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))."

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, 2023, the Bank had 22 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

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 Disclosure

		a	b	с
Basel III	Items		As of September	Reference to
Template No.	items	30, 2023	30, 2022	Template CC2
Common Eq	uity Tier 1 capital: instruments and reserves	,		
	Directly issued qualifying common share capital plus related capital	<		
1a+2-1c-26	surplus and retained earnings	6,298,599		
1a	Of which: capital and capital surplus	4,063,598		
2	Of which: retained earnings	2,235,001		
2	Of which: rational specific regulatory adjustments (earnings to be	2,200,001		
26	distributed) (–)	_		
	Of which: other than the above			
2		(1 604 763)		(a)
3	Accumulated other comprehensive income and other disclosed reserves	(1,604,763)		(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)	4,693,836		
Common Eq	uity Tier 1 capital: regulatory adjustments			
	Total intangible assets (net of related tax liability, excluding those relating	44		
8+9	to mortgage servicing rights)	41,770		
8	Of which goodwill (net of related tax liability, including those equivalent)	2,625		
	Of which other intangible assets other than goodwill and mortgage			
9	servicing rights (net of related tax liability)	39,145		
10	Deferred tax assets that rely on future profitability excluding those arising	912		
	from temporary differences (net of related tax liability)			
11	Deferred gains or losses on derivatives under hedge accounting	73,868		
12	Shortfall of eligible provisions to expected losses			
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	20,011		
16	Investments in own shares (excluding those reported in the Net assets section)			
17	Reciprocal cross-holdings in common equity			
17	Investments in the capital of banking, financial and insurance entities			
	that are outside the scope of regulatory consolidation ("Other Financial			
18	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	252,964		
19120121	Of which: significant investments in the common stock of financials			
20	Of which: mortgage servicing rights			
20				
21	Of which: deferred tax assets arising from temporary differences (net of related tax liability)	252,964		
22	Amount exceeding the 15% threshold on specified items			
	8			
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 insuf-			
	ficient Additional Tier 1 and Tier 2 to cover deductions			
28	Common Equity Tier 1 capital: regulatory adjustments (B)	389,527		
Common Eq	uity Tier 1 capital (CET1)			
29	Common Equity Tier 1 capital (CET1)	4,304,309		
	((A)-(B))(C)	4,504,507		
Additional T	er 1 capital: instruments			
	Directly issued qualifying Additional Tier 1 instruments plus related			
31a	capital surplus of which: classified as equity under applicable accounting	_		
	standards and the breakdown			
30 22	Directly issued qualifying Additional Tier 1 instruments plus related capital	1 216 072		
30 32	surplus of which: classified as liabilities under applicable accounting standards	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 As of September 30, 2023	b As of September 30, 2022	c Reference to Template CC2
	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	3,641		I milit
	Additional Tier 1 capital: instruments (D)	1,320,613		
	r 1 capital: regulatory adjustments			
	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)	62,716		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions			
43	Additional Tier 1 capital: regulatory adjustments (E)	62,716		
	er 1 capital (AT1)			
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	1,257,897		
	(T1=CET1+AT1)			
	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	5,562,206		
	instruments and provisions			
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown	_		
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards			
	Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities			
48	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	856		
	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	2,470		
50a	Of which: general reserve for possible loan losses	1,437		
50b	Of which: eligible provisions	1,032		
	Tier 2 capital: instruments and provisions (H)	3,327		
	regulatory adjustments			
	Investments in own Tier 2 instruments			
54	Reciprocal cross-holdings in Tier 2 instruments Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolida- tion, 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)			
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)			
	Tier 2 capital: regulatory adjustments (I)			
Tier 2 capital ((T2)			
	Tier 2 capital (T2) ((H)-(I)) (J)	3,327		
Total capital (7				
59	Total capital (TC=T1+T2) ((G) + (J)) (K)	5,565,534		
Risk weighted				
60	Risk weighted assets (L)	30,684,728		

			(1	Millions of Yen, %)
		а	b	с
Basel III Template No.	Template No.		As of September 30, 2022	Reference to Template CC2
Capital ratio a	and buffers (consolidated)			
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	14.02%		
62	Tier 1 capital ratio (consolidated) ((G)/(L))	18.12%		
63	Total capital ratio (consolidated) ((K)/(L))	18.13%		
64	CET1 specific buffer requirement	3.17%		
65	Of which: capital conservation buffer requirement	2.50%		
66	Of which: countercyclical buffer requirement	0.17%		
67	Of which: G-SIB/D-SIB additional requirement	0.50%		
68	CET1 available after meeting the bank's minimum capital requirements	9.52%		
Regulatory ad	justments			
	Non-significant Investments in the capital and other TLAC liabilities of			
72	Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	153,023		
73	Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	43,514		
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)	455,727		
Provisions inc	cluded in Tier 2 capital: instruments and provisions			
76	Provisions (general reserve for possible loan losses)	1,437		
77	Cap on inclusion of provisions (general reserve for possible loan losses)	32,016		
	Provisions eligible for inclusion in Tier 2 in respect of exposures subject			
78	to internal ratings-based approach (prior to application of cap) (if the	1,032		
	amount is negative, report as "nil")			
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	156,055		

			а	b	villions of Yen, %)
	el III ate No.	Items		As of September 30, 2022	Reference to Template CC2
Comm	on Equ	ity Tier 1 capital: instruments and reserves			
	-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings		6,339,504	
1	a	Of which: capital and capital surplus		4,015,219	
2	2	Of which: retained earnings		2,324,285	
2	26	Of which: national specific regulatory adjustments (earnings to be distributed) (–)		_	
		Of which: other than the above			
3	3	Accumulated other comprehensive income and other disclosed reserves		(900,531)	(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	
Comm	on Equ	ity Tier 1 capital: regulatory adjustments			
	+9	Total intangible assets (net of related tax liability, excluding those relat- ing to mortgage servicing rights)		41,064	
	8	Of which: goodwill (net of related tax liability, including those equivalent)		3,041	
Ģ	9	Of which: other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)		38,023	
1	0	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)		975	
1	1	Deferred gains or losses on derivatives under hedge accounting		119,526	
1	2	Shortfall of eligible provisions to expected losses		5,620	
1	3	Securitization gain on sale		_	
1	4	Gains and losses due to changes in own credit risk on fair valued liabilities		_	
1	5	Net defined-benefit asset		86,967	
1	6	Investments in own shares (excluding those reported in the Net assets section)		_	
1	7	Reciprocal cross-holdings in common equity		_	
1	8	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+2	20+21	Amount exceeding the 10% threshold on specified items			
	9	Of which: significant investments in the common stock of financials			
2	20	Of which: mortgage servicing rights			
2	21	Of which: deferred tax assets arising from temporary differences (net of related tax liability)		_	
2	22	Amount exceeding the 15% threshold on specified items			
2	23	Of which: significant investments in the common stock of financials			
2	24	Of which: mortgage servicing rights		_	
2	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 insuf- ficient Additional Tier 1 and Tier 2 to cover deductions		_	
	28	Common Equity Tier 1 capital: regulatory adjustments (B)		254,154	
Comm	on Equ	ity Tier 1 capital (CET1)			
	29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)		5,184,818	
Additio	onal Tie	er 1 capital: instruments			
	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	
30	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards		1,316,972	
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities			

CC1: Composition of Capital

			()	Millions of Yen, %)
Basel III		a	b	с
Template No.	Items	As of September 30, 2023	As of September 30, 2022	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	1
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	
Additional Ti	er 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	
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	
Additional Ti	er 1 capital (AT1)			
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)		1,311,201	
Tier 1 capital	(T1=CET1+AT1)			
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)		6,496,020	
Tier 2 capital:	instruments and provisions			
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown			
46	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	
47+49	Eligible Tier 2 capital instruments under phase-out arrangements included in Tier 2: instruments and provisions		_	
47	Of which: instruments issued by banks and their special purpose vehicles			
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	
50a	Of which: general reserve for possible loan losses		512	
50b	Of which: eligible provisions			
51	Tier 2 capital: instruments and provisions (H)		681	
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, 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)			
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)			

			(1	Aillions of Yen, %
Basel III		а	b	с
Template No.	Items	As of September 30, 2023	As of September 30, 2022	Reference to Template CC2
Tier 2 capital	(T2)	·		
58	Tier 2 capital (T2) ((H)-(I)) (J)		681	
Total capital (
59	Total capital (TC=T1+T2) ((G) + (J)) (K)		6,496,701	
Risk weighted				
60	Risk weighted assets (L)		41,158,672	
Capital ratio a	and buffers (consolidated)			
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))		12.59%	
62	Tier 1 capital ratio (consolidated) ((G)/(L))		15.78%	
63	Total capital ratio (consolidated) $((K)/(L))$		15.78%	
64	CET1 specific buffer requirement		3.01%	
65	Of which: capital conservation buffer requirement		2.50%	
66	Of which: countercyclical buffer requirement		0.01%	
67	Of which: G-SIB/D-SIB additional requirement		0.50%	
68	CET1 available after meeting the bank's minimum capital requirements		7.78%	
Regulatory ad				
	Non-significant investments in the capital and other TLAC liabilities of		1	
72	Other Financial Institutions that are below the thresholds for deduction		183,530	
	(before risk weighting)			
73	Significant investments in the common stock of Other Financial Institutions		27,535	
	that are below the thresholds for deduction (before risk weighting)		27,555	
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 ind	cluded in Tier 2 capital: instruments and provisions	-		
76	Provisions (general reserve for possible loan losses)		512	
77	Cap on inclusion of provisions (general reserve for possible loan losses)		2,578	
	Provisions eligible for inclusion in Tier 2 in respect of exposures subject			
78	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	
Capital instru	ments 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			
85	Amount excluded from Tier 2 due to cap (excess over cap after redemp-			
	tions and maturities) (if the amount is negative, report as "nil")			

CC2: Reconciliation of Regulatory Capital to Balance Sheet

		1-	-	(Millions of Yen
	a As of Sontombor	b As of September	c	d
Items	30, 2023	30, 2022	numbers or	Reference numbers or
	Consolidated	Consolidated	symbols for referring to	symbols for referring to
	balance sheet amount	balance sheet amount	Template CC1	appended tables
(Assets)				1
Loans and Bills Discounted	17,901,803	19,453,301		
Foreign Exchanges Assets	303,373	378,871		
Securities	44,112,122	43,941,457		2-b, 6-a
Money Held in Trust	10,559,850	11,812,598		6-b
Trading Assets	6,063	5,514		
Monetary Claims Bought	292,508	354,530		
Receivables under Resale Agreements	652,130	147		
Cash and Due from Banks	21,367,443	18,006,074		
Other Assets	2,705,382	3,111,127		
Tangible Fixed Assets	129,121	134,580		
Intangible Fixed Assets	52,526	51,514		2-a
Net Defined-benefit Asset	27,697	120,370		3
Deferred Tax Assets	686,937	458,180		4-a
Deferred Tax Assets for Land Revaluation	1,600	1,600		4-b
Customers' Liabilities for Acceptances and Guarantees	3,289,955	3,708,334		10
Reserve for Possible Loan Losses	(134,614)			
Total Assets	101,953,904			
(Liabilities)	101,755,704	101,372,320		
Deposits	65,300,944	63,591,974		
Negotiable Certificates of Deposit	2,237,359	2,329,737		
Debentures	434,791	469,406		
Trading Liabilities	5,141	2,451		
Borrowed Money	3,835,229	4,624,654		8
Call Money and Bills Sold	1,655,000	2,306,900		0
Payables under Repurchase Agreements	14,026,979	12,633,832		
Foreign Exchanges Liabilities	31	28		
Short-term Entrusted Funds	893,463	1,119,179		
Other Liabilities	5,552,035	5,078,650		
Reserve for Bonus Payments	7,688	7,721		
Net Defined Benefit Liability	9,882	21,396		
Reserve for Directors' Retirement Benefits	1,134	1,062		
Acceptances and Guarantees	3,289,955	3,708,334		
Total Liabilities	97,249,636			
(Net Assets)	77,247,050	75,675,527		
Paid-in Capital	4,040,198	4,040,198		1-a
Capital Surplus	23,399	23,399		1-a 1-b
Retained Earnings	2,235,001	2,324,285		1-0 1-c
Total Owners' Equity	6,298,599	6,387,883		1-0
Net Unrealized Gains on Other Securities	(1,825,143)			
Net Deferred Losses on Hedging Instruments	201,360	297,278		5
Revaluation Reserve for Land	(2,099)			5
Foreign Currency Translation Adjustment	1,787	1,689		
Remeasurements of Defined Benefit Plans				
	19,330	37,447		
Total Accumulated Other Comprehensive Income	(1,604,763)		(a)	
Non-controlling Interests	10,430	9,844		7
Total Net Assets	4,704,267	5,497,196		
Total Liabilities and Net Assets	101,953,904	101,392,526		

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

Appended Tables

1. Owners' Equity

(1) Consolidated Bala	ance Sheet			(Millions of Yen)
Reference numbers	Consolidated balance sheet items	As of September 30, 2023	As of September 30, 2022	Remarks
1-a	Paid-in Capital	4,040,198	4,040,198	
1-b	Capital Surplus	23,399	23,399	
1-c	Retained Earnings	2,235,001	2,324,285	
	Total Owners' Equity	6,298,599	6,387,883	

(2) Composition of C	apital			(Millions of Yen)
Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	As of September 30, 2022	Remarks
	Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,298,599	6,339,504	Directly issued qualifying com- mon share capital plus related capital surplus and retained earnings (before adjusting cash dividends to be paid)
1a	Of which: capital and capital surplus	4,063,598	4,015,219	
2	Of which: retained earnings	2,235,001	2,324,285	
	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	

2. Intangible Assets

Reference numbers	Consolidated balance sheet items	As of September 30, 2023	As of September 30, 2022	Remarks
2-a	Intangible Fixed Assets	52,526	51,514	
2-b	Securities	44,112,122	43,941,457	
	Of which: goodwill attributable to equity-method investees	2,625	3,041	
	Income taxes related to above	(13,380)	(13,491)	

(2) Composition of Capital (Millions of Yo						
Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	As of September 30, 2022	Remarks		
8	Intangible assets: goodwill	2,625	3,041			
9	Intangible assets: other	39,145	38,023	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 Bala	ince Sheet			(Millions of Yen)
Reference numbers	Consolidated balance sheet items	As of September 30, 2023	As of September 30, 2022	Remarks
3	Net defined-benefit asset	27,697	120,370	
	Income taxes related to above	(7,685)	(33,402)	
	income taxes related to above	(7,005)	(55,402)	
2) Composition of C	apital			(Millions of Yen
Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	As of September 30, 2022	Remarks
15	Net defined-benefit asset	20,011	86,967	
		2023	2022	Remarks
Reference numbers	Consolidated balance sheet items	As of September 30,	As of September 30,	Remarks
4-a	Deferred Tax Assets	686,937	458,180	
4-b	Deferred Tax Assets for Land Revaluation	1,600	1,600	
		,	,	1
	Intangible assets to which tax-effect accounting was applied	13,380	13,491	
	Portion of net defined-benefit asset to which tax-effect accounting was applied	7,685	33,402	
(2) Composition of C	apital			(Millions of Yer
Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	As of September 30, 2022	Remarks
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	912	975	This item does not agree with the amount reported on the consoli- dated balance sheet due to offset- ting of assets and liabilities

	temporary differences (net of related tax liability)			ting of assets and liabilities.
	Deferred tax assets arising from tem- porary differences (net of related tax liability)	708,692	504,098	This item does not agree with the amount reported on the consoli- dated balance sheet due to offset- ting of assets and liabilities.
21	Amount exceeding the 10% threshold on specified items	252,964		
25	Amount exceeding the 15% threshold on specified items	—		
75	Deferred tax assets arising from tem- porary differences that are below the thresholds for deduction (before risk weighting)	455,727	504,098	

5. Deferred Gains or Losses on Derivatives under Hedge Accounting

(1) Consolidated Balance Sheet

Reference numbers	Consolidated balance sheet items	As of September 30, 2023	As of September 30, 2022	Remarks
5	Net Deferred Losses on Hedging Instruments	201,360	297,278	

(Millions of Yen)

(2) Composition of Capital

(2) Composition of C	2) Composition of Capital (Millions of Yen)				
Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	As of September 30, 2022	Remarks	
11	Deferred gains or losses on derivatives under hedge accounting	73,868	119,526	Excluding those items whose valuation differences arising from hedged items are recog- nized as "Accumulated other comprehensive income"	

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

(1) Consolidated Balan	ce Sheet

(1) Consolidated Balance Sheet (Millions of Yen)				
Reference numbers	Consolidated balance sheet items	As of September 30, 2023	As of September 30, 2022	Remarks
6-a	Securities	44,112,122	43,941,457	
6-b	Money Held in Trust	10,559,850	11,812,598	
(2) Composition of C	apital			(Millions of Yen)
Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	As of September 30, 2022	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	153,023	183,530	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consoli- dation ("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)	153,023	183,530	

		4 4 7 4 1 20	1 60 1 20	(Millions of Yen)
Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	As of September 30, 2022	Remarks
	Significant investments in the capital, etc., of other financial institutions	106,231	85,924	
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 eli- gible short positions)	62,716	58,388	
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 com- mon stock of other financial institu- tions that are below the thresholds for deduction (before risk weighting)	43,514	27,535	

7. Non-controlling Interests

(1) Consolidated Bala	nce Sheet			(Millions of Yen)
Reference numbers	Consolidated balance sheet items	As of September 30, 2023	As of September 30, 2022	Remarks
7	Non-controlling Interests	10,430	9,844	

(2) Composition of Capital

(2) Composition of C	apital			(Millions of Yen)
Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	As of September 30, 2022	Remarks
5	Common share capital issued by subsid- iaries and held by third parties (amount allowed in group CET1)	_		After reflecting amounts eligible for inclusion (Non-controlling Interest after adjustments)
34-35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	3,641	4,239	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)	856	168	After reflecting amounts eligible for inclusion (Non-controlling Interest after adjustments)

8. Other Capital Instruments

(1) Consolidated	Balance Sheet

(1) Consolidated Balance Sheet (M				
Reference numbers	Consolidated balance sheet items	As of September 30, 2023	As of September 30, 2022	Remarks
8	Borrowed Money	3,835,229	4,624,654	

(2) Composition of C	apital			(Millions of Yen)
Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	As of September 30, 2022	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	

Overview of RWA (Consolidated)

OV1: Overview of RWA

		a	b	с	d
No.			WA	Minimum capit	
110.		As of September 30, 2023	As of September 30, 2022	As of September 30, 2023	As of Septemb 30, 2022
1	Credit risk (excluding counterparty credit risk)	12,749,792		1,019,983	
2	Of which: standardized approach (SA)	5,171,681		413,734	
3	Of which: foundation internal ratings-based (F-IRB) approach	5,018,600		401,488	
4	Of which: supervisory slotting approach	2,136,835		170,946	
5	Of which: advanced internal rating-based (A-IRB) approach	275,872		22,069	
	Of which: significant investments	_		_	
	Of which: estimated residual value of lease transactions	_		_	
	Others	146,802		11,744	
6	Counterparty credit risk (CCR)	250,109		20,008	
-	Of which: standardized approach for counterparty credit	,			
7	risk (SA-CCR)	79,854		6,388	
8	Of which: expected positive exposure (EPE) method				
	Of which: central counterparty related exposure (CCP)	105,598		8,447	
9	Others	64,656		5,172	
10	Credit valuation adjustment (CVA)	94,485		7,558	
	Of which: standardized approach for CVA (SA-CVA)	_		_	
	Of which: full basic approach for CVA (BA-CVA)				
	Of which: reduced basic approach for CVA (BA-CVA)	94,485		7,558	
	Equity positions under the simple risk weight approach and				/
11	the internal model method during the five-year linear phase- in period			—	
12	Equity investments in funds - look-through approach	11,267,310		901,384	
13	Equity investments in funds - mandate-based approach				
10	Equity investments in funds - simple approach (subject to 250% RW)				
	Equity investments in funds - simple approach (subject to 400% RW)	125,836		10,066	
14	Equity investments in funds - fall-back approach (subject to 1250% RW)	812,700		65,016	
15	Settlement risk	_			
16	Securitization exposures in banking book	2,226,653		178,132	
17	Of which: securitization IRB approach (SEC-IRBA)			170,152	
18	Of which: securitization external ratings-based approach	2,226,653		178,132	
10	(SEC-ERBA), including internal assessment approach (IAA)				
19	Of which: securitization standardized approach (SEC-SA)				
	Of which: 1250% risk weight is applied	0		0	
20	Market risk	863,410		69,072	
21	Of which: standardized approach (SA)	863,410		69,072	
22	Of which: internal model approach (IMA)			—	
	Of which: simplified standardized approach	_		—	
23	Capital charge for switch between trading book and banking book	_		_	
24	Operational risk	1,046,324		83,705	
24	Amounts below the thresholds for deduction	1,046,324		<u>83,705</u> 99,848	
25 26	Floor adjustment	1,240,105		<u>,040</u>	
2 n	FIOOT adjustment				

OV1: Overview of RWA

(Millions	of Yen)
-----------	---------

					(Millions of Yen)
D 1107		a	b	с	d
Basel III Template			WA		al requirements
No.		As of September 30, 2023	As of September 30, 2022	As of September 30, 2023	As of September 30, 2022
1	Credit risk (excluding counterparty credit risk)		9,420,539		797,221
2	Of which: standardized approach (SA)		206,158		16,492
3	Of which: internal rating-based (IRB) approach		9,078,835		769,885
	Of which: significant investments				
	Of which: estimated residual value of lease transactions				
	Others		135,545		10,843
4	Counterparty credit risk (CCR)		590,422		48,147
5	Of which: standardized approach for counterparty credit risk (SA-CCR)		80,364		6,814
6	Of which: expected positive exposure (EPE) method		_		
	Of which: credit valuation adjustment (CVA)		79,506		6,360
	Of which: central counterparty related exposure (CCP)		320,585		25,646
	Others		109,967		9,325
7	Equity positions in banking book under market-based approach		4,095,276		347,279
8	Equity investments in funds - look-through approach		18,010,746		1,527,239
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		14,987
10	Equity investments in funds - fall-back approach (subject to 1250% RW)		887,904		71,032
11	Settlement risk		158,373		13,430
12	Securitization exposures in banking book		1,890,780		151,262
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		151,262
15	Of which: securitization standardized approach (SEC-SA)				
	Of which: 1250% risk weight is applied		0		0
16	Market risk		1,780,902		142,472
17	Of which: standardized approach (SA)		1,776,640		142,131
18	Of which: internal model approaches (IMA)		4,261		340
19	Operational risk		836,435		66,914
20	Of which: basic Indicator Approach				
21	Of which: standardized Approach		836,435		66,914
22	Of which: advanced Measurement Approach				
23	Amounts below the thresholds for deduction		1,329,086		112,706
	Risk weighted assets subject to transitional arrangements				
24	Floor adjustment				
25	Total		39,177,203		3,292,693

Credit Risk (Consolidated)

CR1: Credit quality of assets

For the Six Months Ended September 30, 2023

	e Six Months Ended September	30, 2023			(Millions of Yen
		a	b	с	d
No.		Gross carryi	ng values of	A 11 /	N7 / 1
INO.		Defaulted exposures	Non-defaulted exposures	Allowances/ impairments	Net values (a+b-c)
	On-balance sheet assets				
1	Loans	96,899	17,279,067	124,998	17,250,968
2	Debt Securities	_	24,338,772	4	24,338,767
3	Off-balance sheet exposures	120	21,813,597	155	21,813,562
4	Total on-balance sheet assets (1+2+3)	97,019	63,431,437	125,158	63,403,298
	Off-balance sheet assets				
5	Acceptances and Guarantees	4,344	3,285,610	5,170	3,284,784
6	Commitments	925	2,106,538	870	2,106,593
7	Total off-balance sheet assets (5+6)	5,270	5,392,148	6,040	5,391,378
	Total	·	1	· •	
8	Total (4+7)	102,290	68,823,586	131,199	68,794,677

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, 2022

	e Six Months Ended September S	5, 2022			(Millions of Yen)
		а	b	с	d
No.		Gross carrying values of		A 11 /	NT / 1
NO.		Defaulted exposures	Non-defaulted exposures	Allowances/ impairments	Net values (a+b-c)
	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."

CR2: Changes in stock of defaulted loans and debt securities

No.			As of September 30, 2023	As of September 30, 2022
1	Defaulted loans and debt se	curities at end of the previous reporting period	87,774	104,110
2		Default	47,296	35,799
3	Breakdown of changes by factors during current	Returned to non-defaulted status	1,431	8,998
4	reporting period in loans	Amounts written off	374	21
5	and debt securities	Other changes (Decrease in the balance due to a recovery of exposure mainly at default)	(36,141)	(42,584)
6	Defaulted loans and debt s (1+2-3-4+5)	ecurities at end of the reporting period	97,123	88,305

(Millions of Yen)

CR3: Credit risk mitigation techniques – overview

For the Six Months Ended September 30, 2023

FOI the	For the Six Month's Ended September 50, 2023 (Millions o											
		а	b	с	d	e						
No.		Exposures unsecured	Exposures totally secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives						
1	Loans	15,426,911	1,824,057	1,302,895	863,665	_						
2	Debt securities	23,590,052	748,714	_	748,714	_						
3	Other on-balance sheet assets (debt instruments)	21,808,473	5,088	59	6,146							
4	Total	60,825,437	2,577,860	1,302,955	1,618,526	_						
5	Of which defaulted	96,549	470	2,177		_						

For the Six Months Ended September 30, 2022

	For the Six Month's Ended September 30, 2022											
		а	b	с	d	e						
No.		Exposures unsecured	Exposures totally secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives						
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 (debt instruments)	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								

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

		а	b	с	d	e	f	
No.			fore CCF and RM		ost-CCF and RM	RWA	RWA density	
	Asset classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	KWA		
1a	Japanese government and the Bank of Japan		_	_	_	_	_	
1b	Foreign central government and their central banks	—		—	_		_	
1c	Bank for International Settlements	—	_	—	_	—	_	
2a	Japanese regional municipal bodies							
2b	Non-central government public sector entities in foreign countries	_		_	_	_	_	
2c	Japan Finance Organization for Municipalities	_		_	_	_	_	
2d	Japanese government institutions			_		_	_	
2e	Three regional public sectors of Japan	_	_	_	_	_	_	
3	Multilateral Development Bank	_	_	_	_	_	_	
4	Banks, business operators conducting the type I financial instruments business and insurance companies						_	
	Of which: business operators conducting the type I financial instruments business and insurance companies	_	_	_	_	_	_	
5	Covered bonds	_	_	_	_	_	_	
6	Corporates including specialized lending	_	_	_	_	_	-	
	Of which: specialized lending	_		_	_	_	-	
7a	Subordinated debt and other capital	_	_	_	_	_	_	
7b	Equity	1,844,563	115,541	1,844,563	46,216	4,857,678	256.919	
8	SMEs and individuals	_	_	_	_	_	-	
	Of which transactors	_		_	_	_	-	
9	Real estate	_		_	_	_	_	
	Of which: general RRE	_	_	_	_	_	-	
	Of which: IPRRE	_	_	_	_	_	-	
	Of which: general CRE	_	_	_	_	_	-	
	Of which: other real estate related	_	_	_	_	_	_	
	Of which: ADC	_	_		_	_	-	
10a	Delinquency excluding general RRE	_	_	_	_	_	-	
10b	Delinquency for general RRE	_	_	_	_	_	_	
11a	Cash	—	_	_	_	_	-	
11b	Bills in process of collection	_	_	_	_	_	_	
	Guarantee by Credit Guarantee Corporations	_	_	_	_	_	_	
	Guaranteed by Regional Economy Vitalization Corporation of Japan (REVIC)	_	_	_	_	_	-	

For the Six Months Ended September 30, 2023

Notes: 1. Assets subject to the Standardized Approach are a) equity exposure; b) the on-balance and off-balance sheet assets of the Bank's consolidated subsidiaries, with the exception of IRB approach-applied subsidiaries; and c) 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 b+c), excluding equity exposure, is ¥314.0 billion. Because this amount is extremely limited, being only about 1.09% of the credit risk assets on a consolidated basis (¥28,774.9 billion), a statement concerning the assets subject to the Standardized Approach excluding equity exposure is omitted here.

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

For the Six Months Ended September 30, 2022

		а	b	с	d	e	f
No.			fore CCF and RM		ost-CCF and RM	RWA	RWA density
	Asset classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	KWA	KwA delisity
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 in foreign countries			_			
7	Multilateral Development Bank		_	_	_		
8	Japan Finance Organization for Municipalities		_	_	_		
9	Japanese government institutions		_		_		
10	Three regional public sectors of Japan		_		_		
11	Banks and business operators conducting the type I financial instruments business			_			
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	Guaranteed 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).

CR5a: Standardized approach – exposures by asset classes and risk weights For the Six Months Ended September 30, 2023

For	the Six Months Ended S	epte	mbe	r 30, 2	2023							(Millio	ns of Yen	
					Total cree	dit exposu	ires amoui	nt (post C	CF and po	ost-CRM)				
No.	Risk weight	0	%	20	%	50)%	100)%	15	0%	Others	Total	
1a	Japanese government and the Bank of Japan		_		_		_		_		_	_	-	
1b	Foreign central government and their central banks	_			_		_		_		_	_	_	
1c	Bank for International Settlements		_		_		_		_		_	_	_	
2-		0	%	10	%	20)%	50		100%	150%	Others	Total	
2a 2b	Japanese regional municipal bodies Non-central government public		_						_					
2c	sector entities in foreign countries Japan Finance Organization for		_		_		_		_		_	_	_	
2d	Municipalities Japanese government institutions										_			
	Three regional public sectors								_					
2e	of Japan		_		_		-		-	_	-	-	_	
		0	%	20	%	30)%	50	%	100%	150%	Others	Total	
3	Multilateral Development Bank		-		_		-		-	_	-	_	_	
		20%	30%	40%	50%	75	5%	100% 150%		100%		0%	Others	Total
4	Banks, business operators conduct- ing the type I financial instruments business and insurance companies	_	-	_	_		_		_		_	_	_	
	Of which: business operators conducting the type I financial instruments business and insur- ance companies	_	_	_	_		_		_	_		_	-	
		10%	15%	20%	25%	35	5%	50	%	10	0%	Others	Total	
5	Covered bonds	_	-	-	_		-		-		_	-	-	
		20%	50%	75%	80%	85%	100%	130	007	15	0%	Others	Total	
6	Corporates including specialized lending	20%	- 30%		80%	83%	- 100%	150	-	13	-	- Unlers	Total	
	Of which: specialized lending	_	_	_		_	_		-		_	_	_	
		10	0%	150)%		250%			400%		Others	Total	
7a	Subordinated debt and other capital		-		_			_			_	_	-	
7b	Equity		_					1,803,628			87,151	_	1,890,780	
8	SMEs and individuals	45	5%	75	%		100%			Others		To	otal	
	Sivilis and individuals													
		20%	25%	30%	40%	50%	70%	75	%	Oth	ners	To	otal	
9a	Real estate of which: general RRE	20%	31.25%	37.5%		62.5%	-		_	Oth	- ners	Te		
	Of which: mortgage is second priority and meets eligibility		-	-	- 30%					U	<u>–</u>	10		
	criteria						\bigvee							
01-		30%	35%	45%	60%	75%	105%	150)%	Oth	ners	To	otal	
9b	Real estate of which: IPRRE	30%	43.75%	— 56.25%	— 75%	93.75%	-		-	04	- ners	Tr		
	Of which: mortgage is second priority and meets eligibility criteria	30% -	+3.73%		1 <i>3%</i>	-					-	10		

(Millions of Yen)

				Total area	dit exposures amour	at (post CCE and po	et CDM		
No.				Total cied	an exposures amour	it (post CCI [*] and po	SI-CKIVI)		
INO.	Risk weight	70%	90	%	110%	150%	Oth	ers	Total
9c	Real estate of which: general CRE	—		-	-	-		-	
		70%	112	.5%			Oth	ers	Total
	Of which: mortgage is second priority and meets eligibility criteria	_		_				_	
		60	%		Oth	lers		Tota	
9d	Real estate of which: other real estate related	_				_			
	Of which: mortgage is second priority and meets eligibility criteria	_							
		100%			150%	Others			Total
9e	Real estate of which: ADC		-				-		
		50%	100)%	150%	Others			Total
l0a	Delinquency excluding general RRE	_		_	_		_		
0b	Delinquency for general RRE	-		-	-	-			
		0%	10	%	20%	Others			Total
1a	Cash	_		_	_		_		
1b	Bills in process of collection	_		-	_		_		
	Guarantee by Credit Guarantee Corporations	_		_	_		_		
	Guaranteed by Regional Economy Vitalization Corporation of Japan (REVIC)	-		_	_		_		

Notes: 1. Assets subject to the Standardized Approach are a) equity exposure; b) the on-balance and off-balance sheet assets of the Bank's consolidated subsidiaries, with the exception of IRB approach-applied subsidiaries; and c) 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 b+c), excluding equity exposure, is ¥314.0 billion. Because this amount is extremely limited, being only about 1.09% of the credit risk assets on a consolidated basis (¥28,774.9 billion), a statement concerning the assets subject to the Standardized Approach excluding equity exposure is omitted here.

CR5b: Standardized approach – exposures and CCF by risk weights

For the Six Months Ended September 30, 2023

For the	or the Six Month's Ended September 30, 2023										
		а	b	с	d						
No.	Risk weight	On-balance sheet exposure	Off-balance sheet exposures	Weighted average CCF	Exposure (post-CCF and post-CRM)						
1	Less than 40%	_		_							
2	40%-70%	_	—	—	_						
3	75%	_	_	_	_						
	80%	_	_	_	_						
4	85%	—	—	—	—						
5	90%-100%	—	_	_	_						
6	105%-130%	_	_	_	_						
7	150%	_	_	_	_						
8	250%	1,771,949	79,199	40.00%	1,803,628						
9	400%	72,614	36,342	40.00%	87,151						
10	1250%	_	_	_	_						
11	Total exposures		_	_	_						

Notes: 1. Assets subject to the Standardized Approach are a) equity exposure; b) the on-balance and off-balance sheet assets of the Bank's consolidated subsidiaries, with the exception of IRB approach-applied subsidiaries; and c) 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 b+c), excluding equity exposure, is ¥314.0 billion. Because this amount is extremely limited, being only about 1.09% of the credit risk assets on a consolidated basis (¥28,774.9 billion), a statement concerning the assets subject to the Standardized Approach excluding equity exposure is omitted here.

CR5: Standardized approach – exposures by asset classes and risk weights For the Six Months Ended September 30, 2022

		а	b	с	d	e	f	g	h	i	j	k
No.				Tota	l credit ex	posures a	mount (po	ost CCF a	nd post-C	RM)		
1101	Risk weight	0%	10%	20%	35%	50%	75%	100%	150%	250%	1250%	Tot
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 sec- tor entities in foreign countries											
7	Multilateral Development Bank											
8	Japan Finance Organization for Municipalities		_	_					_		_	
9	Japanese government institutions					_						
10	Three regional public sectors of Japan					_	_		_			
11	Banks and business operators con- ducting the type I financial instru- ments business											
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 pay- ments 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	Guaranteed 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).

CR6: IRB – Credit risk exposures by portfolio and PD range Foundation Internal Ratings-Based Approach (F-IRB) For the Six Months Ended September 30, 2023

(Millions of Yen, %, Thousands, Year) b d h k 1 a с g i Offbalance Original sheet EAD post RWA on-balance Average Average Number of Average Average PD scale RWA EL No. exposures CRM and Provisions sheet gross CCF PD obligors LGD maturity density before post-CCF exposure CCF and CRM Sovereign exposure 0.00 to 0.15 or less 44,252,950 499 40.00% 45,154,098 0.00% 44.99% 2.8 59,505 0.13% 48 1 0.0 2 Exceeding 0.15 to 0.25 or less 3 Exceeding 0.25 to 0.50 or less 108,081 0.28% 45.00% 3.3 65,845 60.92% 136 108.081 0.0 4 Exceeding 0.50 to 0.75 or less _ _ 5 Exceeding 0.75 to 2.50 or less 29,935 9.88% 45.00% 174.87% 1.0 6 Exceeding 2.50 to 10.00 or less _ 4 0.0 7 0 7 Exceeding 10.00 to 100.00 or less _ 8 100.00 (default) 9 Subtotal 44,390,967 499 40.00% 45,262,184 0.00% 0.0 44.99% 2.8 125,358 0.27% 184 16 Bank exposure 15.12% 2,112,546 1 0.00 to 0.15 or less 3.068.270 16,040 0.05% 0.1 45.00% 2.7 612.610 28.99% 490 2 Exceeding 0.15 to 0.25 or less Exceeding 0.25 to 0.50 or less 22 3 131.782 1.549 61.27% 12,427 0.40% 0.0 44.82% 3.8 77.87% 9.677 4 Exceeding 0.50 to 0.75 or less 45.00% 5 Exceeding 0.75 to 2.50 or less 789 100.00% 1.14% 4.9 128.45% 136 436 0.0 560 2 Exceeding 2.50 to 10.00 or less 7,939 100.00% 7,771 2.91% 45.00% 1.0 8,458 108.83% 101 6 1 0.0 Exceeding 10.00 to 100.00 or less 7 _ _ _ 100.00% 45.00% 8 100.00 (default) 0 0 0.0 1.0 0.00% 0 19.81% 631,307 29.59% 9 Subtotal 3,208,782 17,728 2,133,182 0.06% 0.2 44.99% 2.7 616 Corporate exposure (excluding SMEs exposure and specialized lending) 1,721 0.05% 40.40% 2.8 1.754.577 22.06% 1 0.00 to 0.15 or less 7,442,120 1.875.184 33.56% 7,950,724 0.4 2 Exceeding 0.15 to 0.25 or less 2,260,110 339,174 44.11% 0.16% 0.4 40.71% 2.5 757,135 38.78% 1,332 1,952,118 3 Exceeding 0.25 to 0.50 or less 238,064 36,281 36.10% 249,024 0.42% 0.1 40.29% 2.0 135.962 54 59% 421 4 Exceeding 0.50 to 0.75 or less 198,365 40.00% 143,096 0.63% 40.99% 2.5 106,977 74.75% 369 0.0 0 5 Exceeding 0.75 to 2.50 or less 222,943 35.878 29.57% 199.372 1.07% 0.1 40.76% 2.4 173.260 86.90% 871 Exceeding 2.50 to 10.00 or less 70,237 13,067 4.34% 40.20% 97,157 1,198 6 17.96% 68,549 0.1 3.8 141.73% 7 Exceeding 10.00 to 100.00 or less 335,260 17,226 51.96% 338,956 15.37% 0.3 40.13% 3.3 702,648 207.29% 20,910 8 100.00 (default) 59,343 960 42.19% 57,870 100.00% 0.0 39.98% 3.4 0.00% 23,142 9 Subtotal 10,826,445 2,317,774 35.13% 10,959,713 1.13% 40.46% 2.8 3,727,718 34.01% 49,968 39,067 1.8 SMEs exposure 1 0.00 to 0.15 or less 1.5 124 8.124 0.15% 40.07% 26.11% 2 Exceeding 0.15 to 0.25 or less _ _ 0.0 2,122 4 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 166 166 1.92% 0.0 45.00% 2.4 201 121.10% 1 25 100.00% 2.5 6 Exceeding 2.50 to 10.00 or less 526 525 4.80% 0.0 40.23% 536 102.11% 10 7 Exceeding 10.00 to 100.00 or less 100.00% 327 343 100.00% 45.00% 0.00% 8 100.00 (default) 16 0.0 1.1 154 9 Subtotal 1,144 41 100.00% 9,159 4.19% 0.0 40.36% 1.6 2,859 31.21% 171 202 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 _ Exceeding 0.50 to 0.75 or less 4 5 Exceeding 0.75 to 2.50 or less _ _ _ _ _ Exceeding 2.50 to 10.00 or less 6 7 Exceeding 10.00 to 100.00 or less _ _ _ _ _ _ _ _ _ 100.00 (default) 8 9 Subtotal

(Million	s of	Yen,	%.	Thousands,	Year)

										(N	Aillions of Y	en, %, Thou	isands, Year)
		а	b	с	d	е	f	g	h	i	j	k	1
No.	PD scale	Original on-balance sheet gross exposure	Off- balance sheet exposures before CCF and CRM	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 Cre	dit Risk Us	ing Internal	Ratings: PI	D/LGD App	roach							
1	0.00 to 0.15 or less	_		<u> </u>		_	_	_	_	_	_		
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 corp	1		i	,								
1	0.00 to 0.15 or less	926,100	181,307	100.00%	1,134,172	0.00%	0.0	44.11%	1.1	24,904	2.19%	41	
2	Exceeding 0.15 to 0.25 or less	90,851	6,500	100.00%	70,332	0.15%	0.0	40.17%	3.0	27,438	39.01%	44	
3	Exceeding 0.25 to 0.50 or less	3,703	_	_	3,703	0.28%	0.0	45.00%	1.0	1,378	37.20%	4	
4	Exceeding 0.50 to 0.75 or less	12,481	_	_	36,061	0.63%	0.0	42.23%	3.2	34,760	96.39%	95	
5	Exceeding 0.75 to 2.50 or less	22,804	_	_	15,326	0.83%	0.0	40.00%	1.9	10,777	70.32%	50	
6	Exceeding 2.50 to 10.00 or less	,	_	_	.,				_				
7	Exceeding 10.00 to 100.00 or less	19,413			3,311	15.35%	0.0	45.00%	5.0	9,521	287.51%	228	
	e	17,415			5,511	15.55 /0		45.00 /0		,	207.51 /0	220	
8	100.00 (default)	_			_		_	-					
9	Subtotal	1,075,355	187,807	100.00%	1,262,908	0.08%	0.0	43.79%	1.3	108,780	8.61%	466	
	Debt purchased for corp	orate (Dilut	ion risk)										
1	0.00 to 0.15 or less	_	_	—	20,009	0.05%	0.0	45.00%	1.0	3,049	15.24%	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		—	—	20,009	0.05%	0.0	45.00%	1.0	3,049	15.24%	4	-
	Loan participation (corp	orate) (Defa	ault risk of s	seller)									
1	0.00 to 0.15 or less	_	_	_	19,387	0.00%	0.0	45.00%	5.0	_	0.00%	_	
2	Exceeding 0.15 to 0.25 or less	_	_	_	7,553	0.16%	0.0	40.00%	1.5	2,046	27.09%	4	
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													
-0-	Exceeding 2.50 to 10.00 or less						_						
	Exceeding 10.00 to 100.00 or less			-	-		-			_			
8	100.00 (default)	_	—	—	-		—	_	—	—	_	_	
9	Subtotal	_	—	—	26,941	0.04%	0.0	43.59%	4.0	2,046	7.59%	4	_
	Debt purchased for retai	1											
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	_	_	_	_		_	_	_	_		_	\sim
6	Exceeding 2.50 to 10.00 or less	_	_	_			_	_	_	_			
7	Exceeding 2.50 to 10.00 or less											_	\vdash
	-				_								
8	100.00 (default)				-		-						
9	Subtotal		_	_	_		_	_	—	_	_		
	Qualifying revolving ret	ail 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	_		_			_		_	_	_		\sim
7	Exceeding 2.50 to 10.00 or less Exceeding 10.00 to 100.00 or less												\sim
	-											_	
8	100.00 (default) Subtotal												
9				—		—		_					

							-				vinitions of 1		sunds, reur)
		a	b	с	d	e	f	g	h	i	j	k	1
No.	PD scale	Original on-balance sheet gross exposure	Off- balance sheet exposures before CCF and CRM	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 residenti	al propertie	s									
1	0.00 to 0.15 or less	—	898,549	100.00%	898,549	0.14%	50.1	28.66%	—	79,070	8.79%	360	
2	Exceeding 0.15 to 0.25 or less	-	2,007,529	100.00%	2,007,529	0.21%	79.5	28.66%	-	239,404	11.92%	1,208	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	137,417	—	—	137,417	0.60%	7.2	41.86%	-	50,937	37.06%	345	
5	Exceeding 0.75 to 2.50 or less	7,212	_	_	7,212	0.80%	2.6	54.50%	-	4,242	58.81%	31	\nearrow
6	Exceeding 2.50 to 10.00 or less	-	6,983	100.00%	6,983	9.54%	0.3	28.66%	_	8,919	127.72%	190	
7	Exceeding 10.00 to 100.00 or less	1,334	—	_	1,334	23.17%	0.1	44.42%	-	3,410	255.65%	136	\nearrow
8	100.00 (default)	1,611	2,707	100.00%	4,318	100.00%	0.4	46.02%	_	4,439	102.79%	1,632	
9	Subtotal	147,575	2,915,770	100.00%	3,063,345	0.38%	140.4	29.34%	-	390,423	12.74%	3,905	1,286
	Other retail exposure												
1	0.00 to 0.15 or less	_	_	—	—	—	—	—	_	_	—	_	
2	Exceeding 0.15 to 0.25 or less	271	2,260	100.00%	2,531	0.24%	1.4	87.76%	_	1,016	40.16%	5	
3	Exceeding 0.25 to 0.50 or less	_	_	—	—	—	—	—	_	_	—	_	
4	Exceeding 0.50 to 0.75 or less	53,895	16	100.00%	53,911	0.57%	2.1	46.07%	—	19,206	35.62%	141	
5	Exceeding 0.75 to 2.50 or less	1,341	4,960	100.00%	6,302	1.17%	2.7	92.67%	-	6,336	100.53%	68	
6	Exceeding 2.50 to 10.00 or less	1	_	_	1	8.78%	0.0	87.76%	_	2	141.79%	0	
7	Exceeding 10.00 to 100.00 or less	62	13	100.00%	76	24.52%	0.0	54.36%	—	95	125.04%	11	
8	100.00 (default)	999	49	100.00%	1,048	100.00%	0.0	92.79%	_	398	38.02%	941	
9	Subtotal	56,572	7,300	100.00%	63,872	2.27%	6.4	53.10%	—	27,056	42.35%	1,168	76
Tota	al	59,706,842	5,446,921	72.13%	62,801,316	0.22%	149.1	43.42%	2.6	5,018,600	7.99%	56,492	40,650

For the Six Months Ended September 30, 2022

(Millions of Yen, %, Thousands, Year)

		а	b	с	d	e	f	g	h	i	j	k	1
No.	PD scale	Original on-balance sheet gross exposure	Off- balance sheet exposures before CCF and CRM	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	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 (exc	luding SME	Es exposure	and special	ized 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

(Millions	of	Yen.	%.	Thousands,	Year	١

										(N	Aillions of Y	en, %, Thou	sands, Year)
		а	b	с	d	e	f	g	h	i	j	k	1
No.	PD scale	Original on-balance sheet gross exposure	Off- balance sheet exposures before CCF and CRM	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	0.15%	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		100.0070	0	15.84%	0.0	45.00%	5.0	0	206.44%	0	\sim
8	100.00 (default)	374	20	100.00%	394	100.00%	0.0	45.00%	1.1		200.4470	177	
9	Subtotal	892	50	100.00%	426	92.73%	0.0	45.00%	1.1	59	13.83%	177	173
			50	100.00 //	420	92.1570	0.0	45.00 %	1.4	59	15.65 //	170	175
1	Specialized lending exp	osure											
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	—			—	—				—	—	—	\leq
7	Exceeding 10.00 to 100.00 or less	—			—	_			—	—	_	_	\leq
8	100.00 (default)	—			—	_		_	—	_	_	_	
9	Subtotal	—			—	_	—	_	—	—	—	_	
	Equity Exposure for Cre	edit Risk Us	ing Internal	Ratings: PI	D/LGD App	roach							
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 corp	-	· · · ·		. ,					. ,		,	
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	25,075			10,455	0.0570	0.0	+5.00%	2.5	15,004	05.07%	01	
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)	21,704			-,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	15.5570	0.0	+5.00%		12,204	207.01 %	515	
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 corp			100.00 %	3,777,010	0.0470	0.0		1.1	224,772	5.7270	010	
1	0.00 to 0.15 or less	orate (Dilut	ion nsk)		22,014	0.04%	0.0	45.00%	1.0	3,050	13.85%	4	
$\frac{1}{2}$					22,014	0.04%	0.0	+5.00%	1.0	5,050	13.0370	4	$ \sim$
	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 (corp	orate) (Defa	ult risk of s		·		· · · · · ·		· · ·				
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	
_													-

		a	b	с	d	e	f	g	h	i	j	k	1
No.	PD scale	Original on-balance sheet gross exposure	Off- balance sheet exposures before CCF and CRM	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 retai	1											
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 ret	ail 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 residenti	al propertie	s									
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	\leq
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				—		—	_		—	_	_	\leq
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											
1	0.00 to 0.15 or less				—	_	—	_		—	—	_	\leq
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
Tota	1	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

(Millions of Yen, %, Thousands, Year)

CR6: IRB – Credit risk exposures by portfolio and PD range ■ Advanced Internal Ratings-Based Approach (A-IRB)

For the Six Months Ended September 30, 2023

		1										en, %, Thou	
_		a	b	с	d	e	f	g	h	i	j	k	1
No.	PD scale	Original on-balance sheet gross exposure	Off- balance sheet exposures before CCF and CRM	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	_	_	_	_	_	_	_	_	_	_	_	
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 (exc	luding SMI	Es exposure	and special	ized lending)							1
1	0.00 to 0.15 or less	197,426		30.00%	198,326	0.05%	0.0	28.30%	3.6	32,829	16.55%	28	
2	Exceeding 0.15 to 0.25 or less	139,270	18,955	37.02%	151,867	0.15%	0.0	28.85%	3.6	46,823	30.83%	67	
3	Exceeding 0.25 to 0.50 or less	66,247	7,271	39.04%	68,986	0.42%	0.0	27.96%	2.7	28,821	41.77%	81	
4	Exceeding 0.50 to 0.75 or less	38,609		_	38,160	0.63%	0.0	39.20%	4.9	35,647	93.41%	94	
5	Exceeding 0.75 to 2.50 or less	49,517	6,958	36.64%	52,026	1.39%	0.1	28.46%	2.3	32,881	63.20%	205	
6	Exceeding 2.50 to 10.00 or less	21,176	3,361	87.93%	23,719	4.80%	0.1	27.01%	2.1	20,592	86.81%	307	
7	Exceeding 10.00 to 100.00 or less	11,397	6,878	90.18%	17,224	15.84%	0.0	26.90%	2.3	22,975	133.38%	734	
8	100.00 (default)	12,431		_	12,032	100.00%	0.0	28.62%	1.6		0.00%	3,443	
9	Subtotal	536,077	46,425	48.39%	562,344	3.11%	0.5	29.07%	3.3	220,570	39.22%	4,962	6,889
	SMEs exposure		,		,							-,=	
1	0.00 to 0.15 or less	_	_	_	_		_	_	_	_	_		
2	Exceeding 0.15 to 0.25 or less	2,916	1	50.00%	3,708	0.15%	0.0	26.55%	3.4	932	25.14%	1	
3	Exceeding 0.25 to 0.50 or less	16,768	413	78.25%	17,554	0.42%	0.0	30.27%	2.0	6,535	37.23%	22	
4	Exceeding 0.50 to 0.75 or less			. 5.20 /0									
5	Exceeding 0.75 to 2.50 or less	23,433	1,426	94.44%	23,504	1.65%	0.2	27.78%	2.3	13,317	56.66%	107	
6	Exceeding 2.50 to 10.00 or less	13,582	2,488	96.88%	15,386	4.80%	0.2		2.3	11,999	77.98%	220	
7	Exceeding 10.00 to 100.00 or less	17,471	2,400	100.00%	18,196	15.84%	0.3	29.75%	2.3	21,976	120.77%	857	
8	100.00 (default)	18,300	1,536	100.00%	16,629	100.00%	0.1	29.28%	2.3		0.00%	4,869	
9	Subtotal	92,472	8,519	97.09%	94,980	21.81%	1.1	29.16%	2.2	54,762	57.65%	6,078	12,511
/	Specialized lending exp		0,017	2.10270	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	/		//	200		2.102.70	0,070	14,011
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												
	Exceeding 0.75 to 2.50 or less												
5	-												
5	Exceeding 2.50 to 10.00 or less												
6	Exceeding 2.50 to 10.00 or less												
	Exceeding 2.50 to 10.00 or less Exceeding 10.00 to 100.00 or less 100.00 (default)										_		

b d f k 1 с e h i а g Offbalance Original sheet EAD post Average Number of RWA on-balance Average Average Average RWA No. PD scale exposures CRM and EL Provisions PD sheet gross CCF obligors LGD maturity density before post-CCF exposure CCF and CRM 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 Exceeding 2.50 to 10.00 or less 6 _ _ _ _ _ _ _ _ _ _ 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 5,584 100.00%5,584 0.05% 0.0 30.35% 1.5 539 9.65% 0 Exceeding 0.15 to 0.25 or less 2 _ 3 Exceeding 0.25 to 0.50 or less Exceeding 0.50 to 0.75 or less 4 _ _ _ _ _ _ _ _ _ _ _ 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) 0 5,584 100.00% 5,584 0.05% 30.35% 1.5 539 9.65% 0 9 Subtotal 0.0 Debt purchased for corporate (Dilution risk) 1 0.00 to 0.15 or less 2 Exceeding 0.15 to 0.25 or less Exceeding 0.25 to 0.50 or less 3 4 Exceeding 0.50 to 0.75 or less _ _ _ _ Exceeding 0.75 to 2.50 or less 5 _ _ _ -_ _ _ 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 Exceeding 2.50 to 10.00 or less _ 6 _ _ _ _ 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) _ _

(Millions of Yen, %, Thousands, Year)

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9 Subtotal

				~			
(Millions	of	Yen,	%,	Thousands,	Year))

	a b c d e f g h i j k l													
		a	b	с	d	e	f	g	h	i	j	k	1	
No.	PD scale	Original on-balance sheet gross exposure	Off- balance sheet exposures before CCF and CRM	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 resident	ial propertie	s										
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	_	_	_	_	_	_	_	_	_	_	_	_	
Tota	1	628,549	60,530	60.00%	662,909	5.76%	1.6	29.09%	3.2	275,872	41.61%	11,041	19,401	

For the Six Months Ended September 30, 2022

(Millions of Yen, %, Thousands, Year)

		а	b	с	d	e	f	g	h	i	j	k	1
No.	PD scale	Original on-balance sheet gross exposure	Off- balance sheet exposures before CCF and CRM	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 (exc	luding SMI	Es exposure	and special	ized lending	g)			·,		,		
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

b с d e f h i k 1 a g Offbalance Original sheet EAD post RWA on-balance Average Average Number of Average Average RWA PD scale EL No. exposures CRM and Provisions PD LGD density sheet gross CCF obligors maturity post-CCF before exposure CCF and CRM SMEs exposure 10 754 8.254 0.05% 0.0 30.35% 3.8 1.499 18 16% 1 0.00 to 0.15 or less 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 1,130 3 74.56% 0.42% 0.0 29.98% 3.4 2,700 43.97% Exceeding 0.25 to 0.50 or less 5,761 6,140 7 4 Exceeding 0.50 to 0.75 or less 27.97% 5 25.019 27.384 1.67% 2.4 15,952 58.25% Exceeding 0.75 to 2.50 or less 4.269 36.68% 0.2 128 25,238 2,767 24,797 29.75% 2.1 6 Exceeding 2.50 to 10.00 or less 94.10% 4.80% 0.3 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 5,778 135,929 66,448 50.74% 9 Subtotal 16,876 76.25% 130,957 19.34% 1.2 28.26% 2.6 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 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) 22,576 100.00% 22,576 0.05% 30 35% 2.093 9 27% 0.0 1.4 3 1 0.00 to 0.15 or less 0 2 Exceeding 0.15 to 0.25 or less Exceeding 0.25 to 0.50 or less 3 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% 0.030.35% 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 Exceeding 2.50 to 10.00 or less 6 _ _ _ _ _ _ _ 7 Exceeding 10.00 to 100.00 or less 8 100.00 (default) 9 Subtotal _ Loan participation (corporate) (Default risk of seller) 0.00 to 0.15 or less 1 2 Exceeding 0.15 to 0.25 or less Exceeding 0.25 to 0.50 or less 3 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)

_

(Millions of Yen, %, Thousands, Year)

_

9

Subtotal

(Millions	of Y	en %	, Thousands,	Year)
(INTITIONIS	01 1	CII, 70	, inousanus,	1 car)

										(1	Aillions of Y	en, %, Thou	sands, Year)
		а	b	с	d	e	f	g	h	i	j	k	1
No.	PD scale	Original on-balance sheet gross exposure	Off- balance sheet exposures before CCF and CRM	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 retai	1											
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 ret	ail exposure	2										
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	_	_	_	_	_	_	_	_	_	_	_	\sim
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 resident	ial propertie	s									
1	0.00 to 0.15 or less	_	_	_	—	_	—	_	_	_	—	_	
2	Exceeding 0.15 to 0.25 or less	_	_	_	_	_	_	_	_	_	_	_	\sim
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						J						
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	_	_	_	_	_	_	_	_	_	_	_	_
Tota	ป	636,316	78,460	79.63%	698,796	5.39%	1.7	28.37%	3.1	262,741	37.59%	10,638	15,880
100	11	050,510	78,400	19.05 /0	090,790	5.5970	1.7	20.3170	5.1	202,741	51.5970	10,058	15,00

۱ <i>۲</i> . I	RB – Effect on RWA of credit der			leciniques	(Millions of
		As of Septem	ber 30, 2023	As of Septem	ber 30, 2022
No.	Portfolio	a	b	a	b
INO.	Foltono	Pre-credit derivatives RWA	Actual RWA	Pre-credit derivatives RWA	Actual RWA
1	Sovereign – F-IRB	—	_		
2	Sovereign – A-IRB	_	_		
3	Banks – F-IRB	—	_		
4	Banks – A-IRB	—	—		
5	Corporate excluding specialized lending – F-IRB	—	—		
6	Corporate excluding specialized lending - A-IRB	_	_		
7	Specialized lending – F-IRB	—	_		
8	Specialized lending – A-IRB	—	—		
9	Retail – qualifying revolving (QRRE)	—	_		
10	Retail – residential mortgage exposures	—	_		
11	Other retail exposures	_	_		
12	Purchased receivables – F-IRB	_	_		
13	Purchased receivables – A-IRB	—	_		
14	Total	_	_		

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

Note: Because the Bank did not use credit derivatives as credit risk mitigation techniques as of September 30, 2023, credit derivatives are not shown in these statements.

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

	RB – Effect on RWA of credit der				(Millions of
		As of Septem	nber 30, 2023	As of Septem	ber 30, 2022
No.	Portfolio	a	b	а	b
NO.		Pre-credit derivatives RWA	Actual RWA	Pre-credit derivatives RWA	Actual RWA
1	Sovereign – F-IRB			_	_
2	Sovereign – A-IRB				
3	Banks – F-IRB				
4	Banks – A-IRB				
5	Corporate excluding specialized lending - F-IRB				
6	Corporate excluding specialized lending - A-IRB				_
7	Specialized lending – F-IRB			—	_
8	Specialized lending – A-IRB			—	_
9	Retail – qualifying revolving (QRRE)				
10	Retail – residential mortgage exposures				
11	Other retail exposures			_	
12	Equity – F-IRB				
13	Equity – A-IRB				_
14	Purchased receivables – F-IRB				
15	Purchased receivables – A-IRB			_	
16	Total			_	_

Note: Because the Bank did not use credit derivatives as credit risk mitigation techniques as of September 30, 2022, credit derivatives are not shown in these statements.

CR10: IRB (specialized lending under the slotting approach) For the Six Months Ended September 30, 2023

For the	Six Months End	lea Sel	prempe	er 30, 2	023					(Millie	ons of Yen, %)
а	b	с	d	e	f	g	h	i	j	k	1
		1	ecialized Lend	<u> </u>	<u>`</u>	<u> </u>					
	I	1	Lending for	High-Volatili	y Commerci	ial Real Es	state (HVC	CRE)			
Regulatory	Residual contractual	On-balance	Off-balance	RW		Exposi	ure amour	nt (EAD)		RWA	Expected
categories	maturity	sheet amount	sheet amount	KW	PF	OF	CF	IPRE	Total	KWA	losses
Strong	Less than 2.5 years	231,157	32,366	50%	199,503	—	_	42,530	242,034	121,017	_
Suong	Equal to or more than 2.5 years	1,811,305	319,688	70%	1,802,880	37,341	_	33,370	1,873,591	1,311,514	7,494
Good	Less than 2.5 years	83,664	30,688	70%	70,507	_	_	23,731	94,239	65,967	376
Good	Equal to or more than 2.5 years	412,890	93,531	90%	348,298	—	_	65,752	414,050	372,645	3,312
Satisfactory		45,589	_	115%	—	39,584	_	6,005	45,589	52,428	1,276
Weak		108,167	660	250%	25,541	56,509	_	3,254	85,305	213,263	6,824
Default		5,299	_	_	5,195	_	_	4,295	9,490	_	4,745
Total		2,698,074	476,935		2,451,926	133,434	_	178,940	2,764,301	2,136,835	24,030
			High-Volatil	ity Commerc	ial Real Esta	te (HVCR	RE)				
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%					—	—	_
Strong	Equal to or more than 2.5 years	_	_	95%					—	—	-
Good	Less than 2.5 years	_	—	95%					_	—	_
0000	Equal to or more than 2.5 years	_	_	120%		/			_	_	_
Satisfactory				140%					_	_	_
Weak			_	250%					_	_	
Default		_	-	_					—	_	_
Total		_	_						—	_	_

CR10: IRB (specialized lending and equities under the simple risk-weight method) For the Six Months Ended September 30, 2022

										(1411114	ons of Yen, %)
а	b	с	d	e	f	g	h	i	j	k	1
			cialized Lend								
			Lending for l	High-Volatilit	y Commerc			,			
Regulatory	Residual contractual	On-balance sheet	Off-balance sheet	RW		Expos	ure amour	t (EAD)		RWA	Expected
categories	maturity	amount	amount	KW	PF	OF	CF	IPRE	Total	KWA	losses
	Lass than 2.5 years	134.462	79,452	50%	164,706	-		22.414	187,120	93,560	
Strong	Less than 2.5 years	- , .	213,909			37,861		54,655	1,697,894	1,188,526	6,791
	Equal to or more than 2.5 years	1,596,358	,	70%	1,605,376	37,801		,			,
Good	Less than 2.5 years	52,219	32,823	70%	56,064			20,019	76,084	53,259	304
<u></u>	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	-)-		, ,	, .		167,909	2,555,041	2,075,303	23,523
	High-Volatility Commercial Real Estate (HVCRE)										
	al 2,370,151 418,822 2,242,637 144,494 — 167,909 2,555,041 2 egulatory ategories Residual contractual maturity On-balance sheet amount Off-balance sheet amount RW Exposure amount (EAD) Exposure amount (EAD) F ong Less than 2.5 years — — 70% 95% — —										
Regulatory				RW		/				RWA	Expected
categories	maturity										losses
Strong		_							_	_	
Strong									_	_	
Good	Less than 2.5 years			95%					_	_	
0000	Equal to or more than 2.5 years			120%		/			_	_	_
Satisfactory			—	140%					—	—	_
Weak			_	250%					_	_	_
Default		_	—	_					_	_	_
Total		_	_						_	_	_
		Eq	uity Exposure	e (Method of	the Market-	Based App	roach)				
		Equity	Exposure to	which the M	arket-Based	Approach	is applied				
	Categories	On-balance sheet	Off-balance sheet	RW		_			Exposure amount	RWA	
	categories	amount	amount	IX W					(EAD)	1. 107.1	
					\leq						
	aded equity exposures	579,216	—	300%					579,216	1,737,649	
Private equit	y 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 Exp	osure to whic	h a risk wei	ght of 100	%				
Equity Expo	sure to which a risk										
	0% is applied as set						/				
	proviso of Notification	_	_	100%		/			_	_	
	apital Adequacy										
Ratio, Articl											/
					/						

Counterparty Credit Risk (Consolidated)

CCR1: Analysis of counterparty credit risk (CCR) exposure by approach For the Six Months Ended September 30, 2023

	Six Month's Ended September 50	, 2020				(M	illions of Yen)
		а	b	с	d	e	f
No.		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post- CRM	RWA
1	SA-CCR	7,398	298,653		1.4	428,473	79,854
2	Expected positive exposure method			_	_	_	_
3	Simple Approach for credit risk mitigation						_
4	Comprehensive Approach for credit risk mitigation					12,414,018	64,656
5	VaR					_	_
6	Total						144,510

For the Six Months Ended September 30, 2022

	Six Month's Ended September 50	, 2022				(M	illions of Yen)
		а	b	c	d	e	f
No.		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

CVA1: The reduced basic approach for CVA (BA-CVA)

(Millions of Yen) As of September 30, 2023 a b No. BA-CVA RWA (CVA risk divided 8%) Components 21,878 1 Aggregation of systematic components of CVA risk 4,555 2 Aggregation of idiosyncratic components of CVA risk 3 94,485 Total

CCR2: Credit valuation adjustment (CVA) capital charge

(Millions of Yen)

		As of Septem	iber 30, 2022
No.		a	b
		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
5	Total subject to the CVA capital charge	364,735	79,506

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

For the Six Months Ended September 30, 2023

		а	b	с	d	e	f	g	h	i
No.				Credit ex	posures am	ount (post	CCF and po	ost CRM)		
NU.	Risk weight Items	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 in foreign countries	_		_	_				_	
6	Multilateral Development Bank	_	_	_	_	_			_	
7	Japan Finance Organization for Municipalities	_		_	_				_	
8	Japanese government institutions	_			_				_	
9	Three regional public sectors of Japan				_	_	_		_	
10	Banks, business operators conducting the type I financial instruments business and insurance companies	_		_	_				_	
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, 2023.

For the Six Months Ended September 30, 2022

(Millions of Yen)

		а	b	с	d	e	f	g	h	i
No.				Credit ex	posures am	ount (post	CCF and po	ost CRM)		
140.	Risk weight	0%	10%	20%	50%	75%	100%	150%	Others	Total
	Items	070	10%	2070	50%	1570	100 //	15070	Oulers	Total
1	Japanese government and the Bank of									
1	Japan									
2	Foreign central government and their									
2	central banks									
3	Bank for International Settlements			_			_		_	
4	Japanese regional municipal bodies									
~	Non-central government public sector									
5	entities in foreign countries									
6	Multilateral Development Bank	_		_	_					
7	Japan Finance Organization for									
/	Municipalities									
8	Japanese government institutions	_		_	_	_				_
9	Three regional public sectors of Japan			_	_	_	—			
10	Banks and business operators conducting									
10	the type I financial instruments business									
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.

CCR4: IRB – CCR exposures by portfolio and PD scale ■ Foundation Internal Ratings-Based Approach (F-IRB) For the Six Months Ended September 30, 2023

FOLLIE	e Six Months Endeo	Septem		023				Thousands, Year)
		a	b	с	d	e	f	g
No.	PD scale	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	4,883,833	0.00%	0.0	45.00%	4.9	—	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	4,883,833	0.00%	0.0	45.00%	4.9	_	0.00%
	Bank exposure				· · · · ·			
1	0.00 to 0.15 or less	7,559,322	0.05%	0.0	4.21%	0.2	141,542	1.87%
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	7,559,322	0.05%	0.0	4.21%	0.2	141,542	1.87%
	Corporate exposure (exclu	ding SMEs ex	posure and sp					
1	0.00 to 0.15 or less	365,113	0.05%	0.0	0.29%	0.0	1,865	0.51%
2	Exceeding 0.15 to 0.25 or less	34,193	0.15%	0.0	2.31%	0.1	1,090	3.18%
3	Exceeding 0.25 to 0.50 or less	8	0.42%	0.0	40.00%	1.0	3	42.08%
4	Exceeding 0.50 to 0.75 or less		_	_		_	_	_
5	Exceeding 0.75 to 2.50 or less	10	1.02%	0.0	40.00%	1.0	7	65.69%
6	Exceeding 2.50 to 10.00 or less		_	_		_	_	
7	Exceeding 10.00 to 100.00 or less		_			_	_	—
8	100.00 (default)		_	_		_	_	_
9	Subtotal	399,326	0.05%	0.0	0.46%	0.0	2,966	0.74%
	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		12,842,482	0.03%	0.0	19.60%	2.0	144,509	1.12%

For the Six Months Ended September 30, 2022

		a	b	с	d	e	f	g	
No.	PD scale	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	2.129	
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	2.129	
	Corporate exposure (exclu	ding SMEs ex	posure and sp	ecialized len	ding)				
1	0.00 to 0.15 or less	4,641	0.05%	0.0	45.00%	1.9	766	16.519	
2	Exceeding 0.15 to 0.25 or less	2,498	0.15%	0.0	45.00%	2.9	1,020	40.849	
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	68.069	
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	25.999	
	SMEs exposure				11_		,		
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	_							
otal	Suctour	13,820,080	0.03%	0.0	19.86%	1.9	190,356	1.379	

CCR4: IRB – CCR exposures by portfolio and PD scale ■ Advanced Internal Ratings-Based Approach (A-IRB) For the Six Months Ended September 30, 2023

		a	b	с	d	e	f f	
No.	PD scale	EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	RWA	g 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	11						
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 (exclu	ding SMFs ex	posure and si	pecialized len	ding)			
1	0.00 to 0.15 or less					_		_
2	Exceeding 0.15 to 0.25 or less	8	0.15%	0.0	30.35%	1.0	1	16.70%
3	Exceeding 0.25 to 0.50 or less	0	0.15 //	0.0	50.55 //	1.0		10.707
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	0.15%	0.0	30.35%	1.0	1	16.709
9	SMEs exposure	0	0.15 %	0.0	30.35 %	1.0	1	10.707
1	-							
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	<u> </u>						
4	Exceeding 0.50 to 0.75 or less	<u> </u>						-
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		-					-
otal		8	0.15%	0.0	30.35%	1.0	1	16.70

For the Six Months Ended September 30, 2022

		a	b	с	d	e	f	g	
No.	PD scale	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 (exclue	ding SMEs ex	posure and sr	ecialized len	ding)	1			
1	0.00 to 0.15 or less	79	0.05%	0.0	30.35%	1.0	8	10.279	
2	Exceeding 0.15 to 0.25 or less	5	0.15%	0.0	30.35%	1.0	0	16.709	
3	Exceeding 0.25 to 0.50 or less	0	0.42%	0.0	30.35%	1.0	0	31.939	
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	10.709	
/	SMEs exposure	0.5	0.05 /0	0.0	50.55 %	1.0	,	10.707	
1	0.00 to 0.15 or less								
2	Exceeding 0.15 to 0.25 or less							_	
3	Exceeding 0.15 to 0.25 or less								
<u> </u>	Exceeding 0.25 to 0.50 of less 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 2.50 to 10.00 or less Exceeding 10.00 to 100.00 or less								
8	100.00 (default)								
9	Subtotal	85	0.05%	0.0	30.35%	1.0	9	10.709	

CCR5: Composition of collateral for CCR exposure For the Six Months Ended September 30, 2023

FOI the	Six Months Ended Septen	iber 30, 4	2023				(Millions of Yen)	
		a	b	с	d	e	f	
		Co	llateral used in de	erivative transacti	ons	Collateral used in SFTs		
No.		Fair value of co	Fair value of collateral received F		Fair value of posted collateral		Fair value of posted col-	
		Segregated	Unsegregated	Segregated	Unsegregated	of collateral received	lateral	
1	Cash – domestic currency	—	110,194	10,256	1,057,697	3,259,343	22,356	
2	Cash – other currencies		61,370	_	174,775	19,171,745	4,871,646	
3	Domestic sovereign debt	_		160,573	46,095		6,386,987	
4	Other sovereign debt	_		55,105	22,386	4,409,483	15,459,317	
5	Government agency debt	_					2,301,280	
6	Corporate bonds							
7	Equity securities	_			18,108			
8	Other collateral						4,695,511	
9	Total	_	171,565	225,935	1,319,064	26,840,572	33,737,099	

For the Six Months Ended September 30, 2022

Of the	Six Month's Ended Septen	iber 30, 4	2022				(Millions of Yen)
		a	b	с	d	e	f
		Co	llateral used in de	erivative transaction	ons	Collateral u	sed in SFTs
No.		Fair value of co	llateral received	Fair value of p	osted collateral	Fair value of collateral	Fair value of posted col-
		Segregated	Segregated Unsegregated Segregated		Unsegregated	received	lateral
1	Cash – domestic currency		185,790	50,478	1,065,937	1,784,752	23,011
2	Cash – other currencies		136,779		328,836	18,292,553	3,626,630
3	Domestic sovereign debt			210,452	105,596		7,053,263
4	Other sovereign debt		_	4,919	65,440	3,353,139	13,059,773
5	Government agency debt						1,712,732
6	Corporate bonds						
7	Equity securities				12,632		
8	Other collateral						4,913,530
9	Total	_	322,569	265,850	1,578,443	23,430,445	30,388,941

CCR6: Credit derivatives exposures

	Credit derivatives exposures				(Millions of Yen
		As of Septem	ıber 30, 2023	As of Septen	iber 30, 2022
No.		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, 2023 and 2022.

		As of Septemb	er 30-2023	As of Septemb	per 30, 2022
No.		a	b	a	b
		EAD (post-CRM)	RWA	EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)		105,598	· · · · · · · · · · · · · · · · · · ·	316,12
2	Exposures for trades at QCCPs (excluding initial margin and default fund contribu- tions); of which	21,327,196	35,292	17,554,140	19,99
3	(i) OTC derivatives	523,629	14,938	1,117,762	18,18
4	(ii) Exchange-traded derivatives	6,126	245	45,283	1,81
5	(iii) Securities financing transactions	20,797,440	20,109	16,391,093	
6	(iv) Netting sets where cross-product netting has been approved	_	_	_	
7	Segregated initial margin	215,774		215,372	
8	Non-segregated initial margin	539,106	10,782	589,908	59
9	Pre-funded default fund contributions	275,878	59,523	143,803	295,54
10	Unfunded default fund contributions	_	_	_	_
11	Exposures to non-QCCPs (total)		_		. <u> </u>
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	_		_	_

CCR8: Exposures to central counterparties

Securitization Exposures (Consolidated)

SEC1: Securitization exposures in the banking book

For the Six Months Ended September 30, 2023

or the	50	x Months Ended S	eptemi	ber 30,	2023					(Mil	llions of Yen
			а	b	с	d	e	f	g	h	i
No.		Types of underlying assets	Bank acts as originator		Ban	k acts as spo	nsor	Ban	Bank acts as investor		
			Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Re	etail (total) – of which	-	_	_				3,155,854		3,155,854
2		residential mortgage	_	_	_	_	_	_	2,029,178	_	2,029,178
3		credit card	_	_	_	_	_	_	943,456	_	943,456
4		other retail exposures	_	_	_	_	_	_	183,219	_	183,219
5		re-securitization	_	_	_	_	_	_	0	_	(
6	W	holesale (total) – of which	_	_	_	_	_	_	7,935,833	_	7,935,833
7		loans to corporates	_	_	_	_	_	_	7,809,309	_	7,809,309
8		commercial mortgage	_	_	_	_	_	_	95,567	_	95,567
9		lease and receivables	_	_	_	_	_	_	30,956	_	30,956
10		other wholesale	_	_	_	_	_	_	_	_	
11	1	re-securitization	_	_	_	_	_	_	_	_	_

For the	51	x Months Ended So	eptemi	ber 30,	2022					(Mi	llions of Yen)
-			а	b	с	d	e	f	g	h	i
No.		Types of underlying assets	Bank	acts as origi	nator	Bank acts as sponsor			Bank acts as investor		
			Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Re	tail (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	W	holesale (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, 2022

SEC2: Securitization exposures in the trading book

For the Six Months Ended September 30, 2023

FOLUTE	51		epterni	Jer 30,	2023					(Mi	llions of Yen)	
			a	b	с	d	e	f	g	h	i	
No.		Types of underlying assets	Bank acts as originator		nator	Bank acts as sponsor			Ban	Bank acts as investor		
			Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	
1	Re	tail (total) – of which	_	_	_		_			_	—	
2		residential mortgage		_		_	_			_	_	
3		credit card	_	_		_	_			_		
4		other retail exposures	—	_		_	_			_	_	
5		re-securitization	_	_	_	_	—			_	_	
6	W	holesale (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, 2022

I OI IIIE			epterm	Jei 30,	2022					(Mi	llions of Yen)
			а	b	с	d	e	f	g	h	i
No.	T	ypes of underlying assets	Bank acts as originator		Bank acts as sponsor			Ban	Bank acts as investor		
				Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail	(total) – of which				_	_			_	
2	re	sidential mortgage	_		_				_	_	_
3	cr	edit card									
4	ot	her retail exposures									
5	re	-securitization							—		
6	Whole	esale (total) – of which									
7	lo	ans to corporates							—		
8	co	ommercial mortgage									_
9	lea	ase and receivables							—		
10	ot	her 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, 2023

For	the Six Mon	tns E	-nae	a Se	ptem	ber 3	50, 20)23							(Millio	ns of Yen)
	/	а	b	с	d	e	f	g	h	i	j	k	1	m	n	0
		Total ex														
			Traditio	nal secur	itization					Synthet	ic securit					
No.			Of which securitization			Of whic	Of which re-securitization			Of whice	h securiti	ization	Of whic	h re-secur	itization	
					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 <1250% RW				_	_			_	_	_				_	_
5	1250% RW			·			_					·				_
	Exposure values (by regu	latory a	approac	h)											
6	SEC-IRBA	_	·	·	—	-	_	_			-	·			—	-
7	SEC-ERBA or IAA	_			_	_	_	_	_	_	_				_	-
8	SEC-SA					_		_	_	_	_	·				
9	1250%	_				_		_	_	_	_					
	RWA (by regulato	ry appr	oach)	1					1							
10	SEC-IRBA						_	_				·				
11	SEC-ERBA or IAA				_	_		_	_	_	_		_		_	_
12	SEC-SA					_		_	_	_	_				_	
13	1250%				_	_		_	_	_	_	· _			_	_
-	Capital charge after	er cap	1	1			I		1	1		1	1	I		L
14	SEC-IRBA						_		_	_	_					
15	SEC-ERBA or IAA				_						_				_	_
16	SEC-SA					_		_	_	_	_					_
17	1250%															<u> </u>
1/	1250 /0		1													

FOr	the Six Mon	tns E	inde	a Se	ptem	ber 3	50, ZU)22							(Millio	ns of Yen)
		а	b	с	d	e	f	g	h	i	j	k	1	m	n	0
		Total ex														
			Traditio	nal secur						Synthet	ic securiti			1		
No.				Of whice	ch securiti	zation	Of whic	h re-secur	itization		Of whic	h securiti	zation	Of whic	h re-secur	itization
					Of which			Of which	Of which			Of which	Of which		Of which	Of which
					retail underlying	wholesale		senior	non-			retail	wholecole		senior	non-
					underlying	5			senior			underlying	5			senior
	Exposure values (I	by RW	bands)													
1	≤20% RW	- I														
2	>20% to 50% RW															
2	>50% to 100%															
3	RW				—	-										
4	>100% to															
-+	<1250% RW															
5	1250% RW															
	Exposure values (l	by regu	latory a	pproac	ch)											
6	SEC-IRBA or															
	IAA															
7	SEC-ERBA															
8	SEC-SA		—													
9	1250%															
	RWA (by regulator	ry appr	oach)									_				
10	SEC-IRBA or															
	IAA															
11	SEC-ERBA															
12	SEC-SA									_						
13	1250%									_						
	Capital charge afte	er cap														
14	SEC-IRBA or					_							_			
	IAA															<u> </u>
15	SEC-ERBA															<u> </u>
16	SEC-SA															<u> </u>
17	1250%									<u> </u>						

For the Six Months Ended September 30, 2022

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

For the Six Months Ended September 30, 2023

FOr	the Six Mon	itns e	inde	a Sep	Jiem	per 3	iu, 20)23							(Millio	ns of Yen)
	/	a	b	с	d	e	f	g	h	i	j	k	1	m	n	0
		Total ex	posures													
			Traditio	nal securi	tization					Syntheti	ic securiti	zation				
No.				Of whic	ch securitization Of which re-securitization			Of which securitization			ization	Of which re-securitization				
					Of which retail underlying	Of which wholesale		Of which senior	Of which non- senior			Of which retail underlying	Of which		Of which senior	Of which non- senior
	Exposure values (by RW	bands)													
1	≤20% RW	10,971,164	10,971,164	10,971,164	3,035,331	7,935,833	_	_	_	_				_		_
2	>20% to 50% RW	93,212	93,212	93,212	93,212	_	_	_	_	_						_
3	>50% to 100% RW	26,173	26,173	26,173	26,173	_	_	_	_	_	_	_		_		_
4	>100% to <1250% RW	1,136	1,136	1,136	1,136	_		_	_	_				_		_
5	1250% RW	0	0	_	_	_	0	_	0	_				_		_
	Exposure values (by regu	latory a	pproac	h)											
6	SEC-IRBA	_		_	_	_	_	_	_	_				_		_
7	SEC-ERBA or	11 001 (07	11 001 (07	11 001 607	2 155 054	7 025 022										
/	IAA	11,091,08/	11,091,08/	11,091,687	3,133,834	1,900,600	_	-		-	-	-			-	-
8	SEC-SA	-	_	_	_	_	_	_	_					_		_
9	1250%	0	0	_	_	_	0	_	0	_				_		_

(Millions of Yen)

(Millions of Yen)

															(1111110	no or ren)
		а	b	с	d	e	f	g	h	i	j	k	1	m	n	0
		Total ex	posures													-
			Traditio	nal securi	tization					Syntheti	ic securiti	zation				
No.			Of which securitization 0			Of which	Of which re-securitization			Of which securitization			Of which re-securitization			
INO.														ĺ		
					Of which	Of which		Of which	Of which			Of which	Of which	ĺ	Of which	Of which
					retail underlying	wholesale		senior	non- senior			retail underlying	wholesale	1	senior	non- senior
					underrynng				senior			underrying				senior
	RWA (by regulato	ry appr	oach)													
10	SEC-IRBA	_	_	_	_	_	_	_	_	_				_		_
1.1	SEC-ERBA or	0.00((50	0.000 (20)		(40.255	1 50(25(
11	IAA	2,226,653	2,220,055	2,226,653	640,277	1,586,376	_		-	-	-	-	-	i –		
12	SEC-SA	_	_	_	_	_	_	_	_	_	_	_	- 1	_	_	_
13	1250%	0	0	_	_	_	0		0	_	_	_		_	_	_
	Capital charge after	er cap														
14	SEC-IRBA	_	_	_	_	_	_		_	_		_	- 1	_		· _
15	SEC-ERBA or	170 123	170 123	170 123	51 000	136 010										
15	IAA	178,132	178,132	178,132	51,222	126,910			-	-	_	_	-			
16	SEC-SA	_	_	_	_	_	_	_	_	_	_	_	_		_	
17	1250%	0	0	_	_	_	0	_	0	-	-		-	-		-
-	•										,					

For the Six Months Ended September 30, 2022

b с d e f h i k 1 m n 0 а g Total exposures Traditional securitization Synthetic securitization Of which securitization Of which re-securitization Of which securitization Of which re-securitization No. Of which retail underlying underlying wholesale nonnonsenior senior senior senior Exposure values (by RW bands) ≤20% RW 9,400,238 9,400,238 9,400,238 2,484,514 6,915,724 1 2 >20% to 50% RW 2,816 2,816 2,816 2,816 _ _ _ >50% to 100% 3 23,564 23,564 23,564 23,564 _ _ _ _ _ _ _ RW >100% to 4 2,079 2,079 2,079 2,079 _ _ _ <1250% RW 5 1250% RW 0 0 0 0 _ _ _ Exposure values (by regulatory approach) SEC-IRBA or 6 _ _ IAA 7 SEC-ERBA 9,428,698 9,428,698 9,428,698 2,512,974 6,915,724 _ _ _ 8 SEC-SA _ _ _ 9 1250% 0 0 0 _ 0 _ _ _ _ RWA (by regulatory approach) SEC-IRBA or 10 IAA 11 SEC-ERBA 1,890,780 1,890,780 1,890,780 512,717 1,378,063 _ 12 SEC-SA 13 1250% 0 0 0 0 _ _ _ Capital charge after cap SEC-IRBA or 14 IAA 151,262 151,262 151,262 41,017 110,245 15 SEC-ERBA _ _ — 16 SEC-SA _ _ _ 17 1250% 0 0 0 0

Market Risk (Consolidated)

MR1: Market risk under standardized approach

For the Six Months Ended September 30, 2023

(Millions of Yen)

No.		Capital requirement in standardized approach
1	General interest rate risk	26
2	Equity risk	_
3	Commodity risk	149
4	Foreign exchange risk	68,897
5	Credit spread risk – non-securitizations	_
6	Credit spread risk – securitizations (non-correlation trading portfolio)	_
7	Credit spread risk – securitization (correlation trading portfolio)	_
8	Default risk – non-securitizations	_
9	Default risk – securitizations (non-correlation trading portfolio)	_
10	Default risk – securitizations (correlation trading portfolio)	_
11	Residual risk add-on	_
	Other	_
12	Total	69,072

MR1: Market risk under standardized approach

For the Six Months Ended September 30, 2022

	Six Montins Linded September 30, 2022	(Millions of Yen)
No.		RWA
1	Interest rate risk (general and specific)	_
2	Equity risk (general and specific)	
3	Foreign exchange risk	1,776,640
4	Commodity risk	
	Options	
5	Simplified approach	
6	Delta-plus method	
7	Scenario approach	
8	Securitization	
9	Total	1,776,640

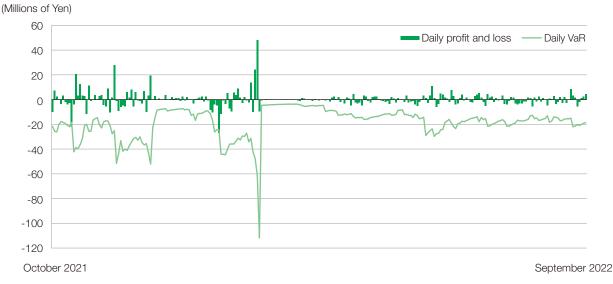
MR3: IMA values for trading portfolios

For the Six Months Ended September 30, 2022

	e Six Months Ended September 30, 2022	(Millions of Yen
No.		
	VaR (10 day 99%)	
1	Maximum value	306
2	Average value	49
3	Minimum value	3
4	Period end	52
	Stressed VaR (10 day 99%)	
5	Maximum value	192
6	Average value	69
7	Minimum value	8
8	Period end	109
	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. 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, 2023	As of September 30, 2022
Itellis	Exposure	Exposure
Look-through approach	18,394	19,817
Mandate-based approach	_	_
Simple approach (subject to 250% RW)	_	
Simple approach (subject to 400% RW)	32	44
Fall-back approach (subject to 1250% RW)	65	71
Total	18,492	19,933

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 1250% RW)" is a method for computing credit risk asset amounts using 1250% 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

INNDD	I - Quantitative information of				(Millions of Yen)		
		a	b	с	d		
No.		⊿E	EVE	⊿NII			
NO.		As of September 30, 2023	As of September 30, 2022	As of September 30, 2023	As of September 30, 2022		
1	Parallel up	2,445,351	2,710,753	252,272	199,340		
2	Parallel down	(2,668,229)	(2,982,133)	(214,902)	(162,702)		
3	Steepener	1,150,488	1,282,303				
4	Flattener	33,423	(802,170)				
5	Short rate up	542,401	563,605				
6	Short rate down	131,412	130,690				
7	Maximum	2,445,351	2,710,753	252,272	199,340		
			e		f		
		As of Septen	nber 30, 2023	As of September 30, 2022			
8	Tier 1 capital	5,562	2,206	6,490	5,020		

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.

Macroprudential supervisory measures (Consolidated)

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

For the Six Months Ended September 30, 2023

	ieu September S	0, 2023		(Millions of Yen, %)
	a	b	с	d
Geographical breakdown	Countercyclical capital buffer rate	Risk-weighted assets used in the computaion of the countercyclical buffer	Bank-specific countercyclical capital buffer rate	Countercyclical buffer amount
Luxembourg	0.50%	183,058		
Hong Kong (China)	1.00%	60,152		
Sweden	2.00%	41,006		
U.K.	2.00%	1,263,194		
Australia	1.00%	707,089		
Germany	0.75%	241,783		
Netherlands	1.00%	553,015		
France	0.50%	378,270		
Subtotal		3,427,571		
Total		25,376,607	0.17%	52,164

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, 2022

For the Six Month's Ende	a September 3	0, 2022		(Millions of Yen, %)
	а	b	с	d
Geographical breakdown	Countercyclical capital buffer rate	Risk-weighted assets used in the computaion of the countercyclical 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.

Operational Risk (Consolidated)

OR1: Historical losses

For the Six Months Ended September 30, 2023

	e Six Months Ende	-								lions of Yer	n, the Numb	
No.		а	b	с	d	e	f	g	h	i	J	k Tan yaan
NO.		Т	T-1	T-2	T-3	T-4	T-5	T-6	T-7	T-8	T-9	Ten-year average
Using ¥2,0	000,000 threshold							· · · ·				
	Total amount of											
1	operational losses	9,430	156	1,538	56	22	105	36	13	23	23	1,140
	net of recoveries (no exclusions)			·								
	Total number of											
2	operational risk losses	12	4	5	2	5	5	5	2	1	2	4
	Total amount of											
3	excluded operational		—	_	—	—	—	—	-	-	—	
	risk losses											
4	Total number of		_	_	_	_		_	_	_	_	
	exclusions Total amount of opera-											
	tional losses net of											
5	recoveries and net of	9,430	156	1,538	56	22	105	36	13	23	23	1,140
	excluded losses											
Using ¥10	,000,000 threshold											
	Total amount of											
6	operational losses	9,404	148	1,532	48	_	98	24	10	23	21	1,131
6	net of recoveries	,	110	1,002			10		10			1,101
	(no exclusions)											
7	Total number of operational risk losses	6	3	3	1	—	4	2	1	1	1	2
	Total amount of											
8	excluded operational		_	_	_	_	_	_	_	_	_	
	risk losses											
9	Total number of											
	exclusions											
	Total amount of opera-											
10	tional losses net of	9,404	148	1,532	48	_	98	24	10	23	21	1,131
	recoveries and net of excluded losses			-								-
Details of	operational risk capital cal	culation										
Details of	Are losses used to											
11	calculate the ILM	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	(yes/no)?											
	If "no" in row 11, is											
	the exclusion of inter-											
12	nal loss data due to	_			_				_	_	_	
	non-compliance with											
	the minimum loss data standards (yes/no)?											
	stanuarus (yes/110)?											

Note: Conservative estimates are used for ILM as regards certain consolidated subsidiaries not meeting the standards stipulated in the Notification Regarding Capital Adequacy Ratio, Article 287-1 as of September 30, 2023.

OR2: Business Indicator and subcomponents

	e Six Months Ended September 30, 2	023		(Millions of Yen
No.		a	b	с
INO.		Т	T-1	T-2
1	ILDC: Interest, lease and dividend component	538,188		
2	Interest and lease income	893,751	432,439	603,664
3	Interest and lease expense	1,352,753	514,517	631,003
4	Interest earning assets	49,966,651	64,579,242	65,853,990
5	Dividend income	410,244	289,249	246,882
6	SC: Services component	86,683		
7	Fee and commission income	30,797	28,964	31,359
8	Fee and commission expense	17,001	15,330	17,743
9	Other operating income	54,939	52,632	60,585
10	Other operating expense	54,573	46,978	45,667
11	FC: Financial component	244,445		
12	Net P&L on the trading book	240	104	495
13	Net P&L on the banking book	236,059	185,570	310,252
14	BI: Business indicator	869,317		
15	BIC: Business indicator component	126,812		
16	BI gross of excluded divested activities	869,317		
17	Reduction in BI due to excluded divested activities			

For the Six Months Ended September 30, 2023

OR3: Minimum required operational risk capital

For the Six Months Ended September 30, 2023

(Millions of Yen)

No.		
1	BIC: Business indicator component	126,812
2	ILM: Internal loss multiplier	0.66
3	Minimum required operational risk capital	83,705
4	Operational risk RWA	1,046,324

Asset encumbrance (Consolidated)

ENC1: Asset encumbrance

For the Six Months Ended September 30, 2023

(Millions of Yen)

		_	1	-	
		а	b	с	d
No.		Pledge assets	Non-pledged assets	Total	Of which: securitization exposures
1	Loans and bills discounted	_	17,901,803	17,901,803	404,969
2	Foreign exchanges assets	_	303,373	303,373	_
3	Securities	22,555,355	21,285,859	43,841,215	10,289,941
4	Money held in trust	17,810	10,542,040	10,559,850	_
5	Trading assets	—	6,063	6,063	
6	Monetary claims bought	_	292,508	292,508	287,689
7	Receivables under resale agreements	652,130	_	652,130	
8	Cash and due from banks	—	21,367,443	21,367,443	
9	Other assets	1,503,720	690,760	2,194,481	109,087
10	Tangible fixed assets	_	129,121	129,121	
11	Customers' liabilities for acceptances and guarantees	_	3,289,955	3,289,955	
12	Reserve for possible loan losses	_	(134,614)	(134,614)	_
	Total	24,729,017	75,674,317	100,403,334	11,091,687

Comparison of modelled and standardized RWA (Consolidated)

CMS2: Comparison of modelled and standardized RWA for credit risk at asset

class level

For the Six Months Ended September 30, 2023

		а	b	с	d
		a	RV		u
No.		RWA for modelled approaches that banks have supervisory approval to use	RWA for column	Total Actual RWA	RWA calculated usin full standardized approach (before capital floor computation)
1	Sovereign	125,358	624,740	208,332	707,715
	Of which: Japanese regional municipal bodies	_	_	_	_
	Of which: non-central government public sector entities in foreign countries	24,460	410,778	26,694	413,011
	Of which: Multilateral Development Bank	—	—		
	Of which: Japan Finance Organization for Municipalities	—	15,071	_	15,071
	Of which: Japanese government institutions	10,992	86,247	10,992	86,247
	Of which: three regional public sectors of Japan	_	_	_	_
2	Banks	631,307	751,974	633,701	757,796
3	Equity	_	—	4,857,678	4,857,678
4	Purchased receivables	116,704	243,441	116,704	243,441
5	Corporate excluding specialized lending and SMEs	3,946,001	7,047,917	3,998,057	7,099,973
	Of which: F-IRB is applied	3,725,430		3,777,486	
	Of which: A-IRB is applied	220,570		220,570	
6	SMEs	57,621	84,985	57,621	84,985
	Of which: F-IRB is applied	2,859		2,859	
	Of which: A-IRB is applied	54,762		54,762	
7	RRE	390,423	1,913,018	390,423	1,913,018
8	Retail – qualifying revolving (QRRE)	_	—	_	
9	Other retail	27,056	56,470	27,056	56,470
10	Specialized lending	2,136,835	2,739,077	2,313,413	2,915,655
	Of which: loan for IPRRE and high volatility IPRRE		_		
11	Total	7,431,308	13,461,625	12,602,989	18,636,734

Note: These is no difference in the mapping criteria to classify the exposures to which the Standardized Approach is applied into the portfolio under the Internal Ratings-Based Approach.

Composition of Leverage Ratio Disclosure (Consolidated)

LR1: Summary comparison of accounting assets vs leverage ratio exposure measure

No.	Items	As of September 30, 2023	As of September 30, 2022
1	Total assets on the balance sheet	101,953,904	
2	Assets of subsidiaries not included in the scope of consolidated leverage ratio (-)		
3	Adjustment for securitized exposures that do not meet the operational requirements for the recognition of risk transference	_	
4	Adjustments for temporary exemption of central bank reserves (-)	20,567,629	
5	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure (–)		
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	_	
7	Adjustments for eligible cash pooling transactions	_	
8	Adjustments for derivative financial instruments	557,847	
8	Exposures related to derivative transactions	953,376	
8	∂	395,529	
9	Adjustment for securities financing transaction exposures (ie repurchase agreements and similar secured lending)	1,137,076	
9	Exposures related to securities financing transactions	2,037,545	
9	Accounting value of the SFTs recognized as assets (–)	900,468	
0	Off-balance sheet exposures	4,360,891	
11	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital) (–)	_	
12	Other adjustments (-)	4,525,552	
12	a Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (–)	378,375	
12	b Customers' liabilities for acceptances and guarantees (–)	3,289,955	
1	c Gross up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	_	
12	transactions (–)	857,221	
12	(excluding amount of total assets on the consolidated balance sheet)		
13	Total exposures	82,916,538	

LR2: Leverage ratio common disclosure template

				(Millions of Yen, %)
No.	Items		As of September 30, 2023	As of September 30, 2022
On-balance	sheet exposures (1)			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)		76,800,321	
2	Gross up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework		_	
3	Deductions of receivable assets for cash variation margin provided in derivatives transactions (-)		857,221	
4	Adjustment for securities received under securities financing transactions that are recognized as an asset (–)		_	
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital) (–)		_	
6	Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (-)		378,375	
7	Total on-balance sheet exposures	(a)	75,564,724	
	xposures (2)		400.041	
<u> </u>	Replacement cost (RC) associated with all derivatives transactions multiplied by 1.4 Potential future exposure (PFE) associated with all derivatives transactions multiplied by 1.4		409,041 544,335	
10	Exempted central counterparty (CCP) leg of clientcleared trade exposures (–)			
11	Adjusted effective notional amount of written credit derivatives or other similar			
12	Adjusted effective notional offsets and add on deductions for written credit derivatives or other similar (–)		_	
13	Total derivative exposures	(b)	953,376	
	nancing transaction exposures (3)		4 005 005	
<u> </u>	The amount of assets related to SFTs, etc. The amount of deductions from the assets above (line 14) (–)		4,895,205 3,994,737	
16	The exposures for counterparty credit risk for SFTs, etc.		1,137,076	
17	The exposures for agent SFTs		1,107,070	
18	The Total exposures related to SFTs, etc.	(c)	2,037,545	
	lance sheet exposures (4)		< 40 < 2 00	
19	Notional amount of off-balance sheet transactions		6,486,398	
20	The amount of adjustments for conversion in relation to off-balance sheet transactions (–)	(1)	2,125,506	
$\frac{22}{\text{Leverage rat}}$	Total exposures related to off-balance sheet transactions	(d)	4,360,891	
23	The amount of capital (Tier 1 capital)	(e)	5,562,206	
24	Total exposures $((a)+(b)+(c)+(d))$	(f)	82,916,538	
25	Leverage ratio ((e)/(f))		6.70%	
26	Applicable minimum leverage ratio requirement		3.00%	
27	Applicable minimum leverage buffer			
Leverage ra	tio included in due from the Bank of Japan (6) Total exposures	(f)	82,916,538	
	The deposites with the Bank of Japan	(1)	20,567,629	
	Total exposures (including the deposits with the Bank of Japan)	(f')	103,484,167	
	Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) ((e)/(f'))		5.37%	
Average dis			<10.400	
28	Average of the amount of assets related to SFTs (after deduction) ((g)+(h))		610,408	
	Average of the amount of assets related to SFTs Average of the amount of deductions from the assets above (-)	(g) (h)	4,327,824 3,717,415	
29	The amount of assets related to SFTs, etc (after deduction) at the end of the quarter $((i)+(j))$		900,468	
14	The amount of assets related to SFTs, etc.	(i)	4,895,205	
15	The amount of deductions from the assets above (–)	(j)	3,994,737	
30	Total exposures (The average of the amount of assets related to SFTs (after deduction) is applicable, the deposits with the Bank of Japan not included)	(k)	82,626,477	
30a	Total exposures (The average of the amount of assets related to SFTs (after deduction) is applicable, the deposits with the Bank of Japan included)	(1)	103,194,107	
31	Leverage ratio (The average of the amount of assets related to SFTs (after deduction) is applicable, the deposits with the Bank of Japan not included) ((e)/(k))		6.73%	\square
31a	Leverage ratio (The average of the amount of assets related to SFTs (after deduction) is applicable, the deposits with the Bank of Japan included) $((e)/(1))$		5.39%	

(Millions of Yen, %)

(Millions of Yen, %)

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

The key driver was a decrease in the amount of capital (Tier 1 capital) due to a decrease in Net Unrealized Gains on Other Securities compared to the corresponding reporting period of previous year.

Composition of Leverage Ratio Disclosure

•		•		(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, 2023	As of September 30, 2022
On-balance s	heet exposure	(1)	1	l.
1		On-balance sheet exposures before deducting adjustment items		80,086,417
1	1	Total assets reported in the consolidated balance sheet		84,584,678
14		The amount of assets of subsidiaries that are not included in the		04,504,070
1b	2	scope of the leverage ratio on a consolidated basis (–)		
		The amount of assets of subsidiaries that are included in the scope of		
1c	7	the leverage ratio on a consolidated basis (except those included in		
10	/	the total assets reported in the consolidated balance sheet)		
		The amount of assets that are deducted from the total assets reported		
1d	3	in the consolidated balance sheet (except adjustment items) (–)		4,498,261
2	7	The amount of adjustment items pertaining to Tier 1 capital (–)		193,016
3	/	Total on-balance sheet exposures (a		79,893,401
	lated to dominy	ative transactions (2)	0	79,095,401
Exposures re		Replacement cost multiplied by 1.4 associated with derivatives		1
4				812,629
		transactions, etc.		
5		Potential future exposure multiplied by 1.4 associated with		716,752
		derivatives transactions, etc.		
6		The amount of receivables arising from providing collateral,		
6		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		808,689
		providing cash variation margin) (–)		
0		The amount of client-cleared trade exposures for which a bank or		
8		bank holding company acting as clearing member is not obliged to		
0		make any indemnification (–)		
9		Adjusted effective notional amount of written credit derivatives The amount of deductions from effective notional amount of written		
10				
	4	credit derivatives (–)		720 (02
11	4	Total exposures related to derivative transactions (1	0)	720,693
	lated to repo t	ransactions (3)		2 (10 700
12		The amount of assets related to repo transactions, etc.		3,649,789
13		The amount of deductions from the assets above (line 12) (–)		3,530,715
14		The exposures for counterparty credit risk for repo transactions, etc.		1,259,718
15		The exposures for agent repo transaction		
16	5	The Total exposures related to repo transactions, etc.	:)	1,378,792
Exposures re	lated to off-ba	lance sheet transactions (4)		
17		Notional amount of off-balance sheet transactions		6,590,087
18		The amount of adjustments for conversion in relation to off-balance		1,914,803
10		sheet transactions (–)		
19	6	Total exposures related to off-balance sheet transactions (a	l)	4,675,284
Leverage rati	o on a consol	idated basis (5)		
20		The amount of capital (Tier 1 capital) (6	e)	6,496,020
21	8	Total exposures $((a)+(b)+(c)+(d))$ (2)		86,668,172
22		Leverage ratio on a consolidated basis ((e)/(f))		7.49%
Leverage rati	o on a consol	idated basis (including the deposits with the Bank of Japan) (6)		1
		Total exposures (1)	86,668,172
		The deposites with the Bank of Japan		16,807,847
		Total exposures (including the deposits with the Bank of Japan) (1		103,476,020
		Leverage ratio on a consolidated basis (including the deposits with	/ /	1
		the Bank of Japan) $((e)/(f'))$		6.27%
	l			

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

The key driver was a decrease in the amount of capital (Tier 1 capital) due to a decrease in Net Unrealized Gains on Other Securities compared to the corresponding reporting period of previous year.

Sound Management of Liquidity Risk (Consolidated)

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

			(1	Millions of Yen, %, t	he Number of Items)	
	Items		ent quarter ember 30, 2023)	The previous quarter (April 1 to June 30, 2023)		
High-qual	ity liquid assets (1)					
1	Total high-quality liquid assets		28,540,348		29,939,835	
Cash outf	lows (2)	Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio	Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio	
2	Cash outflows relating to unsecured retail funding	11,258	1,094	13,608	1,329	
3	Of which: stable deposits	442	13	445	13	
4	Of which: quasi-stable deposits	10,815	1,081	13,162	1,316	
5	Cash outflows relating to unsecured wholesale funding	15,677,081	12,463,756	16,696,755	12,603,789	
6	Of which: qualifying operational deposits		_			
7	Of which: capital relating to unsecured wholesale funding, excluding qualifying operational deposits and debt securities	14,572,000	11,358,675	15,706,166	11,613,200	
8	Of which: debt securities	1,105,080	1,105,080	990,589	990,589	
9	Cash outflows relating to secured funding, etc.		248,500		181,303	
10	Cash outflows relating to funding programs and credit/ liquidity facilities such as derivative transactions, etc.	4,861,246	3,032,411	4,779,798	3,024,377	
11	Of which: cash outflows relating to derivative transactions	2,686,275	2,686,275	2,684,040	2,684,040	
12	Of which: cash outflows relating to funding programs		_			
13	Of which: cash outflows relating to credit/liquidity facilities	2,174,971	346,136	2,095,758	340,336	
14	Cash outflows based on an obligation to provide capital	3,369,921	174,714	3,464,982	249,274	
15	Cash outflows relating to contingencies	7,343,840	165,613	7,170,932	158,509	
16	Total cash outflows		16,086,091		16,218,584	
Cash inflows (3)		Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio	Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio	
17	Cash inflows relating to secured fund management, etc.	98,873	6,431	185,897	5,151	
18	Cash inflows relating to collections of advances, etc.	1,991,016	1,372,111	1,949,573	1,366,818	
19	Other cash inflows	4,239,437	396,258	3,790,110	419,206	
20	Total cash inflows	6,329,327	1,774,801	5,925,580	1,791,176	
Liquidity	coverage ratio on a consolidated basis (4)					
21	Sum of high-quality liquid assets that can be included		28,540,348		29,939,835	
22	Net cash outflows		14,311,290		14,427,407	
23	Liquidity coverage ratio on a consolidated basis		199.4%		207.5%	
24	The number of data for calculating the average value		62		62	

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

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

The consolidated liquidity coverage ratio has shown generally 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

$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$													of Yen, %)
$ \begin{array}{ c c c c c c c c c c c c c c c c c c $	$ \begin{array}{ l l l l l l l l l l l l $							The previous quarter (April 1 to June 30, 2023)					
No So Composite No Composite No Composite No Composite No Composite No	No $c < 0$ $c $ months $c > 1yr$ Weighted matrix No $c < 0$	Items		Unweigh					Unweig	· •		· · · · ·	
Available stable funding (ASF) items (1) Initiative models to c by 1000000000000000000000000000000000000	Instantial Instantial Instantial Instantial Instantial Instantial Instantial Instantial Instantial 1 Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 601777 - - - 601777 6783.928 - - - 6.783.028 2 2 capital (excluding the proportion maturity of less than one yearb before the application of capital deductions 6017.777 -<	items				·			<u> </u>				
1 Capital: of which: 601777 -	1 Cognital: of which: 601777 - - 601777 6.383.28 - - - 6.383.28 2 accinitional Tier I capital and Tier 2 capital excluding the proportion of Tier 2 instruments with residual maturity of tess than one year) before -			maturity	months	to < 1yr	≥ Tyr	value	maturity	months	to < 1yr	≥ Tyr	varue
Common Equity Ther I capital. Additional Ther I capital and Ther Common Equity Ther I capital. 2 Capital (excluding the proportion of Ther 2 instruments with residual maturity of less than one year) before the application of capital instruments that are not included in the above category. -	Common Equity Tier 1 capital. Additional Tier 1 capital and Tier Common Equity Tier 1 capital. Additional Tier 1 capital and Tier Common Equity Tier 1 capital. Additional Tier 1 capital and Tier Common Equity Tier 1 capital. Additional Tier 1 capital and Tier Common Equity Tier 1 capital. Additional Capital Additional Capital Additional Capital												
2 Additional Tier 1 capital and Tier 4.0401000 6.017.77 - - 6.017.77 6.783.928 - - 6.783.928 1 and trivy of less than one yeary before -	Additional Tier 1 capital and Tier Additional Tier 1 capital and Tier 6,017,77 - - - 6,017,77 6,783,92 - - 6,783,92 3 Other capital instruments with residual maturity of less than one year) before -	1		6,017,777				6,017,777	6,783,928				6,783,928
2 2 capital (excluding the proportion of Tier 5 instruments with residual maturity of less than one year) before the application of capital instruments that are not included in the above category - - - 6,007,777 6,007,77	$ \begin{array}{c c c c c c c c c c c c c c c c c c c $												
2 Of Tier 2 instruments with residual matrix of less than one year) before the application of capital deductions. 000000000000000000000000000000000000	2 of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions. 001/071 0.05.923 0		2 capital (excluding the proportion										
Instruity of less than one year) before Imaturity of less than one year) before Imaturity of less than one year) before 3 Other capital instruments that are not -	maturity of less than one year) before maturity of less than one year) before maturity of less than one year) before 3 Other capital instruments that are not -	2	of Tier 2 instruments with residual	6,017,777	-	-		6,017,777	6,783,928	-	-		6,783,928
3 Other capital instruments that are not included in the above category - <t< td=""><td>$\begin{array}{c c c c c c c c c c c c c c c c c c c$</td><td></td><td>maturity of less than one year) before</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	$ \begin{array}{c c c c c c c c c c c c c c c c c c c $		maturity of less than one year) before										
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	3 included in the above category - <												
Included in the above category Instruction Instruction Instruction Instruction 4 customers; of which: 10538 - - 9,323 11,655 - - 10,313 5 Stable deposits 10,414 - - 9,313 444 - - 4,213 6 Less stuble deposits 10,414 - - 9,313 444 - - 4,213 7 Wholesale funding; of which: 6,37455 47,68239 9,453,076 2,423,06 4,121,934 6,273,343 5,111,890 2,413,343 2,463,434 1,118,27 9 Other wholesale funding; of which: 2,5409 4,117,240 39,002 7,501 2,544 2,673 3,925,125 10,683 8,6733 7,531 10 Derivative liabilities and equity not 2,5609 4,117,240 39,002 2,843 2,678 3,925,125 10,683 8,6733 7,531 14 Total available stable funding: - 1,702,146 1,70	Included in the above category Image: customers; of which: 10558 Image: customers; of which: 10141 101	3		_	_	_	_	_	_	_	_	_	_
4 customers; of which: 10.580 - - - 2520 10.800 - - 0.011 5 Stable deposits 10.144 - - 9.139 11.212 - 0.010 7 Woloskale funding: 6.374.553 4.687.939 9.553.067 2.452.306 4.257.934 5.311.5900 2.741.588 2.668.834 11.83.07 9 Other woloskale funding: 6.374.553 4.67.059.34 6.257.354 5.457.307.344 5.311.5900 2.741.588 2.668.834 11.83.07 10 Liabilities with matching interdependent - <	$ \begin{array}{c c c c c c c c c c c c c c c c c c c $												
5 Stable deposits 444	5 Stable deposits 114	4		10,558	-	-	-	9,523	11,656		-		10,513
6 Less stable deposits 10,144 - - - 0,129 1 Wholesale funding: 6374553 (#5,85739) 98,5306 4527343 (\$3,11590) 72,11388 268,884 (1,118,207 8 Operational deposits 6374553 (#6,85739) 98,5306 2452.06 (4,1219,94) 6273,341 (\$3,11590) 72,11388 268,884 (1,118,207 10 Liabilities with matching interdependent - 100,733 (\$ - - - 1,103 - - 1,103 - - 1,103 - - -	6 Less stable deposits 10144 - - 9.129 1122 - - - 0.0 7 Wholesale funding: of which: 6.374533 47.683.799 30.553.076 2.452.366 41.219.394 6.2573.344 53.115.990 27.413.885 2.668.843 41.118. 9 Other wholesale funding: 6.374553 47.683.799 30.553.076 2.452.366 41.219.394 6.2573.344 53.115.990 27.413.885 2.668.843 41.118. 10 Liabilities with matching interdependent assets -			414	_	_	_	393	444	_	_	_	421
8 Operational deposits 3 $$ <td>8 Operational deposits -</td> <td></td> <td></td> <td></td> <td>_</td> <td>_</td> <td>_</td> <td></td> <td></td> <td>_</td> <td>_</td> <td>_</td> <td>.,</td>	8 Operational deposits -				_	_	_			_	_	_	.,
9 10ther wholesale funding 6374553 47,683,793 30,553,076 2,452,366 41,219,344 62,57344 53,115,990 27,413,885 2,668,843 41,118,207 10 Liabilities with matching interdependent - 1 0.5 10,5040 10,50210 0.551076 3,802 - - - 1,173 10,552,401 0.551,561 16,88,008 16 0.552,572,621 5,300,642 1,3052,245 5,300,442 2,157,853 3,457,857 1,88,4855 15,64,213 3,376,6521 5,300,642 2,257,824 3,405,767	9 Other wholesale funding 6374553 637653 748379 30553076 2452306 41219394 6237334 53.115.990 27.413885 2668.843 41.118 10 Liabilities with matching interdependent assets -<		Wholesale funding; of which:	6,374,553	47,683,739	30,553,076	2,452,306	41,219,394	6,257,334	53,115,990	27,413,885	2,668,843	41,118,207
10 Liabilities with matching interdependent -	10 Labilities with matching interdependent -			6 374 553	47 683 730	30 553 076	2 452 306	41 210 304	6 257 334	53 115 000	27 /12 885	2 668 8/13	41 118 207
10 assets 1 0 0 3 0 7 1 0 1 0 0 0 5 0 1 0 1 0 </td <td>10 assets -<!--</td--><td></td><td></td><td>0,374,333</td><td>47,005,757</td><td>30,333,070</td><td>2,432,300</td><td>41,217,374</td><td>0,237,334</td><td>55,115,770</td><td>27,415,005</td><td>2,000,045</td><td>41,110,207</td></td>	10 assets - </td <td></td> <td></td> <td>0,374,333</td> <td>47,005,757</td> <td>30,333,070</td> <td>2,432,300</td> <td>41,217,374</td> <td>0,237,334</td> <td>55,115,770</td> <td>27,415,005</td> <td>2,000,045</td> <td>41,110,207</td>			0,374,333	47,005,757	30,333,070	2,432,300	41,217,374	0,237,334	55,115,770	27,415,005	2,000,045	41,110,207
12 Derivative liabilities 77,98 86,753 13 All other liabilities and equity not included in the above categories 25,669 4,117,540 30,902 2 25,481 26,785 3025,112 103,683 0 57,351 14 Total available funding (RSF) items (2) 47,970,000 47,970,000 47,970,000 15 HQLA Induction (RSF) items (2) 1,044 2,346 - - 1,173 16 Deposits held at financial institutions for operational purposes 3,882 - - 1,944 2,346 - - 1,173 17 Loans, repo transactions with- financial institutions (secured by level - 652,022 - - - 132,737 - - - 18 financial institutions (not included in item 18, 19 and assets (not included in item 18, 19 and 24,22); of which: 68,010 32,244,079 1,68,779 7,961,178 9,467,764 693,122 3,202,656 1,56,262 7,711,179 9,418,474 221 With a risk weight of less than or equal to 35% under the Standardized -	12 Derivative liabilities 77,498 86,733 13 All other liabilities and equity not included in the above categories 25,669 4,117,540 39,092 2 25,481 26,785 3,925,125 103,683 0 57, 14 Total available stable funding 47,272,176 47,272,176 47,970, Required stable funding (RSF) items (2) 15 HQLA 1,702,746 1,868,832 13,052,249 5,200,044 2,215,010 23,527,824 40,057, 16 Deposits held at financial institutions for operational purposes 3,882 - - - 1,941 2,346 - - 1,1 17 Loans, repo transactions-related assets, securities and other similar assets; of which: 10,620,974 5,487,876 1,854,855 25,764,213 33,736,832 13,052,249 5,200,044 2,215,010 23,527,824 40,057, 18 financial institutions (not included in item 18) 10,620,974 5,487,876 1,854,855 25,764,213 33,736,832 1,305,2249 5,200,044 2,215,010 23,527,824 40,6	10			_	-	_	-	-	_	_	_	—
11 All other liabilities and equity not included in the above categories 25,669 4,117,540 39,092 2 25,481 26,785 3,925,125 103,663 0 57,351 12 HQLA 47,272,176 47,270,000 47,270,000 47,970,000 15 HQLA 1,082,074 1,044 2,346 - - 1,173 15 HQLA 1,027,746 1,944 2,346 - - 1,173 17 securities and other similar assets; of which: 10,620,974 5,487,876 1,854,855 2,764,213 33,736,832 13,052,249 5,200,044 2,215,010 2,527,824 3,057,677 18 Loans to- and repo transactions with- financial institutions (secured by level - 652,022 - - - 132,737 - - - - 141,01A <	13 All other liabilities and equity not included in the above categories 25,669 4,117,540 39,092 2 25,881 26,785 3,925,125 103,683 0 57, 14 14 Total available stable funding 417,272,176 47,970, 47,970, 47,970, 47,970, 47,970, 47,970, 41,911, 40,011, 41,011			25,669	4,117,540	39,092			26,785	3,925,125	103,683		
15 1	15 included in the above categories 22,009 4,11,940 39,092 2 25,461 26,053 35,25,123 105,053 0 37,14 14 Total available stable funding 47,272,176 47,272,176 47,970, 15 HQLA 17 Loans, repo transactions-related assets, securities and other similar assets; of which: securities and other similar asset; of which: securities and other similar asset; of which: securities and other similar asset; of which: inter 18, 10,20,974 5,487,876 1,854,855 25,764,213 33,736,832 13,052,249 5,200,044 2,215,010 23,527,824 34,057,824 18 Loans, repo transactions with-financial institutions (secured by level 1 HQLA) 652,022 - - - 132,737 - - - 132,737 - - - 14,16,744 603,132 2,669,089 3,610,137 599,150 1,752,944 616,957 2,788,880 3,677, 19 Loans and repo transactions-related assets, of which: - 2,311 4,857 205,799 163,000 - 2,526 4,854 204,178 161, 20 of which: - 2,311 4,855 205,79	12					77,498					86,753	
14 Total available stable funding 47,272,176 47,970,000 Required stable funding (RSF) items (2) 1 102,746 1,680,008 16 Deposits held at financial institutions for operational purposes 3,882 - - 1,941 2,346 - - 1,173 17 sceurities and other similar assets; of which: 16,20,974 5,487,876 1,854,855 25,764,213 3,376,821 1,305,224 5,200,044 2,215,010 23,527,824 34,057,687 18 Icoans to- and repo transactions with-financial institutions (secured by level - 652,022 - - - 132,737 - - - - - 123,737 - - - - 124,737 - - - - 124,737 - - - - 123,737 - - - - 124,737 - - - - 124,737 - - - - 124,737 - - - - 124,737 - - - - 124,737,144 - 1424,744 24,947,764 <td>14 Total available stable funding 47,272,176 47,970, Required stable funding (RSF) items (2) 15 HQLA 1,688, 16 Deposits held at financial institutions for operational purposes 1,882 - - 1,941 2,346 - - 1,688, 17 Loans, repo transactions-related assets, securities and other similar assets; of which: 10,620,974 5,487,876 1,854,855 25,764,213 33,736,832 13,052,249 5,200,044 2,215,010 23,527,824 34,057, 18 Loans, repo transactions with-financial institutions (secured by level - 652,022 - - - 132,737 - - 112,737 - - 112,737 - - 112,737 - - 114,142,44 140,243 1,052,249 5,200,044 2,215,010 23,527,824 34,057, 19 Loans to- and repo transactions with-financial institutions (not included in item 18, 19 and 22,05 61,601,137 599,150 1,752,944 616,957 2,788,880 3,677, 20 Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which: 14,167,744 603,134 543</td> <td>13</td> <td></td> <td>25,669</td> <td>4,117,540</td> <td>39,092</td> <td>2</td> <td>25,481</td> <td>26,785</td> <td>3,925,125</td> <td>103,683</td> <td>0</td> <td>57,351</td>	14 Total available stable funding 47,272,176 47,970, Required stable funding (RSF) items (2) 15 HQLA 1,688, 16 Deposits held at financial institutions for operational purposes 1,882 - - 1,941 2,346 - - 1,688, 17 Loans, repo transactions-related assets, securities and other similar assets; of which: 10,620,974 5,487,876 1,854,855 25,764,213 33,736,832 13,052,249 5,200,044 2,215,010 23,527,824 34,057, 18 Loans, repo transactions with-financial institutions (secured by level - 652,022 - - - 132,737 - - 112,737 - - 112,737 - - 112,737 - - 114,142,44 140,243 1,052,249 5,200,044 2,215,010 23,527,824 34,057, 19 Loans to- and repo transactions with-financial institutions (not included in item 18, 19 and 22,05 61,601,137 599,150 1,752,944 616,957 2,788,880 3,677, 20 Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which: 14,167,744 603,134 543	13		25,669	4,117,540	39,092	2	25,481	26,785	3,925,125	103,683	0	57,351
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Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which: 703,080 3,244,079 1,168,779 7,961,178 9,467,764 693,122 3,202,656 1,562,962 7,711,179 9,418,474 21 equal to 35% under the Standardized Approach for credit risk – 1,416,744 603,134 543,663 1,368,767 – 1,514,090 919,901 578,876 1,601,049 22 Residential mortgages; of which: – 2,311 4,855 205,799 163,000 – 2,526 4,854 204,178 161,760 23 geual to 35% under the Standardized Approach for credit risk – 1,525 3,180 77,562 52,768 – 1,621 3,146 77,406 52,698 24 Securities that are not in default and do not qualify as HQLA and other similar assets 9,259,283 206,546 187 14,928,146 20,495,929 11,759,977 109,178 30,236 12,823,586 20,800,277 25 Assets with matching interdependent liabilities – – – – – – –	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which: Total Solution	17		020,010	1,502,717	001,002	2,007,007	5,010,157	577,150	1,752,711	010,757	2,700,000	5,077,171
22); of which: 22); of which: 21 21 With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk - 1,416,744 603,134 543,663 1,368,767 - 1,514,090 919,901 578,876 1,601,049 22 Residential mortgages; of which: - 2,311 4,855 205,799 163,000 - 2,526 4,854 204,178 161,760 23 Approach for credit risk - 1,525 3,180 77,562 52,768 - 1,621 3,146 77,406 52,698 24 Securities that are not in default and do not qualify as HQLA and other similar assets 9,259,283 206,546 187 14,928,146 20,495,929 11,759,977 109,178 30,236 12,823,586 20,800,277 25 Assets with matching interdependent liabilities -	22); of which: 22); of which: 144 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>												
21 With a risk weight of less than or equal to 35% under the Standardized - 1,416,744 603,134 543,663 1,368,767 - 1,514,090 919,901 578,876 1,601,049 22 Residential mortgages; of which: - 2,311 4,855 205,799 163,000 - 2,526 4,854 204,178 161,760 23 Residential mortgages; of which: - 1,525 3,180 77,562 52,768 - 1,621 3,146 77,406 52,698 24 Securities that are not in default and do not qualify as HQLA and other similar assets 9,259,283 206,546 187 14,928,146 20,495,929 11,759,977 109,178 30,236 12,823,586 20,800,277 25 Assets with matching interdependent liabilities -	21With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk $ 1,416,744$ $603,134$ $543,663$ $1,368,767$ $ 1,514,090$ $919,901$ $578,876$ $1,601,$ 22Residential mortgages; of which: $ 2,311$ $4,855$ $205,799$ $163,000$ $ 2,526$ $4,854$ $204,178$ $161,$ 23Residential mortgages; of which: $ 2,311$ $4,855$ $205,799$ $163,000$ $ 2,526$ $4,854$ $204,178$ $161,$ 23With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk $ 1,525$ $3,180$ $77,562$ $52,768$ $ 1,621$ $3,146$ $77,406$ $52,$ 24Securities that are not in default and do not qualify as HQLA and other similar assets $9,259,283$ $206,546$ 187 $14,928,146$ $20,495,929$ $11,759,977$ $109,178$ $30,236$ $12,823,586$ $20,800,$ 25Assets with matching interdependent liabilities $ -$ 26Other assets; of which: $999,189$ $98,280$ $64,388$ $2,320,944$ $4,182,175$ $1,069,354$ $793,903$ $71,292$ $2,330,166$ $3,965,$ 27Physical traded commodities, including gold derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated $1,280,135$ $1,090,030$ $1,207,884$ $1,028,$ <td>20</td> <td></td> <td>703,080</td> <td>3,244,079</td> <td>1,168,779</td> <td>7,961,178</td> <td>9,467,764</td> <td>693,122</td> <td>3,202,656</td> <td>1,562,962</td> <td>7,711,179</td> <td>9,418,474</td>	20		703,080	3,244,079	1,168,779	7,961,178	9,467,764	693,122	3,202,656	1,562,962	7,711,179	9,418,474
21 equal to 35% under the Standardized Approach for credit risk - 1,416,744 603,134 543,663 1,368,767 - 1,514,090 919,901 578,876 1,601,049 22 Residential mortgages; of which: - 2,311 4,855 205,799 163,000 - 2,526 4,854 204,178 161,760 23 With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk - 1,525 3,180 77,562 52,768 - 1,621 3,146 77,406 52,698 24 Securities that are not in default and do not qualify as HQLA and other similar assets 9,259,283 206,546 187 14,928,146 20,495,929 11,759,977 109,178 30,236 12,823,586 20,800,277 25 Assets with matching interdependent liabilities - <td>$\begin{array}{c c c c c c c c c c c c c c c c c c c$</td> <td></td>	$ \begin{array}{c c c c c c c c c c c c c c c c c c c $												
Approach for credit risk Approach for credit risk 22 Residential mortgages; of which: - 2,311 4,855 205,799 163,000 - 2,526 4,854 204,178 161,760 23 equal to 35% under the Standardized - 1,525 3,180 77,562 52,768 - 1,621 3,146 77,406 52,698 24 Securities that are not in default and do not qualify as HQLA and other similar assets 9,259,283 206,546 187 14,928,146 20,495,929 11,759,977 109,178 30,236 12,823,586 20,800,277 25 Assets with matching interdependent liabilities -	Approach for credit risk Approach for credit risk Approach for credit risk 22 Residential mortgages; of which: - 2,311 4,855 205,799 163,000 - 2,526 4,854 204,178 161, 23 equal to 35% under the Standardized - 1,525 3,180 77,562 52,768 - 1,621 3,146 77,406 52, 24 Securities that are not in default and do not qualify as HQLA and other similar assets 9,259,283 206,546 187 14,928,146 20,495,929 11,759,977 109,178 30,236 12,823,586 20,800, 25 Assets with matching interdependent liabilities -	21		_	1 416 744	603 134	543 663	1 368 767		1 51/ 000	010 001	578 876	1 601 0/0
22 Residential mortgages; of which: - 2,311 4,855 205,799 163,000 - 2,526 4,854 204,178 161,760 23 With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk - 1,525 3,180 77,562 52,768 - 1,621 3,146 77,406 52,698 24 Securities that are not in default and do not qualify as HQLA and other similar assets 9,259,283 206,546 187 14,928,146 20,495,929 11,759,977 109,178 30,236 12,823,586 20,800,277 25 Assets with matching interdependent liabilities - </td <td>22 Residential mortgages; of which: - 2,311 4,855 205,799 163,000 - 2,526 4,854 204,178 161, 23 With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk - 1,525 3,180 77,562 52,768 - 1,621 3,146 77,406 52, 24 Securities that are not in default and do not qualify as HQLA and other similar assets 9,259,283 206,546 187 14,928,146 20,495,929 11,759,977 109,178 30,236 12,823,586 20,800, 25 Assets with matching interdependent liabilities -</td> <td>21</td> <td></td> <td></td> <td>1,110,744</td> <td>005,154</td> <td>545,005</td> <td>1,500,707</td> <td></td> <td>1,514,070</td> <td>,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,</td> <td>570,070</td> <td>1,001,047</td>	22 Residential mortgages; of which: - 2,311 4,855 205,799 163,000 - 2,526 4,854 204,178 161, 23 With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk - 1,525 3,180 77,562 52,768 - 1,621 3,146 77,406 52, 24 Securities that are not in default and do not qualify as HQLA and other similar assets 9,259,283 206,546 187 14,928,146 20,495,929 11,759,977 109,178 30,236 12,823,586 20,800, 25 Assets with matching interdependent liabilities -	21			1,110,744	005,154	545,005	1,500,707		1,514,070	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	570,070	1,001,047
23 With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk - 1,525 3,180 77,562 52,768 - 1,621 3,146 77,406 52,698 24 Securities that are not in default and do not qualify as HQLA and other similar assets 9,259,283 206,546 187 14,928,146 20,495,929 11,759,977 109,178 30,236 12,823,586 20,800,277 25 Assets with matching interdependent liabilities -	23With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk-1,5253,18077,56252,768-1,6213,14677,40652,24Securities that are not in default and do not qualify as HQLA and other similar assets9,259,283206,54618714,928,14620,495,92911,759,977109,17830,23612,823,58620,800,25Assets with matching interdependent liabilities26Other assets; of which:999,189989,28064,3882,320,9444,182,1751,069,354793,90371,2922,330,1663,965,27Physical traded commodities, including gold28default funds of CCPs (including those that are not recorded on consolidated1,280,1351,090,0301,207,8841,028,	22		_	2,311	4,855	205,799	163,000	_	2,526	4,854	204,178	161,760
Approach for credit risk Approach for credit risk Approach for credit risk Approach for credit risk 24 Securities that are not in default and do not qualify as HQLA and other similar assets 9,259,283 206,546 187 14,928,146 20,495,929 11,759,977 109,178 30,236 12,823,586 20,800,277 25 Assets with matching interdependent liabilities — # # # # <	Approach for credit riskApproach for credit risk24Securities that are not in default and do not qualify as HQLA and other similar assets9,259,283206,54618714,928,14620,495,92911,759,977109,17830,23612,823,58620,800,25Assets with matching interdependent liabilities———————26Other assets; of which:999,189989,28064,3882,320,9444,182,1751,069,354793,90371,2922,330,1663,965,27Physical traded commodities, including gold———————28default funds of CCPs (including those that are not recorded on consolidated1,280,1351,090,0301,207,8841,028,												
24 Securities that are not in default and do not qualify as HQLA and other similar assets 9,259,283 206,546 187 14,928,146 20,495,929 11,759,977 109,178 30,236 12,823,586 20,800,277 25 Assets with matching interdependent liabilities — …	24 Securities that are not in default and do not qualify as HQLA and other similar assets 9,259,283 206,546 187 14,928,146 20,495,929 11,759,977 109,178 30,236 12,823,586 20,800, 25 Assets with matching interdependent liabilities — … 1,282,135 1,090,303 71,292 2,330,166 3,965, 3,965, 3,965, 3,965, 3,965, 3,965, 3	23		-	1,525	3,180	77,562	52,768	-	1,621	3,146	77,406	52,698
24 qualify as HQLA and other similar assets 9,259,283 206,346 187 14,928,146 20,495,929 11,759,977 109,178 30,256 12,823,386 20,800,217 25 Assets with matching interdependent liabilities — …	24 qualify as HQLA and other similar assets 9,259,283 206,546 18/14,928,146 20,495,329 11,759,977 109,178 30,256 12,823,586 20,800, 25 Assets with matching interdependent liabilities — … </td <td></td>												
25 Assets with matching interdependent liabilities — …	25 Assets with matching interdependent liabilities — …	24		9,259,283	206,546	187	14,928,146	20,495,929	11,759,977	109,178	30,236	12,823,586	20,800,277
26 Other assets; of which: 999,189 989,280 64,388 2,320,944 4,182,175 1,069,354 793,903 71,292 2,330,166 3,965,569 27 Physical traded commodities, including gold — …	26Other assets; of which:999,189989,28064,3882,320,9444,182,1751,069,354793,90371,2922,330,1663,965,27Physical traded commodities, including gold–––––––Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated1,280,1351,090,0301,207,8841,028,	25		_	_	_	_	_	_	_	_		
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)1,280,1351,090,0301,207,8841,028,46029Derivative assets30Derivative liabilities (before deduction of variation margin posted)56,49356,49356,49383,10083,10031All other assets not included in the above categories999,189989,28064,388984,3143,035,6511,069,354793,90371,2921,039,1812,854,00732Off-balance sheet items9,579,768270,6499,181,794266,67539,997,9113	28Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated1,280,1351,090,0301,207,8841,028,	26	Other assets; of which:	999,189	989,280	64,388	2,320,944	4,182,175	1,069,354	793,903	71,292	2,330,166	3,965,569
28 derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet) 1,280,135 1,090,030 1,207,884 1,028,460 29 Derivative assets - - - - - 30 Derivative liabilities (before deduction of variation margin posted) 56,493 56,493 56,493 83,100 83,100 31 All other assets not included in the above categories 999,189 989,280 64,388 984,314 3,035,651 1,069,354 793,903 71,292 1,039,181 2,854,007 32 Off-balance sheet items 9,579,768 270,649 9,181,794 266,675 33 Total required stable funding 39,894,344 39,894,344 39,979,113	28 derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated 1,280,135 1,090,030 1,207,884 1,028,	_27_										\sim	
28 default funds of CCPs (including those that are not recorded on consolidated balance sheet) 1,280,135 1,090,030 1,207,884 1,028,460 29 Derivative assets - - - - - 30 Derivative liabilities (before deduction of variation margin posted) 56,493 56,493 56,493 83,100 83,100 31 All other assets not included in the above categories 999,189 989,280 64,388 984,314 3,035,651 1,069,354 793,903 71,292 1,039,181 2,854,007 32 Off-balance sheet items 9,579,768 270,649 9,181,794 266,675 33 Total required stable funding 39,894,344 39,894,344 39,979,113	28 default funds of CCPs (including those that are not recorded on consolidated 1,280,135 1,090,030 1,207,884 1,028,												
that are not recorded on consolidated balance sheet) that are not recorded on consolidated balance sheet) 29 Derivative assets - <td>that are not recorded on consolidated</td> <td>28</td> <td></td> <td></td> <td></td> <td></td> <td>1.280.135</td> <td>1.090.030</td> <td></td> <td></td> <td></td> <td>1.207.884</td> <td>1.028.460</td>	that are not recorded on consolidated	28					1.280.135	1.090.030				1.207.884	1.028.460
29 Derivative assets – 133 303							-,,					-,,	-,,
30 Derivative liabilities (before deduction of variation margin posted) 56,493 56,493 83,100 83,100 31 All other assets not included in the above categories 999,189 989,280 64,388 984,314 3,035,651 1,069,354 793,903 71,292 1,039,181 2,854,007 32 Off-balance sheet items 9,579,768 270,649 9,181,794 266,675 33 Total required stable funding 39,894,344 39,894,344 39,979,113				\bigvee									
30 of variation margin posted) 30,493 30,493 83,100 83,100 31 All other assets not included in the above categories 999,189 989,280 64,388 984,314 3,035,651 1,069,354 793,903 71,292 1,039,181 2,854,007 32 Off-balance sheet items 9,579,768 270,649 9,181,794 266,675 33 Total required stable funding 39,894,344 39,894,344 39,979,113	29 Derivative assets	29		<u> </u>	<u> </u>	<u> </u>			<u> </u>	<u> </u>	<u> </u>		
31 All other assets not included in the above categories 999,189 989,280 64,388 984,314 3,035,651 1,069,354 793,903 71,292 1,039,181 2,854,007 32 Off-balance sheet items 9,579,768 270,649 9,181,794 266,675 33 Total required stable funding 39,894,344 39,894,344 39,979,113		30					56,493	56,493				83,100	83,100
31 above categories 999,189 989,200 64,388 984,314 3,035,051 1,069,334 79,3905 71,292 1,039,181 2,634,007 32 Off-balance sheet items 9,579,768 270,649 9,181,794 266,675 33 Total required stable funding 39,894,344 39,897,113 39,979,113						<u> </u>					<u> </u>		
32 Off-balance sheet items 9,579,768 270,649 9,181,794 266,675 33 Total required stable funding 39,894,344 39,979,113		31		999,189	989,280	64,388	984,314	3,035,651	1,069,354	793,903	71,292	1,039,181	2,854,007
33 Total required stable funding 39,894,344 39,979,113	32 Off-balance sheet items 9,579,768 270,649 9,181,794 266,		Off-balance sheet items		\sim		9,579,768					9,181,794	266,675
(1.1.1) is a statistical web stabilized with the statistical st	33 Total required stable funding 39,894,344 39,979,	33	Total required stable funding										39,979,113
34 Consolidated net stable funding ratio (NSFR) 118.4%		54	Consolidated net stable funding ratio (NSFR)		\sim			118.4%					119.9 %

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 for the past two years.

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 Disclosure

		a	b	с
Basel III Template No.	Items	As of September 30, 2023	As of September 30, 2022	Reference to Template CC2
Common Equ	ity Tier 1 capital: instruments and reserves			
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,210,255		
1a	Of which: capital and capital surplus	4,065,219		
2	Of which: retained earnings	2,145,036		
26	Of which: national specific regulatory adjustments (earnings to be distributed) (–)			
	Of which: other than the above			
3	Valuation and translation adjustments and other disclosed reserves	(1,730,097)		(a)
6	Common Equity Tier 1 capital: instruments and reserves (A)	4,480,157		
Common Equ	ity Tier 1 capital: regulatory adjustments			
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	34,837		
8	Of which: goodwill (net of related tax liability)			
9	Of which: other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)	34,837		
10	Deferred tax assets that rely on future profitability excluding those aris- ing from temporary differences (net of related tax liability)	_		
11	Deferred gains or losses on derivatives under hedge accounting	(27,139)		
12	Shortfall of eligible provisions to expected losses			
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)	5,357		
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	299,829		
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)	299,829		
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 insuf- ficient Additional Tier 1 and Tier 2 to cover deductions			
28	Common Equity Tier 1 capital: regulatory adjustments (B)	312,885		
	ity Tier 1 capital (CET1)			
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	4,167,272		
Additional Ti	er 1 capital: instruments		,	
31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown			
30 32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,316,972		
	Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—		

			(1	Millions of Yen, 9
Basel III		a	b	с
Template No.	Items	As of September 30, 2023	As of September 30, 2022	Reference to Template CC2
36	Additional Tier 1 capital: instruments (D)	1,316,972	30, 2022	Template CC2
	er 1 capital: regulatory adjustments	1,510,772		
37	Investments in own Additional Tier 1 instruments			
38	Reciprocal cross-holdings in Additional Tier 1 instruments			
	Investments in the capital of banking, financial and insurance entities that			
	are outside the scope of regulatory consolidation, net of eligible short			
39	positions, where the bank does not own more than 10% of the issued			
	common share capital of the entity (amount above 10% threshold)			
	Significant investments in the capital of banking, financial and insurance			
40	entities that are outside the scope of regulatory consolidation (net of	37,211		
	eligible short positions)			
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient			
42	Tier 2 to cover deductions			
43	Additional Tier 1 capital: regulatory adjustments (E)	37,211		
Additional Ti	er 1 capital (AT1)			
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	1,279,760		
Tier 1 capital	(T1=CET1+AT1)	~		
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	5,447,033		
Tier 2 capital:	instruments and provisions			
1	Directly issued qualifying Tier 2 instruments plus related capital surplus			
	of which: classified as equity under applicable accounting standards and	_		
	its breakdown			
46	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			
50	Total of general reserve for possible loan losses and eligible provisions	2,644		
	included in Tier 2			
50a	Of which: general reserve for possible loan losses	36		
50b	Of which: eligible provisions	2,607		
51	Tier 2 capital: instruments and provisions (H)	2,644		
Tier 2 capital:	regulatory adjustments			
52	Investments in own Tier 2 instruments	_		
53	Reciprocal cross-holdings in Tier 2 instruments	_		
	Investments in the capital and other TLAC liabilities of banking, financial			
	and insurance entities that are outside the scope of regulatory consolida-			
54	tion, 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% d = 1.1)			
	10% threshold) Significant investments in the capital and other TLAC liabilities of		//	
55	banking, financial and insurance entities that are outside the scope of			
55	regulatory consolidation (net of eligible short positions)			
57	Tier 2 capital: regulatory adjustments (I)			
Tier 2 capital				
58	Tier 2 capital (T2) ((H)-(I)) (J)	2,644		
Total capital (2,044		
<u>10tal capital (</u> 59		5 440 677		
	Total capital (TC=T1+T2) ((G) + (J)) (K)	5,449,677		
Risk weighted		20 504 727		
60	Risk weighted assets (L)	30,504,737		

(Millions	of Yen.	%)

			(1	Millions of Yen, %)
Basel III		а	b	с
Template No.	Items		As of September	Reference to
-		30, 2023	30, 2022	Template CC2
Capital ratio a	and buffers (non-consolidated)			
61	Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))	13.66%		
62	Tier 1 capital ratio (non-consolidated) ((G)/(L))	17.85%		
63	Total capital ratio (non-consolidated) ((K)/(L))	17.86%		
64	CET1 specific buffer requirement			
65	Of which: capital conservation buffer requirement			
66	Of which: countercyclical buffer requirement			
67	Of which: G-SIB/D-SIB additional requirement			
68	CET1 available after meeting the bank's minimum capital requirements			
Regulatory ad			· · · · ·	
	Non-significant Investments in the capital and other TLAC liabilities of			
72	Other Financial Institutions that are below the thresholds for deduction	151,780		
	(before risk weighting)			
73	Significant investments in the common stock of Other Financial Institutions	28,389		
15	that are below the thresholds for deduction (before risk weighting)	20,309		
74	Mortgage servicing rights that are below the thresholds for deduction			
/4	(before risk weighting)			
75	Deferred tax assets arising from temporary differences that are below	446,710		
	the thresholds for deduction (before risk weighting)	440,710		
Provisions inc	cluded in Tier 2 capital: instruments and provisions			
76	Provisions (general reserve for possible loan losses)	36		
77	Cap on inclusion of provisions (general reserve for possible loan losses)	27,991		
	Provisions eligible for inclusion in Tier 2 in respect of exposures subject			
78	to internal ratings-based approach (prior to application of cap) (if the	2,607		
	amount is negative, report as "nil")			
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	157,281		

_		a	b	Villions of Yen, 9 c
Basel III Template No.	Items	As of September 30, 2023	As of September 30, 2022	Reference to Template CC2
Common Equ	ity 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	
1a	Of which: capital and capital surplus		4,015,219	
2	Of which: retained earnings		2,246,363	
26	Of which: national specific regulatory adjustments (earnings to be distributed) (–)			
	Of which: other than the above			
3	Valuation and translation adjustments and other disclosed reserves		(1,009,430)	(a)
6	Common Equity Tier 1 capital: instruments and reserves (A)		5,252,153	
Common Equ	ity Tier 1 capital: regulatory adjustments			
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)		35,125	
8	Of which: goodwill (net of related tax liability)			
9	Of which: other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)		35,125	
10	Deferred tax assets that rely on future profitability excluding those aris- ing from temporary differences (net of related tax liability)			
11	Deferred gains or losses on derivatives under hedge accounting		52,072	
12	Shortfall of eligible provisions to expected losses		1,220	
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	
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+20+21	Of which: significant investments in the common stock of financials		14,405	
20	Of which: mortgage servicing rights			
20	Of which: horgage servenig rights 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 insuf- ficient Additional Tier 1 and Tier 2 to cover deductions			
28	Common Equity Tier 1 capital: regulatory adjustments (B)		149,394	
Common Equ	ity Tier 1 capital (CET1)			
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)		5,102,758	
dditional Ti	er 1 capital: instruments			
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	
30 32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable account- ing standards		1,316,972	
	Ovalifying Additional Tion 1 instruments also related conital symplus	r		

Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities

CC1: Composition of Capital

			(1	Millions of Yen, %)
Basel III		a	b	с
Template No.	Items	As of September 30, 2023	As of September 30, 2022	Reference to Template CC2
	Eligible Tier 1 capital instruments under phase-out arrangements included	30, 2023	30, 2022	Template CC2
33+35	in Additional Tier 1 capital: instruments			
36	Additional Tier 1 capital: instruments (D)		1,366,971	
	er 1 capital: regulatory adjustments		1,500,771	
37	Investments in own Additional Tier 1 instruments			
38	Reciprocal cross-holdings in Additional Tier 1 instruments			
50	Investments in the capital of banking, financial and insurance entities that			
	are outside the scope of regulatory consolidation, net of eligible short			
39	positions, where the bank does not own more than 10% of the issued com-			
	mon share capital of the entity (amount above 10% threshold)			
	Significant investments in the capital of banking, financial and insurance			
40	entities that are outside the scope of regulatory consolidation (net of		37,447	
	eligible short positions)			
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	
	er 1 capital (AT1)			
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)		1,329,524	
	(T1=CET1+AT1)		,	
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)		6,432,283	
Tier 2 capital:	instruments and provisions			
	Directly issued qualifying Tier 2 instruments plus related capital surplus			
	of which: classified as equity under applicable accounting standards and			
16	its breakdown	/		
46	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			
	Eligible Tier 2 capital instruments under phase-out arrangements included			
47+49	in Tier 2: instruments and provisions		—	
	Total of general reserve for possible loan losses and eligible provisions			
50	included in Tier 2		17	
50a	Of which: general reserve for possible loan losses		17	
50b	Of which: eligible provisions			
51	Tier 2 capital: instruments and provisions (H)		17	
	regulatory adjustments		_ ,	
52	Investments in own Tier 2 instruments			
53	Reciprocal cross-holdings in Tier 2 instruments			
	Investments in the capital and other TLAC liabilities of banking, financial	/		
	and insurance entities that are outside the scope of regulatory consolida-			
54	tion, 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)			
	Significant investments in the capital and other TLAC liabilities of			
55	banking, financial and insurance entities that are outside the scope of		—	
	regulatory consolidation (net of eligible short positions)	K		
57	Tier 2 capital: regulatory adjustments (I)]	
			,,	
58	Tier 2 capital (T2) ((H)-(I)) (J)		17	
Total capital (
59	Total capital (TC=T1+T2) ((G) + (J)) (K)		6,432,301	
Risk weighted				
60	Risk weighted assets (L)		40,534,278	

Basel III Template No. Items a of September 30, 2023 b c (3), 2023 Capital ratio and buffers (non-consolidated)				(1	Millions of Yen, %)
Template No. Items As of September As	Decel III		а	b	с
Capital ratio and buffers (non-consolidated) 30,2023 30,2023 10,2033 10,20333 10,20333 10,2033 <t< td=""><td></td><td>Items</td><td></td><td></td><td></td></t<>		Items			
61 Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L)) 12.58% 62 Tier 1 capital ratio (non-consolidated) ((G)/(L)) 15.86% 63 Total capital ratio (non-consolidated) ((G)/(L)) 15.86% 64 CET1 specific buffer requirement 15.86% 65 Of which: capital conservation buffer requirement 66 66 Of which: countercyclical buffer requirement 67 67 Of which: GSIB/D-SIB additional requirement 68 72 Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 182,305 73 Significant investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 17,555 74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) 511,722 75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 17 76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to intermal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil") 17 79 Cap of inclusion of provisions (general reserve for possible loan losses) 94			30, 2023	30,2022	Template CC2
62 Tier 1 capital ratio (non-consolidated) ((G)/(L)) 15.86% 63 Total capital ratio (non-consolidated) ((K)/(L)) 15.86% 64 CET1 specific buffer requirement 15.86% 65 Of which: capital conservation buffer requirement 0 66 Of which: contercyclical buffer requirement 0 67 Of which: G-SIB/D-SIB additional requirement 0 68 CET1 available after meeting the bank's minimum capital requirements 182,305 Regulatory adjustments 72 Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 17,555 73 Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 17,555 74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) 511,722 Provisions included in Tier 2 capital: instruments and provisions 17 77 Cap on inclusion of provisions (general reserve for possible loan losses) 17 78 Deferred at asset approach (prior to application of cap) (if the amount is negative, report as "nil") 213,927 78 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	Capital ratio a				
63 Total capital ratio (non-consolidated) ((K)/(L)) 15.86% 64 CET1 specific buffer requirement 15.86% 65 Of which: capital conservation buffer requirement 16 66 Of which: contrercyclical buffer requirement 16 67 Of which: contrercyclical buffer requirement 16 68 CET1 available after meeting the bank's minimum capital requirements 182,305 72 Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 17,555 73 Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 17,555 74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) 17 75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) 17 77 Cap on inclusion of provisions (general reserve for possible loan losses) 17 78 Totar and reserve for possible loan losses) 17 79 Cap on inclusion of provisions (general reserve for possible loan losses) 94 76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to appl				12.58%	
64 CET1 specific buffer requirement 65 Of which: capital conservation buffer requirement 66 Of which: countercyclical buffer requirement 67 Of which: G-SIB/O-SIB additional requirement 68 CET1 available after meeting the bank's minimum capital requirements Regulatory adjustments 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 73 Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 17,555 74 Mortgage servicing rights 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 74 Kog eneral reserve for possible loan losses) 94 94 77 Cap on inclusion of provisions (general reserve for possible loan losses) 94 77 Cap on inclusion of provisions 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 "inil") 213,927 7	62	Tier 1 capital ratio (non-consolidated) ((G)/(L))		15.86%	
65 Of which: capital conservation buffer requirement 66 Of which: countercyclical buffer requirement 67 Of which: countercyclical buffer requirement 68 CET1 available after meeting the bank's minimum capital requirements Regulatory adjustments 72 Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 182,305 73 Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 17,555 74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) 17,555 74 Mortgage servicing rights 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) 94 77 Cap on inclusion of provisions 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") 213,927 72 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 213,927 78 Z Current cap on Additional Tier 1 instruments under phase-out arrangements — 82 Current cap on Addit	63	Total capital ratio (non-consolidated) ((K)/(L))		15.86%	
66 Of which: countercyclical buffer requirement 67 Of which: G-SIB/D-SIB additional requirement 68 CET1 available after meeting the bank's minimum capital requirements Regulatory adjustments Non-significant investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 73 Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 17,555 74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	64	CET1 specific buffer requirement			
67 Of which: G-SIB/D-SIB additional requirement 68 CET1 available after meeting the bank's minimum capital requirements Regulatory adjustments Non-significant investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 73 Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) 75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) Provisions included in Tier 2 capital: instruments and provisions 76 Provisions (general reserve for possible loan losses) 94 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 Capital instruments under phase-out arrangements 82 Current cap on Additional Tier 1 instruments under phase-out arrangements 83 Amount excluded from Tier 2 under internal ratings-based approach 213,927 Capital instruments ond romagements 94 94 95 94 94 94 94 95 94 <	65	Of which: capital conservation buffer requirement			
67 Of which: G-SIB/D-SIB additional requirement 68 CET1 available after meeting the bank's minimum capital requirements Regulatory adjustments Non-significant investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 73 Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) 75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) Provisions included in Tier 2 capital: instruments and provisions 76 Provisions (general reserve for possible loan losses) 94 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 Capital instruments under phase-out arrangements 82 Current cap on Additional Tier 1 instruments under phase-out arrangements 83 Amount excluded from Tier 2 under internal ratings-based approach 213,927 Capital instruments ond romagements 94 94 95 94 94 94 94 95 94 <	66	Of which: countercyclical buffer requirement			
68 CET1 available after meeting the bank's minimum capital 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 73 Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 17,555 74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	67	Of which: G-SIB/D-SIB additional requirement			
Regulatory adjustments 72 Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 73 Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 73 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) 17,555 74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) 511,722 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) 94 77 Cap on inclusion of provisions (general reserve for possible loan losses) 94 94 78 to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")	68				
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 73 Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 17,555 74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) 17,555 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 77 Cap on inclusion of provisions (general reserve for possible loan losses) 94 94 78 to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil") 213,927 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 213,927 82 Current cap on Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil") — 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 arran	Regulatory ad				
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73 Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) 17,555 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 - 511,722 76 Provisions (general reserve for possible loan losses) 94 77 Cap on inclusion of provisions (general reserve for possible loan losses) 94 78 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 Capital instruments under phase-out arrangements - - 82 Current cap on Additional Tier 1 user ocap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil") - 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 - 84 Curr	72			182,305	
73 that are below the thresholds for deduction (before risk weighting) 17,555 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 77 Cap on inclusion of provisions (general reserve for possible loan losses) 94 94 78 brovisions 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 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 - 95 Amount excluded from Tier 2 due to cap (excess over cap after redemp- - <td></td> <td>(before risk weighting)</td> <td></td> <td></td> <td></td>		(before risk weighting)			
1 that are below the thresholds for deduction (before risk weighting) 1 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 17 511,722 76 Provisions (general reserve for possible loan losses) 17 77 Cap on inclusion of provisions (general reserve for possible loan losses) 94 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 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 - 95 Amount excluded from Tier 2 due to cap (excess over cap after redemp-	72			17 555	
74 (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 511,722 Provisions included in Tier 2 capital: instruments and provisions 17 76 Provisions (general reserve for possible loan losses) 94 77 Cap on inclusion of provisions (general reserve for possible loan losses) 94 78 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 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 — 95 Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil") —	15	that are below the thresholds for deduction (before risk weighting)		17,555	
1 (before risk weighting) 75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) Provisions included in Tier 2 capital: instruments and provisions 76 Provisions (general reserve for possible loan losses) 77 Cap on inclusion of provisions (general reserve for possible loan losses) 94 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 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 — 94 — — — 95 Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil") —	74				
13 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 76 Provisions (general reserve for possible loan losses) 94 17 77 Cap on inclusion of provisions (general reserve for possible loan losses) 94 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 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 - 84 Current cap on Tier 2 instruments under phase-out arrangements - 85 Amount excluded from Tier 2 due to cap (excess over cap after redemp- -	/4				
Ithresholds for deduction (before risk weighting) Ithresholds for deduction (before risk weighting) Provisions included in Tier 2 capital: instruments and provisions 76 Provisions (general reserve for possible loan losses) 17 77 Cap on inclusion of provisions (general reserve for possible loan losses) 94 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 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 - 84 Current cap on Tier 2 under internal ratings-box over cap after redemptions and maturities) (after the amount is negative, report as "nil") - 84 Current cap on Tier 2 instruments under phase-out arrangements - 85 Amount excluded from Tier 2 due to cap (excess over cap after redemptions) -	75			511 722	
76 Provisions (general reserve for possible loan losses) 17 77 Cap on inclusion of provisions (general reserve for possible loan losses) 94 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 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 - 84 Current cap on Tier 2 under internal ratings 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 - 85 Amount excluded from Tier 2 due to cap (excess over cap after redemp- -				511,722	
77 Cap on inclusion of provisions (general reserve for possible loan losses) 94 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") 94 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 213,927 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 — 84 Current cap on Tier 2 instruments under phase-out arrangements — 85 Amount excluded from Tier 2 due to cap (excess over cap after redemptions) —	Provisions inc	cluded in Tier 2 capital: instruments and provisions			
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78 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 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 — 95 Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) —	77	Cap on inclusion of provisions (general reserve for possible loan losses)		94	
amount is negative, report as "nil") 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 213,927 Capital instruments under phase-out arrangements 82 Current cap on Additional Tier 1 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 — 95 Amount excluded from Tier 2 due to cap (excess over cap after redemp-					
79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 213,927 Capital instruments under phase-out arrangements 82 Current cap on Additional Tier 1 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 — 95 Amount excluded from Tier 2 due to cap (excess over cap after redemp-	78				
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 — 95 Amount excluded from Tier 2 due to cap (excess over cap after redemp-					
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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 — 95 Amount excluded from Tier 2 due to cap (excess over cap after redemp-	Capital instru	ments under phase-out arrangements			
83 redemptions and maturities) (if the amount is negative, report as "nil") — 84 Current cap on Tier 2 instruments under phase-out arrangements — 95 Amount excluded from Tier 2 due to cap (excess over cap after redemp-	82	Current cap on Additional Tier 1 instruments under phase-out arrangements			
redemptions and maturities) (if the amount is negative, report as "nil") 84 Current cap on Tier 2 instruments under phase-out arrangements 95 Amount excluded from Tier 2 due to cap (excess over cap after redemp-	82				
Amount excluded from Tier 2 due to cap (excess over cap after redemp-	65	redemptions and maturities) (if the amount is negative, report as "nil")			
	84				
^{o,j} tions and maturities) (if the amount is negative, report as "nil")	95				
	83	tions and maturities) (if the amount is negative, report as "nil")			

CC2: Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements

		, 1		1		Millions of Yei
	a	b	C A = =f S ==t==	d	e	f
	As of Septem	Non-Consolidated	As of Septem	Non-Consolidated	Reference	Reference numbers or
Items	Non-	balance sheet	Non-	balance sheet	numbers or symbols for	symbols for
	Consolidated balance sheet	amounts based on	Consolidated balance sheet	amounts based on	referring to	referring to
	amount	regulatory scope of consolidation	amount	regulatory scope of consolidation	Template CC1	appended tables
(Assets)		or consolidation		or consolidation		tubles
Loans and Bills Discounted	17,318,370	17,318,370	18,948,033	18,948,033		
Foreign Exchanges Assets	282,678	282,678	378,871	378,871		
Securities	44,431,930	44,431,930	44,262,687	44,262,687		6-a
Money Held in Trust	10,557,219	10,557,219	11,809,743	11,809,743		6-b
Trading Assets	6,063	6,063	5,514	5,514		0-0
		292,508	354,530			
Monetary Claims Bought	292,508		554,550	354,530		
Receivables under Resale Agreements	652,022	652,022				
Cash and Due from Banks	21,298,497	21,298,497	17,925,767	17,925,767		
Other Assets	2,692,288	2,692,288	3,099,888	3,099,888		
Tangible Fixed Assets	126,818	126,818	132,529	132,529		-
Intangible Fixed Assets	48,218	48,218	48,617	48,617		2
Defined-benefit pension fund net assets (prepaid	7,415	7,415	64,372	64,372		3
pension costs) Deferred Tax Assets	,	,	404 922	-		4 -
	729,500	729,500	494,833	494,833		4-a
Deferred Tax Assets for Land Revaluation	,	,	1,600	1,600		4-b
Customers' Liabilities for Acceptances and Guarantees	371,867	371,867	1,057,325	1,057,325		
Reserve for Possible Loan Losses	(123,831)	(123,831)	(139,501)			
Reserve for Possible Investment Losses	(1,481)	(1,481)	(1,481)	(1,481)		
Total Assets	98,691,688	98,691,688	98,443,332	98,443,332		
(Liabilities)		<	(a. (a. 1. a. a. 1.	(2 (2 1 2 7 1	1	
Deposits	65,289,119	65,289,119	63,604,371	63,604,371		
Negotiable Certificates of Deposit	2,237,359	2,237,359	2,329,737	2,329,737		
Debentures	435,291	435,291	470,906	470,906		
Trading Liabilities	5,141	5,141	2,451	2,451		
Borrowed Money	3,778,733	3,778,733	4,568,154	4,568,154		7
Call Money	1,655,000	1,655,000	2,306,900	2,306,900		
Payables under Repurchase Agreements	14,026,979	14,026,979	12,633,832	12,633,832		
Foreign Exchanges Liabilities	31	31	28	28		
Short-term Entrusted Liability	893,463	893,463	1,119,179	1,119,179		
Other Liabilities	5,498,046	5,498,046	5,026,663	5,026,663		
Reserve for Bonus Payments	5,580	5,580	5,751	5,751		
Reserve for Employees' Retirement Benefits	14,068	14,068	15,092	15,092		
Reserve for Directors' Retirement Benefits	848	848	786	786		
Acceptances and Guarantees	371,867	371,867	1,057,325	1,057,325		
Total Liabilities	94,211,530	94,211,530	93,141,179	93,141,179		
(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		
Other	24,999	24,999				1
Capital Surplus	25,020	25,020	25,020	25,020		1-b
Capital surplus	24,999	24,999	23,020	23,020		
Other capital surplus	24,000	24,777	24,999	24,777		

					(1	Millions of Yen)
	а	b	с	d	e	f
	As of Septen	nber 30, 2023	As of Septen	nber 30, 2022	Reference	Reference
Items	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	numbers or symbols for referring to Template CC1	numbers or symbols for referring to appended tables
Retained Earnings	2,145,036	2,145,036	2,246,363	2,246,363		1-c
Legal reserves	863,166	863,166	852,866	852,866		
Voluntary reserves	1,281,870	1,281,870	1,393,497	1,393,497		
Special reserves	398,783	398,783	398,783	398,783		
General reserves	503,612	503,612	503,612	503,612		
Reserve for Redemption of Preferred Stock	_	_	55,791	55,791		
AFF Industries, Community and Environment Reserve Fund	36,541	36,541	12,190	12,190		
Reserves for tax basis adjustments of fixed assets	29,566	29,566	29,651	29,651		
Others	7	7	7	7		
Unappropriated retained earnings	313,359	313,359	393,461	393,461		
Total Owners' Equity	6,210,255	6,210,255	6,311,583	6,311,583		
Net Unrealized Gains on Other Securities	(1,828,350)	(1,828,350)	(1,237,154)	(1,237,154)		
Net Deferred Losses on Hedging Instruments	100,352	100,352	229,824	229,824		5
Revaluation Reserve for Land, net of taxes	(2,099)	(2,099)	(2,099)	(2,099)		
Total Valuation and Translation Adjustment	(1,730,097)	(1,730,097)	(1,009,430)	(1,009,430)	(a)	
Total Net Assets	4,480,157	4,480,157	5,302,152	5,302,152		
Total Liabilities and Net Assets	98,691,688	98,691,688	98,443,332	98,443,332		

Appended Tables

1. Owners' Equity

(1) Non-Consolidated Balance Sheet

(1) Non-Consolidated	l Balance Sheet			(Millions of Yen)
Reference numbers	Non-consolidated balance sheet items	As of September 30, 2023	As of September 30, 2022	Remarks
1-a	Paid-in Capital	4,040,198	4,040,198	
1-b	Capital Surplus	25,020	25,020	
1-c	Retained Earnings	2,145,036	2,246,363	
	Total Owners' Equity	6,210,255	6,311,583	

Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	As of September 30, 2022	Remarks
	Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,210,255	6,261,583	Directly issued qualifying com- mon share capital plus related capital surplus and retained earnings (before adjusting cash dividends to be paid)
1a	Of which: capital and capital surplus	4,065,219	4,015,219	
2	Of which: retained earnings	2,145,036	2,246,363	
	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	

2. Intangible Assets

(1) Non-Consolidated	Balance Sheet			(Millions of Yen)
Reference numbers	Non-consolidated balance sheet items	As of September 30, 2023	As of September 30, 2022	Remarks
2	Intangible Fixed Assets	48,218	48,617	
	Income taxes related to above	(13,380)	(13,491)	

(2) Composition of C	apital			(Millions of Yen)
Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	As of September 30, 2022	Remarks
8	Intangible assets: goodwill	_		
9	Intangible assets: other	34,837	35,125	Other intangible assets other than goodwill and mortgage ser- vicing 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)

Reference numbers	Non-consolidated balance sheet items	As of September 30, 2023	As of September 30, 2022	Remarks
3	Defined-benefit pension fund net assets (prepaid pension costs)	7,415	64,372	
	Income taxes related to above	(2,057)	(17,863)	

(2) Composition of Capital (Millions o					
Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	As of September 30, 2022	Remarks	
15	Defined-benefit pension fund net assets (prepaid pension costs)	5,357	46,509		

4. Deferred Tax Assets

(1) Non-Consolidated	Balance Sheet			(Millions of Yen)
Reference numbers	e numbers Non-consolidated balance sheet items		As of September 30, 2022	Remarks
4-a	Deferred Tax Assets	729,500	494,833	
4-b	Deferred Tax Assets for Land Revaluation	1,600	1,600	
	Intangible assets to which tax-effect accounting was applied	13,380	13,491	
	Net defined-benefit asset to which tax- effect accounting was applied	2,057	17,863	

(2) Composition of C	apital			(Millions of Yen)
Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	As of September 30, 2022	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)	746,539	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	299,829	14,465	
25	Amount exceeding the 15% threshold on specified items	_		
75	Deferred tax assets arising from tem- porary differences that are below the thresholds for deduction (before risk weighting)	446,710	511,722	

5. Deferred Gains or Losses on Derivatives under Hedge Accounting

(1) Non-Consolidated Balance Sheet				
Reference numbers	Non-consolidated balance sheet items	As of September 30, 2023	As of September 30, 2022	Remarks
5	Net Deferred Losses on Hedging Instruments	100,352	229,824	

(2) Composition of C	2) Composition of Capital (Millions of Yen)				
Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	As of September 30, 2022	Remarks	
11	Deferred gains or losses on derivatives under hedge accounting	(27,139)	52,072	Excluding those items whose valuation differences arising from hedged items are recog- nized as "Accumulated other comprehensive income"	

6. Items Associated with Investments in the Capital of Financial Institutions (1) Non-Consolidated Balance Sheet

(1) Non-Consolidated Balance Sheet (Millio					
Reference numbers Non-consolidated balance sheet items As of September 30, 2023 As of S				Remarks	
6-a	Securities	44,431,930	44,262,687		
6-b	Money Held in Trust	10,557,219	11,809,743		

Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	As of September 30, 2022	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	151,780	182,305	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consoli- dation ("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 consoli- dation, 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)	151,780	182,305	

				(Millions of Yen)
Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	As of September 30, 2022	Remarks
	Significant investments in the capital, etc., of other financial institutions	65,600	55,002	
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)	37,211	37,447	
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 com- mon stock of other financial institu- tions that are below the thresholds for deduction (before risk weighting)	28,389	17,555	

7. Other Capital Instruments

(1)	Non-	Conso	lidated	Balance	Sheet
(1)	11011	COlliso	nualcu	Dalance	oncer

(1) Non-Consolidated Balance Sheet				
Reference numbers	Non-consolidated balance sheet items	As of September 30, 2023	As of September 30, 2022	Remarks
7	Borrowed Money	3,778,733	4,568,154	

(2) Composition of C	(2) Composition of Capital (Millions of Yen)					
Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	As of September 30, 2022	Remarks		
32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under appli- cable accounting standard	1,316,972	1,316,972			

Overview of RWA (Non-Consolidated)

OV1: Overview of RWA

		a	b	с	d
			VA		al requirements
No.				As of September	
		30, 2023	30, 2022	30, 2023	30, 2022
1	Credit risk (excluding counterparty credit risk)	11,959,345		956,747	
2	Of which: standardized approach (SA)	5,639,829		451,186	
3	Of which: foundation internal ratings-based (F-IRB) approach	4,180,210		334,416	
4	Of which: supervisory slotting approach	1,760,209		140,816	
5	Of which: advanced internal rating-based (A-IRB) approach	240,760		19,260	
	Of which: significant investments				
	Of which: estimated residual value of lease transactions	_			
	Others	138,335		11,066	
6	Counterparty credit risk (CCR)	346,635		27,730	
-	Of which: standardized approach for counterparty credit				
7	risk (SA-CCR)	79,854		6,388	
8	Of which: expected positive exposure (EPE) method				
0	Of which: central counterparty related exposure (CCP)	99,327		7,946	
9	Others	167,453		13,396	
10	Credit valuation adjustment (CVA)				
10		94,485		7,558	
	Of which: standardized approach for CVA (SA-CVA)				
	Of which: full basic approach for CVA (BA-CVA)				
	Of which: reduced basic approach for CVA (BA-CVA)	94,485		7,558	
1.1	Equity positions under the simple risk weight approach and				
11	the internal model method during the five-year linear phase-in				
10	period	11.001.(30		050 100	
12	Equity investments in funds - look-through approach	11,901,628		952,130	
13	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)	124,862		9,989	
14	Equity investments in funds - fall-back approach (subject to 1250% RW)	809,778		64,782	
15	Settlement risk	53		4	
16	Securitization exposures in banking book	2,226,653		178,132	
17	Of which: securitization IRB approach (SEC-IRBA)				
18	Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	2,226,653		178,132	
19	Of which: securitization standardized approach (SEC-SA)				
19	Of which: 250% risk weight is applied	0		0	
20	Market risk	861,940		68,955	
20	Of which: standardized approach (SA)	861,940		68,955	
22	Of which: standardized approach (SA) Of which: internal model approaches (IMA)	001,940		00,933	
LL					
	Of which: simplified standardized approach				
23	Capital charge for switch between trading book and banking				
	book Operational viele	001 (02		50 330	
24	Operational risk	991,603		79,328	
25	Amounts below the thresholds for deduction	1,187,749		95,019	
26	Floor adjustment				
27	Total	30,504,737		2,440,378	

OV1: Overview of RWA

		a	b	с	d
Basel III		RV	VA	Minimum capit	al requirements
Template No.		As of September 30, 2023	As of September 30, 2022	As of September 30, 2023	As of September 30, 2022
1	Credit risk (excluding counterparty credit risk)		8,017,204		679,174
2	Of which: standardized approach (SA)		7,489		599
3	Of which: internal rating-based (IRB) approach		7,874,696		667,774
	Of which: significant investments				
	Of which: estimated residual value of lease transactions				
	Others		135,018		10,801
4	Counterparty credit risk (CCR)		682,544		55,980
5	Of which: standardized approach for counterparty credit risk (SA-CCR)		80,364		6,814
6	Of which: expected positive exposure (EPE) method				
	Of which: credit valuation adjustment (CVA)		79,506		6,360
	Of which: central counterparty related exposure (CCP)		316,127		25,290
	Others		206,546		17,515
7	Equity positions in banking book under market-based approach		4,073,636		345,444
8	Equity investments in funds - look-through approach		18,793,419		1,593,610
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		14,913
10	Equity investments in funds - fall-back approach (subject to 1250% RW)		888,013		71,041
11	Settlement risk		158,373		13,430
12	Securitization exposures in banking book		1,890,780		151,262
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		151,262
15	Of which: securitization standardized approach (SEC-SA)				
	Of which: 1250% risk weight is applied		0		0
16	Market risk		1,780,293		142,423
17	Of which: standardized approach (SA)		1,776,031		142,082
18	Of which: internal model approaches (IMA)		4,261		340
19	Operational risk		790,677		63,254
20	Of which: basic Indicator Approach				
21	Of which: standardized Approach		790,677		63,254
22	Of which: advanced Measurement Approach				
23	Amounts below the thresholds for deduction		1,323,194		112,206
	Risk weighted assets subject to transitional arrangements				
24	Floor adjustment				
25	Total		38,574,003		3,242,742

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

IRRBB1 – Quantitative information on IRRBB

(Millions of Yen)									
		a	b	с	d				
No.		⊿E	EVE	⊿NII					
		As of September 30, 2023	As of September 30, 2022	As of September 30, 2023	As of September 30, 2022				
1	Parallel up	2,390,428	2,689,733	251,099	201,280				
2	Parallel down	(2,603,289)	(2,956,824)	(213,561)	(164,599)				
3	Steepener	1,136,426	1,276,639						
4	Flattener	43,906	(799,826)						
5	Short rate up	532,472	560,511						
6	Short rate down	131,412	130,858						
7	Maximum	2,390,428	2,689,733	251,099	201,280				
			2	f					
		As of Septen	1ber 30, 2023	As of September 30, 2022					
8	Tier 1 capital	5,447	7,033	6,432,283					

Composition of Leverage Ratio Disclosure (Non-Consolidated)

LR1: Summary comparison of accounting assets vs leverage ratio exposure measure

No.	Items	As of September 30, 2023	(Millions of Yer As of September 30, 2022	
1	Total assets on the non-consolidated balance sheet	98,691,688		
3	Adjustment for securitized exposures that do not meet the operational requirements for the recognition of risk transference			
4	Adjustments for temporary exemption of central bank reserves (-)	20,552,514		
5	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure (–)			
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	_		
7	Adjustments for eligible cash pooling transactions	—		
8	Adjustments for derivative financial instruments	557,847		
8a	Exposures related to derivative transactions	953,376		
8b	Accounting value of the derivatives recognized as assets (-)	395,529		
9	Adjustment for securities financing transaction exposures (ie repurchase agreements and similar secured lending)	1,115,673		
9a	Exposures related to securities financing transactions	2,014,939		
9b	Accounting value of the SFTs recognized as assets (-)	899,266		
10	Off-balance sheet exposures	1,407,559		
11	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital) (–)	—		
12	Other adjustments (–)	1,606,325		
12a	Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (-)	377,236		
12b	Customers' liabilities for acceptances and guarantees (-)	371,867		
12c	Gross up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	_		
12d	Deductions of receivable assets for cash variation margin provided in derivatives transactions (–)	857,221		
13	Total exposures	79,613,929		

LR2: Leverage ratio common disclosure template

			As of September	(Millions of Yen, As of Septembe
No.	Items		30, 2023	30, 2022
On-balance	sheet exposures (1)			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)		76,472,510	
2	Gross up for derivatives collateral provided where deducted from balance sheet			
3	assets pursuant to the operative accounting framework Deductions of receivable assets for cash variation margin provided in derivatives		857,221	
	transactions (–) Adjustment for securities received under securities financing transactions that are		057,221	
4	recognized as an asset (–) (Specific and general provisions associated with on-balance sheet exposures that			
5	are deducted from Basel III Tier 1 capital) (–) Asset amounts deducted in determining Basel III Tier 1 capital and regulatory			
6	adjustments (-)		377,236	
7		(a)	75,238,053	
	xposures (2) Replacement cost (RC) associated with all derivatives transactions multiplied by 1.4		409,041	
<u> </u>	Potential future exposure (PFE) associated with all derivatives transactions		544,335	
10	multiplied by 1.4 Exempted central counterparty (CCP) leg of clientcleared trade exposures (–)			
10	Adjusted effective notional amount of written credit derivatives or other similar			
12	Adjusted effective notional offsets and add on deductions for written credit derivatives or other similar (–)		_	
13		(b)	953,376	
Securities fi	nancing transaction exposures (3)			
14	The amount of assets related to repo transactions, etc.		899,266	
15	The amount of deductions from the assets above (line 14) (-)			
16	The exposures for counterparty credit risk for repo transactions, etc.		1,115,673	
17	The exposures for agent repo transactions			
18		(c)	2,014,939	
Off balance	sheet exposures (4)			
19	Notional amount of off-balance sheet transactions		3,663,110	
20	The amount of adjustments for conversion in relation to off-balance sheet transactions (–)		2,255,550	
22		(d)	1,407,559	
everage rat	tio (5)			
23		(e)	5,447,033	
24		(f)	79,613,929	
25	Leverage ratio ((e)/(f))		6.84%	
26	Applicable minimum leverage ratio requirement		3.00%	
27	Applicable minimum leverage buffer			
everage ra	tio included in due from the Bank of Japan (6)			
	Total exposures	(f)	79,613,929	
	The deposits with the Bank of Japan		20,552,514	
		(f')	100,166,443	
	Leverage ratio on a non-consolidated basis (including the deposits with the Bank		5.43%	
Disclosure o	of Japan) ((e)/(f')) f Average (7)			
	Average of the amount of assets related to repo transactions (after deduction)			
28	((g)+(h))		610,367	
		(g)	610,367	
		(h)		
29	The amount of assets related to repo transactions, etc (after deduction) at the end of the quarter $((i)+(j))$		899,266	
14		(i)	899,266	
15		(j)		
30	Total exposures (The average of the amount of assets related to repo transactions (after deduction)		79,325,031	
		(k)		\swarrow
30a	Total exposures (The average of the amount of assets related to repo transactions (after deduction)		99,877,545	
		(1)		\leq
31	Leverage ratio (The average of the amount of assets related to repo transactions (after deduction)		6.86%	
	is applicable, the deposits with the Bank of Japan not included) ((e)/(k)) Leverage ratio		- /-~	
31a	(The average of the amount of assets related to repo transactions (after deduction) is applicable, the deposits with the Bank of Japan included) $((e)/(l))$		5.45%	

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

The key driver was a decrease in the amount of capital (Tier 1 capital) due to a decrease in Net Unrealized Gains on Other Securities compared to the corresponding reporting period of previous year.

Composition of Leverage Ratio Disclosure (Non-Consolidated)

Corresponding	Corresponding		ſ		(Millions of Yen,	
line # on Basel	line # on Basel					
III disclosure	III disclosure	Items		As of September	As of September 30, 2022	
template	template			30, 2023	50, 2022	
(Table 2) (*)	(Table 1) (*)	(1)				
n-balance	e sheet expo				70 201 74	
1	1	On-balance sheet exposures before deducting adjustment items			79,801,74	
1a	1	Total assets reported in the non-consolidated balance sheet The amount of assets that are deducted from the total assets reported in			81,648,84	
1b	3	the non-consolidated balance sheet (except adjustment items) $(-)$			1,847,10	
2	7	The amount of adjustment items pertaining to Tier 1 capital (-)			134,76	
3		1	(a)		79,666,97	
xposures	related to d	lerivative transactions (2)				
4		Replacement cost multiplied by 1.4 associated with derivatives transactions, etc.			812,62	
5		Potential future exposure multiplied by 1.4 associated with derivatives transactions, etc.			716,75	
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) (–)			808,68	
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		(b)		720,69	
xposures	related to r	epo transactions (3)				
12		The amount of assets related to repo transactions, etc.			118,92	
13		The amount of deductions from the assets above (line 12) (–)			_	
14		The exposures for counterparty credit risk for repo transactions, etc.			1,198,71	
15		The exposures for agent repo transaction				
16	5	The Total exposures related to repo transactions, etc.	(c)		1,317,64	
xposures	related to o	off-balance sheet transactions (4)			,- ,-	
17		Notional amount of off-balance sheet transactions			4,116,60	
		The amount of adjustments for conversion in relation to off-balance				
18		sheet transactions (–)			2,112,24	
19	6		(d)		2,004,35	
everage ra	atio on a nc	on-consolidated basis (5)) / L		, , , ,	
20			(e)		6,432,28	
21	8	Total exposures $((a)+(b)+(c)+(d))$	(f)		83,709,66	
22	-	Leverage ratio on a non-consolidated basis ((e)/(f))	. /		7.68	
	atio on a no	on-consolidated basis (including the deposits with the Bank of Japan) (6)			,.00	
ie i eruge re	ano on a ne		(f)		83,709,66	
		The deposits with the Bank of Japan	(1)		16,794,48	
			(f')		100,504,15	
		Total exposures (including the deposits with the Bank of Japan) Leverage ratio on a non-consolidated basis (including the deposits with	<u>(1)</u>		100,304,13	
		the Bank of Japan) $((e)/(f'))$			6.40	

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

The key driver was a decrease in the amount of capital (Tier 1 capital) due to a decrease in Net Unrealized Gains on Other Securities compared to the corresponding reporting period of previous year.

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)

			(1	Millions of Yen, %, t	he Number of Items)		
	Items		nt quarter ember 30, 2023)	The previous quarter (April 1 to June 30, 2023)			
High-qual	ity liquid assets (1)						
1	Total high-quality liquid assets		28,237,845	29,777,070			
Cash outfl	ows (2)	Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio	Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio		
2	Cash outflows relating to unsecured retail funding	11,258	1,094	13,608	1,329		
3	Of which: stable deposits	442	13	445	13		
4	Of which: quasi-stable deposits	10,815	1,081	13,162	1,316		
5	Cash outflows relating to unsecured wholesale funding	15,618,124	12,416,958	16,668,880	12,583,519		
6	Of which: qualifying operational deposits						
7	Of which: capital relating to unsecured wholesale funding, excluding qualifying operational deposits and debt securities	14,513,043	11,311,877	15,678,291	11,592,930		
8	Of which: debt securities	1,105,080	1,105,080	990,589	990,589		
9	Cash outflows relating to secured funding, etc.		248,500		181,303		
10	Cash outflows relating to funding programs and credit/ liquidity facilities such as derivative transactions, etc.	4,596,795	2,985,018	4,546,889	2,978,726		
11	Of which: cash outflows relating to derivative transactions	2,686,275	2,686,275	2,684,040	2,684,040		
12	Of which: cash outflows relating to funding programs						
13	Of which: cash outflows relating to credit/liquidity facilities	1,910,520	298,743	1,862,849	294,686		
14	Cash outflows based on an obligation to provide capital	3,356,602	161,433	3,451,662	235,979		
15	Cash outflows relating to contingencies	4,921,122	130,183	4,813,645	124,584		
16	Total cash outflows		15,943,188		16,105,443		
Cash inflo	ws (3)	Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio	Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio		
17	Cash inflows relating to secured fund management, etc.	98,882	6,431	185,873	5,151		
18	Cash inflows relating to collections of advances, etc.	2,079,458	1,463,378	2,028,251	1,447,660		
19	Other cash inflows	4,448,589	516,170	3,792,720	417,175		
20	Total cash inflows	6,626,930	1,985,980	6,006,845	1,869,986		
Liquidity	coverage ratio on a non-consolidated basis (4)						
21	Sum of high-quality liquid assets that can be included		28,237,845		29,777,070		
22	Net cash outflows		13,957,208		14,235,456		
23	Liquidity coverage ratio on a non-consolidated basis		202.3%		209.1%		
24	The number of data for calculating the average value		62		62		

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

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

The non-consolidated liquidity coverage ratio has shown generally 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 nonconsolidated 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, %)													
				current qu			The previous quarter (April 1 to June 30, 2023)						
Items		Unweigh		September by residual	r 30, 2023)	1	Unweigh		by residual				
nems		No	< 6	6 months		Weighted	No	< 6	6 months		Weighted		
		maturity	months	to < 1yr	≥ 1yr	value	maturity	months	to < 1yr	≥ 1yr	value		
Avai	lable stable funding (ASF) items (1)												
1	Capital; of which:	5,799,774	_	_	_	5,799,774	6,588,520	_	_	_	6,588,520		
	Common Equity Tier 1 capital, Additional												
	Tier 1 capital and Tier 2 capital (excluding										<		
2	the proportion of Tier 2 instruments with residual maturity of less than one year)	5,799,774		-	-	5,799,774	6,588,520		-	-	6,588,520		
	before the application of capital deductions												
	Other capital instruments that are not												
3	included in the above category	-	-	-	-	-	-	-	-	-	—		
4	Funding from retail and small business	10 559				9,523	11 (5(10 512		
	customers; of which:	10,558				,	11,656		_		10,513		
5	Stable deposits	414				393	444				421		
6	Less stable deposits Wholesale funding; of which:	10,144	47 506 237	30,553,076	2 452 306	9,129 41,205,610	11,212	53 051 252	27,414,135	2 668 8/13	10,091 41,115,589		
8	Operational deposits	0,300,733	41,370,237		2,432,300	41,203,010	0,200,902		27,414,155	2,000,045	41,113,307		
9	Other wholesale funding	6,386,795	47,596,237	30,553,076	2,452,306	41,205,610	6,268,962	53,051,252	27,414,135	2,668,843	41,115,589		
10	Liabilities with matching interdependent					_							
	assets												
11	Other liabilities; of which:	19,736	4,072,781	39,092	77,501	19,548	21,276	3,881,238	103,683	86,753	51,842		
12	Derivative liabilities All other liabilities and equity not	\sim			77,498					86,753			
13	included in the above categories	19,736	4,072,781	39,092	2	19,548	21,276	3,881,238	103,683	0	51,842		
14	Total available stable funding					47,034,456					47,766,466		
	nired stable funding (RSF) items (2)					1.1,00 1,100					,		
15						1,621,524					1,470,129		
	Deposits held at financial institutions for												
16	operational purposes	1,883		-	-	941	1,395	_	-	-	697		
17	Loans, repo transactions-related assets,	10,801,919	5,833,739	2 077 941	24 700 599	33,136,411	12 222 004	5,456,924	2 472 045	22,545,247	22 527 207		
17	securities and other similar assets; of which:	10,001,919	5,055,759	2,077,041	24,700,500	55,150,411	15,252,004	3,430,924	2,472,045	22,343,247	55,527,597		
10	Loans to- and repo transactions with-		(52.022					120 727					
18	financial institutions (secured by level 1 HQLA)	_	652,022	-	-	-	-	132,737	-	-	_		
	Loans to- and repo transactions with-												
19	financial institutions (not included in	631,587	1,742,305	911,409	2,403,475	3,506,594	581,640	2,023,446	889.533	2,545,280	3.605.942		
	item 18)			,	_,,			_,,.	,		-,,-		
	Loans and repo transactions-related												
20	assets (not included in item 18, 19 and	639,766	3,232,860	1,166,240	7,371,577	8,905,906	625,469	3,191,556	1,552,270	7,178,015	8,896,885		
	22); of which: With a risk weight of less than or												
21	equal to 35% under the Standardized	_	1,416,744	603,134	543 663	1,368,767	_	1,514,090	919,901	578 876	1,601,049		
21	Approach for credit risk		1,110,714	005,154	545,005	1,500,707		1,514,070	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	570,070	1,001,047		
22	Residential mortgages; of which:	_	3	3	21	22	_	4	4	28	28		
	With a risk weight of less than or												
23	equal to 35% under the Standardized	-		-	-	-	-	_	-	-	—		
	Approach for credit risk												
24	Securities that are not in default and do not qualify as HQLA and other similar	9,530,565	206,546	197	14 025 514	20,723,888	12 025 774	109,178	30.236	12,821,921	21 024 540		
24	assets	3,00,000	200,540	10/	14,723,314	20,723,000	12,023,774	109,170	50,250	12,021,921	21,024,040		
25	Assets with matching interdependent liabilities	_	_	_	_	_	_	_	_	_			
26	Other assets; of which:	1,191,878	990,735	55,787	2,291,572	4,338,569	1,260,466	794,938	61,248	2,325,993	4,143,554		
27	Physical traded commodities, including gold												
	Assets posted as initial margin for			/			/						
28	derivative contracts and contributions to default funds of CCPs (including those				1,278,647	1,088,765				1,207,520	1,028,151		
20	that are not recorded on consolidated				1,2/0,04/	1,000,705				1,207,520	1,020,131		
	balance sheet)												
29	Derivative assets				_	_				_			
30	Derivative liabilities (before deduction				56,493	56,493				83,100	83,100		
	of variation margin posted)	\angle			50,475	50,75				05,100	05,100		
31	All other assets not included in the	1,191,878	990,735	55,787	956,431	3,193,310	1,260,466	794,938	61,248	1,035,372	3,032,302		
	above categories				6,862,097								
$\frac{32}{33}$	Off-balance sheet items Total required stable funding				0,002,097	221,888 39,319,335				6,564,202	221,203 39,362,982		
	Non-consolidated net stable funding ratio	\sim											
34	(NSFR)					119.6%					121.3%		

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

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

The non-consolidated net stable funding ratio has shown stable progress for the past two years.

Items concerning exceptional treatment regarding interdependent assets and liabilities

"Exceptional treatment regarding interdependent assets and liabilities" is not applied.

Other items concerning the nonconsolidated 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.