

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

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

(Millions of Yen, %)

Basel III Template No.	Items	a	b	c
		As of September 30, 2023	As of September 30, 2022	Reference to Template CC2
Common Equity Tier 1 capital: instruments and reserves				
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,298,599		
1a	Of which: capital and capital surplus	4,063,598		
2	Of which: retained earnings	2,235,001		
26	Of which: national specific regulatory adjustments (earnings to be distributed) (-)	—		
	Of which: other than the above	—		
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 Equity Tier 1 capital: regulatory adjustments				
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	41,770		
8	Of which goodwill (net of related tax liability, including those equivalent)	2,625		
9	Of which other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)	39,145		
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	912		
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	—		
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	252,964		
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)	252,964		
22	Amount exceeding the 15% threshold on specified items	—		
23	Of which: significant investments in the common stock of financials	—		
24	Of which: mortgage servicing rights	—		
25	Of which: deferred tax assets arising from temporary differences (net of related tax liability)	—		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	—		
28	Common Equity Tier 1 capital: regulatory adjustments (B)	389,527		
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	4,304,309		
Additional Tier 1 capital: instruments				
30	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	—	
	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	—	

(Millions of Yen, %)				
Basel III Template No.	Items	a	b	c
		As of September 30, 2023	As of September 30, 2022	Reference to Template CC2
34	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	3,641		
36	Additional Tier 1 capital: instruments (D)	1,320,613		
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	—		
38	Reciprocal cross-holdings in Additional Tier 1 instruments	—		
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	—		
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	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		
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	1,257,897		
Tier 1 capital (T1=CET1+AT1)				
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	5,562,206		
Tier 2 capital: instruments and provisions				
46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown	—		
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	—		
	Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—		
48	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	856		
50	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		
51	Tier 2 capital: instruments and provisions (H)	3,327		
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 10% threshold)	—		
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	—		
57	Tier 2 capital: regulatory adjustments (I)	—		
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	3,327		
Total capital (TC=T1+T2)				
59	Total capital (TC=T1+T2) ((G) + (J)) (K)	5,565,534		
Risk weighted assets				
60	Risk weighted assets (L)	30,684,728		

(Millions of Yen, %)

Basel III Template No.	Items	a	b	c
		As of September 30, 2023	As of September 30, 2022	Reference to Template CC2
Capital ratio 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 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)	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 included 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		
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")	1,032		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	156,055		

CC1: Composition of Capital

Basel III Template No.		Items	(Millions of Yen, %)		
			a	b	c
			As of September 30, 2023	As of September 30, 2022	Reference to Template CC2
Common Equity Tier 1 capital: instruments and reserves					
1a+2-1c-26		Directly issued qualifying common share capital plus related capital surplus and retained earnings		6,339,504	
1a		Of which: capital and capital surplus		4,015,219	
2		Of which: retained earnings		2,324,285	
26		Of which: national specific regulatory adjustments (earnings to be distributed) (-)		—	
		Of which: other than the above		—	
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	
Common Equity Tier 1 capital: regulatory adjustments					
8+9		Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)		41,064	
8		Of which: goodwill (net of related tax liability, including those equivalent)		3,041	
9		Of which: other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)		38,023	
10		Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)		975	
11		Deferred gains or losses on derivatives under hedge accounting		119,526	
12		Shortfall of eligible provisions to expected losses		5,620	
13		Securitization gain on sale		—	
14		Gains and losses due to changes in own credit risk on fair valued liabilities		—	
15		Net defined-benefit asset		86,967	
16		Investments in own shares (excluding those reported in the Net assets section)		—	
17		Reciprocal cross-holdings in common equity		—	
18		Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (“Other Financial Institutions”), net of eligible short positions, where the bank does not own more than 10% of the issued share		—	
19+20+21		Amount exceeding the 10% threshold on specified items		—	
19		Of which: significant investments in the common stock of financials		—	
20		Of which: mortgage servicing rights		—	
21		Of which: deferred tax assets arising from temporary differences (net of related tax liability)		—	
22		Amount exceeding the 15% threshold on specified items		—	
23		Of which: significant investments in the common stock of financials		—	
24		Of which: mortgage servicing rights		—	
25		Of which: deferred tax assets arising from temporary differences (net of related tax liability)		—	
27		Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		—	
28		Common Equity Tier 1 capital: regulatory adjustments (B)		254,154	
Common Equity Tier 1 capital (CET1)					
29		Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)		5,184,818	
Additional Tier 1 capital: instruments					
30	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown		48,378	
	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		—	

(Millions of Yen, %)				
Basel III Template No.	Items	a	b	c
		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	
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 Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments		—	
38	Reciprocal cross-holdings in Additional Tier 1 instruments		—	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)		—	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		58,388	
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 Tier 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				
46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown		—	
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards		—	
	Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities		—	
48-49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		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)		—	

(Millions of Yen, %)

Basel III Template No.	Items	a	b	c
		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 (TC=T1+T2)				
59	Total capital (TC=T1+T2) ((G) + (J)) (K)		6,496,701	
Risk weighted assets				
60	Risk weighted assets (L)		41,158,672	
Capital ratio 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 adjustments				
72	Non-significant investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)		183,530	
73	Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)		27,535	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)		—	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)		504,098	
Provisions included in Tier 2 capital: instruments and provisions				
76	Provisions (general reserve for possible loan losses)		512	
77	Cap on inclusion of provisions (general reserve for possible loan losses)		2,578	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")		—	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		216,176	
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		—	
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")		—	

CC2: Reconciliation of Regulatory Capital to Balance Sheet

(Millions of Yen)

Items	a	b	c	d
	As of September 30, 2023	As of September 30, 2022	Reference numbers or symbols for referring to Template CC1	Reference numbers or symbols for referring to appended tables
	Consolidated balance sheet amount	Consolidated balance sheet amount		
(Assets)				
Loans and Bills Discounted	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		
Reserve for Possible Loan Losses	(134,614)	(145,677)		
Total Assets	101,953,904	101,392,526		
(Liabilities)				
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		
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	95,895,329		
(Net Assets)				
Paid-in Capital	4,040,198	4,040,198		1-a
Capital Surplus	23,399	23,399		1-b
Retained Earnings	2,235,001	2,324,285		1-c
Total Owners' Equity	6,298,599	6,387,883		
Net Unrealized Gains on Other Securities	(1,825,143)	(1,234,846)		
Net Deferred Losses on Hedging Instruments	201,360	297,278		5
Revaluation Reserve for Land	(2,099)	(2,099)		
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)	(900,531)	(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 Balance 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 Capital

(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 common share capital plus related capital surplus and retained earnings (before adjusting cash dividends to be paid)
1a	Of which: capital and capital surplus	4,063,598	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

(1) Consolidated Balance Sheet

(Millions of Yen)

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 Yen)

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 Balance 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)	

(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
15	Net defined-benefit asset	20,011	86,967	

4. Deferred Tax Assets

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	As of September 30, 2023	As of September 30, 2022	Remarks
4-a	Deferred Tax Assets	686,937	458,180	
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	
	Portion of net defined-benefit asset to which tax-effect accounting was applied	7,685	33,402	

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

5. Deferred Gains or Losses on Derivatives under Hedge Accounting

(1) Consolidated Balance Sheet

(Millions of Yen)

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

(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 recognized as "Accumulated other comprehensive income"

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

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	As of September 30, 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 Capital

(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 consolidation (“Other Financial Institutions”), net of eligible short positions, where the bank does not own more than 10% of the issued share	—	—	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	—	—	
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	—	—	
72	Non-significant investments in the capital and other TLAC liabilities of other financial institutions that are below the thresholds for deduction (before risk weighting)	153,023	183,530	

(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 eligible 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 common stock of other financial institutions that are below the thresholds for deduction (before risk weighting)	43,514	27,535	

7. Non-controlling Interests

(1) Consolidated Balance 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

(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 subsidiaries and held by third parties (amount allowed in group CET1)	—	—	After reflecting amounts eligible for inclusion (Non-controlling Interest after adjustments)
34-35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	3,641	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

(Millions of Yen)

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 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 applicable accounting standards	1,316,972	1,316,972	

Overview of RWA (Consolidated)

OV1: Overview of RWA

(Millions of Yen)

No.		a	b	c	d
		RWA		Minimum capital requirements	
		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)	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	
7	Of which: standardized approach for counterparty credit 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	
11	Equity positions under the simple risk weight approach and 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	—		—	
	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)	—		—	
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)	—		—	
	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	
25	Amounts below the thresholds for deduction	1,248,105		99,848	
26	Floor adjustment	—		—	
27	Total	30,684,728		2,454,778	

OV1: Overview of RWA

(Millions of Yen)

Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		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

(Millions of Yen)

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

(Millions of Yen)

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

Note: Default exposure is classified in the Bank's self-assessment as being under "Debtor Under Requirement of Control."

CR2: Changes in stock of defaulted loans and debt securities

(Millions of Yen)

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

CR3: Credit risk mitigation techniques – overview**For the Six Months Ended September 30, 2023**

(Millions of Yen)

No.		a	b	c	d	e
		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

(Millions of Yen)

No.		a	b	c	d	e
		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

For the Six Months Ended September 30, 2023

(Millions of Yen, %)

No.	Asset classes	a		b		c		d		e	f
		Exposures before CCF and CRM				Exposures post-CCF and CRM					
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density		
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	256.91%				
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)	—	—	—	—	—	—	—	—	—	—
12	Total	—	—	—	—	—	—	—	—	—	—

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

(Millions of Yen, %)

No.	Asset classes	a		b		c		d		e	f
		Exposures before CCF and CRM				Exposures post-CCF and CRM					
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density		
1	Cash	—	—	—	—	—	—	—	—	—	—
2	Japanese government and the Bank of Japan	—	—	—	—	—	—	—	—	—	—
3	Foreign central government and their central banks	—	—	—	—	—	—	—	—	—	—
4	Bank for International Settlements	—	—	—	—	—	—	—	—	—	—
5	Japanese regional municipal bodies	—	—	—	—	—	—	—	—	—	—
6	Non-central government public sector entities 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

(Millions of Yen)

No.	Asset classes	Risk weight	Total credit exposures amount (post CCF and post-CRM)							Total		
			0%	20%	50%	100%	150%	Others				
1a	Japanese government and the Bank of Japan		–	–	–	–	–	–	–	–		
1b	Foreign central government and their central banks		–	–	–	–	–	–	–	–		
1c	Bank for International Settlements		–	–	–	–	–	–	–	–		
			0%	10%	20%	50%	100%	150%	Others	Total		
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		–	–	–	–	–	–	–	–		
			0%	20%	30%	50%	100%	150%	Others	Total		
3	Multilateral Development Bank		–	–	–	–	–	–	–	–		
			20%	30%	40%	50%	75%	100%	150%	Others	Total	
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		–	–	–	–	–	–	–	–		
			10%	15%	20%	25%	35%	50%	100%	Others	Total	
5	Covered bonds		–	–	–	–	–	–	–	–		
			20%	50%	75%	80%	85%	100%	130%	150%	Others	Total
6	Corporates including specialized lending		–	–	–	–	–	–	–	–		
	Of which: specialized lending		–	–	–	–	–	–	–	–		
			100%	150%	250%	400%	Others	Total				
7a	Subordinated debt and other capital		–	–	–	–	–	–	–	–		
7b	Equity		–	–	–	1,803,628	–	87,151	–	1,890,780		
			45%	75%	100%	Others	Total					
8	SMEs and individuals		–	–	–	–	–	–	–	–		
			20%	25%	30%	40%	50%	70%	75%	Others	Total	
9a	Real estate of which: general RRE		–	–	–	–	–	–	–	–		
	Of which: mortgage is second priority and meets eligibility criteria		–	–	–	–	–	–	–	–		
			20%	31.25%	37.5%	50%	62.5%	Others	Total			
			30%	35%	45%	60%	75%	105%	150%	Others	Total	
9b	Real estate of which: IPRRE		–	–	–	–	–	–	–	–		
	Of which: mortgage is second priority and meets eligibility criteria		–	–	–	–	–	–	–	–		
			30%	43.75%	56.25%	75%	93.75%	Others	Total			

(Millions of Yen)

No.	Asset classes	Total credit exposures amount (post CCF and post-CRM)						
		Risk weight	70%	90%	110%	150%	Others	Total
9c	Real estate of which: general CRE		—	—	—	—	—	—
		70%	112.5%				Others	Total
	Of which: mortgage is second priority and meets eligibility criteria		—	—			—	—
9d	Real estate of which: other real estate related		60%			Others		Total
			—			—		—
	Of which: mortgage is second priority and meets eligibility criteria		—			—		—
9e	Real estate of which: ADC		100%		150%	Others		Total
			—		—	—		—
10a	Delinquency excluding general RRE		50%	100%	150%	Others		Total
			—	—	—	—		—
10b	Delinquency for general RRE		—	—	—	—		—
11a	Cash		0%	10%	20%	Others		Total
			—	—	—	—		—
11b	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

(Millions of Yen, %)

No.	Risk weight	a	b	c	d
		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

(Millions of Yen)

No.	Asset classes	Risk weight	a	b	c	d	e	f	g	h	i	j	k
			Total credit exposures amount (post CCF and post-CRM)										
			0%	10%	20%	35%	50%	75%	100%	150%	250%	1250%	Total
1	Cash		—	—	—	—	—	—	—	—	—	—	—
2	Japanese government and the Bank of Japan		—	—	—	—	—	—	—	—	—	—	—
3	Foreign central government and their central banks		—	—	—	—	—	—	—	—	—	—	—
4	Bank for International Settlements		—	—	—	—	—	—	—	—	—	—	—
5	Japanese regional municipal bodies		—	—	—	—	—	—	—	—	—	—	—
6	Non-central government public sector entities 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).

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)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures 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	44,252,950	499	40.00%	45,154,098	0.00%	0.0	44.99%	2.8	59,505	0.13%	48	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	108,081	—	—	108,081	0.28%	0.0	45.00%	3.3	65,845	60.92%	136	
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	29,935	—	—	4	9.88%	0.0	45.00%	1.0	7	174.87%	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													
1	0.00 to 0.15 or less	3,068,270	16,040	15.12%	2,112,546	0.05%	0.1	45.00%	2.7	612,610	28.99%	490	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	131,782	1,549	61.27%	12,427	0.40%	0.0	44.82%	3.8	9,677	77.87%	22	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	789	136	100.00%	436	1.14%	0.0	45.00%	4.9	560	128.45%	2	
6	Exceeding 2.50 to 10.00 or less	7,939	1	100.00%	7,771	2.91%	0.0	45.00%	1.0	8,458	108.83%	101	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	0	—	—	0	100.00%	0.0	45.00%	1.0	—	0.00%	0	
9	Subtotal	3,208,782	17,728	19.81%	2,133,182	0.06%	0.2	44.99%	2.7	631,307	29.59%	616	—
Corporate exposure (excluding SMEs exposure and specialized lending)													
1	0.00 to 0.15 or less	7,442,120	1,875,184	33.56%	7,950,724	0.05%	0.4	40.40%	2.8	1,754,577	22.06%	1,721	
2	Exceeding 0.15 to 0.25 or less	2,260,110	339,174	44.11%	1,952,118	0.16%	0.4	40.71%	2.5	757,135	38.78%	1,332	
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	0	40.00%	143,096	0.63%	0.0	40.99%	2.5	106,977	74.75%	369	
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	
6	Exceeding 2.50 to 10.00 or less	70,237	13,067	17.96%	68,549	4.34%	0.1	40.20%	3.8	97,157	141.73%	1,198	
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%	1.8	40.46%	2.8	3,727,718	34.01%	49,968	39,067
SMEs exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	124	—	—	8,124	0.15%	0.0	40.07%	1.5	2,122	26.11%	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	
6	Exceeding 2.50 to 10.00 or less	526	25	100.00%	525	4.80%	0.0	40.23%	2.5	536	102.11%	10	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	327	16	100.00%	343	100.00%	0.0	45.00%	1.1	—	0.00%	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	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures 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 Credit Risk Using Internal Ratings: PD/LGD Approach													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Debt purchased for corporate (Default risk)													
1	0.00 to 0.15 or less	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	—
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 corporate (Dilution 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 (corporate) (Default risk of 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	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	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 retail													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Qualifying revolving retail exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures 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 residential properties													
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	
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	
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
Total		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)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures 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 (excluding SMEs exposure and specialized lending)													
1	0.00 to 0.15 or less	7,553,155	1,762,398	55.10%	8,053,108	0.05%	0.4	44.37%	2.8	1,941,789	24.11%	1,914	
2	Exceeding 0.15 to 0.25 or less	2,184,445	311,418	65.79%	2,011,840	0.16%	0.5	44.38%	2.3	811,142	40.31%	1,508	
3	Exceeding 0.25 to 0.50 or less	219,317	39,703	48.60%	250,392	0.42%	0.1	44.77%	2.1	155,413	62.06%	471	
4	Exceeding 0.50 to 0.75 or less	206,270	2,577	75.00%	166,767	0.63%	0.0	45.00%	2.8	142,239	85.29%	472	
5	Exceeding 0.75 to 2.50 or less	211,099	14,892	41.50%	174,492	1.08%	0.1	44.60%	2.2	160,561	92.01%	843	
6	Exceeding 2.50 to 10.00 or less	97,355	13,651	19.73%	99,210	4.04%	0.1	45.00%	4.1	158,695	159.95%	1,804	
7	Exceeding 10.00 to 100.00 or less	283,434	22,748	79.30%	295,201	15.37%	0.3	44.99%	3.8	702,028	237.81%	20,425	
8	100.00 (default)	57,953	982	76.04%	57,900	100.00%	0.0	45.00%	2.6	—	—	26,055	
9	Subtotal	10,813,032	2,168,372	56.49%	11,108,914	1.07%	1.8	44.42%	2.7	4,071,870	36.65%	53,495	41,440

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures 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	—	—	0	15.84%	0.0	45.00%	5.0	0	206.44%	0	—
8	100.00 (default)	374	20	100.00%	394	100.00%	0.0	45.00%	1.1	—	—	177	—
9	Subtotal	892	50	100.00%	426	92.73%	0.0	45.00%	1.4	59	13.83%	178	173
Specialized lending exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach													
1	0.00 to 0.15 or less	604,144	—	—	604,144	0.05%	0.1	90.00%	5.0	604,512	100.06%	273	—
2	Exceeding 0.15 to 0.25 or less	107,335	—	—	107,335	0.15%	0.1	90.00%	5.0	128,991	120.17%	145	—
3	Exceeding 0.25 to 0.50 or less	8,854	—	—	8,854	0.41%	0.0	90.00%	5.0	16,634	187.87%	32	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	891	—	—	891	1.20%	0.0	90.00%	5.0	2,423	271.70%	9	—
6	Exceeding 2.50 to 10.00 or less	16,740	1,953	75.00%	18,205	3.76%	0.0	90.00%	5.0	79,638	437.44%	617	—
7	Exceeding 10.00 to 100.00 or less	1,462	—	—	1,462	15.76%	0.0	90.00%	5.0	11,277	771.12%	207	—
8	100.00 (default)	112	—	—	112	100.00%	0.0	90.00%	5.0	1,267	1125.00%	101	—
9	Subtotal	739,541	1,953	75.00%	741,006	0.20%	0.3	90.00%	5.0	844,746	113.99%	1,388	—
Debt purchased for corporate (Default risk)													
1	0.00 to 0.15 or less	2,771,395	799,300	100.00%	3,586,490	0.01%	0.0	44.33%	1.0	96,013	2.67%	176	—
2	Exceeding 0.15 to 0.25 or less	125,016	29,000	100.00%	137,967	0.19%	0.0	44.02%	2.0	53,688	38.91%	121	—
3	Exceeding 0.25 to 0.50 or less	3,703	—	—	3,703	0.28%	0.0	45.00%	1.3	1,506	40.66%	4	—
4	Exceeding 0.50 to 0.75 or less	25,456	—	—	49,854	0.63%	0.0	45.00%	3.0	47,694	95.66%	141	—
5	Exceeding 0.75 to 2.50 or less	23,693	—	—	16,455	0.83%	0.0	45.00%	2.3	13,804	83.89%	61	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	21,704	—	—	4,544	15.35%	0.0	45.00%	4.2	12,264	269.87%	313	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	2,970,970	828,300	100.00%	3,799,016	0.04%	0.0	44.33%	1.1	224,972	5.92%	818	—
Debt purchased for corporate (Dilution risk)													
1	0.00 to 0.15 or less	—	—	—	22,014	0.04%	0.0	45.00%	1.0	3,050	13.85%	4	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	22,014	0.04%	0.0	45.00%	1.0	3,050	13.85%	4	—
Loan participation (corporate) (Default risk of seller)													
1	0.00 to 0.15 or less	—	—	—	20,251	0.00%	0.0	45.00%	5.0	—	0.00%	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	2,171	0.16%	0.0	45.00%	1.5	656	30.24%	1	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	22,423	0.01%	0.0	45.00%	4.6	656	2.92%	1	—

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures 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 retail													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Qualifying revolving retail exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Retail exposure secured by residential properties													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	2,639,037	100.00%	2,639,037	0.30%	120.3	38.30%	—	546,590	20.71%	3,032	—
4	Exceeding 0.50 to 0.75 or less	142,556	—	—	142,556	0.70%	9.9	52.32%	—	73,461	51.53%	522	—
5	Exceeding 0.75 to 2.50 or less	37	—	—	37	1.05%	0.0	32.13%	—	15	41.59%	0	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	1,284	7,218	100.00%	8,502	13.57%	0.5	40.40%	—	17,338	203.92%	480	—
8	100.00 (default)	1,727	2,503	100.00%	4,230	100.00%	0.3	42.81%	—	4,914	116.16%	1,418	—
9	Subtotal	145,605	2,648,758	100.00%	2,794,364	0.51%	131.2	39.02%	—	642,320	22.98%	5,453	970
Other retail exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	269	2,214	100.00%	2,483	0.25%	1.7	87.74%	—	1,024	41.24%	5	—
4	Exceeding 0.50 to 0.75 or less	48,401	—	—	48,401	0.58%	1.8	46.10%	—	17,415	35.98%	129	—
5	Exceeding 0.75 to 2.50 or less	1,289	4,830	100.00%	6,119	1.19%	2.9	92.29%	—	6,183	101.04%	67	—
6	Exceeding 2.50 to 10.00 or less	—	2	100.00%	2	8.78%	0.0	87.74%	—	3	141.76%	0	—
7	Exceeding 10.00 to 100.00 or less	74	0	100.00%	74	19.80%	0.0	46.65%	—	77	103.22%	7	—
8	100.00 (default)	883	50	100.00%	934	100.00%	0.0	56.01%	—	1,209	129.41%	426	—
9	Subtotal	50,918	7,098	100.00%	58,016	2.25%	6.5	52.91%	—	25,913	44.66%	636	63
Total		60,427,085	5,657,504	83.31%	63,845,078	0.21%	140.4	45.12%	2.7	6,740,789	10.55%	62,825	42,662

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

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures 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 (excluding SMEs exposure and specialized lending)													
1	0.00 to 0.15 or less	197,426	3,000	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	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%	0.3	29.80%	2.3	11,999	77.98%	220	—
7	Exceeding 10.00 to 100.00 or less	17,471	2,652	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%	2.2	—	0.00%	4,869	—
9	Subtotal	92,472	8,519	97.09%	94,980	21.81%	1.1	29.16%	2.3	54,762	57.65%	6,078	12,511
Specialized lending exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures 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 Credit Risk Using Internal Ratings: PD/LGD Approach													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Debt purchased for corporate (Default risk)													
1	0.00 to 0.15 or less	0	5,584	100.00%	5,584	0.05%	0.0	30.35%	1.5	539	9.65%	0	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	0	5,584	100.00%	5,584	0.05%	0.0	30.35%	1.5	539	9.65%	0	—
Debt purchased for corporate (Dilution risk)													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Loan participation (corporate) (Default risk of seller)													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Debt purchased for retail													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Qualifying revolving retail exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures 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 residential properties													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Other retail exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Total		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)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures 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 (excluding SMEs exposure and specialized lending)													
1	0.00 to 0.15 or less	264,807	3,000	50.00%	272,646	0.05%	0.0	28.62%	3.9	48,320	17.72%	39	—
2	Exceeding 0.15 to 0.25 or less	71,018	7,347	50.33%	77,064	0.15%	0.0	28.65%	2.8	20,410	26.48%	33	—
3	Exceeding 0.25 to 0.50 or less	40,629	9,576	68.81%	52,610	0.42%	0.0	28.22%	2.7	22,197	42.19%	62	—
4	Exceeding 0.50 to 0.75 or less	5,667	6,875	75.00%	4,907	0.63%	0.0	17.29%	3.0	1,587	32.34%	5	—
5	Exceeding 0.75 to 2.50 or less	62,275	2,856	70.02%	65,441	1.40%	0.0	27.45%	2.8	42,149	64.40%	256	—
6	Exceeding 2.50 to 10.00 or less	33,204	6,289	90.75%	36,059	4.80%	0.1	27.45%	2.7	33,194	92.05%	475	—
7	Exceeding 10.00 to 100.00 or less	16,024	2,927	77.86%	16,874	15.84%	0.0	28.38%	3.1	24,665	146.17%	758	—
8	100.00 (default)	6,760	135	75.00%	6,479	100.00%	0.0	29.35%	1.1	—	—	1,902	—
9	Subtotal	500,387	39,007	69.30%	532,085	2.31%	0.5	28.26%	3.3	192,525	36.18%	3,533	2,720

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures 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	10,754	—	—	8,254	0.05%	0.0	30.35%	3.8	1,499	18.16%	1	
2	Exceeding 0.15 to 0.25 or less	27,706	2,428	75.12%	26,210	0.18%	0.0	25.51%	3.4	6,074	23.17%	11	
3	Exceeding 0.25 to 0.50 or less	5,761	1,130	74.56%	6,140	0.42%	0.0	29.98%	3.4	2,700	43.97%	7	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	25,019	4,269	36.68%	27,384	1.67%	0.2	27.97%	2.4	15,952	58.25%	128	
6	Exceeding 2.50 to 10.00 or less	25,238	2,767	94.10%	24,797	4.80%	0.3	29.75%	2.1	19,001	76.62%	354	
7	Exceeding 10.00 to 100.00 or less	20,055	2,867	91.30%	17,298	15.84%	0.3	29.86%	2.7	21,221	122.67%	818	
8	100.00 (default)	21,392	3,413	100.00%	20,869	100.00%	0.1	27.68%	1.9	—	—	5,778	
9	Subtotal	135,929	16,876	76.25%	130,957	19.34%	1.2	28.26%	2.6	66,448	50.74%	7,100	13,159
Specialized lending exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Debt purchased for corporate (Default risk)													
1	0.00 to 0.15 or less	0	22,576	100.00%	22,576	0.05%	0.0	30.35%	1.4	2,093	9.27%	3	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	0	22,576	100.00%	22,576	0.05%	0.0	30.35%	1.4	2,093	9.27%	3	—
Debt purchased for corporate (Dilution risk)													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Loan participation (corporate) (Default risk of seller)													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures 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 retail													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Qualifying revolving retail exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Retail exposure secured by residential properties													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Other retail exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Total		636,316	78,460	79.63%	698,796	5.39%	1.7	28.37%	3.1	262,741	37.59%	10,638	15,880

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

(Millions of Yen)

No.	Portfolio	As of September 30, 2023		As of September 30, 2022	
		a	b	a	b
		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	—	—		

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

(Millions of Yen)

No.	Portfolio	As of September 30, 2023		As of September 30, 2022	
		a	b	a	b
		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**

(Millions of Yen, %)

a	b	c	d	e	f	g	h	i	j	k	l	
Specialized Lending Products (supervisory slotting criteria)												
Other than Lending for High-Volatility Commercial Real Estate (HVCRE)												
Regulatory categories	Residual contractual maturity	On-balance sheet amount	Off-balance sheet amount	RW	Exposure amount (EAD)					RWA	Expected losses	
					PF	OF	CF	IPRE	Total			
Strong	Less than 2.5 years	231,157	32,366	50%	199,503	—	—	42,530	242,034	121,017	—	
	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	
	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-Volatility Commercial Real Estate (HVCRE)												
Regulatory categories	Residual contractual maturity	On-balance sheet amount	Off-balance sheet amount	RW						Exposure amount (EAD)	RWA	Expected losses
Strong	Less than 2.5 years	—	—	70%						—	—	—
	Equal to or more than 2.5 years	—	—	95%						—	—	—
Good	Less than 2.5 years	—	—	95%						—	—	—
	Equal to or more than 2.5 years	—	—	120%						—	—	—
Satisfactory		—	—	140%						—	—	—
Weak		—	—	250%						—	—	—
Default		—	—	—						—	—	—
Total		—	—							—	—	—

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

(Millions of Yen, %)

a	b	c	d	e	f	g	h	i	j	k	l	
Specialized Lending Products (supervisory slotting criteria)												
Other than Lending for High-Volatility Commercial Real Estate (HVCRE)												
Regulatory categories	Residual contractual maturity	On-balance sheet amount	Off-balance sheet amount	RW	Exposure amount (EAD)					RWA	Expected losses	
					PF	OF	CF	IPRE	Total			
Strong	Less than 2.5 years	134,462	79,452	50%	164,706	—	—	22,414	187,120	93,560	—	
	Equal to or more than 2.5 years	1,596,358	213,909	70%	1,605,376	37,861	—	54,655	1,697,894	1,188,526	6,791	
Good	Less than 2.5 years	52,219	32,823	70%	56,064	—	—	20,019	76,084	53,259	304	
	Equal to or more than 2.5 years	438,430	91,604	90%	392,621	—	—	54,086	446,708	402,037	3,573	
Satisfactory		14,318	—	115%	8,313	—	—	6,005	14,318	16,466	400	
Weak		130,029	1,032	250%	15,554	106,632	—	6,395	128,581	321,453	10,286	
Default		4,332	—	—	—	—	—	4,332	4,332	—	2,166	
Total		2,370,151	418,822		2,242,637	144,494	—	167,909	2,555,041	2,075,303	23,523	
High-Volatility Commercial Real Estate (HVCRE)												
Regulatory categories	Residual contractual maturity	On-balance sheet amount	Off-balance sheet amount	RW						Exposure amount (EAD)	RWA	Expected losses
Strong	Less than 2.5 years	—	—	70%						—	—	—
	Equal to or more than 2.5 years	—	—	95%						—	—	—
Good	Less than 2.5 years	—	—	95%						—	—	—
	Equal to or more than 2.5 years	—	—	120%						—	—	—
Satisfactory		—	—	140%						—	—	—
Weak		—	—	250%						—	—	—
Default		—	—	—						—	—	—
Total		—	—	—						—	—	—
Equity Exposure (Method of the Market-Based Approach)												
Equity Exposure to which the Market-Based Approach is applied												
Categories	On-balance sheet amount	Off-balance sheet amount	RW						Exposure amount (EAD)	RWA		
Exchange-traded equity exposures	579,216	—	300%						579,216	1,737,649		
Private equity exposures	493,058	128,464	400%						589,406	2,357,627		
Other equity exposures	—	—	—						—	—		
Total	1,072,274	128,464	—						1,168,623	4,095,276		
Equity Exposure to which a risk weight of 100%												
Equity Exposure to which a risk weight of 100% is applied as set forth in the proviso of Notification Regarding Capital Adequacy Ratio, Article 143-1	—	—	100%						—	—		

Counterparty Credit Risk (Consolidated)

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

For the Six Months Ended September 30, 2023

(Millions of Yen)

No.		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR	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

(Millions of Yen)

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

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

(Millions of Yen)

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

CCR2: Credit valuation adjustment (CVA) capital charge

(Millions of Yen)

No.		As of September 30, 2022	
		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

(Millions of Yen)

No.	Items	Risk weight	a	b	c	d	e	f	g	h	i
			Credit exposures amount (post CCF and post CRM)								
			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)

No.	Items	Risk weight	a	b	c	d	e	f	g	h	i
			Credit exposures amount (post CCF and post CRM)								
			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 and business operators conducting 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

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density
Sovereign exposure								
1	0.00 to 0.15 or less	4,883,833	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 (excluding SMEs exposure and specialized lending)								
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%

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

For the Six Months Ended September 30, 2022

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density
Sovereign exposure								
1	0.00 to 0.15 or less	4,941,064	0.00%	0.0	45.00%	4.8	—	0.00%
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	4,941,064	0.00%	0.0	45.00%	4.8	—	0.00%
Bank exposure								
1	0.00 to 0.15 or less	8,871,705	0.05%	0.0	5.83%	0.3	188,455	2.12%
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	8,871,705	0.05%	0.0	5.83%	0.3	188,455	2.12%
Corporate exposure (excluding SMEs exposure and specialized lending)								
1	0.00 to 0.15 or less	4,641	0.05%	0.0	45.00%	1.9	766	16.51%
2	Exceeding 0.15 to 0.25 or less	2,498	0.15%	0.0	45.00%	2.9	1,020	40.84%
3	Exceeding 0.25 to 0.50 or less	13	0.42%	0.0	45.00%	1.1	6	49.31%
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	157	0.85%	0.0	45.00%	1.0	106	68.06%
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	7,311	0.10%	0.0	45.00%	2.2	1,900	25.99%
SMEs exposure								
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Total		13,820,080	0.03%	0.0	19.86%	1.9	190,356	1.37%

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

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

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density
Sovereign exposure								
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Bank exposure								
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Corporate exposure (excluding SMEs exposure and specialized lending)								
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
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	—	—	—	—	—	—	—
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	16.70%
SMEs exposure								
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Total		8	0.15%	0.0	30.35%	1.0	1	16.70%

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

For the Six Months Ended September 30, 2022

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density
Sovereign exposure								
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Bank exposure								
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Corporate exposure (excluding SMEs exposure and specialized lending)								
1	0.00 to 0.15 or less	79	0.05%	0.0	30.35%	1.0	8	10.27%
2	Exceeding 0.15 to 0.25 or less	5	0.15%	0.0	30.35%	1.0	0	16.70%
3	Exceeding 0.25 to 0.50 or less	0	0.42%	0.0	30.35%	1.0	0	31.93%
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	85	0.05%	0.0	30.35%	1.0	9	10.70%
SMEs exposure								
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Total		85	0.05%	0.0	30.35%	1.0	9	10.70%

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

CCR5: Composition of collateral for CCR exposure

For the Six Months Ended September 30, 2023

(Millions of Yen)

No.		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
Segregated	Unsegregated	Segregated	Unsegregated				
1	Cash – domestic currency	—	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	5,384	—	160,573	46,095	—	6,386,987
4	Other sovereign debt	2,807	—	64,245	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	8,191	171,565	235,075	1,319,064	26,840,572	33,737,099

For the Six Months Ended September 30, 2022

(Millions of Yen)

No.		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
Segregated	Unsegregated	Segregated	Unsegregated				
1	Cash – domestic currency	—	185,790	50,478	1,065,937	1,784,752	23,011
2	Cash – other currencies	—	136,779	—	328,836	18,292,553	3,626,630
3	Domestic sovereign debt	1,780	—	210,452	105,596	—	7,053,263
4	Other sovereign debt	509	—	7,470	65,440	3,353,139	13,059,773
5	Government agency debt	—	—	—	—	—	1,712,732
6	Corporate bonds	—	—	—	—	—	—
7	Equity securities	—	—	—	12,632	—	—
8	Other collateral	—	—	—	—	—	4,913,530
9	Total	2,289	322,569	268,401	1,578,443	23,430,445	30,388,941

CCR6: Credit derivatives exposures

(Millions of Yen)

No.		As of September 30, 2023		As of September 30, 2022	
		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.

CCR8: Exposures to central counterparties

(Millions of Yen)

No.		As of September 30, 2023		As of September 30, 2022	
		a	b	a	b
		EAD (post-CRM)	RWA	EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)		105,598		316,127
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	21,327,196	35,292	17,554,140	19,991
3	(i) OTC derivatives	523,629	14,938	1,117,762	18,180
4	(ii) Exchange-traded derivatives	6,126	245	45,283	1,811
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	590
9	Pre-funded default fund contributions	275,878	59,523	143,803	295,545
10	Unfunded default fund contributions	—	—	—	—
11	Exposures to non-QCCPs (total)		—		—
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	—	—	—	—
13	(i) OTC derivatives	—	—	—	—
14	(ii) Exchange-traded derivatives	—	—	—	—
15	(iii) Securities financing transactions	—	—	—	—
16	(iv) Netting sets where cross-product netting has been approved	—	—	—	—
17	Segregated initial margin	—		—	
18	Non-segregated initial margin	—	—	—	—
19	Pre-funded default fund contributions	—	—	—	—
20	Unfunded default fund contributions	—	—	—	—

Securitization Exposures (Consolidated)

SEC1: Securitization exposures in the banking book

For the Six Months Ended September 30, 2023

(Millions of Yen)

No.	Types of underlying assets	a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (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	—	0
6	Wholesale (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	re-securitization	—	—	—	—	—	—	—	—	—

For the Six Months Ended September 30, 2022

(Millions of Yen)

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

SEC2: Securitization exposures in the trading book

For the Six Months Ended September 30, 2023

(Millions of Yen)

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

For the Six Months Ended September 30, 2022

(Millions of Yen)

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

SEC3: Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor

For the Six Months Ended September 30, 2023

(Millions of Yen)

No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	
		Total exposures															
		Traditional securitization								Synthetic securitization							
		Of which securitization				Of which re-securitization				Of which securitization				Of which re-securitization			
	Of which retail underlying	Of which wholesale		Of which senior	Of which non-senior		Of which retail underlying	Of which wholesale		Of which senior	Of which non-senior		Of which retail underlying	Of which wholesale		Of which senior	Of which non-senior
	Exposure values (by RW bands)																
1	≤20% RW	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2	>20% to 50% RW	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
3	>50% to 100% RW	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	>100% to <1250% RW	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	1250% RW	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Exposure values (by regulatory approach)																
6	SEC-IRBA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	SEC-ERBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	1250%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	RWA (by regulatory approach)																
10	SEC-IRBA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	SEC-ERBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	1250%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Capital charge after cap																
14	SEC-IRBA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	SEC-ERBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
16	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	1250%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

For the Six Months Ended September 30, 2022

(Millions of Yen)

No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	
		Total exposures															
		Traditional securitization								Synthetic securitization							
		Of which securitization				Of which re-securitization				Of which securitization				Of which re-securitization			
	Of which retail underlying	Of which wholesale		Of which senior	Of which non-senior		Of which retail underlying	Of which wholesale		Of which senior	Of which non-senior		Of which senior	Of which non-senior			
Exposure values (by RW bands)																	
1	≤20% RW	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
2	>20% to 50% RW	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
3	>50% to 100% RW	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
4	>100% to <1250% RW	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
5	1250% RW	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Exposure values (by regulatory approach)																	
6	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
7	SEC-ERBA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
8	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
9	1250%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
RWA (by regulatory approach)																	
10	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
11	SEC-ERBA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
12	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
13	1250%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Capital charge after cap																	
14	SEC-IRBA or IAA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
15	SEC-ERBA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
16	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
17	1250%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	

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

For the Six Months Ended September 30, 2023

(Millions of Yen)

No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	
		Total exposures															
		Traditional securitization								Synthetic securitization							
		Of which securitization				Of which re-securitization				Of which securitization				Of which re-securitization			
	Of which retail underlying	Of which wholesale		Of which senior	Of which non-senior		Of which retail underlying	Of which wholesale		Of which senior	Of which non-senior		Of which senior	Of which non-senior			
Exposure values (by RW bands)																	
1	≤20% RW	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 regulatory approach)																	
6	SEC-IRBA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
7	SEC-ERBA or IAA	11,091,687	11,091,687	11,091,687	3,155,854	7,935,833	—	—	—	—	—	—	—	—	—	—	
8	SEC-SA	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
9	1250%	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—	

(Millions of Yen)

No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	
		Total exposures															
		Traditional securitization								Synthetic securitization							
		Of which securitization				Of which re-securitization				Of which securitization				Of which re-securitization			
	Of which retail underlying	Of which wholesale		Of which senior	Of which non-senior		Of which retail underlying	Of which wholesale		Of which senior	Of which non-senior						
RWA (by regulatory approach)																	
10	SEC-IRBA	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
11	SEC-ERBA or IAA	2,226,653	2,226,653	2,226,653	640,277	1,586,376	–	–	–	–	–	–	–	–	–	–	
12	SEC-SA	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
13	1250%	0	0	–	–	–	0	–	0	–	–	–	–	–	–	–	
Capital charge after cap																	
14	SEC-IRBA	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
15	SEC-ERBA or 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

(Millions of Yen)

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

(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

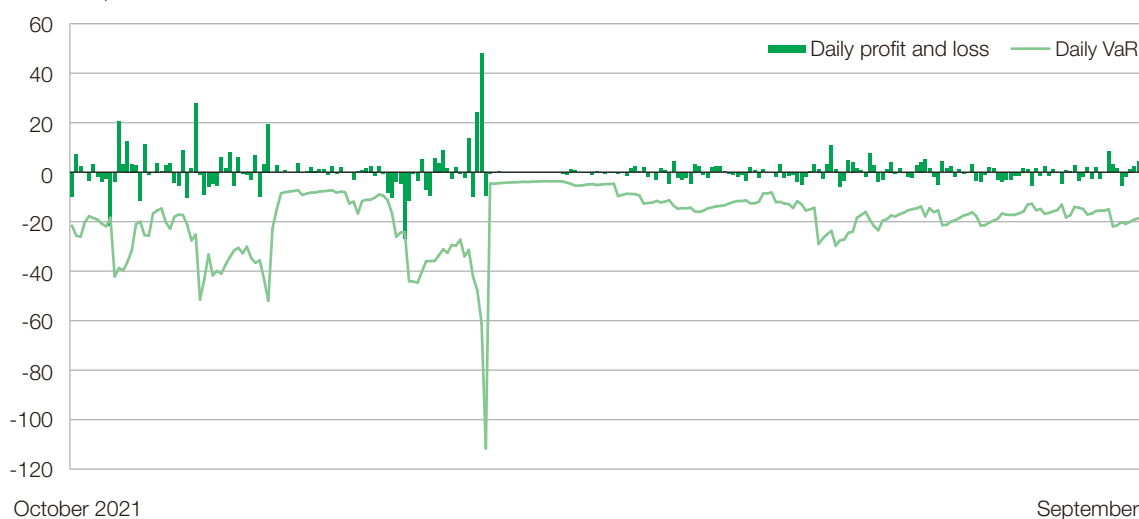
(Millions of Yen)

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

(Millions of Yen)



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

Exposure Subject to Risk-Weighted Asset Calculation for Investment Funds (Consolidated)

Amount of Exposure Subject to Risk-Weighted Asset Calculation for

Investment Fund

Items	(Billions of Yen)	
	As of September 30, 2023	As of September 30, 2022
	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

(Millions of Yen)

No.		ΔEVE		ΔNII	
		a	b	c	d
		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	Steeper	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 September 30, 2023		As of September 30, 2022	
8	Tier 1 capital	5,562,206		6,496,020	

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

(Millions of Yen, %)

Geographical breakdown	a	b	c	d
	Countercyclical capital buffer rate	Risk-weighted assets used in the computation 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

(Millions of Yen, %)

Geographical breakdown	a	b	c	d
	Countercyclical capital buffer rate	Risk-weighted assets used in the computation 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

(Millions of Yen, the Number of Items)

No.		a	b	c	d	e	f	g	h	i	j	k
		T	T-1	T-2	T-3	T-4	T-5	T-6	T-7	T-8	T-9	Ten-year average
Using ¥2,000,000 threshold												
1	Total amount of operational losses net of recoveries (no exclusions)	9,430	156	1,538	56	22	105	36	13	23	23	1,140
2	Total number of operational risk losses	12	4	5	2	5	5	5	2	1	2	4
3	Total amount of excluded operational risk losses	—	—	—	—	—	—	—	—	—	—	—
4	Total number of exclusions	—	—	—	—	—	—	—	—	—	—	—
5	Total amount of operational losses net of recoveries and net of excluded losses	9,430	156	1,538	56	22	105	36	13	23	23	1,140
Using ¥10,000,000 threshold												
6	Total amount of operational losses net of recoveries (no exclusions)	9,404	148	1,532	48	—	98	24	10	23	21	1,131
7	Total number of operational risk losses	6	3	3	1	—	4	2	1	1	1	2
8	Total amount of excluded operational risk losses	—	—	—	—	—	—	—	—	—	—	—
9	Total number of exclusions	—	—	—	—	—	—	—	—	—	—	—
10	Total amount of operational losses net of recoveries and net of excluded losses	9,404	148	1,532	48	—	98	24	10	23	21	1,131
Details of operational risk capital calculation												
11	Are losses used to calculate the ILM (yes/no)?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
12	If "no" in row 11, is the exclusion of internal loss data due to non-compliance with the minimum loss data standards (yes/no)?	—	—	—	—	—	—	—	—	—	—	—

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

For the Six Months Ended September 30, 2023

(Millions of Yen)

No.		a	b	c
		T	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	—		

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)

No.		a	b	c	d
		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

(Millions of Yen)

No.		a	b	c	d
		RWA			
		RWA for modelled approaches that banks have supervisory approval to use	RWA for column (a) if re-computed using the standardized approach	Total Actual RWA	RWA calculated using 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: There 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

(Millions of Yen)

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	
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)	1,137,076	
9a	Exposures related to securities financing transactions	2,037,545	
9b	Accounting value of the SFTs recognized as assets (–)	900,468	
10	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	
12a	Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (–)	378,375	
12b	Customers' liabilities for acceptances and guarantees (–)	3,289,955	
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	
12e	Assets of subsidiaries included in the scope of consolidated leverage ratio (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	
Derivative exposures (2)			
8	Replacement cost (RC) associated with all derivatives transactions multiplied by 1.4	409,041	
9	Potential future exposure (PFE) associated with all derivatives transactions multiplied by 1.4	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	
Securities financing transaction exposures (3)			
14	The amount of assets related to SFTs, etc.	4,895,205	
15	The amount of deductions from the assets above (line 14) (–)	3,994,737	
16	The exposures for counterparty credit risk for SFTs, etc.	1,137,076	
17	The exposures for agent SFTs	—	
18	The Total exposures related to SFTs, etc. (c)	2,037,545	
Other off balance sheet exposures (4)			
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 (–)	2,125,506	
22	Total exposures related to off-balance sheet transactions (d)	4,360,891	
Leverage ratio (5)			
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 ratio included in due from the Bank of Japan (6)			
	Total exposures (f)	82,916,538	
	The deposits with the Bank of Japan	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 disclosure (7)			
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 (g)	4,327,824	
	Average of the amount of deductions from the assets above (–) (h)	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) (l)	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 %	
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)/(l))	5.39 %	

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 sheet exposures (1)				
1		On-balance sheet exposures before deducting adjustment items		80,086,417
1a	1	Total assets reported in the consolidated balance sheet		84,584,678
1b	2	The amount of assets of subsidiaries that are not included in the scope of the leverage ratio on a consolidated basis (-)		
1c	7	The amount of assets of subsidiaries that are included in the scope of the leverage ratio on a consolidated basis (except those included in the total assets reported in the consolidated balance sheet)		—
1d	3	The amount of assets that are deducted from the total assets reported in the consolidated balance sheet (except adjustment items) (-)		4,498,261
2	7	The amount of adjustment items pertaining to Tier 1 capital (-)		193,016
3		Total on-balance sheet exposures (a)		79,893,401
Exposures related to derivative transactions (2)				
4		Replacement cost multiplied by 1.4 associated with derivatives transactions, etc.		812,629
5		Potential future exposure multiplied by 1.4 associated with derivatives transactions, etc.		716,752
6		The amount of receivables arising from providing collateral, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework		—
7		The amount of deductions of receivables (out of those arising from providing cash variation margin) (-)		808,689
8		The amount of client-cleared trade exposures for which a bank or bank holding company acting as clearing member is not obliged to make any indemnification (-)		
9		Adjusted effective notional amount of written credit derivatives		—
10		The amount of deductions from effective notional amount of written credit derivatives (-)		—
11	4	Total exposures related to derivative transactions (b)		720,693
Exposures related to repo transactions (3)				
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. (c)		1,378,792
Exposures related to off-balance 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 sheet transactions (-)		1,914,803
19	6	Total exposures related to off-balance sheet transactions (d)		4,675,284
Leverage ratio on a consolidated basis (5)				
20		The amount of capital (Tier 1 capital) (e)		6,496,020
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)		86,668,172
22		Leverage ratio on a consolidated basis ((e)/(f))		7.49%
Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) (6)				
		Total exposures (f)		86,668,172
		The deposits with the Bank of Japan		16,807,847
		Total exposures (including the deposits with the Bank of Japan) (f')		103,476,020
		Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) ((e)/(f'))		6.27%

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

(Millions of Yen, %, the Number of Items)

Items		The current quarter (July 1 to September 30, 2023)		The previous quarter (April 1 to June 30, 2023)	
High-quality liquid assets (1)					
1	Total high-quality liquid assets	28,540,348		29,939,835	
Cash outflows (2)					
		Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio	Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio
2	Cash outflows relating to unsecured retail funding	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

(Millions of Yen, %)

Items	The current quarter (July 1 to September 30, 2023)					The previous quarter (April 1 to June 30, 2023)					
	Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value	
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		
Available stable funding (ASF) items (1)											
1	Capital; of which:	6,017,777	—	—	—	6,017,777	6,783,928	—	—	—	6,783,928
2	Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	6,017,777	—	—	—	6,017,777	6,783,928	—	—	—	6,783,928
3	Other capital instruments that are not included in the above category	—	—	—	—	—	—	—	—	—	—
4	Funding from retail and small business customers; of which:	10,558	—	—	—	9,523	11,656	—	—	—	10,513
5	Stable deposits	414	—	—	—	393	444	—	—	—	421
6	Less stable deposits	10,144	—	—	—	9,129	11,212	—	—	—	10,091
7	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
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	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 assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	25,669	4,117,540	39,092	77,501	25,481	26,785	3,925,125	103,683	86,753	57,351
12	Derivative liabilities	—	—	—	77,498	—	—	—	—	86,753	—
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	57,351
14	Total available stable funding					47,272,176					47,970,000
Required stable funding (RSF) items (2)											
15	HQLA					1,702,746					1,688,008
16	Deposits held at financial institutions for operational purposes	3,882	—	—	—	1,941	2,346	—	—	—	1,173
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	34,057,687
18	Loans to- and repo transactions with financial institutions (secured by level 1 HQLA)	—	652,022	—	—	—	—	132,737	—	—	—
19	Loans to- and repo transactions with financial institutions (not included in item 18)	658,610	1,382,917	681,032	2,669,089	3,610,137	599,150	1,752,944	616,957	2,788,880	3,677,174
20	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	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	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	—	—	—	—	—	—	—	—	—	—
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	—	—	—	—	—	—	—	—	—	—
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)				1,280,135	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				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					39,979,113
34	Consolidated net stable funding ratio (NSFR)					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

(Millions of Yen, %)

Basel III Template No.	Items	a	b	c
		As of September 30, 2023	As of September 30, 2022	Reference to Template CC2
Common Equity Tier 1 capital: instruments and reserves				
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,210,255		
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 Equity 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 arising 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 insufficient Additional Tier 1 and Tier 2 to cover deductions	—		
28	Common Equity Tier 1 capital: regulatory adjustments (B)	312,885		
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	4,167,272		
Additional Tier 1 capital: instruments				
30	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	—	
	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	—	

		(Millions of Yen, %)		
Basel III Template No.	Items	a	b	c
		As of September 30, 2023	As of September 30, 2022	Reference to Template CC2
36	Additional Tier 1 capital: instruments (D)	1,316,972		
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	—		
38	Reciprocal cross-holdings in Additional Tier 1 instruments	—		
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	—		
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	37,211		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—		
43	Additional Tier 1 capital: regulatory adjustments (E)	37,211		
Additional Tier 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				
46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown	—		
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	—		
	Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—		
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	2,644		
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	—		
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 10% threshold)	—		
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	—		
57	Tier 2 capital: regulatory adjustments (I)	—		
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	2,644		
Total capital (TC=T1+T2)				
59	Total capital (TC=T1+T2) ((G) + (J)) (K)	5,449,677		
Risk weighted assets				
60	Risk weighted assets (L)	30,504,737		

(Millions of Yen, %)				
Basel III Template No.	Items	a	b	c
		As of September 30, 2023	As of September 30, 2022	Reference to Template CC2
Capital ratio 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 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)	151,780		
73	Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	28,389		
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)	446,710		
Provisions included 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		
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")	2,607		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	157,281		

CC1: Composition of Capital

(Millions of Yen, %)

Basel III Template No.	Items	a	b	c
		As of September 30, 2023	As of September 30, 2022	Reference to Template CC2
Common Equity Tier 1 capital: instruments and reserves				
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings		6,261,583	
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 Equity Tier 1 capital: regulatory adjustments				
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)		35,125	
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 arising 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	Of which: significant investments in the common stock of financials		—	
20	Of which: mortgage servicing rights		—	
21	Of which: deferred tax assets arising from temporary differences (net of related tax liability)		14,465	
22	Amount exceeding the 15% threshold on specified items		—	
23	Of which: significant investments in the common stock of financials		—	
24	Of which: mortgage servicing rights		—	
25	Of which: deferred tax assets arising from temporary differences (net of related tax liability)		—	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		—	
28	Common Equity Tier 1 capital: regulatory adjustments (B)		149,394	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)		5,102,758	
Additional Tier 1 capital: instruments				
30	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown		49,999
	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		—

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

		(Millions of Yen, %)		
Basel III Template No.	Items	a	b	c
		As of September 30, 2023	As of September 30, 2022	Reference to Template CC2
Capital ratio and buffers (non-consolidated)				
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) ((K)/(L))		15.86%	
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 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)		—	
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	
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		—	
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")		—	

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

(Millions of Yen)

Items	a	b	c	d	e	f
	As of September 30, 2023		As of September 30, 2022		Reference numbers or symbols for referring to Template CC1	Reference numbers or symbols for referring to appended tables
	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation		
(Assets)						
Loans and Bills Discounted	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		
Monetary Claims Bought	292,508	292,508	354,530	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 pension costs)	7,415	7,415	64,372	64,372		3
Deferred Tax Assets	729,500	729,500	494,833	494,833		4-a
Deferred Tax Assets for Land Revaluation	1,600	1,600	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)	(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)						
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	—	—		
Capital Surplus	25,020	25,020	25,020	25,020		1-b
Capital surplus	24,999	24,999	24,999	24,999		
Other capital surplus	20	20	20	20		

(Millions of Yen)

Items	a	b	c	d	e	f
	As of September 30, 2023		As of September 30, 2022		Reference numbers or symbols for referring to Template CC1	Reference numbers or symbols for referring to appended tables
	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation		
Retained Earnings	2,145,036	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

(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	

(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
	Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,210,255	6,261,583	Directly issued qualifying common share capital plus related capital surplus and retained earnings (before adjusting cash dividends to be paid)
1a	Of which: capital and capital surplus	4,065,219	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 Capital

(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 servicing rights
	Intangible assets: mortgage servicing rights	—	—	
20	Amount exceeding the 10% threshold on specified items	—	—	
24	Amount exceeding the 15% threshold on specified items	—	—	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	—	—	

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

(1) Non-Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Non-consolidated balance sheet items	As of September 30, 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 of Yen)

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	Non-consolidated balance sheet items	As of September 30, 2023	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 Capital

(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 temporary 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

(Millions of Yen)

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 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 recognized as "Accumulated other comprehensive income"

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

(1) Non-Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Non-consolidated balance sheet items	As of September 30, 2023	As of September 30, 2022	Remarks
6-a	Securities	44,431,930	44,262,687	
6-b	Money Held in Trust	10,557,219	11,809,743	

(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
	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 consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share	—	—	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital of the entity (amount above the 10% threshold)	—	—	
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	—	—	
72	Non-significant investments in the capital and other TLAC liabilities of other financial institutions that are below the thresholds for deduction (before risk weighting)	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 common stock of other financial institutions that are below the thresholds for deduction (before risk weighting)	28,389	17,555	

7. Other Capital Instruments

(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
7	Borrowed Money	3,778,733	4,568,154	

(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 applicable accounting standard	1,316,972	1,316,972	

Overview of RWA (Non-Consolidated)

OV1: Overview of RWA

(Millions of Yen)

No.		a	b	c	d
		RWA		Minimum capital requirements	
		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)	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	
7	Of which: standardized approach for counterparty credit risk (SA-CCR)	79,854		6,388	
8	Of which: expected positive exposure (EPE) method	—		—	
	Of which: central counterparty related exposure (CCP)	99,327		7,946	
9	Others	167,453		13,396	
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	
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	—		—	
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)	—		—	
	Of which: 1250% risk weight is applied	0		0	
20	Market risk	861,940		68,955	
21	Of which: standardized approach (SA)	861,940		68,955	
22	Of which: internal model approaches (IMA)	—		—	
	Of which: simplified standardized approach	—		—	
23	Capital charge for switch between trading book and banking book	—		—	
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

(Millions of Yen)

Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		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)

No.		a	b	c	d
		ΔEVE		ΔNII	
		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	Steeper	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
		e		f	
		As of September 30, 2023		As of September 30, 2022	
8	Tier 1 capital	5,447,033		6,432,283	

Composition of Leverage Ratio Disclosure (Non-Consolidated)

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

(Millions of Yen)

No.	Items	As of September 30, 2023	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

(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)	76,472,510	
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 (–)	377,236	
7	Total on-balance sheet exposures (a)	75,238,053	
Derivative exposures (2)			
8	Replacement cost (RC) associated with all derivatives transactions multiplied by 1.4	409,041	
9	Potential future exposure (PFE) associated with all derivatives transactions multiplied by 1.4	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	
Securities financing 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	The Total exposures related to repo transactions, etc. (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	Total exposures related to off-balance sheet transactions (d)	1,407,559	
Leverage ratio (5)			
23	The amount of capital (Tier 1 capital) (e)	5,447,033	
24	Total exposures ((a)+(b)+(c)+(d)) (f)	79,613,929	
25	Leverage ratio ((e)/(f))	6.84%	
26	Applicable minimum leverage ratio requirement	3.00%	
27	Applicable minimum leverage buffer	—	
Leverage ratio 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	
	Total exposures (including the deposits with the Bank of Japan) (f')	100,166,443	
	Leverage ratio on a non-consolidated basis (including the deposits with the Bank of Japan) ((e)/(f'))	5.43%	
Disclosure of Average (7)			
28	Average of the amount of assets related to repo transactions (after deduction) ((g)+(h))	610,367	
	Average of the amount of assets related to repo transactions (g)	610,367	
	Average of the amount of deductions from the assets above (–) (h)	—	
29	The amount of assets related to repo transactions, etc (after deduction) at the end of the quarter ((i)+(j))	899,266	
14	The amount of assets related to repo transactions, etc. (i)	899,266	
15	The amount of deductions from the assets above (–) (j)	—	
30	Total exposures (The average of the amount of assets related to repo transactions (after deduction) is applicable, the deposits with the Bank of Japan not included) (k)	79,325,031	
30a	Total exposures (The average of the amount of assets related to repo transactions (after deduction) is applicable, the deposits with the Bank of Japan included) (l)	99,877,545	
31	Leverage ratio (The average of the amount of assets related to repo transactions (after deduction) is applicable, the deposits with the Bank of Japan not included) ((e)/(k))	6.86%	
31a	Leverage ratio (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)

(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 sheet exposures (1)				
1		On-balance sheet exposures before deducting adjustment items		79,801,742
1a	1	Total assets reported in the non-consolidated balance sheet		81,648,847
1b	3	The amount of assets that are deducted from the total assets reported in the non-consolidated balance sheet (except adjustment items) (-)		1,847,104
2	7	The amount of adjustment items pertaining to Tier 1 capital (-)		134,768
3		Total on-balance sheet exposures (a)		79,666,974
Exposures related to derivative transactions (2)				
4		Replacement cost multiplied by 1.4 associated with derivatives transactions, etc.		812,629
5		Potential future exposure multiplied by 1.4 associated with derivatives transactions, etc.		716,752
6		The amount of receivables arising from providing collateral, provided where deducted from the non-consolidated balance sheet pursuant to the operative accounting framework		—
7		The amount of deductions of receivables (out of those arising from providing cash variation margin) (-)		808,689
8		The amount of client-cleared trade exposures for which a bank or bank holding company acting as clearing member is not obliged to make any indemnification (-)		—
9		Adjusted effective notional amount of written credit derivatives		—
10		The amount of deductions from effective notional amount of written credit derivatives (-)		—
11	4	Total exposures related to derivative transactions (b)		720,693
Exposures related to repo transactions (3)				
12		The amount of assets related to repo transactions, etc.		118,926
13		The amount of deductions from the assets above (line 12) (-)		—
14		The exposures for counterparty credit risk for repo transactions, etc.		1,198,715
15		The exposures for agent repo transaction		—
16	5	The Total exposures related to repo transactions, etc. (c)		1,317,642
Exposures related to off-balance sheet transactions (4)				
17		Notional amount of off-balance sheet transactions		4,116,601
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)		2,112,242
19	6	Total exposures related to off-balance sheet transactions (d)		2,004,358
Leverage ratio on a non-consolidated basis (5)				
20		The amount of capital (Tier 1 capital) (e)		6,432,283
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)		83,709,668
22		Leverage ratio on a non-consolidated basis ((e)/(f))		7.68%
Leverage ratio on a non-consolidated basis (including the deposits with the Bank of Japan) (6)				
		Total exposures (f)		83,709,668
		The deposits with the Bank of Japan		16,794,485
		Total exposures (including the deposits with the Bank of Japan) (f')		100,504,153
		Leverage ratio on a non-consolidated basis (including the deposits with 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)

Items		The current quarter (July 1 to September 30, 2023)		The previous quarter (April 1 to June 30, 2023)	
High-quality liquid assets (1)					
1	Total high-quality liquid assets	28,237,845		29,777,070	
Cash outflows (2)		Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio	Amount before multiplying a cash outflow ratio	Amount after multiplying a cash outflow ratio
2	Cash outflows relating to unsecured retail funding	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 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.	98,882	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 non-consolidated 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 non-consolidated liquidity coverage ratio

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

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

(Millions of Yen, %)

Items	The current quarter (July 1 to September 30, 2023)					The previous quarter (April 1 to June 30, 2023)					
	Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value	
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		
Available stable funding (ASF) items (1)											
1	Capital; of which:	5,799,774	—	—	—	5,799,774	6,588,520	—	—	—	6,588,520
2	Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	5,799,774	—	—	—	5,799,774	6,588,520	—	—	—	6,588,520
3	Other capital instruments that are not included in the above category	—	—	—	—	—	—	—	—	—	—
4	Funding from retail and small business customers; of which:	10,558	—	—	—	9,523	11,656	—	—	—	10,513
5	Stable deposits	414	—	—	—	393	444	—	—	—	421
6	Less stable deposits	10,144	—	—	—	9,129	11,212	—	—	—	10,091
7	Wholesale funding; of which:	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
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
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	—	—	—	77,498	—	—	—	—	86,753	—
13	All other liabilities and equity not 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
Required stable funding (RSF) items (2)											
15	HQLA	—	—	—	—	1,621,524	—	—	—	—	1,470,129
16	Deposits held at financial institutions for operational purposes	1,883	—	—	—	941	1,395	—	—	—	697
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	10,801,919	5,833,739	2,077,841	24,700,588	33,136,411	13,232,884	5,456,924	2,472,045	22,545,247	33,527,397
18	Loans to- and repo transactions with financial institutions (secured by level 1 HQLA)	—	652,022	—	—	—	—	132,737	—	—	—
19	Loans to- and repo transactions with financial institutions (not included in item 18)	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
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	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
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:	—	3	3	21	22	—	4	4	28	28
23	With a risk weight of less than or 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 assets	9,530,565	206,546	187	14,925,514	20,723,888	12,025,774	109,178	30,236	12,821,921	21,024,540
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	—	—	—	—	—	—	—	—	—	—
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)	—	—	—	1,278,647	1,088,765	—	—	—	1,207,520	1,028,151
29	Derivative assets	—	—	—	—	—	—	—	—	—	—
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	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
32	Off-balance sheet items	—	—	—	6,862,097	221,888	—	—	—	6,564,202	221,203
33	Total required stable funding	—	—	—	—	39,319,335	—	—	—	—	39,362,982
34	Non-consolidated net stable funding ratio (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 non-consolidated 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 non-consolidated net stable funding ratio

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

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

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