

For The Six Months Ended September 30, 2022

INTERIM REPORT

2022



NORINCHUKIN

Our work at The Norinchukin Bank won't change the world overnight.

Our focus is on the agriculture, fishery and forestry industries.

**This means that nature is our partner,
and nothing in nature bears fruit overnight.**

**Industries in this sector don't make things
—they produce and nurture life as a legacy for future generations.**

**This is precisely why we are dedicated to serving those who sustain these industries
and their local communities, no matter how small the scale of their operations.**

**As the sole financial institution wholly devoted to this sector
—the very cornerstone of our nation, we strive consistently
to generate solid outcomes in the global financial markets.**

Our history spans more than 90 years.

But that alone is no longer enough.

**We must take on a greater role than ever before
if this sector is to continue developing in response to the changing times.**

**We must harness our financial knowledge to make
new contributions that extended beyond our past functions and scope.**

We must do our utmost to address on-the-ground issues.

**We must respond to the needs not only of producers,
but also to those of processors, distributors and consumers.**

**The life generated by the agriculture, fishery and forestry industries
sprouts the workings of all life well into the future.**

Now is the time for each and every one of us to give our all.

**We aim to make the chain of life that connects us to the future
more bounteous and more certain.**

Dedicated to sustaining all life.

The Norinchukin Bank

Contents

002	MESSAGE FROM THE MANAGEMENT
004	FINANCIAL RESULTS FOR THE FIRST HALF OF FISCAL 2022
006	THE BANK'S SUSTAINABILITY MANAGEMENT
006	The Norinchukin Bank's Vision and Medium/Long-Term Goals FY2030
007	Sustainability Management Initiatives
008	REVITALIZATION OF LOCAL COMMUNITIES
010	FINANCIAL STATEMENTS, CAPITAL ADEQUACY AND CORPORATE INFORMATION
010	Financial Statements
044	Capital Adequacy
109	Corporate Information

Forward-Looking Statements

This report contains information about the financial condition and performance of the Bank as of September 30, 2022 (unless otherwise stated), as well as forward-looking statements pertaining to the forecasts, estimations, prospects, business plans, targets, etc., of the Bank. The forward-looking statements are based on our current expectations and are subject to risks and uncertainties that might affect our businesses and could cause actual results to differ materially from those currently anticipated.

In this report, agriculture, fishery and forestry are collectively referred to as "AFF," Japan Agricultural Cooperatives are referred to as JA, Japan Fishery Cooperatives as JF and Japan Forest Owners' Cooperatives as JForest.

Message from the Management

Report on Financial Statements for the First Half of Fiscal 2022



NAKAYA Toru

Chairman of the Supervisory Committee

OKU Kazuto

President and Chief Executive Officer

We would like to sincerely thank all our stakeholders for supporting the day-to-day operations of The Norinchukin Bank (“the Bank”).

The vision set forth under the Medium-Term Management Plan (FY2019–FY2023) of the Bank is to “become the leading bank that supports the agriculture, fishery and forestry (“AFF”) industries, food production and consumption, and the daily lives of local communities.” In fiscal 2022, by making the pursuit of this vision its perpetual endeavor, the Bank is proceeding steadily with its business operations.

During the first half of fiscal 2022, the financial markets faced a significant rise of interest rates mainly in the United States and Europe, as a result of substantial policy rate hikes by major central banks, against the backdrop of high inflations globally. Stock markets continued to decline due to concerns of a future economic recession and other factors, while the yen depreciated significantly in the foreign exchange market.

In this volatile and uncertain market environment, we have conducted financial operations, prioritizing prudential soundness. As a result, in the first half of fiscal 2022, the Bank secured Consolidated Ordinary Profits of ¥186.5 billion, as well as a Consolidated Capital Adequacy Ratio as represented by a Common Equity Tier 1 Capital Ratio of 12.59%, a Tier 1 Capital Ratio of 15.78%, and a Total Capital Ratio of 15.78%. As the continuation of volatile and uncertain economic and financial environments is expected, the Bank will continue to engage in appropriate financial management.

Looking at business operations, the Bank is determined to continue to fulfill its overall mission of being committed to the development of the AFF in-

dustries in line with its Purpose. To achieve that, the Bank will steadily implement five specific missions: contribute to the global environment; contribute to the AFF industries and local communities; enhance the members’ management base; secure a sustainable financial/profit base; and maximize organizational vitality. These missions will be pursued in alliance with all the cooperative groups, jointly with JA Bank Medium-Term Management Strategies, JF Marine Bank Medium-Term Management Strategies, and the JForest Cooperatives Action Policy. Moreover, the Bank will steadily implement continuous self-reform as a member of JA Group.

JA Bank, JF Marine Bank, JForest Group, and the Bank will continue to perform their roles and functions with the goal of becoming financial institutions and organizations that win the confidence of their customers, and contribute to the advancement of the AFF industries and their rural communities and the resolution of environmental and social issues.

Regarding the situation surrounding the AFF industries, while the resumption of Japanese economic activities is now fully under way after the economic stagnation caused by the COVID-19 pandemic, the rise in prices due to changes in international situations has had a significant impact on many industries including the AFF industries. The Bank will continue to provide maximum support for the various AFF industry-related stakeholders affected by this problem, as the mission of a financial institution that operates in the foundational AFF industries and related local communities.

Finally, we would like to ask for your continued support for JA Bank, JF Marine Bank, JForest Group, and The Norinchukin Bank.

January 2023

TORU NAKAYA Kazuto Oku

Financial Results for the First Half of Fiscal 2022

Income

On a consolidated basis, Ordinary Profits* came to ¥186.5 billion, up ¥52.8 billion on a year-over-year basis, and Profit Attributable to Owners of Parent was ¥169.8 billion, up ¥75.9 billion on a year-over-year basis.

On a non-consolidated basis, Ordinary Profits came to ¥183.1 billion, up ¥56.4 billion on a year-over-year basis, and Net Income was ¥170.9 billion, up ¥80.7 billion on a year-over-year basis.

*Ordinary Profits represent Ordinary Income less Ordinary Expenses.

Ordinary Income represents Total Income less certain special income, and Ordinary Expenses represent Total Expenses less certain special expenses.

Balance of Assets and Liabilities

On a consolidated basis, Total Assets at the end of the first half of fiscal 2022 were ¥101,392.5 billion, down ¥4,745.8 billion from the previous fiscal year-end. Total Net Assets came to ¥5,497.1 billion, down ¥1,797.4 billion from the previous fiscal year-end.

On a non-consolidated basis, Total Assets were ¥98,443.3 billion, down ¥4,923.0 billion from the previous fiscal year-end. On the assets side, Loans and Bills Discounted were ¥18,948.0 billion, and Securities were ¥44,262.6 billion. On the liabilities side, Deposits amounted to ¥63,604.3 billion and Debentures were ¥470.9 billion.

Capital Adequacy Ratio (Basel III Standard)

On a consolidated basis, the Bank's Common Equity Tier 1 Capital Ratio was 12.59%, its Tier 1 Capital Ratio was 15.78%, and its Total Capital Ratio was 15.78%.

On a non-consolidated basis, the Bank's Common Equity Tier 1 Capital Ratio was 12.58%, its Tier 1 Capital Ratio was 15.86%, and its Total Capital Ratio was 15.86%.

Key Management Indicators

<Consolidated>

(Billions of Yen/Millions of U.S. Dollars (Note 1))

	First Half of Fiscal 2020	Fiscal 2020	First Half of Fiscal 2021	Fiscal 2021	First Half of Fiscal 2022	First Half of Fiscal 2022
Total Income	¥ 592.2	¥ 1,358.8	¥ 631.8	¥ 1,268.6	¥ 1,315.1	\$ 9,085
Total Expenses	505.5	1,065.2	497.7	1,005.0	1,105.1	7,634
Profit Attributable to Owners of Parent	65.5	208.2	93.8	184.6	169.8	1,173
Total Comprehensive Income	847.4	769.8	312.6	(551.6)	(1,706.5)	(11,788)
Total Net Assets	8,033.1	7,955.5	8,158.9	7,294.6	5,497.1	37,974
Total Assets	106,746.4	107,647.8	108,129.4	106,138.3	101,392.5	700,418
Capital Adequacy Ratio (BIS) (Note 2)						
Common Equity Tier 1 Capital Ratio (%)	20.55	19.86	21.32	17.87	12.59	12.59
Tier 1 Capital Ratio (%)	23.85	23.19	24.75	21.22	15.78	15.78
Total Capital Ratio (%)	23.85	23.19	24.75	21.23	15.78	15.78

Notes: 1. U.S. dollars have been converted at the rate of ¥144.76 to U.S.\$1, the effective rate of exchange at September 30, 2022.

2. The calculation of the Bank's Consolidated BIS Capital Adequacy Ratio is based on the formula found in Notification No. 4 of the Financial Services Agency and the Ministry of Agriculture, Forestry and Fisheries (Standards for Judging the Soundness of Management of the Norinchukin Bank) issued in 2006.

<Non-Consolidated>

(Billions of Yen/Millions of U.S. Dollars (Note 1))

	First Half of Fiscal 2020	Fiscal 2020	First Half of Fiscal 2021	Fiscal 2021	First Half of Fiscal 2022	First Half of Fiscal 2022
Total Income	¥ 585.3	¥ 1,337.1	¥ 619.0	¥ 1,239.1	¥ 1,305.6	\$ 9,019
Total Expenses	493.6	1,043.9	491.7	994.7	1,099.0	7,592
Net Income	72.4	212.0	90.1	172.6	170.9	1,180
Paid-in Capital	4,040.1	4,040.1	4,040.1	4,040.1	4,040.1	27,909
Total Net Assets	7,953.1	7,826.0	8,020.5	7,144.5	5,302.1	36,627
Total Assets	104,538.0	105,238.1	105,539.9	103,366.3	98,443.3	680,045
Deposits	65,415.5	65,675.4	66,140.4	64,019.8	63,604.3	439,378
Debentures	534.5	361.4	413.3	363.7	470.9	3,253
Loans and Bills Discounted	20,837.2	21,824.0	22,146.1	22,955.4	18,948.0	130,892
Securities	50,545.8	48,491.4	44,597.6	47,057.2	44,262.6	305,766
Capital Adequacy Ratio (BIS) (Note 2)						
Common Equity Tier 1 Capital Ratio (%)	20.64	19.84	21.40	17.85	12.58	12.58
Tier 1 Capital Ratio (%)	24.01	23.22	24.91	21.27	15.86	15.86
Total Capital Ratio (%)	24.01	23.23	24.91	21.27	15.86	15.86

Notes: 1. U.S. dollars have been converted at the rate of ¥144.76 to U.S.\$1, the effective rate of exchange at September 30, 2022.

2. The calculation of the Bank's Non-Consolidated BIS Capital Adequacy Ratio is based on the formula found in Notification No. 4 of the Financial Services Agency and the Ministry of Agriculture, Forestry and Fisheries (Standards for Judging the Soundness of Management of the Norinchukin Bank) issued in 2006.

The Norinchukin Bank's Vision and Medium/Long-Term Goals FY2030

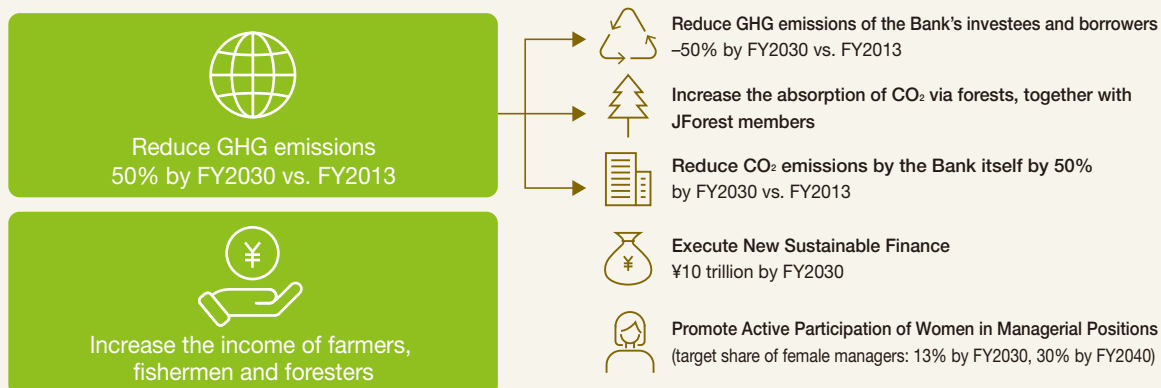
Our Purpose, Vision and Mission



Stakeholders:

Members (JA, JF and JForest)/individual cooperative members (i.e., people working in the AFF industries); our clients (deposit and savings, loans) including AFF-related companies; local communities; business partners in the Bank's entire operation including financial institutions, market participants and contractors; governments and municipalities; and employees

The Norinchukin Bank's Medium/Long-Term Goals FY2030



Sustainability Management Initiatives

● Sustainability Management Initiatives

Food shortages due to the globally rising population, labor shortages in advanced economies due to aging and shrinking demography, climate change caused by global warming, problems of human rights, and a loss of biodiversity: These increasingly serious issues affect the sustainability of the AFF industries in which we operate. Against this backdrop, corporations are expected to take measures to address such environmental and social issues.

Based on an understanding of such global trends, the Bank performs initiatives of sustainability management to address global-level issues through its business operations, based on discussions at the Sustainability Committee, which operates under the Board of Directors. Toward the Medium/Long-Term Goals 2030 to accomplish its Purpose, the Bank engages in efforts to realize a sustainable society.

● Initiatives to Reduce GHG Emissions

Through engagement with our investees and borrowers to reduce GHG emissions, we are working to provide solutions for decarbonization, such as sustainable finance initiatives and GHG measurement support services in collaboration with external companies and others. In addition, we are working with JForest mem-

bers to restore and reforest devastated private forests to secure CO₂ absorption.

The Bank's CO₂ emissions were reduced by 41% as of March 2022 (on a preliminary basis), compared with fiscal 2013.

● Initiatives to Increase the Income of Farmers, Fishermen, and Foresters

The Bank engages in consulting activities to address management issues faced by AFF corporations and leaders, and in supporting the establishment of value chains by

investing in and financing food- and agriculture-related companies, etc. In fiscal 2021, consulting services were provided to 186 such corporations/leaders via JA Bank.

● Sustainable Finance Initiatives

The Bank conducted new sustainable finance with an accumulated total of ¥3.5 trillion through the first half of fiscal 2022, which represents about 35% progress

toward the medium/long-term goal of ¥10 trillion, a good start toward the goal.

Examples of Sustainable Finance Initiatives

Execution of Sustainability Linked Loans for real estate companies	Executed syndicated Sustainability Linked Loans with JA Bank members, for which GHG emission reduction targets are set as Sustainability Performance Targets.
Investing in World Bank bonds for gender equality	Invested in Sustainable Development Bonds issued by the World Bank that focus on gender equality.
Investing in the world's largest hydrogen infrastructure fund	Invested in a hydrogen infrastructure fund in which hydrogen-related companies from around the world participate. The fund's investment targets cover the entire hydrogen value chain, from hydrogen production to hydrogen stations.

● Natural Capital and Biodiversity Initiatives

We are implementing initiatives to identify and disclose risks and opportunities related to natural capital and biodiversity, which are becoming increasingly important on a global scale.

In November 2022, HIDEISHIMA Hirotsuka, Exec-

utive Advisor of the Bank, was appointed as a member of the Taskforce on Nature-related Financial Disclosures (TNFD), which will allow us to contribute to international rulemaking on disclosure frameworks related to natural capital and biodiversity.

● Initiatives toward the Target Ratio of Women in Managerial Positions

Designating fiscal 2022 as the "first year of diversity," we are working to increase the ratio of women in managerial positions through multifaceted efforts

such as providing support for a balance between work and childcare, ensuring a work-life balance, and promoting childcare leave taken by male employees.

Revitalization of Local Communities

● Initiatives to Cope with the Prolonged Impact of the COVID-19 Pandemic

The AFF industries, the foundation of the Bank's business, have been affected significantly by the prolonged impact of the COVID-19 pandemic. As a member of JA Bank and JF Marine Bank, the Bank has facilitated financing for businesses, including low-interest-rate loans for AFF business operators. Moreover, cooperating with government agencies and our peer organizations, the Bank promotes non-financial initiatives as well, including helping to find buyers of agricultural produce, to reduce excess inventory.

● Smartphone Classes Aimed at Eliminating the Digital Divide Throughout the Country

The presence of digital services in our daily lives is rapidly increasing. Smartphones have become an increasingly important infrastructure tool in individuals' lives. Since July 2021, the Bank has operated the "JA Smartphone Class" nationwide together with JA Zenchu, in collaboration with a leading smartphone operator, to meet the needs of local residents. In fiscal 2021, about 1,100 classes were held around the nation. We will make continued efforts to eliminate the digital divide by offering JA facilities nationwide to serve as venues for digital experiences.

● Training of Next-Generation Farm Operators

The Bank encourages the training of next-generation farm operators through the Japan Institute of Agricultural Management, operated by AgriFuture Japan of which the Bank is the main sponsor. Since the opening of the institute in 2013, 115 students have graduated and begun farming nationwide. At present, Class of 2022 and 2023 students are studying hard, encouraging each other at the institute located inside The Norinchukin Bank Shinagawa Training Center.

● Stronger Collaboration with the Japan Agricultural Corporations Association

In February 2014, the Bank entered into a comprehensive partnership agreement with the Japan Agricultural Corporations Association, a public interest incorporated association, consisting of pioneering agricultural corporation members nationwide. By utilizing the Bank's network, the Bank provides a wide range of support for the creation of new customers and the export of agricultural and livestock products toward solving issues that the association's members face.

● Agricultural, Forestry, and Fisheries Future Fund

To support initiatives of agricultural, fishery, and forestry workers/business entities, the Bank established the "Agricultural, Forestry, and Fisheries Future Fund" in 2014, to which the Bank contributed ¥20.0 billion. The Fund has provided subsidies for 60 projects.

● Initiatives to Donate Food and Farming Study Materials

Toward the development of local communities, the Bank supports and encourages initiatives such as donating study materials on the theme of agriculture and food for fifth graders in primary schools. Since fiscal 2008, the Bank has distributed more than 20 million books cumulatively to primary schools nationwide and Japanese schools overseas. In fiscal 2022, we donated about 1.3 million books.

● Wood Solution Network

The Bank operates the Wood Solution Network (WSN), which consists of lumber-related companies and groups, in liaison with an endowed research department studying lumber-using systems at the University of Tokyo. The aim of WSN activities is to achieve the knowledge and wisdom to tackle challenges and promote the expansion of lumber use. The WSN activities are in the second *course* currently, and that *course* focuses on facilitating an understanding of the benefits and importance of lumber use among local authorities by using the WSN's guidebook to promote the use of wood for nonresidential construction, as well as on the effective utilization of the Forest Environment Transfer Tax regime and wood-use advocacy from SDGs/ESG perspectives.

● Expand Domestic Lumber Use and Provide Wood Use Education

As support for initiatives that contribute to the expansion of domestic lumber use and the development of forests and the forestry industry, the Bank has created and donated wood products, sponsored tree-planting events, and subsidized wood-use education activities, in alliance with JForest and its cooperative organizations.

● Nochu Potential Forest Productivity Fund

Established in 2005, this fund—which had been operated as the Norinchukin 80th Anniversary Forest Rejuvenation Fund until 2013—subsidized 115 projects nationwide over 18,399 hectares valued at ¥2.32 billion by the end of fiscal 2021. This fund contributes to the regeneration of degraded privately owned forests

across the country by subsidizing forward-looking projects that aim to maintain the public benefits and multiple sustainable functions of forests.

● Support Project for JF Women's Groups/ Youth Groups

To support the activities of JF Women's Groups/Youth Groups and maintain and rejuvenate the foundation

of local fishery businesses, since fiscal 2013 the Bank has subsidized cooperatives' campaign activities and expenses for training sessions related to life plan support.

In addition, in alliance with *Umitonagisa*, a public fund for environmental beautification, and to address oil contamination, the Bank has supplied cleaning tools for JF to support coastal cleaning activities.

JA Bank's Agriculture Financing

● Lending to Agricultural Corporations

JA Bank supports farmers' agricultural management and livelihoods by providing various types of loans. As of March 31, 2022, JA Bank's outstanding balance of agricultural loans was ¥2,032.9 billion (of which loans to farmers amounted to ¥1,273.2 billion). The outstanding balance of loans in trust of Japan Finance Corporation and other entities came to ¥566.9 billion.

Outstanding Balance of Agricultural Loans, by Type

(Billions of Yen)

Type	March 31, 2022
Direct agricultural loans ¹	1,626.5
Agricultural policy-based loans ²	406.4
Agriculture Modernization Loans	201.9
Other policy-based loans ³	204.5
Total	2,032.9

● Equity Financing to Agricultural Corporations

The Agribusiness Investment & Consultation Co., Ltd., was established in October 2002 by the JA Group jointly with Japan Finance Corporation to invest in agricultural corporations. The company aims

Notes: 1. "Direct agricultural loans" are non-policy-based loans funded by JA Bank.

2. "Agricultural policy-based loans" refer to: (1) those financed directly or indirectly by local authorities; and (2) those provided by JA Bank at a low interest rate based on interest subsidies, etc., from local authorities.

3. "Other policy-based loans" include agricultural management improvement promotion loans (New Super S Fund) and agricultural management assistance support loans.

4. Of the "direct agricultural loans" funded by JA Bank, the outstanding balance of loans of The Norinchukin Bank excludes the source fund for financing facilities extended to JA Bank, such as the Bank of Japan's loan support program and other policy-based loans.

Outstanding Balance of Agricultural Loans in Trust

(Billions of Yen)

Type	March 31, 2022
Japan Finance Corporation loans	566.6
Others	0.2
Total	566.9

to contribute to the sustainable development of the agricultural industry by promoting the adequacy of equity capital of agricultural corporations, thereby ensuring their sound growth. As of the end of September 2022, the company's accumulated investments amounted to ¥11.0 billion in 637 projects.

Investments in Agricultural Corporations

(The Number of Items, Millions of Yen)

	Accumulated		Breakdown of Funds							
			Direct funds		Agri-Seed Fund		Reconstruction Fund		Support Fund for Business Entities of Agricultural Leaders	
	No. of funds	Amount of investments	No. of funds	Amount of investments	No. of funds	Amount of investments	No. of funds	Amount of investments	No. of funds	Amount of investments
FY2002-2018	548	8,946	136	4,209	317	2,404	70	1,653	25	680
FY2019	32	811	11	597	14	94	4	52	3	67
FY2020	26	505	8	253	11	78	4	53	3	120
FY2021	25	405	8	278	14	88	2	20	1	20
First Half of FY2022	6	372	4	296	0	0	1	20	1	56
Total	637	11,039	167	5,634	356	2,665	81	1,798	33	943

Consolidated Balance Sheet (Unaudited)

The Norinchukin Bank and Subsidiaries
As of September 30, 2022

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	September 30	March 31	September 30
	2022	2022	2022
Assets			
Cash and Due from Banks (Notes 14, 16 and 17)	¥ 18,006,074	¥ 18,140,525	\$124,385
Receivables under Resale Agreements	147	366	1
Monetary Claims Bought (Notes 16 and 17)	354,530	387,819	2,449
Trading Assets (Note 16)	5,514	2,466	38
Money Held in Trust (Notes 6, 16 and 18)	11,812,598	10,867,985	81,601
Securities (Notes 3, 5, 6, 10, 16 and 17)	43,941,457	46,748,553	303,546
Loans and Bills Discounted (Notes 4, 5, 6, 9 and 16)	19,453,301	23,341,865	134,383
Foreign Exchange Assets (Note 5)	378,871	375,980	2,617
Other Assets (Notes 5, 6 and 16)	3,111,127	3,178,992	21,491
Tangible Fixed Assets (Note 15)	134,580	151,442	929
Intangible Fixed Assets	51,514	52,174	355
Net Defined Benefit Asset	120,370	119,913	831
Deferred Tax Assets	458,180	4,315	3,165
Deferred Tax Assets for Land Revaluation	1,600	—	11
Customers' Liabilities for Acceptances and Guarantees (Note 5)	3,708,334	2,915,891	25,617
Reserve for Possible Loan Losses (Note 16)	(145,677)	(149,942)	(1,006)
Total Assets	¥101,392,526	¥106,138,351	\$700,418
Liabilities and Net Assets			
Liabilities			
Deposits (Notes 7 and 16)	¥ 63,591,974	¥ 64,009,893	\$439,292
Negotiable Certificates of Deposit (Note 16)	2,329,737	2,140,966	16,093
Debentures (Note 16)	469,406	360,280	3,242
Call Money and Bills Sold (Note 16)	2,306,900	—	15,936
Payables under Repurchase Agreements (Notes 6 and 16)	12,633,832	19,327,671	87,274
Trading Liabilities (Note 16)	2,451	1,692	16
Borrowed Money (Notes 6, 8 and 16)	4,624,654	4,924,931	31,947
Foreign Exchange Liabilities	28	—	0
Short-term Entrusted Funds (Note 16)	1,119,179	684,692	7,731
Other Liabilities (Note 16)	5,078,650	4,150,052	35,083
Reserve for Bonus Payments	7,721	7,554	53
Net Defined Benefit Liability	21,396	21,742	147
Reserve for Directors' Retirement Benefits	1,062	1,043	7
Deferred Tax Liabilities	—	295,753	—
Deferred Tax Liabilities for Land Revaluation	—	1,499	—
Acceptances and Guarantees	3,708,334	2,915,891	25,617
Total Liabilities	95,895,329	98,843,664	662,443
Net Assets			
Paid-in Capital (Note 11)	4,040,198	4,040,198	27,909
Capital Surplus	23,399	23,399	161
Retained Earnings	2,324,285	2,236,608	16,056
Total Owners' Equity	6,387,883	6,300,206	44,127
Net Unrealized Gains (Losses) on Other Securities	(1,234,846)	758,987	(8,530)
Net Deferred Gains (Losses) on Hedging Instruments	297,278	177,259	2,053
Revaluation Reserve for Land	(2,099)	5,970	(14)
Foreign Currency Transaction Adjustments	1,689	517	11
Remeasurements of Defined Benefit Plans	37,447	41,753	258
Total Accumulated Other Comprehensive Income	(900,531)	984,488	(6,220)
Non-controlling Interests	9,844	9,992	68
Total Net Assets	5,497,196	7,294,687	37,974
Total Liabilities and Net Assets	¥101,392,526	¥106,138,351	\$700,418

The accompanying notes are an integral part of the financial statements.

Consolidated Statements of Operations and Comprehensive Income (Unaudited), continued

(2) Consolidated Statement of Comprehensive Income

The Norinchukin Bank and Subsidiaries
For the six months ended September 30, 2022

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	Six Months ended September 30		Six Months ended September 30
	2022	2021	2022
Profit	¥ 170,441	¥ 94,335	\$ 1,177
Other Comprehensive Income	(1,876,955)	218,311	(12,965)
Net Unrealized Gains (Losses) on Other Securities	(1,993,757)	170,215	(13,772)
Net Deferred Gains (Losses) on Hedging Instruments	119,995	50,660	828
Revaluation Reserve for Land	—	2,247	—
Foreign Currency Transaction Adjustments	992	338	6
Remeasurements of Defined Benefit Plans	(4,322)	(5,109)	(29)
Share of Other Comprehensive Income of Affiliates accounted for by the equity method	135	(39)	0
Total Comprehensive Income	¥(1,706,514)	¥312,647	\$ (11,788)
Attributable to:			
Owners of Parent	(1,707,130)	312,189	(11,792)
Non-controlling Interests	616	458	4

The accompanying notes are an integral part of the financial statements.

Consolidated Statement of Capital Surplus and Retained Earnings (Unaudited)

The Norinchukin Bank and Subsidiaries
For the six months ended September 30, 2022

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	Six Months ended September 30		Six Months ended September 30
	2022	2021	2022
Capital Surplus			
Balance at the Beginning of the Fiscal Year	¥ 23,399	¥ 24,993	\$ 161
Additions:	—	—	—
Deductions:			
Change in Ownership Interest of Parent due to Transactions with Non-controlling Interests	—	1,594	—
Balance at the End of the Period	23,399	23,399	161
Retained Earnings			
Balance at the Beginning of the Fiscal Year	2,236,608	2,146,592	15,450
Additions:			
Profit Attributable to Owners of Parent	169,818	93,880	1,173
Reversal of Revaluation Reserve for Land	8,069	2,020	55
Deductions:			
Dividends	90,211	105,223	623
Balance at the End of the Period	¥2,324,285	¥2,137,269	\$16,056

The accompanying notes are an integral part of the financial statements.

Consolidated Statement of Cash Flows (Unaudited)

The Norinchukin Bank and Subsidiaries
For the six months ended September 30, 2022

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	Six Months ended September 30		Six Months ended September 30
	2022	2021	2022
Cash Flows from Operating Activities:			
Income before Income Taxes	¥ 209,977	¥ 134,142	\$ 1,450
Depreciation	12,106	11,549	83
Equity in Losses (Earnings) of Affiliates	(7,128)	(4,020)	(49)
Net Increase (Decrease) in Reserve for Possible Loan Losses	(4,625)	(15,731)	(31)
Net Increase (Decrease) in Reserve for Possible Investment Losses	—	(87)	—
Net Increase (Decrease) in Reserve for Bonus Payments	167	13	1
Net Decrease (Increase) in Net Defined Benefit Asset	(456)	(370)	(3)
Net Increase (Decrease) in Net Defined Benefit Liability	(345)	(337)	(2)
Net Increase (Decrease) in Reserve for Directors' Retirement Benefits	18	(548)	0
Interest Income	(621,633)	(289,330)	(4,294)
Interest Expenses	468,405	256,284	3,235
Losses (Gains) on Securities	(147,866)	72,101	(1,021)
Losses (Gains) on Money Held in Trust	77,295	(33,002)	533
Foreign Exchange Losses (Gains)	(4,641,092)	(192,903)	(32,060)
Losses (Gains) on Disposal of Fixed Assets	(23,425)	(476)	(161)
Net Decrease (Increase) in Trading Assets	(3,047)	319	(21)
Net Increase (Decrease) in Trading Liabilities	759	(824)	5
Net Decrease (Increase) in Loans and Bills Discounted	3,942,211	(382,007)	27,232
Net Increase (Decrease) in Deposits	(417,918)	475,808	(2,886)
Net Increase (Decrease) in Negotiable Certificates of Deposit	188,771	(624,931)	1,304
Net Increase (Decrease) in Debentures	109,125	52,375	753
Net Increase (Decrease) in Borrowed Money (Excluding Subordinated Borrowed Money)	(307,823)	(190,106)	(2,126)
Net Decrease (Increase) in Interest-bearing Due from Banks	(90,235)	338,950	(623)
Net Decrease (Increase) in Call Loans and Bills Bought and Other	34,384	(1,529,001)	237
Net Increase (Decrease) in Call Money and Bills Sold and Other	(4,386,938)	995,599	(30,304)
Net Increase (Decrease) in Short-term Entrusted Funds	434,486	749,404	3,001
Net Decrease (Increase) in Foreign Exchange Assets	(2,890)	27,724	(19)
Net Increase (Decrease) in Foreign Exchange Liabilities	28	13	0
Interest Received	589,901	284,690	4,075
Interest Paid	(300,183)	(105,560)	(2,073)
Other, Net	449,848	(6,186)	3,107
Subtotal	(4,438,126)	23,551	(30,658)
Income Taxes (Paid) Refunded	(13,675)	(234,995)	(94)
Net Cash Provided by (Used in) Operating Activities	(4,451,801)	(211,444)	(30,752)

Consolidated Statement of Cash Flows (Unaudited), continued

The Norinchukin Bank and Subsidiaries
For the six months ended September 30, 2022

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	Six Months ended September 30		Six Months ended September 30
	2022	2021	2022
Cash Flows from Investing Activities:			
Purchases of Securities	(8,597,982)	(6,425,729)	(59,394)
Proceeds from Sales of Securities	9,924,439	3,545,509	68,557
Proceeds from Redemption of Securities	3,011,766	6,782,099	20,805
Increase in Money Held in Trust	(550,984)	(276,722)	(3,806)
Decrease in Money Held in Trust	490,407	373,040	3,387
Purchases of Tangible Fixed Assets	(562)	(2,038)	(3)
Purchases of Intangible Fixed Assets	(6,134)	(4,615)	(42)
Proceeds from Sales of Tangible Fixed Assets	38,800	0	268
Net Cash Provided by (Used in) Investing Activities	4,309,749	3,991,542	29,771
Cash Flows from Financing Activities:			
Proceeds from Share Issuance to Non-controlling Shareholders	—	60	—
Purchase of Treasury Shares of Subsidiaries	—	(3,605)	—
Dividends Paid	(90,211)	(105,223)	(623)
Dividends Paid to Non-controlling Shareholders	(764)	(470)	(5)
Net Cash Provided by (Used in) Financing Activities	(90,975)	(109,239)	(628)
Effect of Exchange Rate Changes on Cash and Cash Equivalents	4,516	1,897	31
Net Increase (Decrease) in Cash and Cash Equivalents	(228,510)	3,672,756	(1,578)
Cash and Cash Equivalents at the Beginning of the Fiscal Year	17,099,172	19,121,793	118,120
Cash and Cash Equivalents at the End of the Period (Note 14)	¥16,870,661	¥22,794,550	\$116,542

The accompanying notes are an integral part of the financial statements.

Notes to the Consolidated Financial Statements (Unaudited)

The Norinchukin Bank and Subsidiaries

1. Basis of Presentation

The consolidated financial statements have been prepared based on the accounting records maintained by The Norinchukin Bank (“the Bank”) and its consolidated subsidiaries in conformity with accounting principles and practices generally accepted in Japan, that are different in certain respects from the application and disclosure requirements of International Financial Reporting Standards.

The consolidated financial statements are intended only to present the consolidated financial position and results of operations and cash flows in accordance with accounting principles and practices generally accepted in Japan.

Amounts in U.S. dollars are included solely for the convenience of readers. The exchange rate of ¥144.76=U.S.\$1, the approximate rate of exchange prevailing on September 30, 2022, has been used for translation purposes. The inclusion of such amounts is not intended to imply that Japanese yen amounts have been, or could be, readily converted, realized or settled in U.S. dollars at the aforementioned rate or at any other rate.

The yen and U.S. dollars figures disclosed in the consolidated financial statements are expressed in millions of yen and millions of U.S. dollars, and have been rounded down. Consequently, differences may exist between the sum of rounded figures and the totals listed in the interim report.

2. Summary of Significant Accounting Policies

(1) Principles of Consolidation

Scope of Consolidation

Subsidiaries

Subsidiaries are, in general, the companies in which the Bank 1) holds, directly and/or indirectly, more than 50% of the voting shares; 2) holds, directly and/or indirectly, 40% or more of the voting shares and, at the same time, exercises effective control over the decision-making body by directing business policy and deciding on financial and operating policies; or 3) holds more than 50% of the voting shares together with those entities that would vote or agree to vote with the Bank due to their close relationship with the Bank through sharing of personnel, provision of finance and technology and other relationships and, at the same time, has effective control over the decision-making body, unless evidence exists which shows that the Bank does not have such control.

The number of subsidiaries as of September 30, 2022 was 22, 21 of which were consolidated and the remaining subsidiary was unconsolidated.

The major consolidated subsidiaries are as follows:

The Norinchukin Trust & Banking Co., Ltd.

Kyodo Housing Loan Co., Ltd.

Norinchukin Bank Europe N.V.

The major unconsolidated subsidiary is as follows:

NORINCHUKIN INNOVATION FUND L.P.

The unconsolidated subsidiary was excluded from the scope of consolidation, since its impact on the consolidated financial statements was not so material as to hinder a rational judgement of the financial position and results of operations in terms of Total Assets, Ordinary Income, Net Income, Retained Earnings and Accumulated Other Comprehensive Income.

The dates of the first half of fiscal year of consolidated subsidiaries are as follows:

Closing date: June 30, 2022 Number of subsidiaries: 9

Closing date: September 30, 2022 Number of subsidiaries: 12

The necessary adjustments have been made to the financial statements for any significant transactions that took place between their respective closing dates and the date of the consolidated financial statements.

Affiliates

Affiliates are, in general, the companies, other than subsidiaries, in which the Bank 1) holds, directly and/or indirectly, 20% or more of the voting shares; 2) holds, directly and/or indirectly, 15% or more of the voting shares and also is able to influence the decision-making body through sharing of personnel, provision of finance and technology, and other relationships; or 3) holds more than 20% of the voting shares together with those entities that would vote or agree to vote with the Bank due to their close relationship with the Bank through sharing of personnel, provision of finance and technology and other relationships and, at the same time, is able to influence the decision-making body in a material degree, unless evidence exists which shows that the Bank does not have such influence.

The number of affiliates as of September 30, 2022 was 6, all of which were accounted for by the equity method. Differences between the cost and the underlying net equity at fair value of investments in companies which are accounted for by the equity method have been amortized by the straight-line method over 20 years except for immaterial goodwill which are charged to income in the year of acquisition. Negative goodwill is credited to income in the year of acquisition. The major affiliate accounted for by the equity method is as follows:

JA MITSUI LEASING, LTD.

(2) Transactions for Trading Purposes

Transactions for trading purposes are those seeking gains arising from short-term market movements or from the arbitrage opportunities in interest rates, foreign exchange rates and other market related indices. Such transactions are reported as Trading Assets or Trading Liabilities in the consolidated balance sheet on a trade date basis.

Gains and losses arising from transactions for trading purposes are recorded in Trading Income and Trading Expenses on the consolidated statement of operations.

Securities, monetary claims and certain other instruments held for trading purposes are valued at fair value prevailing at the end of the period. Derivatives held for trading purposes, such as swaps, futures and options, are valued on the assumption that they were settled at the end of the period.

Trading Income and Trading Expenses include interest received and paid in the period, gains or losses resulting from any change in the fair value of securities and monetary claims from the end of the previous fiscal year and gains or losses of derivatives resulting from any change in the fair value, which is determined assuming they were settled at the end of the period, from the end of the previous fiscal year.

Derivatives are measured at fair value based on net assets or liabilities after offsetting financial assets and financial liabilities with respect to specific market risk or specific credit risk.

(3) Financial Instruments

a. Securities

Held-to-maturity debt securities are valued at amortized cost (straight-line method), as determined by the moving average method.

Other securities are valued at fair value (the cost of securities sold is calculated by the moving average method). Stocks and others which are no market prices ("Stocks and others with no market prices") are valued at cost determined by the moving average method.

Net Unrealized Gains or Losses on Other Securities, net of taxes, are reported separately in Net Assets.

Securities included in Money Held in Trust are valued using the same methods described in (2) and (3) a. above.

b. Derivatives

Derivative transactions (other than transactions for trading purposes) are recorded at fair value.

The fair value of Derivatives is calculated based on net assets or liabilities after offsetting financial assets and financial liabilities with respect to specific market risk or specific credit risk.

c. Hedge Accounting

(a) Hedge of Interest Rate Risk

The Bank applies the deferral method of hedge accounting to the hedge transactions to manage interest rate risk associated with various financial assets and liabilities, which is described in "Accounting and Auditing Treatment relating to the Adoption of 'Accounting for Financial Instruments' for Banks," issued by the Japanese Institute of Certified Public Accountants ("JICPA"), (JICPA Industry Committee Practical Guideline No. 24, issued on March 17, 2022). Hedge effectiveness of a fair value hedge is assessed by identified groups of hedged items, such as loans and deposits, and the corresponding groups of hedging instruments, such as interest rate swaps within the same maturity bucket. Hedge effectiveness of a cash flow hedge is assessed based on the correlation of the interest rate risk indicators of the hedged items and that of the hedging instruments.

(b) Hedge of Foreign Exchange Rate Risk

The Bank applies the deferral method of hedge accounting to the hedge transactions to manage foreign exchange rate risk arising from various financial assets and liabilities denominated in foreign currencies, which is described in “Accounting and Auditing Treatment relating to Accounting for Foreign Currency Transactions in the Banking Industry” (JICPA Industry Committee Practical Guideline No. 25, issued on October 8, 2020). Hedge effectiveness is assessed by reviewing whether the amount of the hedged items, such as financial monetary assets and liabilities denominated in foreign currencies, exceeds that of the hedging instruments, such as currency swap or foreign exchange swap transactions, entered into to mitigate the foreign exchange rate risk arising from the hedged items.

The deferral method or the fair value method of hedge accounting is applied to the portfolio hedges of foreign exchange rate risks associated with securities denominated in foreign currencies (other than debt securities), provided that (1) the securities denominated in foreign currencies are identified as hedged items in advance, and (2) foreign currency amounts of spot and forward liabilities exceeds those of the acquisition costs of the foreign currency securities designated as hedged items.

(c) Internal Derivative Transactions

Internal derivative transactions between trading accounts and banking accounts or inter-division transactions, which are designated as hedges, are not eliminated. The related gains and losses are recognized in the consolidated statement of operations or are deferred in the consolidated balance sheet in accordance with the hedge accounting rules, because the internal interest rate swap and currency swap transactions, that are designated as hedging instruments, are traded in a non-discretionary manner and are appropriately and ultimately covered by third party transactions, which are conducted in accordance with the standards stipulated in the JICPA Industry Committee Practical Guideline No. 24 and No. 25.

For certain other assets or liabilities, the Bank applies the deferral method or the accrual method of hedge accounting, as specifically permitted for certain interest rate swaps. Under the deferral method, the recognition of income or expenses associated with a hedging instrument is deferred to the period when the income or expense arising from the hedged item is recognized.

(d) Hedges Applied to “the Treatment of Hedge Accounting for Financial Instruments that Reference LIBOR”

As for Hedges mentioned above, all of hedges under “the Treatment of Hedge Accounting for Financial Instruments that Reference LIBOR” (The Accounting Standards Board of Japan (ASBJ) the PITF No. 40 for Practical Solution, issued on March 17, 2022) are applied to the specific treatments designated by the PITF. Hedges applied to the PITF are as follows.

- I Hedge Methods: The Deferral Method or The Accrual Method specifically permitted for certain interest rate swap
 - Hedge Instruments: Interest rate swaps
 - Hedged Items: Loans and Bill Discounted, Securities (Bonds) and others
 - Type of Hedge Transactions: Offsetting market movements
- II Hedge Method: The Deferral Method
 - Hedge Instrument: Interest rate swaps
 - Hedged Items: Payables under Repurchase Agreements and others
 - Type of Hedge Transactions: Fixing cash flows
- III Hedge Method: The Deferral Method
 - Hedge Instrument: Currency swaps
 - Hedged Items: Financial monetary assets and liabilities denominated in foreign currencies and others
 - Type of Hedge Transactions: Offsetting market movements

(4) Tangible Fixed Assets (other than Lease Assets)**a. Depreciation**

Depreciation of Tangible Fixed Assets of the Bank is calculated using the declining-balance method. However, depreciation on buildings acquired on or after April 1, 1998 (excluding buildings and accompanying facilities) and buildings and accompanying facilities and structures acquired on or after April 1, 2016 are calculated using the straight-line method.

The useful lives of major Tangible Fixed Assets are as follows:

- Buildings: 15 years to 50 years
- Others: 5 years to 15 years

Depreciation of Tangible Fixed Assets of the consolidated subsidiaries is primarily calculated using the declining-balance method over their estimated economic useful lives.

b. Land Revaluation

In accordance with the Law Concerning the Revaluation of Land, effective as of March 31, 1998, land used for business purposes was revaluated on March 31, 1998. Unrealized gains arising from revaluation, net of deferred tax, are disclosed as Revaluation Reserve for Land and included in Net Assets on the consolidated balance sheet. The related deferred tax assets or deferred tax liability is recorded as Deferred Tax Assets for Land Revaluation or Deferred Tax Liabilities for Land Revaluation.

The land prices used for the revaluation were reasonably calculated based on third-party appraisals in accordance with Article 2-5 of the enforcement ordinance for the Law Concerning the Revaluation of Land.

(5) Intangible Fixed Assets (other than Lease Assets)

Depreciation of Intangible Fixed Assets is calculated using the straight-line method.

The costs of software developed or obtained for internal use are capitalized and amortized over an estimated useful life of 5 years.

(6) Lease Assets

Depreciation of Lease Assets in Tangible Fixed Assets and Intangible Fixed Assets which are finance leases where the ownership of assets is not transferred to the lessees is calculated using the straight-line method over the lease term with zero residual value unless residual value is guaranteed by the corresponding lease contracts.

(7) Foreign Currency Translation

Assets and liabilities denominated in foreign currencies, and accounts of overseas branches are translated into Japanese yen primarily using the exchange rates in effect at the consolidated balance sheet date.

Assets and liabilities of the consolidated subsidiaries denominated in foreign currencies are translated into Japanese yen using the respective exchange rates in effect at the balance sheet date.

(8) Reserve for Possible Loan Losses

Reserve for Possible Loan Losses of the Bank is computed as follows:

a. Reserve for loans to debtors who are legally bankrupt under the Bankruptcy Law, Special Liquidation under Company Law or other similar laws (“debtors in bankruptcy”) or debtors who are substantially bankrupt under those laws (“debtors in default”) is provided based on the remaining book value of the loans after the direct write-off described below and the deduction of the amount expected to be collected through the disposals of collateral or the execution of guarantees.

With respect to loans to borrowers who are legally or substantially bankrupt and that are secured by collateral or guarantees, the remaining book value of the loan, after the deduction of the amount of collateral or the execution of guarantees, is directly written off. Direct write-offs were ¥10,348 million (\$71 million) and ¥10,286 million for the period ended September 30, 2022 and the fiscal year ended March 31, 2022, respectively.

b. Reserve for loans to debtors who are not currently bankrupt, but are likely to become bankrupt (“doubtful debtors”), is determined after taking into account a comprehensively evaluated repayment ability of debtors after deducting the amount expected to be collected through the disposal of collateral or the execution of guarantees.

c. Reserve for loans to debtors with restructured loans (“debtors under requirement of control”) (see Note 5) and other debtors requiring close monitoring going forward (“other substandard debtors”) is provided based on the Discounted Cash Flow method if the loan balance exceeds a specific amount and the future cash flows of the principal and interest of the loan can be reasonably estimated. Under the Discounted Cash Flow method, reserve is measured as the difference between the book value of the loan and its present value of expected future cash flows, discounted primarily by the contractual interest rate before the terms of the loan were restructured.

d. Reserve for loans to “debtors under requirement of control” other than those indicated above, the Bank principally estimates expected losses for the next 3 years. Whereas “other substandard debtors” and debtors who maintain favorable operating condi-

tions and who have no particular financial difficulties (“standard”), the Bank estimates expected losses for the next year. The expected losses are calculated by long-term averages of the historical loan-loss ratios based on past 1-or 3-year loan-loss experience and further adjusted for the risks identified based on future forecasts. Specifically, the reserve for possible loans losses is recorded, taking into account the current position in economic cycles and the likelihood of each scenario in light of future outlook, by referring to historical loan losses, based on the macroeconomic indicators (Japan’s GDP growth rate) which are highly correlated to historical records of loan losses and the Bank’s outlook for economic fluctuations. The future forecasts are approved by directors after consultation with a committee composed of management (the Risk Management Committee).

- e. Specific reserve for loans to certain countries with financial difficulties is provided based on the expected amount of losses taking into account the political, economic and other conditions in each country.

All claims are assessed by the Business Units based on the Bank’s internal rules for the self-assessment of asset quality. The Asset Audit Department, which is independent from the Business Units, audits these self-assessments. Reserves described above are determined based on the results of these self-assessments.

Reserve for Possible Loan Losses for receivables of the Bank’s consolidated subsidiaries is provided at the amount determined as necessary using the past default ratio. Reserve for Possible Loan Losses for problem receivables of the Bank’s consolidated subsidiaries is provided by taking into account their recoverability and an estimate of uncollectible amount.

(9) Reserve for Possible Investment Losses

Reserve for Possible Investment Losses represents an amount determined to be necessary to cover the estimated loss from the investments, taking into account the financial condition and other factors of the issuer of the securities. There were no Reserve for Possible Investment Losses recorded as of September 30, 2022.

(10) Reserve for Bonus Payments

Reserve for Bonus Payments represents estimated cost of payment of employees’ bonuses attributable to the period.

(11) Reserve for Directors’ Retirement Benefits

Reserve for Directors’ Retirement Benefits for the payments of retirement benefits for directors (including Executive Officers) and corporate auditors is recognized as the required amount accrued at the end of the period.

(12) Accounting Method for Retirement Benefits

In calculating retirement benefit obligations, the benefit formula basis is used for attributing expected retirement benefits to the end of the period.

Unrecognized prior service cost is amortized over a certain period (10 years) within the employees’ average remaining service period using the straight-line method beginning in the fiscal year in which the difference has arisen.

Unrecognized actuarial differences are amortized over a certain period (10 years) within the employees’ average remaining service period using the declining-balance method beginning in the fiscal year after the difference has arisen.

Some of the Bank’s consolidated subsidiaries, in calculating Net Defined Benefit Liability and retirement benefit cost, adopt the simplified method whereby the retirement benefit obligations are calculated at an amount that would be paid if all eligible employees voluntarily retired at the end of the period.

(13) Accounting for Income Taxes

Income Taxes-Current and Income Taxes-Deferred for the period are calculated based upon assumption that reversal from or transfer to Reserve for Tax Basis Adjustments of Fixed Assets by the disposal of Retained Earnings is made at the end of the fiscal year.

(14) Scope of “Cash and Cash Equivalents” in the Consolidated Statement of Cash Flows

“Cash and Cash Equivalents” in the consolidated statement of cash flows represents cash, non-interest bearing due from banks and due from the Bank of Japan in Cash and Due from Banks on the consolidated balance sheet.

(15) Profit Attributable to Owners of Parent per Share

Profit Attributable to Owners of Parent per Share is computed based upon the weighted average number of shares outstanding during the period.

The aggregate number of lower dividend rate stocks and preferred stocks is deducted from the denominator in the calculation of Profit Attributable to Owners of Parent per Share.

(16) Accounting Principles and Procedures When Related Accounting Standards Are Not Clear

Profit and losses on cancellation of Investment Trust are accounted in “Interest and Dividends on Securities” on Profit and Loss Statement.

(17) Other Information

(Change in Accounting Policies)

(Adoption of Implementation Guidance on Accounting Standard for Fair Value Measurement)

The Bank and its consolidated subsidiaries have adopted Implementation Guidance on Accounting Standard for Fair Value Measurement (ASBJ Guidance No. 31, revised on 17th June 2021) at the beginning of the first half of this fiscal year.

As a result, the change had no impact on the consolidated financial statements in this period.

3. Securities

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2022	As of March 31, 2022	As of September 30, 2022
Japanese Government Bonds	¥ 8,844,493	¥ 7,992,279	\$ 61,097
Municipal Government Bonds	157,021	158,369	1,084
Corporate Bonds	1,090,564	1,178,570	7,533
Stocks	786,198	821,668	5,431
Other	33,063,178	36,597,665	228,399
Foreign Bonds	24,221,656	28,067,892	167,322
Foreign Stocks	53,059	39,298	366
Investment Trusts	7,494,028	7,351,359	51,768
Other	1,294,433	1,139,114	8,941
Total	¥43,941,457	¥46,748,553	\$303,546

4. Loans and Bills Discounted

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2022	As of March 31, 2022	As of September 30, 2022
Loans on Deeds	¥17,729,867	¥21,695,831	\$122,477
Loans on Bills	424,527	401,960	2,932
Overdrafts	1,297,454	1,242,269	8,962
Bills Discounted	1,453	1,803	10
Total	¥19,453,301	¥23,341,865	\$134,383

5. Non Performing Loans Based on the Norinchukin Bank Act and the Financial Reconstruction Law

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2022	As of March 31, 2022	As of September 30, 2022
Bankrupt and Quasi-Bankrupt Assets	¥ 1,581	¥ 1,846	\$ 10
Doubtful Assets	70,531	83,523	487
Loans Past Due for Three Months or More	587	573	4
Restructured Loans	25,691	27,849	177
Total	¥98,391	¥113,793	\$679

Notes: 1. These assets consist of those included in the accounts of bonds included in "Securities" (its principal's redemption and interest payments are guaranteed, in whole or in part, and the corporate bonds issue is limited to a private placement of the securities (Article 2, Paragraph 3 of the Financial Instruments and Exchange Act.)), "Loans," "Foreign Exchanges Assets," accrued interest income and suspense payment in "Other assets" and "Customers' Liabilities for Acceptances and Guarantees" on the consolidated balance sheet, and securities in the notes (Limited to those under a loan for use or lending agreement.) that are in case of loan.

2. Bankrupt and Quasi-Bankrupt Assets are credits against debtors in bankruptcy due to the commencement of bankruptcy proceedings, the commencement of corporate reorganization proceedings, and the petition of rehabilitation proceedings, as well as credits of a similar nature.

3. Doubtful Assets are credits that the debtor is not yet in a state of bankruptcy, but its financial position and business performance have deteriorated, and it is highly probable that principal's collection and interest on credits in accordance with the terms of the contract will not be received. These credits do not fall under the category of Bankrupt and Quasi-Bankrupt Assets.

4. Loans Past Due for Three Months or More are loans on which payments of principal and/or interest have not been made for a period of three months or more since the next day following the first due date, and which are not included in Bankrupt and Quasi-Bankrupt Assets, or Doubtful Assets.

5. Restructured loans are loans whereby its terms are modified in favor of the borrowers by reducing the interest rate, deferral of payments of interest or principal, waiving principal repayments, etc., in order to support the borrowers' rehabilitation and facilitate the collection of the loans, and which are not included in Bankrupt and Quasi-Bankrupt Assets, Doubtful Assets or Loans Past Due for Three Months or More.

6. Assets Pledged

Assets pledged as collateral comprise the following:

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2022	As of March 31, 2022	As of September 30, 2022
Securities	¥13,400,420	¥20,029,042	\$92,569
Loans and Bills Discounted	1,962,951	2,728,873	13,560

Liabilities secured by the above assets are as follows:

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2022	As of March 31, 2022	As of September 30, 2022
Payables under Repurchase Agreements	¥12,369,901	¥19,007,856	\$85,451
Borrowed Money	2,043,095	2,264,378	14,113

In addition, as of September 30, 2022 and March 31, 2022, Securities (including transactions of Money Held in Trust) of ¥11,672,521 million (\$80,633 million) and ¥11,357,736 million, respectively, and Foreign Exchange Assets (including transactions of Money Held in Trust) of ¥30,787 million (\$212 million) and ¥3,434 million, respectively, were pledged as collateral for settlement of exchange and derivative transactions or as margins of futures transactions.

As of September 30, 2022 and March 31, 2022, initial margins of futures markets of ¥269,122 million (\$1,859 million) and ¥87,622 million, respectively, cash collateral paid for financial instruments of ¥1,112,697 million (\$7,686 million) and ¥1,511,691 million, respectively, other cash collateral paid of ¥637,873 million (\$4,406 million) and ¥811,029 million, respectively, and guarantee deposits of ¥5,154 million (\$35 million) and ¥8,103 million, respectively, were included in Other Assets.

7. Deposits

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2022	As of March 31, 2022	As of September 30, 2022
Time Deposits	¥54,471,570	¥55,692,535	\$376,288
Deposits at Notice	10,149	10,629	70
Ordinary Deposits	3,530,667	3,291,796	24,389
Current Deposits	63,542	96,632	438
Other Deposits	5,516,044	4,918,299	38,104
Total	¥63,591,974	¥64,009,893	\$439,292

8. Borrowed Money

Borrowed Money includes subordinated borrowings of ¥1,316,972 million (\$9,097 million) and ¥1,316,972 million as of September 30, 2022 and March 31, 2022, respectively, which have a special agreement that requires the fulfillment of the payment obligations of such borrowing to be subordinated to other general liabilities.

9. Commitments to Overdrafts and Loans

Commitments related to overdrafts and loans represent agreements to extend overdrafts or loans up to the pre-agreed amount at the customer's request as long as no violation of the conditions stipulated in the commitment agreement exists. The amounts of undrawn commitments in relation to such agreements were ¥4,479,316 million (\$30,943 million) and ¥4,651,462 million as of September 30, 2022 and March 31, 2022, respectively. The amounts of the undrawn commitments, which the Bank and its consolidated subsidiaries could cancel at any time without cause, were ¥2,572,548 million (\$17,771 million) and ¥2,674,153 million as of September 30, 2022 and March 31, 2022, respectively.

The amount of undrawn commitments does not necessarily affect the future cash flow of the Bank and its consolidated subsidiaries because the majority of such agreements are terminated without being exercised. Most of these agreements have provisions which stipulate that the Bank and its consolidated subsidiaries may not extend the loan or may decrease the commitment when there are certain changes in the overall financial conditions, certain issues relating to collateral and other reasons. At the time of extending loans to customers, the Bank and its consolidated subsidiaries are able to request collateral in the form of premises or securities as necessary. After extending loans, the Bank and its consolidated subsidiaries periodically check the financial condition of its customers based on predefined policies and procedures and act to secure loans as necessary.

10. Securities Loaned

Securities include securities loaned under unsecured lending agreements (Saiken Taishaku Torihiki) of ¥225,810 million (\$1,559 million) and ¥452,360 million as of September 30, 2022 and March 31, 2022, respectively.

Securities borrowed under unsecured borrowing agreements (Saiken Taishaku Torihiki) and securities purchased under resale agreements and cash-collateralized borrowing agreements and others, which can be sold or re-pledged by the Bank, include securities re-pledged of ¥1,360,240 million (\$9,396 million) and ¥1,572,038 million as of September 30, 2022 and March 31, 2022, respectively, and include securities held without re-pledge of ¥52,476 million (\$362 million) and ¥26,050 million as of September 30, 2022 and March 31, 2022, respectively. No such securities are re-loaned to the third parties.

11. Paid-in Capital

	Millions of Yen		Millions of U.S.
	As of September 30, 2022	As of March 31, 2022	Dollars As of September 30, 2022
Common Stock	¥4,015,198	¥4,015,198	\$27,736
Preferred Stock	24,999	24,999	172
Total	¥4,040,198	¥4,040,198	\$27,909

The Common Stock account includes lower dividend rate stock with a total par value of ¥3,589,481 million (\$24,796 million) and ¥3,589,481 million as of September 30, 2022 and March 31, 2022, respectively.

Lower dividend rate stock is similar to regular common stock but has been issued on the condition that the dividend yield will be set below that relating to common stock.

12. Other Income

	Millions of Yen		Millions of U.S. Dollars
	2022	2021	2022
Six Months ended September 30			
Gains on Sales of Stocks and Other Securities	¥ 64,283	¥106,715	\$ 444
Gains on Money Held in Trust	147,710	144,335	1,020
Equity in Earnings of Affiliates	7,128	4,020	49
Gains on Disposal of Fixed Assets	24,238	584	167
Recoveries of Written-off Claims	65	178	0
Reversal of Reserve for Possible Loan Losses	—	14,502	—
Other	1,859	1,467	12
Total	¥245,287	¥271,805	\$1,694

13. Other Expenses

	Millions of Yen		Millions of U.S. Dollars
	2022	2021	2022
Six Months ended September 30			
Write-off of Loans	¥ 107	¥ 153	\$ 0
Provision of Reserve for Possible Loan Losses	7,500	—	51
Losses on Sales of Stocks and Other Securities	5,851	89	40
Losses on Revaluation of Stocks and Other Securities	458	2,047	3
Losses on Money Held in Trust	120,751	309	834
Losses on Disposal of Fixed Assets	812	107	5
Other	2,709	5,959	18
Total	¥138,191	¥8,668	\$954

14. Cash Flows

The reconciliation of Cash and Due from Banks in the consolidated balance sheet to “Cash and Cash Equivalents” at the end of the period is as follows:

	Millions of Yen		Millions of U.S. Dollars
	2022	2021	2022
As of September 30			
Cash and Due from Banks	¥18,006,074	¥23,408,093	\$124,385
Less: Interest-bearing Due from Banks	(1,135,412)	(613,543)	(7,843)
Cash and Cash Equivalents at the End of the Period	¥16,870,661	¥22,794,550	\$116,542

15. Segment Information

For the Six Months Ended September 30, 2022

(1) Segment Information

Segment Information is not shown in these statements, since the banking business is the only reportable segment.

(2) Related Information

a. Information about Services

	Millions of Yen			
	Loan Business	Securities Investment Business	Others	Total
Six Months ended September 30, 2022				
Ordinary Income from External Customers	¥85,864	¥1,140,451	¥64,597	¥1,290,913
	Millions of U.S. Dollars			
	Loan Business	Securities Investment Business	Others	Total
Six Months ended September 30, 2022				
Ordinary Income from External Customers	\$593	\$7,878	\$446	\$8,917

Notes: 1. Ordinary Income represents Total Income less certain special income.
2. Ordinary Income is shown in place of Sales for non-financial companies.

b. Information about Geographic Areas

(a) Ordinary Income

Six Months ended September 30, 2022	Millions of Yen				
	Japan	Americas	Europe	Others	Total
	¥1,239,277	¥27,202	¥8,085	¥16,348	¥1,290,913

Six Months ended September 30, 2022	Millions of U.S. Dollars				
	Japan	Americas	Europe	Others	Total
	\$8,560	\$187	\$55	\$112	\$8,917

Notes: 1. Ordinary Income represents Total Income less certain special income.
 2. Ordinary Income is shown in place of Sales for non-financial companies.
 3. Ordinary Income is categorized by countries or areas based on the location of the Bank's head office, branches and its consolidated subsidiaries.
 4. Americas includes the United States of America and Cayman Islands. Europe includes the United Kingdom.

(b) Tangible Fixed Assets

As of September 30, 2022	Millions of Yen				
	Japan	Americas	Europe	Others	Total
	¥132,675	¥223	¥1,144	¥536	¥134,580

As of September 30, 2022	Millions of U.S. Dollars				
	Japan	Americas	Europe	Others	Total
	\$916	\$1	\$7	\$3	\$929

c. Information about Major Customers

Six Months ended September 30, 2022	Name of Customer	Millions of Yen	
		Ordinary Income	Name of Related Segments
	U.S. Department of the Treasury	¥83,295	—

Six Months ended September 30, 2022	Name of Customer	Millions of U.S. Dollars	
		Ordinary Income	Name of Related Segments
	U.S. Department of the Treasury	\$75	—

Notes: 1. Ordinary Income represents Total Income less certain special income.
 2. Ordinary Income is shown in place of Sales for non-financial companies.

(3) Information about Impairment Loss of Fixed Assets in Reportable Segments

None

(4) Information about Amortization and Unamortized Balance of Goodwill in Reportable Segments

None

(5) Information about Gain on Recognition of Negative Goodwill in Reportable Segments

None

For the Six Months Ended September 30, 2021

(1) Segment Information

Segment Information is not shown in these statements, since the banking business is the only reportable segment.

(2) Related Information

a. Information about Services

Six Months ended September 30, 2021	Millions of Yen			
	Loan Business	Securities Investment Business	Others	Total
Ordinary Income from External Customers	¥61,949	¥520,620	¥48,688	¥631,258

Notes: 1. Ordinary Income represents Total Income less certain special income.

2. Ordinary Income is shown in place of Sales for non-financial companies.

b. Information about Geographic Areas

(a) Ordinary Income

Six Months ended September 30, 2021	Millions of Yen				
	Japan	Americas	Europe	Others	Total
	¥611,884	¥12,350	¥687	¥6,336	¥631,258

Notes: 1. Ordinary Income represents Total Income less certain special income.

2. Ordinary Income is shown in place of Sales for non-financial companies.

3. Ordinary Income is categorized by countries or areas based on the location of the Bank's head office, branches and its consolidated subsidiaries.

4. Americas includes the United States of America and Cayman Islands. Europe includes the United Kingdom.

(b) Tangible Fixed Assets

As of September 30, 2021	Millions of Yen				
	Japan	Americas	Europe	Others	Total
	¥164,559	¥181	¥1,195	¥531	¥166,467

c. Information about Major Customers

Six Months ended September 30, 2021	Name of Customer	Millions of Yen	
		Ordinary Income	Name of Related Segments
	U.S. Department of the Treasury	¥99,221	—

Notes: 1. Ordinary Income represents Total Income less certain special income.

2. Ordinary Income is shown in place of Sales for non-financial companies.

(3) Information about Impairment Loss of Fixed Assets in Reportable Segments

None

(4) Information about Amortization and Unamortized Balance of Goodwill in Reportable Segments

None

(5) Information about Gain on Recognition of Negative Goodwill in Reportable Segments

None

16. Financial Instruments

(1) Disclosures Regarding the Fair Value of Financial Instruments and Other Items

Stocks and others with no market prices are excluded from the table below (ref. Note). In addition to this, Cash and Due from Banks, Negotiable Certificates of Deposit, Call Money and Bills Sold, Payables under Repurchase Agreements, and Short-term Entrusted Funds, are omitted because these instruments are settled in a short period and then their fair values would approximate their carrying values.

“Consolidated Balance Sheet Amount,” “Fair Value” and “Difference” as of September 30, 2022 and March 31, 2022 are as follows:

	Millions of Yen			Millions of U.S. Dollars		
	Consolidated Balance Sheet Amount	Fair Value	Difference	Consolidated Balance Sheet Amount	Fair Value	Difference
As of September 30, 2022						
Monetary Claims Bought	¥ 354,530	¥ 355,177	¥ 646	\$ 2,449	\$ 2,453	\$ 4
Trading Assets (*2)						
Trading Securities	2,187	2,187	—	15	15	—
Money Held in Trust (*1)						
Money Held in Trust for Trading Purposes	41,645	41,645	—	287	287	—
Other Money Held in Trust	11,767,816	11,763,708	(4,107)	81,291	81,263	(28)
Securities						
Held-to-Maturity Debt Securities	13,076,302	12,772,418	(303,884)	90,330	88,231	(2,099)
Other Securities	29,385,998	29,385,998	—	202,998	202,998	—
Loans and Bills Discounted	19,453,301			134,383		
Reserve for Possible Loan Losses (*1)	(135,214)			(934)		
	19,318,086	19,263,753	(54,333)	133,449	133,073	(375)
Total Assets	¥73,946,567	¥73,584,888	¥(361,678)	\$510,821	\$508,323	\$(2,498)
Deposits	¥63,591,974	¥63,591,996	¥ 21	\$439,292	\$439,292	\$ 0
Debentures	469,406	441,240	(28,166)	3,242	3,048	(194)
Borrowed Money	4,624,654	4,624,654	—	31,947	31,947	—
Total Liabilities	¥68,686,035	¥68,657,891	¥ (28,144)	\$474,482	\$474,287	\$ (194)
Derivative Instruments (*3)						
Transactions not Accounted for as Hedge Transactions	¥ 142,480	¥ 142,480	¥ —	\$ 984	\$ 984	\$ —
Transactions Accounted for as Hedge Transactions	(853,267)	(853,267)	—	(5,894)	(5,894)	—
Total Derivative Instruments	¥ (710,787)	¥ (710,787)	¥ —	\$ (4,910)	\$ (4,910)	\$ —

(*1) Money Held in Trust and Loans and Bills Discounted are net of Reserve for Possible Loan Losses. Money Held in Trust is presented by net on the consolidated balance sheet as the reserve amounts are immaterial.

2. Derivative Instruments are excluded from Trading Assets.

3. Derivative Instruments within Trading Assets, Trading Liabilities, Other Assets and Other Liabilities are shown by net position. Receivables and payables which arise from Derivative Instruments are shown on a net basis.

	Millions of Yen		
	Consolidated Balance Sheet Amount	Fair Value	Difference
As of March 31, 2022			
Monetary Claims Bought	¥ 387,819	¥ 388,122	¥ 303
Trading Assets (*2)			
Trading Securities	4	4	—
Money Held in Trust (*1)			
Money Held in Trust for Trading Purposes	4,669	4,669	—
Other Money Held in Trust	10,862,875	10,864,506	1,631
Securities			
Held-to-Maturity Debt Securities	8,734,596	8,700,508	(34,088)
Other Securities	36,687,132	36,687,132	—
Loans and Bills Discounted	23,341,865		
Reserve for Possible Loan Losses (*1)	(143,402)		
	23,198,462	23,197,090	(1,372)
Total Assets	¥79,875,560	¥79,842,034	¥(33,525)
Deposits	¥64,009,893	¥64,009,925	¥ 32
Debentures	360,280	349,198	(11,082)
Borrowed Money	4,924,931	4,924,931	—
Total Liabilities	¥69,295,104	¥69,284,055	¥(11,049)
Derivative Instruments (*3)			
Transactions not Accounted for as Hedge Transactions	¥ 154	¥ 154	¥ —
Transactions Accounted for as Hedge Transactions	(1,035,786)	(1,035,786)	—
Total Derivative Instruments	¥ (1,035,631)	¥ (1,035,631)	¥ —

(*1) Money Held in Trust and Loans and Bills Discounted are net of Reserve for Possible Loan Losses. Money Held in Trust is presented by net on the consolidated balance sheet as the reserve amounts are immaterial.

2. Derivative Instruments are excluded from Trading Assets.

3. Derivative Instruments within Trading Assets, Trading Liabilities, Other Assets and Other Liabilities are shown by net position. Receivables and payables which arise from Derivative Instruments are shown on a net basis.

(Note) The following tables list Consolidated Balance Sheet Amount of Stocks and others with no market prices, Investments in Partnership and others as of September 30, 2022 and March 31, 2022:

“Other Securities” in “Disclosures Regarding the Fair Value of Financial Instruments and Other Items” excludes these financial instruments.

As of September 30, 2022	Millions of Yen	Millions of U.S. Dollars
Stocks and others with no market prices (*1)	¥ 190,411	\$1,315
Investments in Partnership and others (*2)	1,286,007	8,883

(*1) 1 The amount of revaluation losses for the period was ¥33 million (\$0 million) on Unlisted Stocks.

2 Investments in Partnership are out of scope from the disclosure of the fair value measurement due to being applied to Article 24-16 of Implementation Guidance on Accounting Standard for Fair Value Measurement (ASBJ Guidance No. 31 on 17th June 2021).

As of March 31, 2022	Millions of Yen
Stocks and others with no market prices (*1)	¥ 190,693
Investments in Partnership and others (*2)	1,134,388

(*1) 1 The amount of revaluation losses for the fiscal year ended March 31, 2022 was ¥86 million on Unlisted Stocks.

2 Investments in Partnership are out of scope from the disclosure of the fair value measurement due to being applied to Article 24-16 of Implementation Guidance on Accounting Standard for Fair Value Measurement (ASBJ Guidance No. 31 on 17th June 2021).

(2) Disclosures Regarding the Fair Value of Financial Instruments and Other Items by Level within the Fair Value Hierarchy

According to observability and significance of inputs used by calculating fair values, fair values for these financial instruments are classified into the following three-level hierarchy.

Level 1 - Unadjusted quoted prices for identical instruments in active markets.

Level 2 - Observable inputs other than Level 1 prices that are either directly or indirectly observable for the financial instrument.

Level 3 - Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the instruments.

If multiple inputs which have a significant impact on market value calculation are used, a financial instrument's categorization within the fair value hierarchy is based upon the lowest level of input that is significant to the fair value measurement.

Financial assets and liabilities whose fair values are equal to consolidated balance sheet amounts are as follows.

As of September 30, 2022	Millions of Yen			Millions of U.S. Dollars		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Monetary Claims Bought	¥ —	¥ 134,862	¥ 526	\$ —	\$ 931	\$ 3
Trading Assets						
Trading Securities	2,187	—	—	15	—	—
Money Held in Trust						
Money Held in Trust for Trading Purposes	30,650	10,994	—	211	75	—
Other Money Held in Trust	9,225,505	2,345,731	2,750	63,729	16,204	19
Securities						
Other Securities						
Stocks	628,991	—	—	4,345	—	—
Bonds	5,758,004	1,147,117	—	39,776	7,924	—
Japanese Government Bonds	5,758,004	—	—	39,776	—	—
Municipal Government Bonds	—	157,021	—	—	1,084	—
Corporate Bonds	—	990,095	—	—	6,839	—
Other	10,835,014	10,946,421	70,448	74,848	75,617	486
Foreign Bonds	10,481,292	3,812,291	38,729	72,404	26,335	267
Foreign Stocks	25,543	—	—	176	—	—
Investment Trust	328,178	7,134,129	31,719	2,267	49,282	219
Total Assets	¥26,480,355	¥14,585,127	¥73,726	\$182,925	\$100,753	\$509
Derivative Instruments						
Related to Currencies	¥ —	¥(1,210,811)	¥ —	\$ —	\$ (8,364)	\$ —
Related to Interest Rates	—	574,407	—	—	3,967	—
Related to Bonds	(74,382)	—	—	(513)	—	—
Total Derivative Instruments	¥ (74,382)	¥ (636,404)	¥ —	\$ (513)	\$ (4,396)	\$ —

As of March 31, 2022	Millions of Yen		
	Level 1	Level 2	Level 3
Monetary Claims Bought	¥ —	¥ 138,315	¥ 574
Trading Assets			
Trading Securities	4	—	—
Money Held in Trust			
Money Held in Trust for Trading Purposes	—	4,669	—
Other Money Held in Trust	8,521,772	2,190,201	1,348
Securities			
Other Securities			
Stocks	654,352	—	—
Bonds	7,088,687	1,236,284	—
Japanese Government Bonds	7,088,687	—	—
Municipal Government Bonds	—	158,369	—
Corporate Bonds	—	1,077,914	—
Other	17,119,346	10,479,405	109,057
Foreign Bonds	16,708,551	3,541,145	87,848
Foreign Stocks	18,904	—	—
Investment Trust	391,890	6,938,260	21,209
Total Assets	¥33,384,162	¥14,048,876	¥110,980
Derivative Instruments			
Related to Currencies	¥ —	¥ (1,286,489)	¥ —
Related to Interest Rates	—	250,857	—
Related to Bonds	—	—	—
Total Derivative Instruments	¥ —	¥ (1,035,631)	¥ —

Financial assets and liabilities whose fair values are not equal to consolidated balance sheet amounts are as follows.

As of September 30, 2022	Millions of Yen			Millions of U.S. Dollars		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Monetary Claims Bought	¥ —	¥ 202,129	¥ 17,657	\$ —	\$ 1,396	\$ 121
Money Held in Trust						
Other Money Held in Trust	—	531	189,188	—	3	1,306
Securities						
Held-to-Maturity Debt Securities						
Japanese Government Bonds	2,779,411	191,162	—	19,200	1,320	—
Corporate Bonds	—	99,705	—	—	688	—
Foreign Bonds	—	9,529,324	172,815	—	65,828	1,193
Loans and Bills Discounted	—	—	19,263,753	—	—	133,073
Total Assets	¥ 2,779,411	¥10,022,853	¥19,643,415	\$19,200	\$ 69,237	\$135,696
Deposits	¥ —	¥63,591,996	¥ —	\$ —	\$439,292	\$ —
Debentures	—	441,240	—	—	3,048	—
Borrowed Money	—	4,624,654	—	—	31,947	—
Total Liabilities	¥ —	¥68,657,891	¥ —	\$ —	\$474,287	\$ —

As of March 31, 2022	Millions of Yen		
	Level 1	Level 2	Level 3
Monetary Claims Bought	¥ —	¥ 230,141	¥ 19,091
Money Held in Trust			
Other Money Held in Trust	—	431	149,155
Securities			
Held-to-Maturity Debt Securities			
Japanese Government Bonds	478,816	408,095	—
Corporate Bonds	—	100,569	—
Foreign Bonds	—	7,569,081	143,946
Loans and Bills Discounted	—	—	23,197,090
Total Assets	¥478,816	¥ 8,308,319	¥23,509,283
Deposits	¥ —	¥64,009,925	¥ —
Debentures	—	349,198	—
Borrowed Money	—	4,924,931	—
Total Liabilities	¥ —	¥69,284,055	¥ —

(Note 1) Calculation Methods and Inputs for the Fair Value of Financial Instruments are as follows:

Assets

Monetary Claims Bought

Monetary Claims Bought are valued and classified according to the same methods described in “Loans and Bills Discounted” and “Securities” below.

Trading Assets

Trading Securities are valued and classified according to the same methods described in “Securities” below.

Money Held in Trust

Loans and Bills Discounted and Securities included in Money Held in Trust are valued and classified according to the same methods described in “Loans and Bills Discounted” and “Securities” below.

Relevant notes concerning the fair value of Money Held in Trust of each classification are described in section 18. Fair Value of Money Held in Trust.

Securities

When unadjusted quoted prices are available in an active market, such securities are classified into Level 1 of the fair value hierarchy. Examples of Level 1 securities include listed equities and government bonds.

When quoted prices are available but not traded actively, such securities are classified into Level 2 of the fair value hierarchy. Level 2 securities mainly include municipal bonds and corporate bonds. When quoted prices are not available, the Bank and its subsidiaries generally estimate fair values by using prices obtained from independent pricing vendors, or by using valuation technique such as Discount Cash Flow method. As for valuation, the Bank and its subsidiaries maximize the use of observable inputs. Inputs include default rates, recovery rates, prepayment rates and discount rates. Where significant inputs adopted to the fair value measurements for securities are unobservable, such securities are classified into Level 3 of the fair value hierarchy.

In addition to the factors mentioned above, probability of redemption or sale at net asset value are reflected on classification of the fair value hierarchy for Investment Trusts. Net asset value for certain Investment Trusts is adjusted by liquidity discount and such Investment Trust is classified into Level 3 of the fair value hierarchy.

Loans and Bills Discounted

The fair value of Loans and Bills Discounted with floating rates approximates the book value since it is repriced reflecting market interest fluctuations within a short period, unless the creditworthiness of the debtors has changed significantly after execution. Accordingly, the book value is deemed to be the fair value. As for Loans and Bills Discounted with fixed rates, the fair value is calculated according to the Discounted Cash Flow method. The main inputs include the default rates based on the current credit rating of the debtors, recovery rates, and other inputs. As for mortgages, the fair value is calculated according to the Discounted Cash Flow method. The main inputs include the default rates, recovery rates, prepayment rates and other inputs.

As for Loans and Bills Discounted to doubtful debtors and others, the fair value is calculated by the present value of expected future cash flows or the estimated recovery amount of collateral and guarantee.

With respect to Loans and Bills Discounted without stated maturity for which credit is extended up to the value of the collateral assets, the book value is deemed to approximate the fair value, taking into account expected maturities, interest rates and other terms. All of Loans and Bills Discounted are classified into Level 3 of the fair value hierarchy since significant inputs for the assets are unobservable.

Liabilities

Deposits

With respect to demand deposits, the amounts payable on demand as of the consolidated balance sheet date (the book value) are estimated at fair value. The fair value of time deposits with floating rates approximates the book value since it is repriced reflecting market interest rate fluctuations within a short period (1 year or less), unless the creditworthiness of the Bank and its consolidated subsidiaries has changed significantly. Accordingly, the fair value is deemed to be the book value. As for time deposits with fixed rates, the fair value is calculated according to the Discounted Cash Flow method, and these discount rates are the currently-applied

deposit rates determined as interest rates similar to the market basis. Some contractual terms are short-term (1 year or less), and the fair value approximates the book value. Accordingly, the fair value is deemed to be the book value. All of the calculated fair values for deposits are classified into Level 2 of the fair value hierarchy.

Debentures

As for Debentures, the fair value is based on the quoted market price if available, or calculated according to the Discounted Cash Flow method. The main input of this method is the rate which would be applied if a similar debenture was issued. Debentures are classified into Level 2 of the fair value hierarchy considering the market liquidity for those.

Borrowed Money

The fair value of Borrowed Money with floating rates approximates the book value since it is repriced reflecting market interest rate fluctuations within a short period (1 year or less), unless the creditworthiness of the Bank and its consolidated subsidiaries has changed significantly. Accordingly, the book value is deemed to be the fair value. Therefore, Borrowed Money with floating rate is classified into Level 2 of the fair value hierarchy.

As for Borrowed Money with fixed rates, the fair value is calculated according to the Discounted Cash Flow method. The input of this method is the interest rate which would be applied to a similar borrowed money. Where unobservable inputs have a significant impact on the fair value for Borrowed Money with fixed rates, the instrument is classified into Level 3 of the fair value hierarchy. Where not, the instrument is classified into Level 2 of the fair value hierarchy. The fair value of the Borrowed Money within a year or less with fixed rates approximates the book value and then the fair value is deemed to be the book value. Such Borrowed Money is classified into Level 2 of the fair value hierarchy.

Derivative Instruments

When unadjusted quoted prices are available for Derivative instruments in an active market, such instruments are classified into Level 1 of the fair value hierarchy. Examples of these Derivative instruments include Bond Futures, Interest Rate Futures and others.

Where quoted market price is unavailable, the Bank estimates fair values for Derivative instruments by a net present value method, an option pricing model and other methods as appropriate. Main inputs used by valuation methods mentioned above are interest rates, foreign currency exchange rates, volatility and other variables. Further, the fair value for derivative instruments such as Swap and others is reflected on the price adjustment based on credit risk of counter parties and the Bank itself. Where unobservable inputs are not adopted or their impact is not significant on the fair value for Derivative instruments, such derivative instruments are classified into Level 2 of the fair value hierarchy. Derivatives that are evaluated using valuation techniques with significant unobservable inputs are classified into Level 3 of the fair value hierarchy.

Relevant notes regarding the fair value of derivative instruments are described in section 19. Fair Value of Derivative Instruments.

(Note 2) The Fair value of Level 3 for financial instruments recorded at fair value on the consolidated balance sheet is as follows

Quantitative Information of Significant Unobservable Inputs about Level 3 Fair Value Measurements

As of September 30, 2022

None

As of March 31, 2022

None

Table of a Reconciliation from Balance at the Beginning of the Fiscal Year to Balance at the End of the Period, and Unrealized Gain/Loss recorded as Profit/Loss in the Period is as follows

	Millions of Yen				Millions of U.S. Dollars			
	Balance at the Beginning of the Fiscal Year	Profit or Loss for the Current Period or Other Comprehensive Income		Net Amount of Purchase, Sale, Issuance and Settlement	Balance at the Beginning of the Fiscal Year	Profit or Loss for the Current Period or Other Comprehensive Income		Net Amount of Purchase, Sale, Issuance and Settlement
		Recorded in Profit or Loss	Recorded in Other Comprehensive Income (*1)			Recorded in Profit or Loss	Recorded in Other Comprehensive Income (*1)	
As of September 30, 2022								
Monetary Claims Bought	¥ 574	¥—	¥ (2)	¥ (45)	\$ 3	\$—	\$ (0)	\$ (0)
Money Held in Trust								
Other Money Held in Trust	1,348	—	1,108	293	9	—	7	2
Securities								
Other Securities								
Bonds	—	—	—	—	—	—	—	—
Corporate Bonds	—	—	—	—	—	—	—	—
Other	109,057	—	(9,152)	27,683	753	—	(63)	191
Foreign Bonds	87,848	—	(8,725)	16,746	606	—	(60)	115
Investment Trust	21,209	—	(426)	10,936	146	—	(2)	75
Total Assets	¥110,980	¥—	¥(8,045)	¥27,931	\$766	\$—	\$(55)	\$192

	Millions of Yen				Millions of U.S. Dollars			
	Transfers to Fair Value of Level 3	Transfers from Fair Value of Level 3 (*2)	Balance at the End of the Period	Unrealized Gain/Loss recorded as Profit/Loss during the Period for Financial Assets and Financial Liabilities held at the End of the Period	Transfers to Fair Value of Level 3	Transfers from Fair Value of Level 3 (*2)	Balance at the End of the Period	Unrealized Gain/Loss recorded as Profit/Loss during the Period for Financial Assets and Financial Liabilities held at the End of the Period
As of September 30, 2022								
Monetary Claims Bought	¥—	¥ —	¥ 526	¥—	\$—	\$ —	\$ 3	\$—
Money Held in Trust								
Other Money Held in Trust	—	—	2,750	—	—	—	19	—
Securities								
Other Securities								
Bonds	—	—	—	—	—	—	—	—
Corporate Bonds	—	—	—	—	—	—	—	—
Other	—	(57,139)	70,448	—	—	(394)	486	—
Foreign Bonds	—	(57,139)	38,729	—	—	(394)	267	—
Investment Trust	—	—	31,719	—	—	—	219	—
Total Assets	¥—	¥(57,139)	¥73,726	¥—	\$—	\$(394)	\$509	\$—

(*1) 1. "Recorded in Other Comprehensive Income" is included Net Unrealized Gains (Losses) on Other Securities in Other Comprehensive Income of Consolidated Statement of Comprehensive Income.

2. These are transfers from the fair value of Level 3 to that of Level 2. This is because observability of inputs used by calculating fair values has been raised. This transfer is implemented at the end of the period.

	Millions of Yen			
	Balance at the Beginning of the Fiscal Year	Profit or Loss for the Current Period or Other Comprehensive Income		Net Amount of Purchase, Sale, Issuance and Settlement
		Recorded in Profit or Loss	Recorded in Other Comprehensive Income (*1)	
As of March 31, 2022				
Monetary Claims Bought	¥ 674	¥—	¥ (3)	¥ (97)
Money Held in Trust				
Other Money Held in Trust	2,061	—	(59)	(125)
Securities				
Other Securities				
Bonds	—	—	—	—
Corporate Bonds	—	—	—	—
Other	57,992	—	(2,823)	41,580
Foreign Bonds	25,317	—	(5,187)	55,409
Investment Trust	32,674	—	2,363	(13,829)
Total Assets	¥60,728	¥—	¥(2,886)	¥ 41,358

	Millions of Yen			
	Transfers to Fair Value of Level 3 (*2)	Transfers from Fair Value of Level 3 (*3)	Balance at the End of the Period	Unrealized Gain/Loss recorded as Profit/Loss during the Period for Financial Assets and Financial Liabilities held at the End of the Period
As of March 31, 2022				
Monetary Claims Bought	¥ —	¥ —	¥ 574	¥—
Money Held in Trust				
Other Money Held in Trust	—	(528)	1,348	—
Securities				
Other Securities				
Bonds	—	—	—	—
Corporate Bonds	—	—	—	—
Other	12,307	—	109,057	—
Foreign Bonds	12,307	—	87,848	—
Investment Trust	—	—	21,209	—
Total Assets	¥12,307	¥(528)	¥110,980	¥—

(*1) 1. "Recorded in Other Comprehensive Income" is included Net Unrealized Gains (Losses) on Other Securities in Other Comprehensive Income of Consolidated Statement of Comprehensive Income.

2. These are transfers from the fair value of Level 2 to that of Level 3. This is because observability of inputs used by calculating fair values has been lowered. This transfer is implemented at the end of the period.

3. These are transfers from the fair value of Level 3 to that of Level 2. This is primarily because credit spreads for similar financial instruments as observable inputs have become available. This transfer is implemented at the end of the period.

Explanation of Market Value Evaluation Process

Supervisory Department for Fair Value Measurement in the Bank establishes guidelines and procedures for fair value and Fair Value Measurement Department calculates fair value in compliance with these guidelines and procedures. Assessment Department, which is independent from Fair Value Measurement Department verifies appropriateness of the calculation result of fair value, and the result of the verification is reported in the Risk Management Committee. Thus, the Bank confirms the appropriateness of guidelines and procedures for fair value measurement.

Moreover, as for fair value measurement, the Bank adopts pricing models which the most properly reflect on types, characteristics, and risks for individual financial instrument. Where market values obtained from independent pricing vendors are used, the Bank verifies the validity of the vendors' market values by means of appropriate approaches such as assessment of pricing models and inputs which the vendors adopt, comparison with fair values of similar financial instruments and others.

Explanation of an Impact on Fair Value in the Case of Changing Significant Unobservable Inputs

As of September 30, 2022

None

As of March 31, 2022

None

17. Fair Value of Securities

Held-to-Maturity Debt Securities

	Type	Millions of Yen			Millions of U.S. Dollars		
		Consolidated Balance Sheet Amount	Fair Value	Difference	Consolidated Balance Sheet Amount	Fair Value	Difference
As of September 30, 2022							
	Japanese Government						
	Bonds	¥ 188,103	¥ 191,162	¥ 3,058	\$ 1,299	\$ 1,320	\$ 21
	Municipal Government						
Transactions for	Bonds	—	—	—	—	—	—
Fair Value exceeding	Corporate Bonds	469	470	1	3	3	0
Consolidated Balance	Other	1,362,424	1,379,094	16,670	9,411	9,526	115
Sheet Amount	Foreign Bonds	1,245,928	1,261,718	15,789	8,606	8,715	109
	Other	116,495	117,376	880	804	810	6
	Subtotal	1,550,997	1,570,727	19,729	10,714	10,850	136
	Japanese Government						
	Bonds	2,898,385	2,779,411	(118,974)	20,022	19,200	(821)
	Municipal Government						
Transactions for	Bonds	—	—	—	—	—	—
Fair Value not exceeding	Corporate Bonds	100,000	99,235	(765)	690	685	(5)
Consolidated Balance	Other	8,746,060	8,542,832	(203,228)	60,417	59,013	(1,403)
Sheet Amount	Foreign Bonds	8,643,415	8,440,421	(202,994)	59,708	58,306	(1,402)
	Other	102,645	102,411	(234)	709	707	(1)
	Subtotal	11,744,445	11,421,478	(322,967)	81,130	78,899	(2,231)
	Total	¥13,295,443	¥12,992,205	¥(303,237)	\$91,844	\$89,749	\$(2,094)

Note: The above analysis of Held-to-Maturity Debt Securities includes Securities and trust beneficiary interests in Monetary Claims Bought in the consolidated balance sheet.

		Millions of Yen		
		Consolidated Balance Sheet Amount	Fair Value	Difference
As of March 31, 2022				
	Japanese Government			
	Bonds	¥ 403,959	¥ 408,095	¥ 4,135
	Municipal Government			
	Bonds	—	—	—
Transactions for	Corporate Bonds	655	657	2
Fair Value exceeding	Other	1,933,464	1,954,886	21,421
Consolidated Balance	Foreign Bonds	1,805,732	1,826,671	20,938
Sheet Amount	Other	127,732	128,215	482
	Subtotal	2,338,079	2,363,639	25,559
	Japanese Government			
	Bonds	499,633	478,816	(20,817)
	Municipal Government			
	Bonds	—	—	—
Transactions for	Corporate Bonds	100,000	99,912	(88)
Fair Value not exceeding	Other	6,045,813	6,007,374	(38,439)
Consolidated Balance	Foreign Bonds	5,924,615	5,886,356	(38,259)
Sheet Amount	Other	121,197	121,017	(179)
	Subtotal	6,645,447	6,586,102	(59,344)
	Total	¥8,983,526	¥8,949,741	¥(33,785)

Note: The above analysis of Held-to-Maturity Debt Securities includes Securities and trust beneficiary interests in Monetary Claims Bought in the consolidated balance sheet.

Other Securities

		Millions of Yen			Millions of U.S. Dollars		
		Consolidated Balance Sheet Amount	Acquisition Cost	Difference	Consolidated Balance Sheet Amount	Acquisition Cost	Difference
As of September 30, 2022							
	Stocks	¥ 611,457	¥ 229,833	¥ 381,624	\$ 4,223	\$ 1,587	\$ 2,636
	Bonds	806,208	769,181	37,026	5,569	5,313	255
	Japanese Government						
	Bonds	775,552	738,552	37,000	5,357	5,101	255
Transactions for	Municipal Government						
Consolidated Balance	Bonds	7,232	7,229	2	49	49	0
Sheet Amount	Corporate Bonds	23,423	23,400	23	161	161	0
exceeding Acquisition	Other	3,781,205	3,076,872	704,333	26,120	21,254	4,865
Cost	Foreign Bonds	2,153,571	1,989,577	163,993	14,876	13,743	1,132
	Foreign Stocks	15,112	8,419	6,692	104	58	46
	Investment Trusts	1,503,983	972,374	531,608	10,389	6,717	3,672
	Other	108,538	106,499	2,038	749	735	14
	Subtotal	5,198,871	4,075,886	1,122,984	35,913	28,156	7,757
	Stocks	17,534	20,113	(2,578)	121	138	(17)
	Bonds	6,098,913	6,377,169	(278,256)	42,131	44,053	(1,922)
	Japanese Government						
	Bonds	4,982,452	5,243,677	(261,225)	34,418	36,223	(1,804)
Transactions for	Municipal Government						
Consolidated Balance	Bonds	149,789	154,265	(4,475)	1,034	1,065	(30)
Sheet Amount not	Corporate Bonds	966,671	979,226	(12,554)	6,677	6,764	(86)
exceeding Acquisition	Other	18,220,536	20,166,367	(1,945,830)	125,867	139,308	(13,441)
Cost	Foreign Bonds	12,178,741	13,547,797	(1,369,055)	84,130	93,587	(9,457)
	Foreign Stocks	10,431	13,376	(2,945)	72	92	(20)
	Investment Trusts	5,990,044	6,563,842	(573,797)	41,379	45,342	(3,963)
	Other	41,318	41,351	(32)	285	285	(0)
	Subtotal	24,336,984	26,563,650	(2,226,665)	168,119	183,501	(15,381)
	Total	¥29,535,856	¥30,639,536	¥(1,103,680)	\$204,033	\$211,657	\$ (7,624)

Notes: 1. The above analysis of Other Securities includes Securities, negotiable certificates of deposit disclosed as Cash and Due from Banks and trust beneficiary interests in Monetary Claims Bought in the consolidated balance sheet.

2. Investment Trusts include Japanese trusts and foreign trusts.

		Millions of Yen		
As of March 31, 2022	Type	Consolidated Balance Sheet Amount	Acquisition Cost	Difference
	Stocks	¥ 640,688	¥ 235,659	¥ 405,029
	Bonds	1,488,169	1,434,122	54,046
	Japanese Government			
	Bonds	1,459,720	1,405,691	54,029
	Municipal Government			
Transactions for	Bonds	10,838	10,831	6
Consolidated Balance	Corporate Bonds	17,610	17,600	10
Sheet Amount	Other	9,797,367	8,577,601	1,219,765
exceeding Acquisition	Foreign Bonds	7,315,285	6,841,381	473,903
Cost	Foreign Stocks	18,904	8,092	10,812
	Investment Trusts	2,346,384	1,612,482	733,902
	Other	116,792	115,645	1,146
	Subtotal	11,926,225	10,247,383	1,678,841
	Stocks	13,663	16,819	(3,155)
	Bonds	6,836,801	7,003,297	(166,495)
	Japanese Government			
	Bonds	5,628,966	5,787,028	(158,062)
	Municipal Government			
Transactions for	Bonds	147,530	150,086	(2,555)
Consolidated Balance	Corporate Bonds	1,060,304	1,066,181	(5,877)
Sheet Amount not	Other	18,062,793	18,762,709	(699,916)
exceeding Acquisition	Foreign Bonds	13,022,258	13,602,592	(580,333)
Cost	Foreign Stocks	—	—	—
	Investment Trusts	5,004,974	5,124,548	(119,573)
	Other	35,559	35,568	(8)
	Subtotal	24,913,258	25,782,825	(869,567)
	Total	¥36,839,483	¥36,030,209	¥ 809,274

Notes: 1. The above analysis of Other Securities includes Securities, negotiable certificates of deposit disclosed as Cash and Due from Banks and trust beneficiary interests in Monetary Claims Bought in the consolidated balance sheet.
2. Investment Trusts include Japanese trusts and foreign trusts.

Securities Recognized for Revaluation Loss

Securities other than those for trading purposes (except Stocks and others with no market prices and Investments in Partnership) are revalued to their fair value, and the difference between the book value and the fair value is treated as a realized loss for the six months ended September 30, 2022 and the fiscal year ended March 31, 2022 (“revaluation loss”), if the fair value has significantly deteriorated from the book value unless a recovery in the fair value is deemed probable.

The amount of revaluation loss for the six months ended September 30, 2022 was ¥425 million (\$2 million), including ¥425 million (\$2 million) on Stocks.

The amount of revaluation loss for the fiscal year ended March 31, 2022 was ¥2,840 million including ¥2,245 million on Stocks and ¥595 million on Investment Trusts.

The criteria for determining whether the securities’ fair value has “significantly deteriorated” are outlined as follows:

Securities whose fair values are equal to or less than 50% of their book value

Securities whose fair values remain between 50% (exclusive) and 70% (inclusive) of their book value for a certain period

18. Fair Value of Money Held in Trust

Other Money Held in Trust (Money Held in Trust other than that for trading purposes or held-to-maturity)

Millions of Yen					
	Consolidated Balance Sheet Amount	Acquisition Cost	Difference	Transactions for Consolidated Balance Sheet Amount exceeding Acquisition Cost	Transactions for Consolidated Balance Sheet Amount not exceeding Acquisition Cost
As of September 30, 2022					
Other Money Held in Trust	¥11,770,953	¥12,720,085	¥(949,132)	¥16,553	¥965,686

Millions of U.S. Dollars					
	Consolidated Balance Sheet Amount	Acquisition Cost	Difference	Transactions for Consolidated Balance Sheet Amount exceeding Acquisition Cost	Transactions for Consolidated Balance Sheet Amount not exceeding Acquisition Cost
As of September 30, 2022					
Other Money Held in Trust	\$81,313	\$87,870	\$(6,556)	\$114	\$6,670

Note: "Transactions for Consolidated Balance Sheet Amount exceeding Acquisition Cost" and "Transactions for Consolidated Balance Sheet Amount not exceeding Acquisition Cost" are gross valuation of the difference between the acquisition cost and the consolidated balance sheet amount presented in "Difference."

Millions of Yen					
	Consolidated Balance Sheet Amount	Acquisition Cost	Difference	Transactions for Consolidated Balance Sheet Amount exceeding Acquisition Cost	Transactions for Consolidated Balance Sheet Amount not exceeding Acquisition Cost
As of March 31, 2022					
Other Money Held in Trust	¥10,863,315	¥10,944,909	¥(81,593)	¥65,863	¥147,457

Note: "Transactions for Consolidated Balance Sheet Amount exceeding Acquisition Cost" and "Transactions for Consolidated Balance Sheet Amount not exceeding Acquisition Cost" are gross valuation of the difference between the acquisition cost and the consolidated balance sheet amount presented in "Difference."

19. Fair Value of Derivative Instruments

(1) Derivative Instruments not accounted for as hedges

Regarding the derivative instruments which are not accounted for as hedge transactions, Contract Amount or Notional Amount, Fair Value and Unrealized Gain or Loss for each type of derivative transactions, respectively, at the consolidated balance sheet date, and determination of fair value are as follows.

Contract Amount or Notional Amount does not show by itself market risk of derivative instruments.

Interest Rate-Related Derivative Instruments

	Millions of Yen				Millions of U.S. Dollars							
	Contract Amount or Notional Amount		Fair Value	Unrealized Gain/Loss	Contract Amount or Notional Amount		Fair Value	Unrealized Gain/Loss				
	Total	Over 1 Year			Total	Over 1 Year						
As of September 30, 2022												
Exchange-traded Transactions												
Interest Rate Futures:												
Sold	¥	—	¥	—	¥	—	¥	—				
Purchased		—		—		—		—				
Interest Rate Options:												
Sold		—		—		—		—				
Purchased		—		—		—		—				
Over-the-counter Transactions												
Forward Rate Agreements:												
Sold		—		—		—		—				
Purchased		—		—		—		—				
Interest Rate Swaps:												
Rec.: Fix.-Pay.: Flt.	2,466,450	158,433	(1,106)	(1,106)	17,038	1,094	(7)	(7)				
Rec.: Flt.-Pay.: Fix.	3,731,725	3,569,241	221,658	221,658	25,778	24,656	1,531	1,531				
Rec.: Flt.-Pay.: Flt.		—		—		—		—				
Interest Rate Options:												
Sold		—		—		—		—				
Purchased		—		—		—		—				
Other:												
Sold		—		—		—		—				
Purchased		—		—		—		—				
Total	¥	/	¥	/	¥220,551	¥220,551	\$	/	\$	/	\$1,523	\$1,523

Note: Derivative instruments are revalued to fair value. Changes in fair value are included in the consolidated statement of operations.

	Millions of Yen			
	Contract Amount or Notional Amount		Fair Value	Unrealized Gain/Loss
	Total	Over 1 Year		
As of March 31, 2022				
Exchange-traded Transactions				
Interest Rate Futures:				
Sold	¥ —	¥ —	¥ —	¥ —
Purchased	—	—	—	—
Interest Rate Options:				
Sold	—	—	—	—
Purchased	—	—	—	—
Over-the-counter Transactions				
Forward Rate Agreements:				
Sold	—	—	—	—
Purchased	—	—	—	—
Interest Rate Swaps:				
Rec.: Fix.-Pay.: Flt.	¥2,466,110	179,267	1,844	1,844
Rec.: Flt.-Pay.: Fix.	136,953	129,267	(1,277)	(1,277)
Rec.: Flt.-Pay.: Flt.	—	—	—	—
Interest Rate Options:				
Sold	—	—	—	—
Purchased	—	—	—	—
Other:				
Sold	—	—	—	—
Purchased	—	—	—	—
Total	¥ /	¥ /	¥ 567	¥ 567

Note: Derivative instruments are revalued to fair value. Changes in fair value are included in the consolidated statement of operations.

Currency-Related Derivative Instruments

	Millions of Yen				Millions of U.S. Dollars			
	Contract Amount or Notional Amount		Fair Value	Unrealized Gain/Loss	Contract Amount or Notional Amount		Fair Value	Unrealized Gain/Loss
	Total	Over 1 Year			Total	Over 1 Year		
As of September 30, 2022								
Exchange-traded Transactions								
Currency Futures:								
Sold	¥ —	¥ —	¥ —	¥ —	\$ —	\$ —	\$ —	\$ —
Purchased	—	—	—	—	—	—	—	—
Currency Options:								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Over-the-counter Transactions								
Currency Swaps								
Forwards:								
Sold	611,550	2,886	(41,426)	(41,426)	4,224	19	(286)	(286)
Purchased	915,884	2,391	37,737	37,737	6,326	16	260	260
Currency Options:								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Other:								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total	¥ /	¥ /	¥ (3,689)	¥ (3,689)	\$ /	\$ /	\$ (25)	\$ (25)

Note: Derivative instruments are revalued to fair value. Changes in fair value are included in the consolidated statement of operations.

	Millions of Yen			
	Contract Amount or Notional Amount		Fair Value	Unrealized Gain/Loss
	Total	Over 1 Year		
As of March 31, 2022				
Exchange-traded Transactions				
Currency Futures:				
Sold	¥ —	¥ —	¥ —	¥ —
Purchased	—	—	—	—
Currency Options:				
Sold	—	—	—	—
Purchased	—	—	—	—
Over-the-counter Transactions				
Currency Swaps				
	—	—	—	—
Forwards:				
Sold	481,349	2,314	(16,161)	(16,161)
Purchased	629,524	2,206	15,749	15,749
Currency Options:				
Sold	—	—	—	—
Purchased	—	—	—	—
Other:				
Sold	—	—	—	—
Purchased	—	—	—	—
Total	¥ /	¥ /	¥ (412)	¥ (412)

Note: Derivative instruments are revalued to fair value. Changes in fair value are included in the consolidated statement of operations.

Stock-Related Derivative Instruments

The Bank and its consolidated subsidiaries held no Stock-Related Derivative Instruments as of September 30, 2022 and March 31, 2022.

Bond-Related Derivative Instruments

	Millions of Yen				Millions of U.S. Dollars			
	Contract Amount or Notional Amount		Fair Value	Unrealized Gain/Loss	Contract Amount or Notional Amount		Fair Value	Unrealized Gain/Loss
	Total	Over 1 Year			Total	Over 1 Year		
As of September 30, 2022								
Exchange-traded Transactions								
Bond Futures:								
Sold	¥ 997	¥—	¥ 6	¥ 6	\$ 6	\$—	\$ 0	\$ 0
Purchased	2,054,506	—	(74,388)	(74,388)	14,192	—	(513)	(513)
Bond Futures Options:								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Over-the-counter Transactions								
Bond Options:								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Other:								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total	¥ /	¥ /	¥(74,382)	¥(74,382)	\$ /	\$ /	\$(513)	\$(513)

Note: Derivative instruments are revalued to fair value. Changes in fair value are included in the consolidated statement of operations.

	Millions of Yen			
	Contract Amount or Notional Amount		Fair Value	Unrealized Gain/Loss
	Total	Over 1 Year		
As of March 31, 2022				
Exchange-traded Transactions				
Bond Futures:				
Sold	¥—	¥—	¥—	¥—
Purchased	—	—	—	—
Bond Futures Options:				
Sold	—	—	—	—
Purchased	—	—	—	—
Over-the-counter Transactions				
Bond Options:				
Sold	—	—	—	—
Purchased	—	—	—	—
Other:				
Sold	—	—	—	—
Purchased	—	—	—	—
Total	¥ /	¥ /	¥—	¥—

Note: Derivative instruments are revalued to fair value. Changes in fair value are included in the consolidated statement of operations.

Commodities-Related Derivative Instruments

The Bank and its consolidated subsidiaries held no Commodities-Related Derivative Instruments as of September 30, 2022 and March 31, 2022.

Credit Derivative Instruments

The Bank and its consolidated subsidiaries held no Credit Derivative Instruments as of September 30, 2022 and March 31, 2022.

(2) Derivative Instruments accounted for as hedges

Regarding the derivative instruments which are accounted for as hedge transactions, Contract Amount or Notional Amount, and Fair Value for each type of derivative transactions, respectively, at the consolidated balance sheet date, and determination of fair value are as follows.

Contract Amount or Notional Amount does not show by itself market risk of derivative instruments.

Interest Rate-Related Derivative Instruments

As of September 30, 2022			Millions of Yen			Millions of U.S. Dollars		
Method of Hedges	Type of Derivative Instruments	Hedged Items	Contract Amount or Notional Amount		Fair Value	Contract Amount or Notional Amount		Fair Value
			Total	Over 1 Year		Total	Over 1 Year	
The Deferral Method	Interest Rate Swaps (Rec.: Fix.-Pay.: Flt.)	Debentures	¥ 284,760	¥ 164,760	¥ (4,781)	\$ 1,967	\$ 1,138	\$ (33)
	Interest Rate Swaps (Rec.: Flt.-Pay.: Fix.)	Yen-denominated Securities, Deposits and Others	4,453,162	4,093,434	358,637	30,762	28,277	2,477
The Accrual Method	Interest Rate Swaps (Rec.: Flt.-Pay.: Fix.)	Loans and Bills Discounted, Yen-denominated Securities and Others	473,303	398,015	Note 2	3,269	2,749	Note 2
Total			¥ /	¥ /	¥353,855	\$ /	\$ /	\$2,444

Notes: 1. Primarily, the Bank applies the deferral method of hedge accounting which is described in "Accounting and Auditing Treatment relating to the Adoption of 'Accounting for Financial Instruments' for Banks," issued by the Japanese Institute of Certified Public Accountants ("JICPA"), (JICPA Industry Committee Practical Guideline No. 24, issued on March 17, 2022).

2. The fair value of certain interest rate swaps which the accrual method of hedge accounting is applied, as specifically permitted for certain interest rate swaps, is not included in the table above as the hedging instruments are accounted for together with the Loans and Bills Discounted and other items (ref: 16. Financial Instruments "Disclosures Regarding the Fair Value of Financial Instruments and Other Items").

As of March 31, 2022			Millions of Yen		
Method of Hedges	Type of Derivative Instruments	Hedged Items	Contract Amount or Notional Amount		Fair Value
			Total	Over 1 Year	
The Deferral Method	Interest Rate Swaps (Rec.: Fix.-Pay.: Flt.)	Debentures	¥ 200,000	¥ 80,000	¥ 177
	Interest Rate Swaps (Rec.: Flt.-Pay.: Fix.)	Yen-denominated Securities, Deposits and Others	8,501,588	8,153,773	250,113
The Accrual Method	Interest Rate Swaps (Rec.: Flt.-Pay.: Fix.)	Loans and Bills Discounted, Yen-denominated Securities and Others	393,616	290,710	Note 2
Total			¥ /	¥ /	¥250,290

Notes: 1. Primarily, the Bank applies the deferral method of hedge accounting which is described in "Accounting and Auditing Treatment relating to the Adoption of 'Accounting for Financial Instruments' for Banks," issued by the Japanese Institute of Certified Public Accountants ("JICPA"), (JICPA Industry Committee Practical Guideline No. 24, issued on March 17, 2022).

2. The fair value of certain interest rate swaps which the accrual method of hedge accounting is applied, as specifically permitted for certain interest rate swaps, is not included in the table above as the hedging instruments are accounted for together with the Loans and Bills Discounted and other items (ref: 16. Financial Instruments "Disclosures Regarding the Fair Value of Financial Instruments and Other Items").

Currency-Related Derivative Instruments

As of September 30, 2022			Millions of Yen			Millions of U.S. Dollars		
Method of Hedges	Type of Derivative Instruments	Hedged Items	Contract Amount or Notional Amount		Fair Value	Contract Amount or Notional Amount		Fair Value
			Total	Over 1 Year		Total	Over 1 Year	
The Deferral Method	Currency Swaps	Foreign Currency Denominated Securities and Others	¥18,113,075	¥13,832,857	¥ (992,702)	\$125,124	\$95,557	\$(6,857)
	Forex Forward		7,395,672	—	(214,420)	51,089	—	(1,481)
Total			¥ /	¥ /	¥(1,207,122)	\$ /	\$ /	\$(8,338)

Note: Primarily, the Bank applies the deferral method of hedge accounting which is described in "Accounting and Auditing Treatment relating to Accounting for Foreign Currency Transactions in the Banking Industry" (JICPA Industry Committee Practical Guideline No. 25, issued on October 8, 2020).

As of March 31, 2022			Millions of Yen		
Method of Hedges	Type of Derivative Instruments	Hedged Items	Contract Amount or Notional Amount		Fair Value
			Total	Over 1 Year	
The Deferral Method	Currency Swaps	Foreign Currency Denominated Securities and Others	¥15,706,728	¥11,234,807	¥(1,047,456)
	Forex Forward		4,081,435	—	(238,620)
Total			¥ /	¥ /	¥(1,286,077)

Note: Primarily, the Bank applies the deferral method of hedge accounting which is described in "Accounting and Auditing Treatment relating to Accounting for Foreign Currency Transactions in the Banking Industry" (JICPA Industry Committee Practical Guideline No. 25, issued on October 8, 2020).

Stock-Related Derivative Instruments

The Bank and its consolidated subsidiaries held no Stock-Related Derivative Instruments as of September 30, 2022 and March 31, 2022.

Bond-Related Derivative Instruments

The Bank and its consolidated subsidiaries held no Bond-Related Derivative Instruments as of September 30, 2022 and March 31, 2022.

20. The Norinchukin Bank (Parent Company)

(1) Non-consolidated Balance Sheet (Unaudited)

	Millions of Yen		Millions of U.S. Dollars
	September 30 2022	March 31 2022	September 30 2022
Assets			
Cash and Due from Banks	¥17,925,767	¥ 18,070,056	\$123,830
Monetary Claims Bought	354,530	387,819	2,449
Trading Assets	5,514	2,466	38
Money Held in Trust	11,809,743	10,864,800	81,581
Securities	44,262,687	47,057,256	305,766
Loans and Bills Discounted	18,948,033	22,955,497	130,892
Foreign Exchange Assets	378,871	375,980	2,617
Other Assets	3,099,888	3,129,171	21,413
Tangible Fixed Assets	132,529	149,530	915
Intangible Fixed Assets	48,617	49,732	335
Prepaid Pension Cost	64,372	57,465	444
Deferred Tax Assets	494,833	—	3,418
Deferred Tax Assets for Land Revaluation	1,600	—	11
Customers' Liabilities for Acceptances and Guarantees	1,057,325	415,117	7,303
Reserve for Possible Loan Losses	(139,501)	(147,046)	(963)
Reserve for Possible Investment Losses	(1,481)	(1,481)	(10)
Total Assets	¥98,443,332	¥103,366,368	\$680,045
Liabilities and Net Assets			
Liabilities			
Deposits	¥63,604,371	¥ 64,019,836	\$439,378
Negotiable Certificates of Deposit	2,329,737	2,140,966	16,093
Debentures	470,906	363,780	3,253
Call Money	2,306,900	—	15,936
Payables under Repurchase Agreements	12,633,832	19,327,671	87,274
Trading Liabilities	2,451	1,692	16
Borrowed Money	4,568,154	4,868,429	31,556
Foreign Exchange Liabilities	28	—	0
Short-term Entrusted Funds	1,119,179	684,692	7,731
Other Liabilities	5,026,663	4,104,171	34,724
Reserve for Bonus Payments	5,751	5,665	39
Reserve for Retirement Benefits	15,092	15,031	104
Reserve for Directors' Retirement Benefits	786	730	5
Deferred Tax Liabilities	—	272,524	—
Deferred Tax Liabilities for Land Revaluation	—	1,499	—
Acceptances and Guarantees	1,057,325	415,117	7,303
Total Liabilities	93,141,179	96,221,809	643,417
Net Assets			
Paid-in Capital	4,040,198	4,040,198	27,909
Capital Surplus	25,020	25,020	172
Retained Earnings	2,246,363	2,157,550	15,517
Total Owners' Equity	6,311,583	6,222,769	43,600
Net Unrealized Gains (Losses) on Other Securities, net of taxes	(1,237,154)	756,155	(8,546)
Net Deferred Gains (Losses) on Hedging Instruments, net of taxes	229,824	159,663	1,587
Revaluation Reserve for Land, net of taxes	(2,099)	5,970	(14)
Total Valuation and Translation Adjustments	(1,009,430)	921,789	(6,973)
Total Net Assets	5,302,152	7,144,559	36,627
Total Liabilities and Net Assets	¥98,443,332	¥103,366,368	\$680,045

(2) Non-consolidated Statement of Operations (Unaudited)

For the six months ended September 30	Millions of Yen		Millions of U.S. Dollars
	2022	2021	2022
Income			
Interest Income:	¥ 630,503	¥293,080	\$4,355
Interest on Loans and Bills Discounted	71,087	37,353	491
Interest and Dividends on Securities	537,341	248,053	3,711
Fees and Commissions	7,212	5,287	49
Trading Income	253	—	1
Other Operating Income	429,540	54,080	2,967
Other Income	238,158	266,562	1,645
Total Income	1,305,669	619,011	9,019
Expenses			
Interest Expenses:	469,659	256,926	3,244
Interest on Deposits	44,317	5,142	306
Fees and Commissions	14,878	10,165	102
Trading Expenses	24	54	0
Other Operating Expenses	411,518	153,775	2,842
General and Administrative Expenses	67,713	62,277	467
Other Expenses	135,249	8,548	934
Total Expenses	1,099,044	491,748	7,592
Income before Income Taxes	206,624	127,262	1,427
Income Taxes — Current	67,995	(6,442)	469
Income Taxes — Deferred	(32,325)	43,505	(223)
Total Income Taxes	35,669	37,062	246
Net Income	¥ 170,955	¥ 90,199	\$1,180

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					
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density		
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	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	1,780	—	210,452	105,596	—	7,053,263						
4	Other sovereign debt	509	—	7,470	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	2,289	322,569	268,401	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	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		
	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

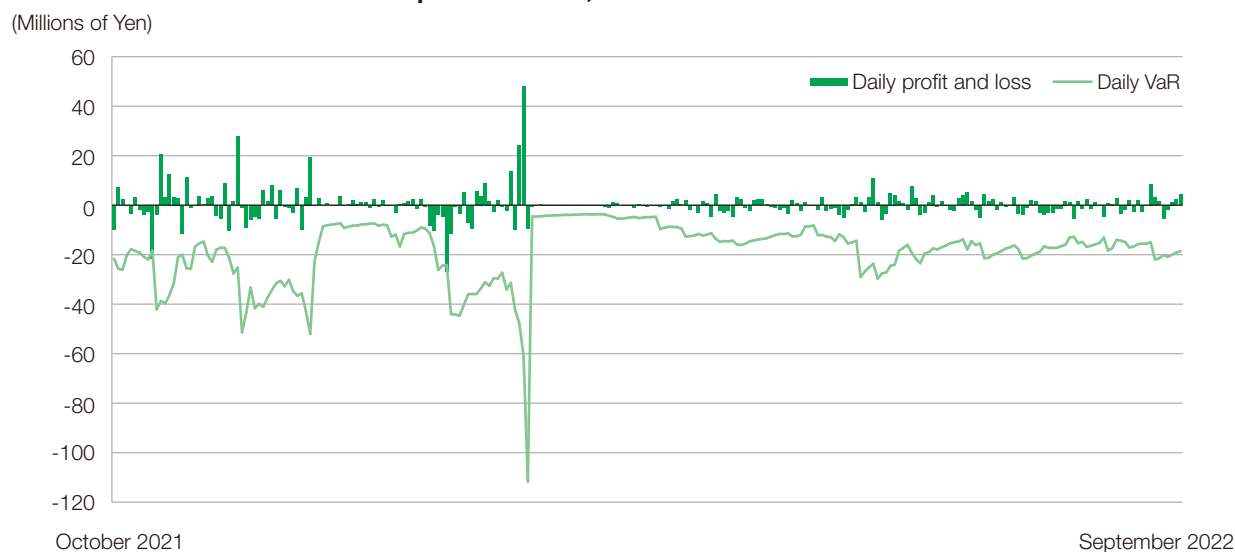
MR3: IMA values for trading portfolios

(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)	—	—

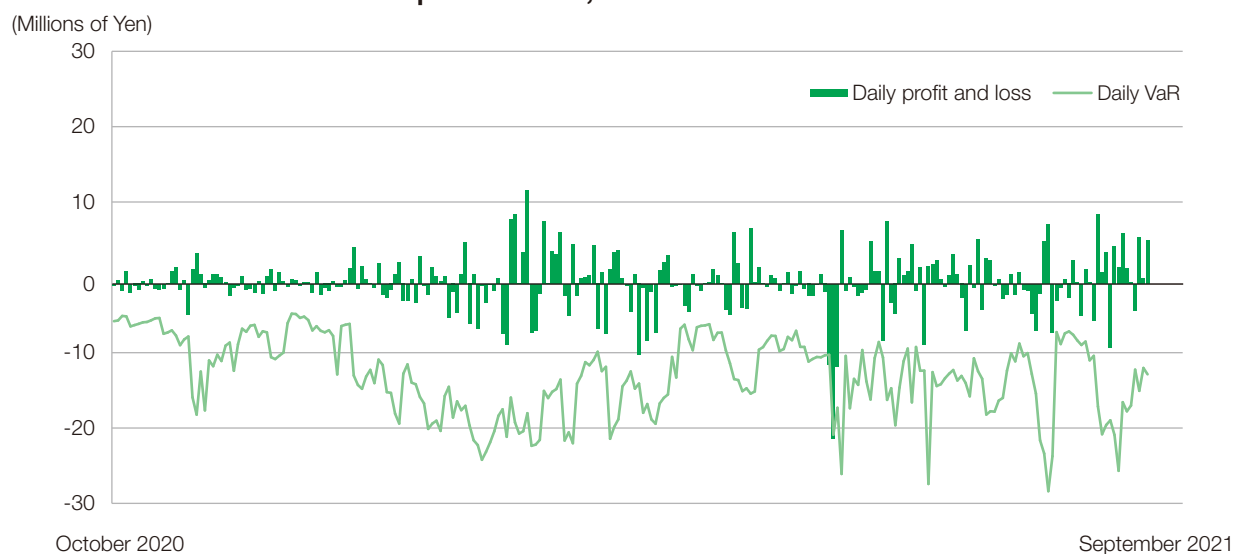
MR4: Comparison of VaR estimates with gains/losses

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	Steepener	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)	
		Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio	Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio
High-quality liquid assets (1)					
1	Total high-quality liquid assets	26,023,064		25,540,013	
Cash outflows (2)					
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)					
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)					
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)					
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.

Status of Capital and Shareholders

Members and Share Ownership (As of September 30, 2022)

(1) Common Stocks (Including lower dividend rate stocks)

The face value of one common stock is ¥100.

Type of Organization	Number of Members	Stocks Owned
Agricultural Cooperatives	687 (135)	8,561,669,920 (7,526,360,000)
Federations of Agricultural Cooperatives	98 (32)	30,333,856,390 (27,571,600,000)
Forest Owners' Cooperatives	599 (0)	19,616,220 (0)
Forestry Production Cooperatives	10 (0)	14,050 (0)
Federations of Forest Owners' Cooperatives	46 (0)	22,921,100 (0)
Fishery Cooperatives	906 (6)	159,544,651 (99,380,000)
Fishery Production Cooperatives	18 (0)	24,140 (0)
Federations of Fishery Cooperatives	65 (12)	1,021,495,589 (697,470,000)
Marine Products Processing Cooperatives	34 (0)	544,400 (0)
Federations of Marine Products Processing Cooperatives	6 (0)	694,650 (0)
Mutual Insurance Federation of Fishery Cooperative Associations	1 (0)	7,064,800 (0)
Agricultural Mutual Relief Insurance Associations	44 (0)	1,338,100 (0)
Federations of Agricultural Mutual Relief Insurance Associations	3 (0)	21,000 (0)
Fishing Boat Insurance Association	1 (0)	2,454,350 (0)
Agricultural Credit Guarantee Fund Associations	10 (0)	139,650 (0)
Fishery Credit Guarantee Fund Associations	4 (0)	17,158,100 (0)
Fishery Mutual Relief Insurance Associations	11 (0)	132,000 (0)
Federation of Fishery Mutual Relief Insurance Associations	1 (0)	292,800 (0)
Land Improvement Districts	728 (0)	2,870,440 (0)
Federations of Land Improvement Districts	3 (0)	2,450 (0)
Medium and Small-Sized Enterprise Cooperative Associations Related to Sericulture, Forestry or Salt Production	15 (0)	133,500 (0)
Total	3,290 (185)	40,151,988,300 (35,894,810,000)

(2) Preferred Stocks

The face value of one stock is ¥100.

Type of Organization	Number of Members	Stocks Owned
Financial Institutions	9	26,787,410
Securities Companies	3	5,577,700
Other Corporations	20	23,426,340
Total	32	55,791,450

Voting Rights of Members

The Norinchukin Bank is the central financial institution for Japan's agricultural, fishery and forest owners' cooperative system. The supreme management decision-making organization for the Bank is basically the Council of Delegates, which consists of representative members and substitutes for the general meetings of all shareholders. Unlike stock companies, where one share represents one vote, the voting rights of the members of the Council of Delegates are equal in principle regardless of the number of investment units they own. For this reason, a list of major shareholders has not been included in this report.

Trends in the Bank's Capital

(Millions of Yen)

Date	Increase in Capital	Capital after Increase	Method of Increase
November 30, 1983	15,000	45,000	Allotment
November 30, 1990	30,000	75,000	Allotment
November 30, 1992	25,000	100,000	Allotment
February 16, 1995	24,999	124,999	Private placement
September 25, 1997	150,000	274,999	Allotment
March 25, 1998	850,000	1,124,999	Allotment
November 29, 2002	100,000	1,224,999	Allotment
December 1, 2005	225,717	1,450,717	Allotment
March 30, 2006	14,300	1,465,017	Allotment
September 29, 2006	19,000	1,484,017	Allotment
November 26, 2007	15,900	1,499,917	Allotment
February 28, 2008	12,900	1,512,817	Allotment
March 25, 2008	503,216	2,016,033	Allotment
December 29, 2008	24,800	2,040,833	Allotment
March 30, 2009	1,380,537	3,421,370	Allotment
September 28, 2009	4,539	3,425,909	Allotment
September 29, 2015	45,551	3,471,460	Allotment
December 29, 2015	9,028	3,480,488	Allotment
March 29, 2019	559,710	4,040,198	Allotment

Management (As of October 1, 2022)

Supervisory Committee

NAKAYA Toru	SAKURAI Hiroshi	BANDO Mariko
OKAWA Ryoichi	TERASHITA Saburo	TANABE Masanori
ONIKI Haruto	TANAKA Yoshihiko	KOBAYASHI Eizo
SAKAMOTO Masanobu	KURIHARA Shunrou	SATO Takafumi
NAKAZAKI Kazuhisa	FUKAYAMA Kazuhiko	MINAGAWA Yoshitsugu
ONODERA Keisaku	KUBOTA Tadashi	OKU Kazuto
SAKAMOTO Tomio	MAEKAWA Osamu	

Directors and Officers

OKU Kazuto <i>Representative Director and President</i> <i>Chief Executive Officer</i>	YUDA Hiroshi <i>Director and Managing Executive Officer</i> <i>Member of the Board of Directors</i> <i>Chief Investment Officer</i>	ITO Yoshihiro <i>Director and Managing Executive Officer</i> <i>Member of the Board of Directors</i> <i>Chief Financial Officer/</i> <i>Chief Corporate Transformation Officer</i>
YAGI Masanobu <i>Representative Director and Managing Executive Officer</i> <i>Member of the Board of Directors</i> <i>Chief Operating Officer</i>	NAGANO Masaki <i>Managing Executive Officer</i> <i>Treasurer</i> <i>Global Head of ALM and Investor Relations</i>	YOSHIDA Hikaru <i>Director and Managing Executive Officer</i> <i>Member of the Board of Directors</i> <i>Chief Information Officer</i>
IWASO Satoshi <i>Managing Executive Officer</i> <i>Co-Head of Food, Agribusiness and Corporate Banking</i>	AKIYOSHI Ryo <i>Director and Managing Executive Officer</i> <i>Member of the Board of Directors</i> <i>Co-Head of JA and JF Business Support</i>	FUKUDA Hiroaki <i>Director and Managing Executive Officer</i> <i>Member of the Board of Directors</i> <i>Chief Risk Officer/</i> <i>Chief Compliance Officer</i>
UMEDA Yasuhiro <i>Managing Executive Officer</i> <i>Co-Head of Food, Agribusiness and Corporate Banking</i>	KAWAMOTO Shin <i>Managing Executive Officer</i> <i>Co-Head of JA and JF Business Support</i>	UTSUMI Tomoe <i>Managing Executive Officer</i> <i>Head of Operations</i> <i>Chief Diversity Officer</i>
IMAI Masato <i>Managing Executive Officer (Based in London, UK)</i> <i>Head of Global Banking, Head of EMEA</i> <i>Co-Chief Sustainability Officer</i>	KAWATA Junji <i>Managing Executive Officer</i> <i>Co-Head of JA and JF Business Support</i> <i>Head of Agriculture & Fisheries Banking and Regional Revitalization</i>	KITABAYASHI Taro <i>Managing Executive Officer</i> <i>Chief Human Resource Officer</i> <i>Chief Administrative Officer/</i> <i>Chief Strategy Officer</i> <i>Co-Chief Sustainability Officer</i>

Audit & Supervisory Board

MIYACHI Shigeo	MUROI Masahiro	SAKAI Hiroyuki
ITO Akiko	OGATA Masaki	

List of Group Companies

(As of September 30, 2022)

Company Name	Address	Nature of Business	Date of Establishment	Capital (Millions of Yen) Percentage of Voting Rights (%)
The Norinchukin Trust & Banking Co., Ltd.	2-1, Kandanishikichou 2-chome, Chiyoda-ku, Tokyo 101-0054, Japan	Trust & Banking	August 17, 1995	20,000 100.00
Norinchukin Australia Pty Limited	Level 29, 126 Phillip Street, Sydney, NSW2000, Australia	Project financing operations in Australia and New Zealand	February 8, 2017	A\$301 million 100.00
Norinchukin Bank Europe N.V.	Gustav Mahlerlaan 1216, 4th Floor, 1081 LA Amsterdam, The Netherlands	Banking in Europe	September 21, 2018	€2,000 million 100.00
Norinchukin Research Institute Co., Ltd.	27-11, Sendagaya 5-chome, Shibuya-ku, Tokyo 151-0051, Japan	Research	March 25, 1986	300 100.00
Norinchukin Facilities Co., Ltd.	2-24, Toyosu 3-chome, Koto-ku, Tokyo 135-0061, Japan	Building Management & Facility Management	August 6, 1956	100 100.00
Nochu Business Support Co., Ltd.	2-1, Otemachi 1-chome, Chiyoda-ku, Tokyo 100-8155, Japan	Provider of administrative services for The Norinchukin Bank	August 18, 1998	100 100.00
Norinchukin Business Assist Co., Ltd.	3-1, Otemachi 1-chome, Chiyoda-ku, Tokyo 100-6828, Japan	Provider of administrative services for The Norinchukin Bank	December 1, 2016	30 100.00 (20.00) ^{Note}
Norinchukin Academy Co., Ltd.	27-11, Sendagaya 5-chome, Shibuya-ku, Tokyo 151-0051, Japan	Training	May 25, 1981	20 100.00
Norinchukin Value Investments Co., Ltd.	2-3, Uchisaiwaicho 2-chome, Chiyoda-ku, Tokyo 100-0011, Japan	Investment Management Services & Investment Advisory Services	October 2, 2014	444 92.50 (27.75) ^{Note}
Kyodo Housing Loan Co., Ltd.	27-11, Sendagaya 5-chome, Shibuya-ku, Tokyo 151-0051, Japan	Mortgage Loans & Housing Loan Guarantee	August 10, 1979	10,500 92.12
Nochu Information System Co., Ltd.	2-3, Toyosu 3-chome, Koto-ku, Tokyo 135-0061, Japan	System Development & Maintenance	May 29, 1981	100 90.00
JA Card Co., Ltd.	14-1, Sotokanda 4-chome, Chiyoda-ku, Tokyo 101-0021, Japan	Planning and promotion, such as JA card business	October 2, 2017	100 51.00
Norinchukin Zenkyoren Asset Management Co., Ltd.	7-9, Hirakawacho 2-chome, Chiyoda-ku, Tokyo 102-0093, Japan	Asset Management & Investment Advice	September 28, 1993	1,466 66.66
Norinchukin Capital Co., Ltd.	3-1, Otemachi 1-chome, Chiyoda-ku, Tokyo 100-0004, Japan	Private Equity Investments & Fund Management	August 10, 2021	100 100.00
Nochu-JAML Investment Advisors Co., Ltd.	9-2, Kandaogawamachi 3-chome, Chiyoda-ku, Tokyo 101-0052, Japan	Real Estate Asset Management	September 15, 2021	100 70.00
The Cooperative Servicing Co., Ltd.	23-14, Higashiikebukuro 3-chome, Toshima-ku, Tokyo 170-0013, Japan	Management and Collection of Non-Performing Loans	April 11, 2001	500 37.96
JA MITSUI LEASING, LTD.	13-1, Ginza 8-chome, Chuo-ku, Tokyo 104-0061, Japan	Leasing Business	April 1, 2008	32,000 33.40
Ant Capital Partners Co., Ltd.	4-1, Marunouchi 2-chome, Chiyoda-ku, Tokyo 100-6390, Japan	Private Equity Investments & Fund Management	October 23, 2000	100 24.95
Gulf Japan Food Fund GP	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands	Investments	July 29, 2015	\$50,000 20.10
JAML MRC Holding, Inc.	70 East 55th Street, 22nd Floor, New York, NY 10022, U.S.A.	Investments	March 6, 2015	\$42 million 20.00
The Agribusiness Investment & Consultation Co., Ltd.	3-1, Otemachi 1-chome, Chiyoda-ku, Tokyo 100-6828, Japan	Investment in Agricultural Corporations	October 24, 2002	5,070 25.89

Note: The percentage of share units indirectly owned by The Norinchukin Bank.

Global Network (As of September 30, 2022)

Overseas Branches

New York Branch

21st Floor, 245 Park Avenue,
New York, NY 10167-0104, U.S.A.
Telephone: 1-212-697-1717
Fax: 1-212-697-5754
SWIFT: NOCUUS 33

London Branch

4th Floor, 155 Bishopsgate,
London EC2M 3YX, U.K.
Telephone: 44-20-7588-6589
Fax: 44-20-7588-6585
SWIFT: NOCUGB2L
Company number: BR001902

Singapore Branch

12 Marina Boulevard, #38-01/02,
Marina Bay Financial Centre
Tower 3, Singapore 018982
Telephone: 65-6535-1011
Fax: 65-6535-2883
SWIFT: NOCUSGSG

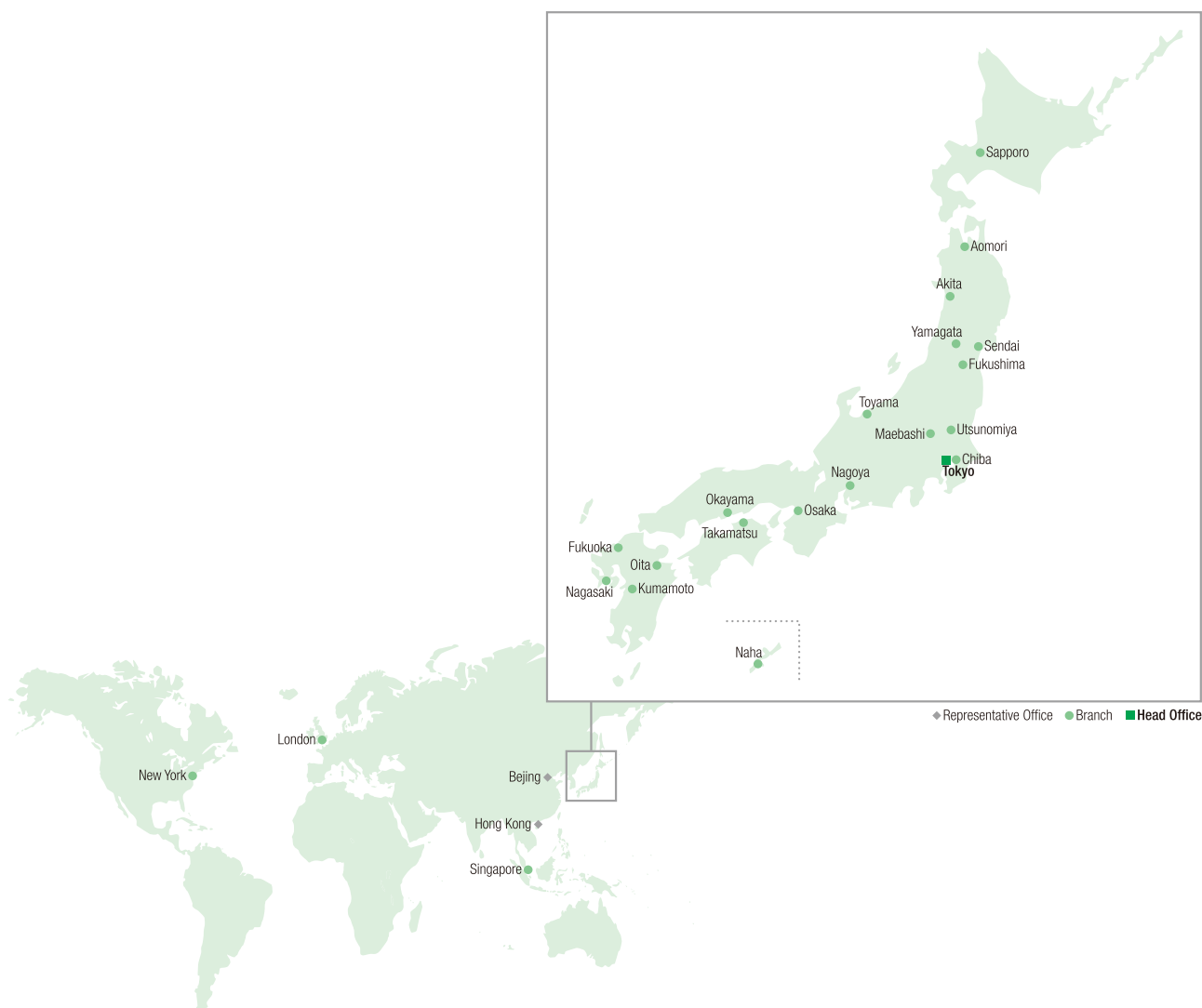
Overseas Representative Offices

Hong Kong (China) Representative Office

34th Floor, Edinburgh Tower,
The Landmark, 15 Queen's Road,
Central, Hong Kong, People's Republic
of China
Telephone: 852-2868-2839
Fax: 852-2918-4430

Beijing Representative Office

Room 601, Chang Fu Gong Building,
Jia-26, Jianguo Men Wai St.,
Beijing, China 100022
Telephone: 86-10-6513-0858
Fax: 86-10-6513-0859





Corporate Outline

Name	■ The Norinchukin Bank
Legal basis	■ The Norinchukin Bank Act (Act No. 93 of 2001)
Date of establishment	■ December 20, 1923
Chairman of the Supervisory Committee	■ NAKAYA Toru
President and Chief Executive Officer	■ OKU Kazuto
Paid-in capital	■ ¥4,040.1 billion (US\$27.9 billion) (As of September 30, 2022) <small>*All capital is from private parties (members and investors in preferred securities).</small>
Total assets (On a consolidated basis)	■ ¥101,392.5 billion (US\$700.4 billion) (As of September 30, 2022)
Capital ratio (On a consolidated basis, Basel III standard)	■ Common Equity Tier 1 Capital Ratio 12.59% (As of September 30, 2022) ■ Tier 1 Capital Ratio 15.78% (As of September 30, 2022) ■ Total Capital Ratio 15.78% (As of September 30, 2022)
Members	■ Japan Agricultural Cooperatives (JA), Japan Fishery Cooperatives (JF), Japan Forest Owners' Cooperatives (JForest), and related federations, as well as other agricultural, fishery and forestry cooperative organizations that have invested in the Bank (Number of shareholders: 3,290) (As of September 30, 2022)
Number of employees	■ 3,492 (As of September 30, 2022)
Business locations	(In Japan) ■ Head office: 1 ■ Branch: 19 ■ Branch annex: 1 (Overseas) ■ Branch: 3 ■ Representative office: 2 (As of September 30, 2022)

Ratings (As of September 30, 2022)

Rating agency	Long-term debt	Short-term debt
S&P	A	A-1
Moody's Investors Service	A1	P-1

Contact Information of Head Office:

2-1, Otemachi 1-chome, Chiyoda-ku,
Tokyo 100-8155 Japan

URL: <https://www.nochubank.or.jp/en/>

SWIFT: NOCUJPJT



NORINCHUKIN

農林中央金庫