	0	
3	Exceeding 0.25 to 0.50 or less	0	—	—	0	0.42%	0.0	45.00%	5.0	0	82.56%	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	517	30	100.00%	31	4.80%	0.0	45.00%	4.4	58	183.12%	0	
7	Exceeding 10.00 to 100.00 or less	0	—	—	0	15.84%	0.0	45.00%	5.0	0	206.44%	0	
8	100.00 (default)	374	20	100.00%	394	100.00%	0.0	45.00%	1.1	—	—	177	
9	Subtotal	892	50	100.00%	426	92.73%	0.0	45.00%	1.4	59	13.83%	178	173
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	604,144	—	—	604,144	0.05%	0.1	90.00%	5.0	604,512	100.06%	273	—
2	Exceeding 0.15 to 0.25 or less	107,335	—	—	107,335	0.15%	0.1	90.00%	5.0	128,991	120.17%	145	—
3	Exceeding 0.25 to 0.50 or less	8,854	—	—	8,854	0.41%	0.0	90.00%	5.0	16,634	187.87%	32	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	891	—	—	891	1.20%	0.0	90.00%	5.0	2,423	271.70%	9	—
6	Exceeding 2.50 to 10.00 or less	16,740	1,953	75.00%	18,205	3.76%	0.0	90.00%	5.0	79,638	437.44%	617	—
7	Exceeding 10.00 to 100.00 or less	1,462	—	—	1,462	15.76%	0.0	90.00%	5.0	11,277	771.12%	207	—
8	100.00 (default)	112	—	—	112	100.00%	0.0	90.00%	5.0	1,267	1125.00%	101	—
9	Subtotal	739,541	1,953	75.00%	741,006	0.20%	0.3	90.00%	5.0	844,746	113.99%	1,388	—
Debt purchased for corporate (Default risk)													
1	0.00 to 0.15 or less	2,771,395	799,300	100.00%	3,586,490	0.01%	0.0	44.33%	1.0	96,013	2.67%	176	—
2	Exceeding 0.15 to 0.25 or less	125,016	29,000	100.00%	137,967	0.19%	0.0	44.02%	2.0	53,688	38.91%	121	—
3	Exceeding 0.25 to 0.50 or less	3,703	—	—	3,703	0.28%	0.0	45.00%	1.3	1,506	40.66%	4	—
4	Exceeding 0.50 to 0.75 or less	25,456	—	—	49,854	0.63%	0.0	45.00%	3.0	47,694	95.66%	141	—
5	Exceeding 0.75 to 2.50 or less	23,693	—	—	16,455	0.83%	0.0	45.00%	2.3	13,804	83.89%	61	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	21,704	—	—	4,544	15.35%	0.0	45.00%	4.2	12,264	269.87%	313	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	2,970,970	828,300	100.00%	3,799,016	0.04%	0.0	44.33%	1.1	224,972	5.92%	818	—
Debt purchased for corporate (Dilution risk)													
1	0.00 to 0.15 or less	—	—	—	22,014	0.04%	0.0	45.00%	1.0	3,050	13.85%	4	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	22,014	0.04%	0.0	45.00%	1.0	3,050	13.85%	4	—
Loan participation (corporate) (Default risk of seller)													
1	0.00 to 0.15 or less	—	—	—	20,251	0.00%	0.0	45.00%	5.0	—	0.00%	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	2,171	0.16%	0.0	45.00%	1.5	656	30.24%	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	—	—	—	22,423	0.01%	0.0	45.00%	4.6	656	2.92%	1	—
Debt purchased for retail													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Qualifying revolving retail exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	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	—	2,639,037	100.00%	2,639,037	0.30%	120.3	38.30%	—	546,590	20.71%	3,032	—
4	Exceeding 0.50 to 0.75 or less	142,556	—	—	142,556	0.70%	9.9	52.32%	—	73,461	51.53%	522	—
5	Exceeding 0.75 to 2.50 or less	37	—	—	37	1.05%	0.0	32.13%	—	15	41.59%	0	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	1,284	7,218	100.00%	8,502	13.57%	0.5	40.40%	—	17,338	203.92%	480	—
8	100.00 (default)	1,727	2,503	100.00%	4,230	100.00%	0.3	42.81%	—	4,914	116.16%	1,418	—
9	Subtotal	145,605	2,648,758	100.00%	2,794,364	0.51%	131.2	39.02%	—	642,320	22.98%	5,453	970
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	269	2,214	100.00%	2,483	0.25%	1.7	87.74%	—	1,024	41.24%	5	—
4	Exceeding 0.50 to 0.75 or less	48,401	—	—	48,401	0.58%	1.8	46.10%	—	17,415	35.98%	129	—
5	Exceeding 0.75 to 2.50 or less	1,289	4,830	100.00%	6,119	1.19%	2.9	92.29%	—	6,183	101.04%	67	—
6	Exceeding 2.50 to 10.00 or less	—	2	100.00%	2	8.78%	0.0	87.74%	—	3	141.76%	0	—
7	Exceeding 10.00 to 100.00 or less	74	0	100.00%	74	19.80%	0.0	46.65%	—	77	103.22%	7	—
8	100.00 (default)	883	50	100.00%	934	100.00%	0.0	56.01%	—	1,209	129.41%	426	—
9	Subtotal	50,918	7,098	100.00%	58,016	2.25%	6.5	52.91%	—	25,913	44.66%	636	63
Total		60,427,085	5,657,504	83.31%	63,845,078	0.21%	140.4	45.12%	2.7	6,740,789	10.55%	62,825	42,662

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	92.58%	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	84.51%	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	100.00%	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	89.16%	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	51.94%	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	62.92%	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	51.12%	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	75.00%	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	31.43%	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	53.47%	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	79.17%	166,891	15.38%	0.2	44.98%	3.8	397,796	238.35%	11,548	—
8	100.00 (default)	56,733	928	75.38%	56,633	100.00%	0.0	45.00%	3.7	—	—	25,484	—
9	Subtotal	9,548,801	2,001,142	53.69%	10,021,080	0.96%	1.7	44.30%	2.8	3,574,400	35.66%	43,646	33,975

(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	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	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	100.00%	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	100.00%	447	100.00%	0.0	45.00%	1.2	—	—	201	—
9	Subtotal	421	64	100.00%	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	—	—	—	—	—	—	—	—	—	—	—	—
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	75.00%	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	1125.00%	87	—
9	Subtotal	842,594	6,156	75.00%	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	100.00%	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	100.00%	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	100.00%	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%	—	—

(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	—	2,330,819	100.00%	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	100.00%	7,524	13.81%	0.4	46.24%	—	17,575	233.58%	486	—
8	100.00 (default)	1,772	2,797	100.00%	4,570	100.00%	0.4	47.03%	—	3,570	78.13%	1,863	—
9	Subtotal	143,327	2,339,920	100.00%	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	100.00%	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	100.00%	5,789	1.22%	2.8	93.42%	—	5,976	103.23%	66	—
6	Exceeding 2.50 to 10.00 or less	0	1	100.00%	2	8.78%	0.0	88.22%	—	3	142.53%	0	—
7	Exceeding 10.00 to 100.00 or less	77	0	100.00%	77	19.71%	0.0	44.82%	—	77	99.22%	6	—
8	100.00 (default)	1,003	23	100.00%	1,026	100.00%	0.0	67.74%	—	949	92.51%	619	—
9	Subtotal	49,138	6,674	100.00%	55,812	2.50%	6.9	51.92%	—	24,512	43.91%	822	35
Total		74,661,637	4,579,277	79.72%	76,572,322	0.15%	130.1	45.40%	2.5	6,222,078	8.12%	54,510	34,985

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

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

For the Six Months Ended September 30, 2022

(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	—	—	—	13,177	0.03%	0.0	30.30%	3.4	1,673	12.69%	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	—	—	—	13,177	0.03%	0.0	30.30%	3.4	1,673	12.69%	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	264,807	3,000	50.00%	272,646	0.05%	0.0	28.62%	3.9	48,320	17.72%	39	—
2	Exceeding 0.15 to 0.25 or less	71,018	7,347	50.33%	77,064	0.15%	0.0	28.65%	2.8	20,410	26.48%	33	—
3	Exceeding 0.25 to 0.50 or less	40,629	9,576	68.81%	52,610	0.42%	0.0	28.22%	2.7	22,197	42.19%	62	—
4	Exceeding 0.50 to 0.75 or less	5,667	6,875	75.00%	4,907	0.63%	0.0	17.29%	3.0	1,587	32.34%	5	—
5	Exceeding 0.75 to 2.50 or less	62,275	2,856	70.02%	65,441	1.40%	0.0	27.45%	2.8	42,149	64.40%	256	—
6	Exceeding 2.50 to 10.00 or less	33,204	6,289	90.75%	36,059	4.80%	0.1	27.45%	2.7	33,194	92.05%	475	—
7	Exceeding 10.00 to 100.00 or less	16,024	2,927	77.86%	16,874	15.84%	0.0	28.38%	3.1	24,665	146.17%	758	—
8	100.00 (default)	6,760	135	75.00%	6,479	100.00%	0.0	29.35%	1.1	—	—	1,902	—
9	Subtotal	500,387	39,007	69.30%	532,085	2.31%	0.5	28.26%	3.3	192,525	36.18%	3,533	2,720
SMEs exposure													
1	0.00 to 0.15 or less	10,754	—	—	8,254	0.05%	0.0	30.35%	3.8	1,499	18.16%	1	—
2	Exceeding 0.15 to 0.25 or less	27,706	2,428	75.12%	26,210	0.18%	0.0	25.51%	3.4	6,074	23.17%	11	—
3	Exceeding 0.25 to 0.50 or less	5,761	1,130	74.56%	6,140	0.42%	0.0	29.98%	3.4	2,700	43.97%	7	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	25,019	4,269	36.68%	27,384	1.67%	0.2	27.97%	2.4	15,952	58.25%	128	—
6	Exceeding 2.50 to 10.00 or less	25,238	2,767	94.10%	24,797	4.80%	0.3	29.75%	2.1	19,001	76.62%	354	—
7	Exceeding 10.00 to 100.00 or less	20,055	2,867	91.30%	17,298	15.84%	0.3	29.86%	2.7	21,221	122.67%	818	—
8	100.00 (default)	21,392	3,413	100.00%	20,869	100.00%	0.1	27.68%	1.9	—	—	5,778	—
9	Subtotal	135,929	16,876	76.25%	130,957	19.34%	1.2	28.26%	2.6	66,448	50.74%	7,100	13,159
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	22,576	100.00%	22,576	0.05%	0.0	30.35%	1.4	2,093	9.27%	3	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	0	22,576	100.00%	22,576	0.05%	0.0	30.35%	1.4	2,093	9.27%	3	—
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		636,316	78,460	79.63%	698,796	5.39%	1.7	28.37%	3.1	262,741	37.59%	10,638	15,880

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	—	—	—	—	—	—	—	—	—	—	—	—

(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	254,175	3,000	50.00%	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	53.80%	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	67.21%	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	75.00%	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	67.03%	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	88.80%	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	79.21%	13,760	15.83%	0.0	26.49%	3.2	18,857	137.03%	577	
8	100.00 (default)	7,192	458	75.00%	7,457	100.00%	0.0	28.37%	1.4	—	—	2,116	
9	Subtotal	505,735	34,013	68.10%	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	75.14%	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	69.19%	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	46.76%	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	100.00%	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	98.33%	23,059	15.84%	0.3	29.79%	2.3	28,442	123.34%	1,088	
8	100.00 (default)	22,873	3,346	99.86%	22,030	100.00%	0.1	27.79%	2.0	—	—	6,122	
9	Subtotal	133,651	18,322	76.02%	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	—	—	—	—	—	—	—	—	—	—	—	—
Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Debt purchased for corporate (Default risk)													
1	0.00 to 0.15 or less	0	26,556	100.00%	26,556	0.05%	0.0	30.35%	1.9	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	100.00%	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	—	—	—	—	—	—	—	—	—	—	—	—

(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		639,387	78,892	80.67%	703,037	5.83%	1.7	28.47%	3.2	282,455	40.17%	11,544	14,991

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

(Millions of Yen)

No.	Portfolio	As of September 30, 2022		As of September 30, 2021	
		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, 2022 and 2021, 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, 2022

(Millions of Yen, %)

a	b	c	d	e	f	g	h	i	j	k	l	
Specialized Lending Products (supervisory slotting criteria)												
Other than Lending for High-Volatility Commercial Real Estate (HVCRE)												
Regulatory categories	Residual contractual maturity	On-balance sheet amount	Off-balance sheet amount	RW	Exposure amount (EAD)					RWA	Expected losses	
					PF	OF	CF	IPRE	Total			
Strong	Less than 2.5 years	134,462	79,452	50%	164,706	—	—	22,414	187,120	93,560	—	
	Equal to or more than 2.5 years	1,596,358	213,909	70%	1,605,376	37,861	—	54,655	1,697,894	1,188,526	6,791	
Good	Less than 2.5 years	52,219	32,823	70%	56,064	—	—	20,019	76,084	53,259	304	
	Equal to or more than 2.5 years	438,430	91,604	90%	392,621	—	—	54,086	446,708	402,037	3,573	
Satisfactory		14,318	—	115%	8,313	—	—	6,005	14,318	16,466	400	
Weak		130,029	1,032	250%	15,554	106,632	—	6,395	128,581	321,453	10,286	
Default		4,332	—	—	—	—	—	4,332	4,332	—	2,166	
Total		2,370,151	418,822	—	2,242,637	144,494	—	167,909	2,555,041	2,075,303	23,523	
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	579,216	—	300%						579,216	1,737,649		
Private equity exposures	493,058	128,464	400%						589,406	2,357,627		
Other equity exposures	—	—	—						—	—		
Total	1,072,274	128,464	—						1,168,623	4,095,276		
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, 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%						—	—		

Counterparty Credit Risk (Consolidated)

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

For the Six Months Ended September 30, 2022

(Millions of Yen)

No.		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR	18,034	254,909		1.4	382,388	80,397
2	Expected positive exposure method			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					13,437,777	109,967
5	VaR					—	—
6	Total						190,365

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

CCR2: Credit valuation adjustment (CVA) capital charge

(Millions of Yen)

No.		As of September 30, 2022		As of September 30, 2021	
		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	364,735	79,506	240,731	65,817
5	Total subject to the CVA capital charge	364,735	79,506	240,731	65,817

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

For the Six Months Ended September 30, 2022

(Millions of Yen)

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

Note: The Bank had no counterparty credit risk exposure subject to the Standardized Approach as of September 30, 2022.

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.

CCR4: IRB – CCR exposures by portfolio and PD scale**■ Foundation Internal Ratings-Based Approach (F-IRB)**

For the Six Months Ended September 30, 2022

(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	4,941,064	0.00%	0.0	45.00%	4.8	—	0.00%
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	4,941,064	0.00%	0.0	45.00%	4.8	—	0.00%
Bank exposure								
1	0.00 to 0.15 or less	8,871,705	0.05%	0.0	5.83%	0.3	188,455	2.12%
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	8,871,705	0.05%	0.0	5.83%	0.3	188,455	2.12%
Corporate exposure (excluding SMEs exposure and specialized lending)								
1	0.00 to 0.15 or less	4,641	0.05%	0.0	45.00%	1.9	766	16.51%
2	Exceeding 0.15 to 0.25 or less	2,498	0.15%	0.0	45.00%	2.9	1,020	40.84%
3	Exceeding 0.25 to 0.50 or less	13	0.42%	0.0	45.00%	1.1	6	49.31%
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	157	0.85%	0.0	45.00%	1.0	106	68.06%
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	7,311	0.10%	0.0	45.00%	2.2	1,900	25.99%
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		13,820,080	0.03%	0.0	19.86%	1.9	190,356	1.37%

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

For the Six Months Ended September 30, 2021

(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	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	—	—	—	—	—	—	—
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.

CCR4: IRB – CCR exposures by portfolio and PD scale**■ Advanced Internal Ratings-Based Approach (A-IRB)**

For the Six Months Ended September 30, 2022

(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	79	0.05%	0.0	30.35%	1.0	8	10.27%
2	Exceeding 0.15 to 0.25 or less	5	0.15%	0.0	30.35%	1.0	0	16.70%
3	Exceeding 0.25 to 0.50 or less	0	0.42%	0.0	30.35%	1.0	0	31.93%
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	85	0.05%	0.0	30.35%	1.0	9	10.70%
SMEs exposure								
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Total		85	0.05%	0.0	30.35%	1.0	9	10.70%

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

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.

CCR5: Composition of collateral for CCR exposure

For the Six Months Ended September 30, 2022

(Millions of Yen)

No.		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
Segregated	Unsegregated	Segregated	Unsegregated				
1	Cash – domestic currency	—	185,790	50,478	1,065,937	1,784,752	23,011
2	Cash – other currencies	—	136,779	—	328,836	18,292,553	3,626,630
3	Domestic sovereign debt	—	—	210,452	105,596	—	7,053,263
4	Other sovereign debt	—	—	4,919	65,440	3,353,139	13,059,773
5	Government agency debt	—	—	—	—	—	1,712,732
6	Corporate bonds	—	—	—	—	—	—
7	Equity securities	—	—	—	12,632	—	—
8	Other collateral	—	—	—	—	—	4,913,530
9	Total	—	322,569	265,850	1,578,443	23,430,445	30,388,941

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

CCR6: Credit derivatives exposures

(Millions of Yen)

No.		As of September 30, 2022		As of September 30, 2021	
		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, 2022 and 2021.

CCR8: Exposures to central counterparties

(Millions of Yen)

No.		As of September 30, 2022		As of September 30, 2021	
		a	b	a	b
		EAD (post-CRM)	RWA	EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)		316,127		264,754
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	17,554,140	19,991	20,365,161	2,367
3	(i) OTC derivatives	1,117,762	18,180	993,729	2,028
4	(ii) Exchange-traded derivatives	45,283	1,811	8,487	338
5	(iii) Securities financing transactions	16,391,093	—	19,362,944	—
6	(iv) Netting sets where cross-product netting has been approved	—	—	—	—
7	Segregated initial margin	215,372		316,266	
8	Non-segregated initial margin	589,908	590	404,179	54
9	Pre-funded default fund contributions	143,803	295,545	209,008	262,332
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, 2022

(Millions of Yen)

No.	Types of underlying assets	a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	—	—	—	—	—	—	2,512,974	—	2,512,974
2	residential mortgage	—	—	—	—	—	—	2,033,376	—	2,033,376
3	credit card	—	—	—	—	—	—	186,514	—	186,514
4	other retail exposures	—	—	—	—	—	—	293,083	—	293,083
5	re-securitization	—	—	—	—	—	—	0	—	0
6	Wholesale (total) – of which	—	—	—	—	—	—	6,915,724	—	6,915,724
7	loans to corporates	—	—	—	—	—	—	6,790,500	—	6,790,500
8	commercial mortgage	—	—	—	—	—	—	91,215	—	91,215
9	lease and receivables	—	—	—	—	—	—	34,008	—	34,008
10	other wholesale	—	—	—	—	—	—	—	—	—
11	re-securitization	—	—	—	—	—	—	—	—	—

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	—	—	—	—	—	—	—	—	—

SEC2: Securitization exposures in the trading book

For the Six Months Ended September 30, 2022

(Millions of Yen)

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

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	—	—	—	—	—	—	—	—	—

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, 2022

(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		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, 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		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, 2022

(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		Of which senior	Of which non-senior			
Exposure values (by RW bands)																	
1	≤20% RW	9,400,238	9,400,238	9,400,238	2,484,514	6,915,724	—	—	—	—	—	—	—	—	—	—	
2	>20% to 50% RW	2,816	2,816	2,816	2,816	—	—	—	—	—	—	—	—	—	—	—	
3	>50% to 100% RW	23,564	23,564	23,564	23,564	—	—	—	—	—	—	—	—	—	—	—	
4	>100% to <1,250% RW	2,079	2,079	2,079	2,079	—	—	—	—	—	—	—	—	—	—	—	
5	1,250% RW	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—	
Exposure values (by regulatory approach)																	
6	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
7	SEC-ERBA	9,428,698	9,428,698	9,428,698	2,512,974	6,915,724	—	—	—	—	—	—	—	—	—	—	
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	1,890,780	1,890,780	1,890,780	512,717	1,378,063	–	–	–	–	–	–	–	–	–	–	
12	SEC-SA	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
13	1,250%	0	0	–	–	–	0	–	0	–	–	–	–	–	–	–	
Capital charge after cap																	
14	SEC-IRBA or IAA	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
15	SEC-ERBA	151,262	151,262	151,262	41,017	110,245	–	–	–	–	–	–	–	–	–	–	
16	SEC-SA	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
17	1,250%	0	0	–	–	–	0	–	0	–	–	–	–	–	–	–	

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	–	–	–	–	–	–	–	
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	–	–	–	–	–	–	–	

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

(Millions of Yen)

No.		As of September 30, 2022	As of September 30, 2021
		RWA	RWA
1	Interest rate risk (general and specific)	—	—
2	Equity risk (general and specific)	—	—
3	Foreign exchange risk	1,776,640	3,962,793
4	Commodity risk	—	—
	Options		
5	Simplified approach	—	—
6	Delta-plus method	—	—
7	Scenario approach	—	—
8	Securitization	—	—
9	Total	1,776,640	3,962,793

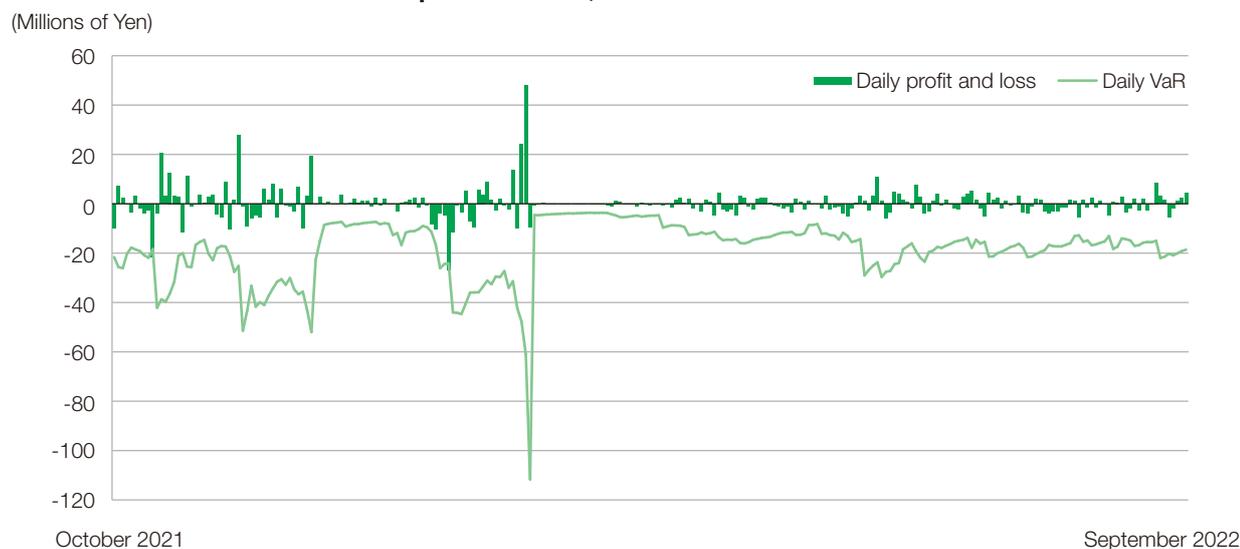
MR3: IMA values for trading portfolios

(Millions of Yen)

No.		As of September 30, 2022	As of September 30, 2021
	VaR (10 day 99%)		
1	Maximum value	306	96
2	Average value	49	41
3	Minimum value	3	14
4	Period end	52	39
	Stressed VaR (10 day 99%)		
5	Maximum value	192	186
6	Average value	69	89
7	Minimum value	8	30
8	Period end	109	123
	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)	—	—

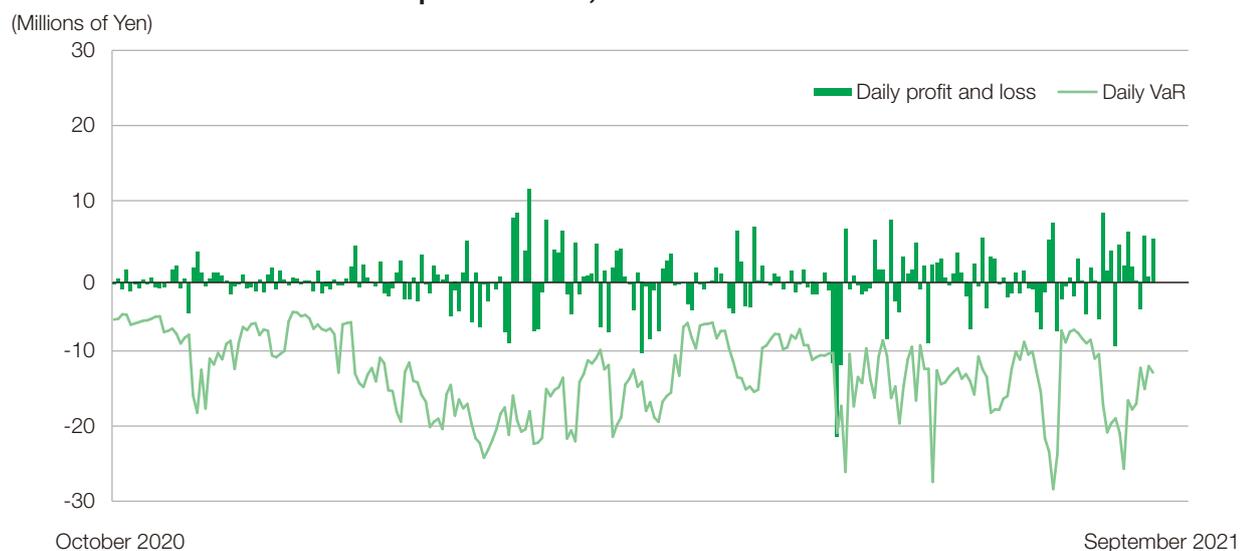
MR4: Comparison of VaR estimates with gains/losses

For the Six Months Ended September 30, 2022



Note: The Bank conducted two excesses back-test in the past 250 business days. These excesses back-testing were conducted on October 28, 2021, resulting in a loss of ¥21 million with a VaR of ¥15 million, February 2, 2022, resulting in a loss of ¥27 million with a VaR of ¥21 million. The reasons for these excesses back-testing were all related to market factors.

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.

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, 2022	As of September 30, 2021
	Exposure	Exposure
Look-through approach	19,817	17,097
Mandate-based approach	—	—
Simple approach (subject to 250% RW)	—	—
Simple approach (subject to 400% RW)	44	40
Fall-back approach (subject to 1,250% RW)	71	46
Total	19,933	17,184

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, 2022	As of September 30, 2021	As of September 30, 2022	As of September 30, 2021
1	Parallel up	2,710,753	2,579,941	199,340	188,035
2	Parallel down	(2,982,133)	12,531	(162,702)	(193,769)
3	Steeper	1,282,303	1,003,350		
4	Flattener	(802,170)	(502,425)		
5	Short rate up	563,605	595,997		
6	Short rate down	130,690	148,207		
7	Maximum	2,710,753	2,579,941	199,340	188,035
		e		f	
		As of September 30, 2022		As of September 30, 2021	
8	Tier 1 capital	6,496,020		9,484,951	

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, 2022

(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%	290,738		
Hong Kong (China)	1.00%	137,173		
Sweden	1.00%	74,199		
Subtotal		502,111		
Total		34,251,821	0.01%	4,115

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, 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.

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, 2022	As of September 30, 2021
On-balance sheet exposures (1)				
1		On-balance sheet exposures before deducting adjustment items	80,086,417	81,676,825
1a	1	Total assets reported in the consolidated balance sheet	84,584,678	85,395,399
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) (-)	4,498,261	3,718,573
2	7	The amount of adjustment items pertaining to Tier 1 capital (-)	193,016	188,772
3		Total on-balance sheet exposures (a)	79,893,401	81,488,053
Exposures related to derivative transactions (2)				
4		Replacement cost multiplied by 1.4 associated with derivatives transactions, etc.	812,629	63,805
5		Potential future exposure multiplied by 1.4 associated with derivatives transactions, etc.	716,752	536,461
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) (-)	808,689	203,604
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)	720,693	396,662
Exposures related to repo transactions (3)				
12		The amount of assets related to repo transactions, etc.	3,649,789	3,819,456
13		The amount of deductions from the assets above (line 12) (-)	3,530,715	2,929,334
14		The exposures for counterparty credit risk for repo transactions, etc.	1,259,718	856,394
15		The exposures for agent repo transaction		
16	5	The Total exposures related to repo transactions, etc. (c)	1,378,792	1,746,515
Exposures related to off-balance sheet transactions (4)				
17		Notional amount of off-balance sheet transactions	6,590,087	5,225,770
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	1,914,803	1,701,495
19	6	Total exposures related to off-balance sheet transactions (d)	4,675,284	3,524,274
Leverage ratio on a consolidated basis (5)				
20		The amount of capital (Tier 1 capital) (e)	6,496,020	9,484,951
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)	86,668,172	87,155,506
22		Leverage ratio on a consolidated basis ((e)/(f))	7.49%	10.88%
Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) (6)				
		Total exposures (f)	86,668,172	87,155,506
		The deposits with the Bank of Japan	16,807,847	22,734,049
		Total exposures (including the deposits with the Bank of Japan) (f')	103,476,020	109,889,555
		Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) ((e)/(f'))	6.27%	8.63%

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

The leverage ratio as of September 30, 2022, is lower than the ratio as of September 30, 2021, due to a decline in Net Unrealized Gains on Other Securities, which led to a decrease in the amount of capital.

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, 2022)		The previous quarter (April 1 to June 30, 2022)	
High-quality liquid assets (1)					
1	Total high-quality liquid assets	26,023,064		25,540,013	
Cash outflows (2)		Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio	Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio
2	Cash outflows relating to unsecured retail funding	38,118	3,779	40,270	3,995
3	of which: stable deposits	456	13	455	13
4	of which: quasi-stable deposits	37,662	3,766	39,815	3,981
5	Cash outflows relating to unsecured wholesale funding	13,418,753	10,237,257	13,158,445	8,915,572
6	of which: qualifying operational deposits	—	—	—	—
7	of which: capital relating to unsecured wholesale funding, excluding qualifying operational deposits and debt securities	12,283,329	9,101,833	12,180,798	7,937,925
8	of which: debt securities	1,135,424	1,135,424	977,646	977,646
9	Cash outflows relating to secured funding, etc.	218,225		288,102	
10	Cash outflows relating to funding programs and credit/ liquidity facilities such as derivative transactions, etc.	4,013,052	2,441,122	3,939,102	2,460,143
11	of which: cash outflows relating to derivative transactions	2,127,710	2,127,710	2,160,846	2,160,846
12	of which: cash outflows relating to funding programs	—	—	—	—
13	of which: cash outflows relating to credit/liquidity facilities	1,885,342	313,412	1,778,255	299,296
14	Cash outflows based on an obligation to provide capital	1,908,743	154,609	2,977,504	557,180
15	Cash outflows relating to contingencies	7,296,649	157,379	6,295,432	137,356
16	Total cash outflows	13,212,374		12,362,349	
Cash inflows (3)		Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio	Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio
17	Cash inflows relating to secured fund management, etc.	22,001	1,561	222,015	1,382
18	Cash inflows relating to collections of advances, etc.	3,018,036	1,967,355	2,953,217	2,005,831
19	Other cash inflows	2,980,654	371,392	3,681,727	289,822
20	Total cash inflows	6,020,692	2,340,309	6,856,961	2,297,036
Liquidity coverage ratio on a consolidated basis (4)					
21	Sum of high-quality liquid assets that can be included	26,023,064		25,540,013	
22	Net cash outflows	10,872,065		10,065,312	
23	Liquidity coverage ratio on a consolidated basis	239.3%		253.7%	
24	The number of data for calculating the average value	62		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, it is possible that daily data are not used.

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

(Millions of Yen, %)

Items	The current quarter (July 1 to September 30, 2022)					The previous quarter (April 1 to June 30, 2022)					
	Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value	
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		
Available stable funding (ASF) items (1)											
1	Capital; of which:	6,809,244	—	—	—	6,809,244	7,607,642	—	—	—	7,607,642
2	Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	6,809,244	—	—	—	6,809,244	7,607,642	—	—	—	7,607,642
3	Other capital instruments that are not included in the above category	—	—	—	—	—	—	—	—	—	—
4	Funding from retail and small business customers; of which:	36,036	—	—	—	32,454	39,522	—	—	—	35,592
5	Stable deposits	437	—	—	—	415	444	—	—	—	422
6	Less stable deposits	35,598	—	—	—	32,038	39,077	—	—	—	35,169
7	Wholesale funding; of which:	3,772,159	46,692,866	32,032,504	3,232,812	42,687,615	4,675,457	48,717,012	27,739,387	3,236,331	42,624,827
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	3,772,159	46,692,866	32,032,504	3,232,812	42,687,615	4,675,457	48,717,012	27,739,387	3,236,331	42,624,827
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	9,548	3,354,592	42,529	3	26,705	14,369	1,712,700	92,579	5	51,407
12	Derivative liabilities	—	—	—	—	—	—	—	—	—	—
13	All other liabilities and equity not included in the above categories	9,548	3,354,592	42,529	3	26,705	14,369	1,712,700	92,579	5	51,407
14	Total available stable funding					49,556,020					50,319,469
Required stable funding (RSF) items (2)											
15	HQLA					1,691,697					1,592,856
16	Deposits held at financial institutions for operational purposes	2,376	—	—	—	1,188	1,610	—	—	—	805
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	14,465,012	6,714,575	1,759,031	22,490,417	34,854,312	14,148,194	9,120,990	2,092,779	21,222,826	34,882,196
18	Loans to- and repo transactions with financial institutions (secured by level 1 HQLA)	—	—	—	—	—	—	132,285	—	—	—
19	Loans to- and repo transactions with financial institutions (not included in item 18)	935,707	1,580,904	532,313	3,013,524	3,917,512	858,727	1,494,539	537,793	2,962,359	3,845,392
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	846,053	5,053,783	1,201,840	7,300,512	9,939,957	737,079	7,488,036	1,550,164	7,009,106	10,988,222
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	3,422,374	462,714	562,178	2,307,960	—	5,893,424	968,326	575,682	3,805,069
22	Residential mortgages; of which:	—	2,201	4,651	196,529	143,765	—	2,427	4,625	193,973	138,967
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	1,583	3,303	133,556	89,254	—	1,685	3,269	147,181	98,145
24	Securities that are not in default and do not qualify as HQLA and other similar assets	12,683,251	77,684	20,224	11,979,850	20,853,076	12,552,386	3,702	194	11,057,386	19,909,614
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	1,116,062	891,695	55,108	2,450,484	4,347,631	1,219,113	470,874	62,806	2,461,693	3,951,552
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)				1,071,958	912,572				1,029,178	876,278
29	Derivative assets				80,574	80,574				79,333	79,333
30	Derivative liabilities (before deduction of variation margin posted)				64,674	64,674				72,810	72,810
31	All other assets not included in the above categories	1,116,062	891,695	55,108	1,233,278	3,289,810	1,219,113	470,874	62,806	1,280,371	2,923,130
32	Off-balance sheet items				9,347,556	261,993				8,903,345	238,555
33	Total required stable funding					41,156,823					40,665,967
34	Consolidated net stable funding ratio (NSFR)					120.4%					123.7%

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

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

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

Items concerning exceptional treatment regarding interdependent assets and liabilities

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

Other items concerning the consolidated net stable funding ratio

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

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

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

Capital Adequacy (Non-Consolidated)

Capital Ratio Information (Non-Consolidated)

CC1: Composition of Capital (Non-Consolidated)

(Millions of Yen, %)

Basel III Template No.	Items	a	b	c	
		As of September 30, 2022	As of September 30, 2021	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	6,261,583	6,081,707		
1a	of which: capital and capital surplus	4,015,219	4,015,219		
2	of which: retained earnings	2,246,363	2,066,488		
26	of which: cash dividends to be paid	—	—		
	of which: other than the above	—	—		
3	Valuation and translation adjustments and other disclosed reserves	(1,009,430)	1,888,793	(a)	
6	Common Equity Tier 1 capital: instruments and reserves (A)	5,252,153	7,970,501		
Common Equity Tier 1 capital: regulatory adjustments					
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	35,125	37,643		
8	of which: goodwill (net of related tax liability, including those equivalent)	—	—		
9	of which: other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)	35,125	37,643		
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	52,072	(214,960)		
12	Shortfall of eligible provisions to expected losses	1,220	4,248		
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)	46,509	35,615		
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	14,465	—		
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)	14,465	—		
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)	149,394	(137,453)		
Common Equity Tier 1 capital (CET1)					
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	5,102,758	8,107,954		
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, 2022	As of September 30, 2021	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)	37,447	37,624	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—	—	
43	Additional Tier 1 capital: regulatory adjustments (E)	37,447	37,624	
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	1,329,524	1,329,346	
Tier 1 capital (T1=CET1+AT1)				
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	6,432,283	9,437,301	
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	
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	17	11	
50a	of which: general reserve for possible loan losses	17	11	
50b	of which: eligible provisions	—	—	
51	Tier 2 capital: instruments and provisions (H)	17	934	
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	—	—	
53	Reciprocal cross-holdings in Tier 2 instruments	—	—	
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	—	—	
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	—	—	
57	Tier 2 capital: regulatory adjustments (I)	—	—	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	17	934	
Total capital (TC=T1+T2)				
59	Total capital (TC=T1+T2) ((G) + (J)) (K)	6,432,301	9,438,236	
Risk weighted assets				
60	Risk weighted assets (L)	40,534,278	37,883,559	

(Millions of Yen, %)				
Basel III Template No.	Items	a	b	c
		As of September 30, 2022	As of September 30, 2021	Reference to Template CC2
Capital ratio (non-consolidated) and buffers				
61	Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))	12.58%	21.40%	
62	Tier 1 capital ratio (non-consolidated) ((G)/(L))	15.86%	24.91%	
63	Total capital ratio (non-consolidated) ((K)/(L))	15.86%	24.91%	
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)	182,305	165,971	
73	Significant investments in the common stock of other financial institutions that are below the thresholds for deduction (before risk weighting)	17,555	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)	511,722	—	
Provisions included in Tier 2 capital: instruments and provisions				
76	Provisions (general reserve for possible loan losses)	17	11	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	94	68	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")	—	—	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	213,927	189,013	
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	
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, 2022		As of September 30, 2021		Reference numbers or symbols for referring to Template CC1	Reference numbers or symbols for referring to appended tables
	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation		
(Assets)						
Loans and Bills Discounted	18,948,033	18,948,033	22,146,122	22,146,122		
Foreign Exchanges Assets	378,871	378,871	262,293	262,293		
Securities	44,262,687	44,262,687	44,597,627	44,597,627		6-a
Money Held in Trust	11,809,743	11,809,743	9,931,073	9,931,073		6-b
Trading Assets	5,514	5,514	6,991	6,991		
Monetary Claims Bought	354,530	354,530	291,382	291,382		
Call Loans	—	—	1,750,000	1,750,000		
Receivables under Resale Agreements	—	—	399,531	399,531		
Cash and Due from Banks	17,925,767	17,925,767	23,251,918	23,251,918		
Other Assets	3,099,888	3,099,888	2,355,296	2,355,296		
Tangible Fixed Assets	132,529	132,529	164,616	164,616		
Intangible Fixed Assets	48,617	48,617	52,101	52,101		2
Defined-benefit pension fund net assets (prepaid pension costs)	64,372	64,372	49,294	49,294		3
Deferred Tax Assets	494,833	494,833	—	—		4-a
Deferred Tax Assets for Land Revaluation	1,600	1,600	—	—		4-b
Customers' Liabilities for Acceptances and Guarantees	1,057,325	1,057,325	400,171	400,171		
Reserve for Possible Loan Losses	(139,501)	(139,501)	(116,750)	(116,750)		
Reserve for Possible Investment Losses	(1,481)	(1,481)	(1,729)	(1,729)		
Total Assets	98,443,332	98,443,332	105,539,941	105,539,941		
(Liabilities)						
Deposits	63,604,371	63,604,371	66,140,478	66,140,478		
Negotiable Certificates of Deposit	2,329,737	2,329,737	2,475,328	2,475,328		
Debentures	470,906	470,906	413,354	413,354		
Trading Liabilities	2,451	2,451	4,313	4,313		
Borrowed Money	4,568,154	4,568,154	4,834,621	4,834,621		7
Call Money	2,306,900	2,306,900	—	—		
Payables under Repurchase Agreements	12,633,832	12,633,832	18,069,526	18,069,526		
Foreign Exchanges Liabilities	28	28	13	13		
Short-term Entrusted Liability	1,119,179	1,119,179	1,627,147	1,627,147		
Other Liabilities	5,026,663	5,026,663	2,911,760	2,911,760		
Reserve for Bonus Payments	5,751	5,751	5,698	5,698		
Reserve for Employees' Retirement Benefits	15,092	15,092	25,182	25,182		
Reserve for Directors' Retirement Benefits	786	786	618	618		
Deferred Tax Liabilities	—	—	606,434	606,434		4-c
Deferred Tax Liabilities for Land Revaluation	—	—	4,790	4,790		4-d
Acceptances and Guarantees	1,057,325	1,057,325	400,171	400,171		
Total Liabilities	93,141,179	93,141,179	97,519,439	97,519,439		
(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, 2022		As of September 30, 2021		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	2,246,363	2,246,363	2,066,488	2,066,488		1-c
Legal reserves	852,866	852,866	816,166	816,166		
Voluntary reserves	1,393,497	1,393,497	1,250,322	1,250,322		
Special reserves	398,783	398,783	373,771	373,771		
General reserves	503,612	503,612	559,403	559,403		
Reserve for Redemption of Preferred Stock	55,791	55,791	—	—		
AFF Industries, Community and Environment Reserve Fund	12,190	12,190	10,000	10,000		
Reserves for tax basis adjustments of fixed assets	29,651	29,651	6,799	6,799		
Others	7	7	7	7		
Unappropriated retained earnings	393,461	393,461	300,341	300,341		
Total Owners' Equity	6,311,583	6,311,583	6,131,707	6,131,707		
Net Unrealized Gains on Other Securities	(1,237,154)	(1,237,154)	2,115,157	2,115,157		
Net Deferred Losses on Hedging Instruments	229,824	229,824	(240,902)	(240,902)		5
Revaluation Reserve for Land, net of taxes	(2,099)	(2,099)	14,538	14,538		
Total Valuation and Translation Adjustment	(1,009,430)	(1,009,430)	1,888,793	1,888,793	(a)	
Total Net Assets	5,302,152	5,302,152	8,020,501	8,020,501		
Total Liabilities and Net Assets	98,443,332	98,443,332	105,539,941	105,539,941		

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, 2022	As of September 30, 2021	Remarks
1-a	Paid-in Capital	4,040,198	4,040,198	
1-b	Capital Surplus	25,020	25,020	
1-c	Retained Earnings	2,246,363	2,066,488	
	Total Owners' Equity	6,311,583	6,131,707	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2022	As of September 30, 2021	Remarks
	Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,261,583	6,081,707	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	2,246,363	2,066,488	
	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, 2022	As of September 30, 2021	Remarks
2	Intangible Fixed Assets	48,617	52,101	
	Income taxes related to above	(13,491)	(14,458)	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2022	As of September 30, 2021	Remarks
8	Intangible assets: goodwill	—	—	
9	Intangible assets: other	35,125	37,643	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, 2022	As of September 30, 2021	Remarks
3	Defined-benefit pension fund net assets (prepaid pension costs)	64,372	49,294	
	Income taxes related to above	(17,863)	(13,679)	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2022	As of September 30, 2021	Remarks
15	Defined-benefit pension fund net assets (prepaid pension costs)	46,509	35,615	

4. Deferred Tax Assets

(1) Non-Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Non-consolidated balance sheet items	As of September 30, 2022	As of September 30, 2021	Remarks
4-a	Deferred Tax Assets	494,833	—	
4-b	Deferred Tax Assets for Land Revaluation	1,600	—	
4-c	Deferred Tax Liabilities	—	606,434	
4-d	Deferred Tax Liabilities for Land Revaluation	—	4,790	
	Intangible assets to which tax-effect accounting was applied	13,491	14,458	
	Net defined-benefit asset to which tax-effect accounting was applied	17,863	13,679	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2022	As of September 30, 2021	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)	526,188	—	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	14,465	—	
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)	511,722	—	

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, 2022	As of September 30, 2021	Remarks
5	Net Deferred Losses on Hedging Instruments	229,824	(240,902)	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2022	As of September 30, 2021	Remarks
11	Deferred gains or losses on derivatives under hedge accounting	52,072	(214,960)	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, 2022	As of September 30, 2021	Remarks
6-a	Securities	44,262,687	44,597,627	
6-b	Money Held in Trust	11,809,743	9,931,073	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2022	As of September 30, 2021	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	182,305	165,971	
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)	182,305	165,971	

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2022	As of September 30, 2021	Remarks
	Significant investments in the capital, etc., of other financial institutions	55,002	54,680	
19	Amount exceeding the 10% threshold on specified items	—	—	
23	Amount exceeding the 15% threshold on specified items	—	—	
40	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	37,447	37,624	
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)	17,555	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, 2022	As of September 30, 2021	Remarks
7	Borrowed Money	4,568,154	4,834,621	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2022	As of September 30, 2021	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, 2022	As of September 30, 2021	As of September 30, 2022	As of September 30, 2021
1	Credit risk (excluding counterparty credit risk)	8,017,204	7,426,994	679,174	628,988
2	Of which: standardized approach (SA)	7,489	4,884	599	390
3	Of which: internal rating-based (IRB) approach	7,874,696	7,255,986	667,774	615,307
	Of which: significant investments	—	—	—	—
	Of which: estimated residual value of lease transactions	—	—	—	—
	Others	135,018	166,123	10,801	13,289
4	Counterparty credit risk (CCR)	682,544	583,124	55,980	47,881
5	Of which: standardized approach for counterparty credit risk (SA-CCR)	80,364	58,546	6,814	4,964
6	Of which: expected positive exposure (EPE) method	—	—	—	—
	Of which: credit valuation adjustment (CVA)	79,506	65,817	6,360	5,265
	Of which: Central counterparty related exposure (CCP)	316,127	260,642	25,290	20,851
	Others	206,546	198,118	17,515	16,800
7	Equity positions in banking book under market-based approach	4,073,636	3,501,128	345,444	296,895
8	Equity investments in funds - Look-through approach	18,793,419	17,651,360	1,593,610	1,496,780
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)	175,867	159,852	14,913	13,555
10	Equity investments in funds - Fall-back approach (subject to 1,250% RW)	888,013	581,516	71,041	46,521
11	Settlement risk	158,373	157,683	13,430	13,371
12	Securitization exposures in banking book	1,890,780	1,419,194	151,262	113,535
13	Of which: Securitization IRB approach (SEC-IRBA) or internal assessment approach (IAA)	—	—	—	—
14	Of which: Securitization external ratings-based approach (SEC-ERBA)	1,890,780	1,419,194	151,262	113,535
15	Of which: Securitization standardized approach (SEC-SA)	—	—	—	—
	Of which: 1,250% risk weight is applied	0	0	0	0
16	Market risk	1,780,293	3,967,798	142,423	317,423
17	Of which: standardized approach (SA)	1,776,031	3,962,772	142,082	317,021
18	Of which: internal model approaches (IMA)	4,261	5,026	340	402
19	Operational risk	790,677	651,437	63,254	52,115
20	Of which: Basic Indicator Approach	—	—	—	—
21	Of which: Standardized Approach	790,677	651,437	63,254	52,115
22	Of which: Advanced Measurement Approach	—	—	—	—
23	Amounts below the thresholds for deduction	1,323,194	42,638	112,206	3,615
	Risk weighted assets subject to transitional arrangements				
24	Floor adjustment	—	—	—	—
25	Total	38,574,003	36,142,729	3,242,742	3,030,684

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, 2022		As of September 30, 2021		As of September 30, 2022		As of September 30, 2021	
1	Parallel up	2,689,733	2,558,543			201,280	189,095		
2	Parallel down	(2,956,824)	12,527			(164,599)	(194,785)		
3	Steeper	1,276,639	996,882						
4	Flattener	(799,826)	(499,595)						
5	Short rate up	560,511	592,826						
6	Short rate down	130,858	148,204						
7	Maximum	2,689,733	2,558,543			201,280	189,095		
		e				f			
		As of September 30, 2022				As of September 30, 2021			
8	Tier 1 capital	6,432,283				9,437,301			

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, 2022	As of September 30, 2021
On-balance sheet exposures (1)				
1		On-balance sheet exposures before deducting adjustment items	79,801,742	81,447,094
1a	1	Total assets reported in the non-consolidated balance sheet	81,648,847	82,823,410
1b	3	The amount of assets that are deducted from the total assets reported in the non-consolidated balance sheet (except adjustment items) (-)	1,847,104	1,376,315
2	7	The amount of adjustment items pertaining to Tier 1 capital (-)	134,768	115,131
3		Total on-balance sheet exposures (a)	79,666,974	81,331,962
Exposures related to derivative transactions (2)				
4		Replacement cost multiplied by 1.4 associated with derivatives transactions, etc.	812,629	63,805
5		Potential future exposure multiplied by 1.4 associated with derivatives transactions, etc.	716,752	536,461
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) (-)	808,689	203,604
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)	720,693	396,662
Exposures related to repo transactions (3)				
12		The amount of assets related to repo transactions, etc.	118,926	889,960
13		The amount of deductions from the assets above (line 12) (-)	—	—
14		The exposures for counterparty credit risk for repo transactions, etc.	1,198,715	845,717
15		The exposures for agent repo transaction	/	/
16	5	The Total exposures related to repo transactions, etc. (c)	1,317,642	1,735,677
Exposures related to off-balance sheet transactions (4)				
17		Notional amount of off-balance sheet transactions	4,116,601	3,054,356
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	2,112,242	1,866,867
19	6	Total exposures related to off-balance sheet transactions (d)	2,004,358	1,187,488
Leverage ratio on a non-consolidated basis (5)				
20		The amount of capital (Tier 1 capital) (e)	6,432,283	9,437,301
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)	83,709,668	84,651,792
22		Leverage ratio on a non-consolidated basis ((e)/(f))	7.68%	11.14%
Leverage ratio on a non-consolidated basis (including the deposits with the Bank of Japan) (6)				
		Total exposures (f)	83,709,668	84,651,792
		The deposits with the Bank of Japan	16,794,485	22,716,530
		Total exposures (including the deposits with the Bank of Japan) (f')	100,504,153	107,368,322
		Leverage ratio on a non-consolidated basis (including the deposits with the Bank of Japan) ((e)/(f'))	6.40%	8.78%

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

The leverage ratio as of September 30, 2022, is lower than the ratio as of September 30, 2021, due to a decline in Net Unrealized Gains on Other Securities, which led to a decrease in the amount of capital.

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, 2022)		The previous quarter (April 1 to June 30, 2022)	
High-quality liquid assets (1)					
1	Total high-quality liquid assets	25,757,912		25,319,277	
Cash outflows (2)		Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio	Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio
2	Cash outflows relating to unsecured retail funding	38,118	3,779	40,467	4,014
3	of which: stable deposits	456	13	455	13
4	of which: quasi-stable deposits	37,662	3,766	40,012	4,001
5	Cash outflows relating to unsecured wholesale funding	13,391,403	10,209,906	13,143,304	8,900,431
6	of which: qualifying operational deposits	—	—	—	—
7	of which: capital relating to unsecured wholesale funding, excluding qualifying operational deposits and debt securities	12,261,460	9,079,964	12,165,419	7,922,546
8	of which: debt securities	1,129,942	1,129,942	977,884	977,884
9	Cash outflows relating to secured funding, etc.	218,225		288,102	
10	Cash outflows relating to funding programs and credit/ liquidity facilities such as derivative transactions, etc.	3,828,361	2,398,162	3,797,670	2,422,864
11	of which: cash outflows relating to derivative transactions	2,127,710	2,127,710	2,160,846	2,160,846
12	of which: cash outflows relating to funding programs	—	—	—	—
13	of which: cash outflows relating to credit/liquidity facilities	1,700,650	270,451	1,636,823	262,017
14	Cash outflows based on an obligation to provide capital	1,898,731	144,597	2,968,041	547,715
15	Cash outflows relating to contingencies	5,183,672	130,893	4,252,164	113,448
16	Total cash outflows	13,105,565		12,276,576	
Cash inflows (3)		Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio	Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio
17	Cash inflows relating to secured fund management, etc.	22,001	1,561	222,015	1,382
18	Cash inflows relating to collections of advances, etc.	3,114,953	2,065,832	3,037,484	2,090,752
19	Other cash inflows	3,149,795	445,130	3,687,804	289,836
20	Total cash inflows	6,286,750	2,512,524	6,947,304	2,381,971
Liquidity coverage ratio on a non-consolidated basis (4)					
21	Sum of high-quality liquid assets that can be included	25,757,912		25,319,277	
22	Net cash outflows	10,593,040		9,894,604	
23	Liquidity coverage ratio on a non-consolidated basis	243.1%		255.8%	
24	The number of data for calculating the average value	62		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, 2022)					The previous quarter (April 1 to June 30, 2022)				
		Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) items (1)											
1	Capital; of which:	6,619,142	—	—	—	6,619,142	7,452,766	—	—	—	7,452,766
2	Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	6,619,142	—	—	—	6,619,142	7,452,766	—	—	—	7,452,766
3	Other capital instruments that are not included in the above category	—	—	—	—	—	—	—	—	—	—
4	Funding from retail and small business customers; of which:	36,036	—	—	—	32,454	39,522	—	—	—	35,592
5	Stable deposits	437	—	—	—	415	444	—	—	—	422
6	Less stable deposits	35,598	—	—	—	32,038	39,077	—	—	—	35,169
7	Wholesale funding; of which:	3,780,643	46,637,392	32,028,725	3,233,312	42,688,307	4,684,083	48,662,462	27,735,785	3,237,081	42,625,907
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	3,780,643	46,637,392	32,028,725	3,233,312	42,688,307	4,684,083	48,662,462	27,735,785	3,237,081	42,625,907
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	4,111	3,301,710	42,540	3	21,273	9,255	1,658,878	92,585	5	46,297
12	Derivative liabilities	—	—	—	—	—	—	—	—	—	—
13	All other liabilities and equity not included in the above categories	4,111	3,301,710	42,540	3	21,273	9,255	1,658,878	92,585	5	46,297
14	Total available stable funding	—	—	—	—	49,361,178	—	—	—	—	50,160,563
Required stable funding (RSF) items (2)											
15	HQLA	—	—	—	—	1,532,662	—	—	—	—	1,380,751
16	Deposits held at financial institutions for operational purposes	1,309	—	—	—	654	1,342	—	—	—	671
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	14,641,313	7,020,792	1,937,657	21,537,373	34,319,357	14,347,244	9,371,383	2,241,502	20,375,781	34,428,977
18	Loans to- and repo transactions with financial institutions (secured by level 1 HQLA)	—	—	—	—	—	—	132,285	—	—	—
19	Loans to- and repo transactions with financial institutions (not included in item 18)	910,192	1,891,999	724,562	2,712,271	3,748,009	842,077	1,750,847	692,499	2,652,376	3,642,078
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	790,127	5,051,104	1,192,865	6,848,072	9,502,019	700,982	7,484,543	1,548,803	6,668,296	10,665,424
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	3,422,374	462,714	562,178	2,307,960	—	5,893,424	968,326	575,682	3,805,069
22	Residential mortgages; of which:	—	4	4	35	27	—	4	4	37	29
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	4	4	35	27	—	4	4	37	29
24	Securities that are not in default and do not qualify as HQLA and other similar assets	12,940,993	77,684	20,224	11,976,994	21,069,301	12,804,183	3,702	194	11,055,070	20,121,445
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	1,300,976	891,134	53,081	2,440,611	4,520,182	1,415,261	469,188	60,956	2,464,153	4,146,624
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)	—	—	—	1,071,299	912,012	—	—	—	1,029,178	876,278
29	Derivative assets	—	—	—	80,574	80,574	—	—	—	79,333	79,333
30	Derivative liabilities (before deduction of variation margin posted)	—	—	—	64,674	64,674	—	—	—	72,810	72,810
31	All other assets not included in the above categories	1,300,976	891,134	53,081	1,224,063	3,462,921	1,415,261	469,188	60,956	1,282,832	3,118,202
32	Off-balance sheet items	—	—	—	7,018,292	225,585	—	—	—	6,646,454	205,089
33	Total required stable funding	—	—	—	—	40,598,442	—	—	—	—	40,162,114
34	Non-consolidated net stable funding ratio (NSFR)	—	—	—	—	121.5 %	—	—	—	—	124.8%

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

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

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

Items concerning exceptional treatment regarding interdependent assets and liabilities

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

Other items concerning the non-consolidated net stable funding ratio

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

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

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