# 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**

Passell III   Temporary   Passel III   Temporary   Passel III   Pass			•		(1	Millions of Yen, %)
Common Equity Tier 1 capital: instruments and reserves				a	b	c
Directly issued qualifying common share capital plus related capital surplus and retained earnings uptus and retained earnings   Q7 which: retained earnings   Q7 which other right   Q7 which other right   Q7 which other right   Q7 which other right   Q7 which other intangible assets other of related tax liability; excluding those equivalent   Q7 which other intangible assets other than goodwill and mortgage   Q7 which other intangible assets other than goodwill and mortgage   Q7 which other intangible assets other than goodwill and mortgage   Q7 which other intangible assets other than goodwill and mortgage   Q7 which other intangible assets other than goodwill and mortgage   Q7 which other intangible assets other than goodwill and mortgage   Q7 which other intangible assets that rely on future profitability excluding those equivalent   Q7 which other intangible assets that rely on future profitability   Q7 which other intangible assets that rely on future profitability   Q7 which other intangible assets that related tax liability   Q7 which other intangible assets that related tax liability   Q7 which wortgage servicing rights   Q7 which wortgage servicing rights   Q7 which wortgage accounting   Q7 which wortgage earvicing rights   Q7 which wortgage earvicing rights   Q7 which wortgage earvicing r			Items			
Directly issued qualifying common share capital plus related capital surplus and retained earnings uptus and retained earnings   Q7 which: retained earnings   Q7 which other right   Q7 which other right   Q7 which other right   Q7 which other right   Q7 which other intangible assets other of related tax liability; excluding those equivalent   Q7 which other intangible assets other than goodwill and mortgage   Q7 which other intangible assets other than goodwill and mortgage   Q7 which other intangible assets other than goodwill and mortgage   Q7 which other intangible assets other than goodwill and mortgage   Q7 which other intangible assets other than goodwill and mortgage   Q7 which other intangible assets other than goodwill and mortgage   Q7 which other intangible assets that rely on future profitability excluding those equivalent   Q7 which other intangible assets that rely on future profitability   Q7 which other intangible assets that rely on future profitability   Q7 which other intangible assets that related tax liability   Q7 which other intangible assets that related tax liability   Q7 which wortgage servicing rights   Q7 which wortgage servicing rights   Q7 which wortgage accounting   Q7 which wortgage earvicing rights   Q7 which wortgage earvicing rights   Q7 which wortgage earvicing r	Comm	on Equ	ity Tier 1 capital: instruments and reserves			
1 a   Of which: capital and capital surplus   4,063,598   26   Of which: rational specific regulatory adjustments (earnings to be distributed) (-)   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)   Common factory fire I capital issued by subsidiaries and held by third parties (amount allowed in group CET1)   6   Common Equity Tier I capital: instruments and reserves (A)   4,693,836   Common Equity Tier I capital: regulatory adjustments   8+9   Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)   Of which goodwill (net of related tax liability, including those equivalent)   2,625   Of which other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)   10   Deferred gains or losses on derivatives under hedge accounting   73,868   Potential of cligible provisions to expected losses   12   Shortfall of cligible 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   15   Net defined-benefit asset   16   Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Investments in the capital or banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Investmen			Directly issued qualifying common share capital plus related capital	6,298,599		
2 Of which: retained earnings Of which: antional 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 (annount allowed in group CETT)  6 Common Equity Tier I capital: instruments and reserves (A)  Common Equity Tier I capital: regulatory adjustments  8 Of which good in regulatory adjustments  Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) Of which other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)  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 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 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 ourside the scope of regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the sixed share  19+20+21 Amount exceeding the 15% threshold on specified items 20 Of which: deferred tax assets arising from temporary differences (net of related tax liability) 22 Amount exceeding the 15% threshold on specified items 33 (Of which: deferred tax assets arising from temporary differences (net of related tax liability) 34 (Of which: deferred tax assets arising from temporary differences (net of related tax liability) 35 (Of which: deferred tax assets arising from temporary differences (net of related tax liability) 36 (Of which: de	1	a		4.063.598		
Of which: national specific regulatory adjustments (earnings to be distributed) (-)   Of which: other than the above   Of which: other capital issued by subsidiaries and held by third parties (amount allowed in group CET1)   Of Common Equity Tier I capital: instruments and reserves (A)   4,693,836   Of which goodwill (net of related tax liability, excluding those relating to morrgage servicing rights   Of which specific intangible assets other than goodwill and morrgage servicing rights (net of related tax liability)   Section of the property of which other intangible assets other than goodwill and morrgage servicing rights (net of related tax liability)   Section of the property of th						
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 (anount allowed in group CET1)  6 Common Equity Tier I capital: instruments and reserves (A) (4,693,836)  Common Equity Tier I capital: regulatory adjustments  8 Total intangible assets (net of related tax liability, excluding those relating to morragege servicing rights)  8 Of which other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)  9 Servicing rights (net of related tax liability)  10 Deferred tax assets that rely on future profitability excluding those equivalent)  11 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  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  16 Investments in own shares (excluding those reported in the Net assets section)  17 Reciprocal cross-holdings in common equity  Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Institutions"), not of eligible short positions, where the bank does not own more than 10% of the issued share  19 Of which: mortgage servicing rights  Of which: deferred tax assets arising from temporary differences (net				2,200,001		
Of which: other than the above   Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	2	26		_		
Accumulated other comprehensive income and other disclosed reserves (1,604,763) (a)  Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)  Common Equity Tier I capital: regulatory adjustments  B+9 (Or which goadwill regulatory adjustments)  Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)  Of which goodwill (net of related tax liability, including those equivalent)  Pofferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)  Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)  Deferred ax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)  Deferred ax assets that rely on future profitability excluding those arising from temporary differences (net or fetaled tax liability)  Deferred ax assets that rely on future profitability excluding those arising from temporary differences (net or fetaled tax liability)  10 Deferred gains or losses on derivatives under hedge accounting  73,868  12 Shortfall of eligible provisions to expected losses			7 . 7	_		
5 Common Sarac capital issued by subsidiaries and held by third parties (amount allowed in group CET1) 6 Common Equity Tier I capital: instruments and reserves (A) 4,693,836  Common Equity Tier I capital: regulatory adjustments 8+9 Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) 9 Of which goodwill (net of related tax liability, including those equivalent) 2,625 9 Of which other intangible assets to ther than goodwill and mortgage servicing rights (net of related tax liability) 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 12 Shortfall of eligible provisions to expected losses 13 Securifization gain on sale 14 Gains and losses due to changes in own credit risk on fair valued liabilities 15 Net defined-benefit asset 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 19 Investments in the capital of banking, financial and insurance entities 18 Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share 19+20+21 Amount exceeding the 10% threshold on specified items 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: deferred tax assets arising from temporary differences (net of related tax liability) 24 Of which: deferred tax assets arising from temporary differences (net of related tax liability) 25 Of which: deferred tax assets arising from temporary differences (net of related tax liability) 26 Of which: deferred tax assets arising from temporary differences (net of related tax liability) 27 Common Equity Tier I capital (CETI) 28 Common Equit		2		(1.604.763)		(a)
Common Equity Tier I capital: instruments and reserves (A)		<i></i>		(1,004,703)		(a)
Securitization gain on sale   14   Gains and losses due to changes in own credit risk on fair valued liabilities   15   Net defined-benefit assets   16   Investments in the capital of banking, financial and insurance entities that aroutside 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   Of which: dragge servicing rights (net of related tax liability)   11   Other red 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   Net defined-benefit		5	(amount allowed in group CET1)	_		
Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)  8 Of which goodwill (net of related tax liability, including those equivalent)  9 Servicing rights (net of related tax liability)  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  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  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: significant investments in the common stock of financials  22 Amount exceeding the 15% threshold on specified items  23 Of which: significant investments in the common stock of financials  24 Of which: significant investments in the common stock of financials  25 Common Equity Tier 1 capital (EET1)  29 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions  20 Of which: significant investments in the common stock of financials  21 Common Equity Tier 1 capital (EET1)  22 Common Equity Tier 1 capital (CET1)  24 Oliveity Tier 1 capital (CET1)  25 Common Equity Tier 1 capital (CET1)  26 Common Equity Tier 1 capital (CET1)  27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 capital (CET1)  28 Common		6	Common Equity Tier 1 capital: instruments and reserves (A)	4,693,836		
to mortgage servicing rights)  8	Comm	on Equ	ity Tier 1 capital: regulatory adjustments			
8   Of which goodwill (net of related tax liability, including those equivalent)   2,625	0	. 0	Total intangible assets (net of related tax liability, excluding those relating	41 770		
Of which other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)   Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)   912	8-	+9	to mortgage servicing rights)	41,770		
Servicing rights (net of related tax liability)   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   73,868   12   Shortfall of eligible provisions to expected losses		8	Of which goodwill (net of related tax liability, including those equivalent)	2,625		
10   Deferred tax assets that relay of future profitability excluding those arising from temporary differences (net of related tax liability)   912		9		39,145		
10				,		
11   Deferred gains or losses on derivatives under hedge accounting   12   Shortfall of eligible provisions to expected losses   —	1	.0		912		
12   Shortfall of eligible provisions to expected losses   13   Securitization gain on sale				<b>=</b> 2.040		
13   Securitization gain on sale   14   Gains and losses due to changes in own credit risk on fair valued liabilities				73,868		
14   Gains and losses due to changes in own credit risk on fair valued liabilities   15   Net defined-benefit asset   20,011			<u> </u>	_		
15				_		
16				_		
17   Reciprocal cross-holdings in common equity	1	.5		20,011		
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  20 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)  Common Equity Tier 1 capital: instruments  29 Common Equity Tier 1 capital: regulatory adjustments (B)  Common Equity Tier 1 capital: instruments  Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown  30 Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards Qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards Qualifying Additional Tier 1 instruments plus related capital surplus	1	.6		_		
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  20 Of which: significant investments in the common stock of financials  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  Of which: significant investments in the common stock of financials  Of which: significant investments in the common stock of financials  Of which: deferred tax assets arising from temporary differences (net of related tax liability)  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)  Common Equity Tier 1 capital (CET1)  29 Common Equity Tier 1 capital: instruments  Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown  30 32 Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards Qualifying Additional Tier 1 instruments plus related capital surplus  Of which: classified as liabilities under applicable accounting standards Qualifying Additional Tier 1 instruments plus related capital surplus	1	.7		_		
19+20+21	1	.8	that are outside the scope of regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own	_		
19	10.2	0.21		252.074		
Of which: mortgage servicing rights				252,964		
Of which: deferred tax assets arising from temporary differences (net of related tax liability)   22				_		
related tax liability    22	2	20		_		
Of which: significant investments in the common stock of financials   Of which: mortgage servicing rights   Of which: mortgage servicing rights   Of which: deferred tax assets arising from temporary differences (net of related tax liability)   Property   Propert	2	21		252,964		
Of which: mortgage servicing rights	2	22	Amount exceeding the 15% threshold on specified items	_		
Of which: mortgage servicing rights	2	23	Of which: significant investments in the common stock of financials	_		
Of which: deferred tax assets arising from temporary differences (net of related tax liability)   27	2	24		_		
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions   28	2	25	Of which: deferred tax assets arising from temporary differences (net of	_		
Common Equity Tier 1 capital: regulatory adjustments (B)   389,527	2	27	Regulatory adjustments applied to Common Equity Tier 1 due to insuf-	_		
Common Equity Tier 1 capital (CET1)   29		8		389 527		
Common Equity Tier 1 capital (CET1)   4,304,309     Additional Tier 1 capital: instruments     Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown     30   32   Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards     Qualifying Additional Tier 1 instruments plus related capital surplus				007,021		
Additional Tier 1 capital: instruments  Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown  30 Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards  Qualifying Additional Tier 1 instruments plus related capital surplus	Commi	on Equ				
Additional Tier 1 capital: instruments  Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown  30 Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards  Qualifying Additional Tier 1 instruments plus related capital surplus	2	29		4,304,309		
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown  30 Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards  Qualifying Additional Tier 1 instruments plus related capital surplus	Additio	onal Ti		I		
surplus of which: classified as liabilities under applicable accounting standards  Qualifying Additional Tier 1 instruments plus related capital surplus	ruuni		Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting	_		
	30	32	surplus of which: classified as liabilities under applicable accounting standards	1,316,972		
				_		

			(1	Millions of Yen, %)
D 1777		a	b	с
Basel III Template No.	Items	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		
	er 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments			
38	Reciprocal cross-holdings in Additional Tier 1 instruments	_		
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 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 Ti	er 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		
	: instruments and provisions	,		
rier z capitar	Directly issued qualifying Tier 2 instruments plus related capital surplus			
46	of which: classified as equity under applicable accounting standards and its breakdown  Directly issued qualifying Tier 2 instruments plus related capital surplus	_		
-10	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  Tier 2 instruments issued by subsidiaries and held by third parties (amount	_		
48	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				
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	·			
60	Risk weighted assets (L)	30,684,728		

			(1)	viillions of Yen, %)
Basel III		a	b	с
Template No.	Items		As of September	Reference to
		30, 2023	30, 2022	Template CC2
Capital ratio a	and buffers (consolidated)			
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	14.02%		
62	Tier 1 capital ratio (consolidated) ((G)/(L))	18.12%		
63	Total capital ratio (consolidated) ((K)/(L))	18.13%		
64	CET1 specific buffer requirement	3.17%		
65	Of which: capital conservation buffer requirement	2.50%		
66	Of which: countercyclical buffer requirement	0.17%		
67	Of which: G-SIB/D-SIB additional requirement	0.50%		
68	CET1 available after meeting the bank's minimum capital requirements	9.52%		
Regulatory ad	justments			
	Non-significant Investments in the capital and other TLAC liabilities of			
72	Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	153,023		
73	Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	43,514		
	Mortgage servicing rights that are below the thresholds for deduction			
74	(before risk weighting)	_		
75	Deferred tax assets arising from temporary differences that are below the	455 727		
75	thresholds for deduction (before risk weighting)	455,727		
Provisions inc	cluded in Tier 2 capital: instruments and provisions			_
76	Provisions (general reserve for possible loan losses)	1,437		
77	Cap on inclusion of provisions (general reserve for possible loan losses)	32,016		
	Provisions eligible for inclusion in Tier 2 in respect of exposures subject			
78	to internal ratings-based approach (prior to application of cap) (if the	1,032		
	amount is negative, report as "nil")			
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	156,055		

# **CC1: Composition of Capital**

	1		a	b	Millions of Yen, %
	el III	Items		As of September	Reference to
1 empla	ate No.		30, 2023	30, 2022	Template CC2
Comm	on Equ	ity Tier 1 capital: instruments and reserves			
1a±2_	-1c-26	Directly issued qualifying common share capital plus related capital		6,339,504	
1412	10-20	surplus and retained earnings			
	a	Of which: capital and capital surplus		4,015,219	
2	2	Of which: retained earnings		2,324,285	
2	26	Of which: national specific regulatory adjustments (earnings to be			
		distributed) (–)			
		Of which: other than the above		-	
	3	Accumulated other comprehensive income and other disclosed reserves		(900,531)	(a)
5	5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		_	
6	6	Common Equity Tier 1 capital: instruments and reserves (A)		5,438,973	
Comm	on Equ	ity 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		38,023	
		servicing rights (net of related tax liability)  Deferred tax assets that rely on future profitability excluding those arising			
	.0	from temporary differences (net of related tax liability)		975	
1		Deferred gains or losses on derivatives under hedge accounting		119,526	
	2	Shortfall of eligible provisions to expected losses		5,620	
	.3	Securitization gain on sale		_	
	4	Gains and losses due to changes in own credit risk on fair valued liabilities			
	.5	Net defined-benefit asset		86,967	
	6	Investments in own shares (excluding those reported in the Net assets section)		_	
1	. /	Reciprocal cross-holdings in common equity		_	
1	8	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share		_	
19+2	0+21	Amount exceeding the 10% threshold on specified items			
	9	Of which: significant investments in the common stock of financials			
	20	Of which: mortgage servicing rights			
2		Of which: deferred tax assets arising from temporary differences (net of		_	
		related tax liability)			
2		Amount exceeding the 15% threshold on specified items		_	
2		Of which: significant investments in the common stock of financials		_	
2	24	Of which: mortgage servicing rights		_	
2	25	Of which: deferred tax assets arising from temporary differences (net of related tax liability)		_	
2	27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		_	
2	28	Common Equity Tier 1 capital: regulatory adjustments (B)		254,154	
		ity Tier 1 capital (CET1)		20 1,10 1	
2	29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)		5,184,818	
Additio	onal Tie	er 1 capital: instruments	NC.		
	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown		48,378	
30	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards		1,316,972	
_		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities		_	

				Millions of Yen, %)
Basel III Template No.	Items	As of September 30, 2023	As of September 30, 2022	Reference to Template CC2
34-35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)		4,239	
33+35	Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments		_	
33	Of which: instruments issued by banks and their special purpose vehicles		_	
35	Of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)		_	
36	Additional Tier 1 capital: instruments (D)		1,369,589	
Additional Ti	er 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments		_	
38	Reciprocal cross-holdings in Additional Tier 1 instruments		_	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)		_	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		58,388	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		_	
43	Additional Tier 1 capital: regulatory adjustments (E)		58,388	
Additional Ti	er 1 capital (AT1)			
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)		1,311,201	
Tier 1 capital	(T1=CET1+AT1)			
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)		6,496,020	
Tier 2 capital:	instruments and provisions			
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown		_	
46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards		_	
	Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities		_	
48-49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		168	
47+49	Eligible Tier 2 capital instruments under phase-out arrangements included in Tier 2: instruments and provisions		_	
47	Of which: instruments issued by banks and their special purpose vehicles			
49	Of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)		_	
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2		512	
50a	Of which: general reserve for possible loan losses		512	
50b	Of which: eligible provisions		_	
51	Tier 2 capital: instruments and provisions (H)		681	
Tier 2 capital:	regulatory adjustments			
52	Investments in own Tier 2 instruments			
53	Reciprocal cross-holdings in Tier 2 instruments		_	
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)		_	
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		_	
57	Tier 2 capital: regulatory adjustments (I)		_	

(Millions of	Yen.	%)
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		(-	viilions of fen, %)
Items	a As of September 30, 2023	As of September	c Reference to Template CC2
(T2)			
		681	
		6,496,701	
		.,,	
		41,158,672	
nd buffers (consolidated)			
Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))		12.59%	
Tier 1 capital ratio (consolidated) ((G)/(L))		15.78%	
Total capital ratio (consolidated) ((K)/(L))		15.78%	
CET1 specific buffer requirement		3.01%	
Of which: capital conservation buffer requirement		2.50%	
Of which: countercyclical buffer requirement		0.01%	
Of which: G-SIB/D-SIB additional requirement		0.50%	
CET1 available after meeting the bank's minimum capital requirements		7.78%	
justments			
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	
Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)		27,535	
Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)		_	
thresholds for deduction (before risk weighting)		504,098	
		512	
		2,578	
to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")		_	
Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		216,176	
ments under phase-out arrangements			
Current cap on Additional Tier 1 instruments under phase-out arrangements		_	
Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")		_	
Current cap on Tier 2 instruments under phase-out arrangements		_	
Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")		_	
	Tier 2 capital (T2) ((H)-(I)) (J)  TC=T1+T2)  Total capital (TC=T1+T2) ((G) + (J)) (K)  assets  Risk weighted assets (L)  and buffers (consolidated)  Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))  Tier 1 capital ratio (consolidated) ((G)/(L))  Total capital ratio (consolidated) ((K)/(L))  CET1 specific buffer requirement  Of which: capital conservation buffer requirement  Of which: countercyclical buffer requirement  Of which: G-SIB/D-SIB additional requirement  CET1 available after meeting the bank's minimum capital requirements ustments  Non-significant investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  Inded in Tier 2 capital: instruments and provisions  Provisions (general reserve for possible loan losses)  Cap on inclusion of provisions (general reserve for possible loan losses)  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")  Cap for inclusion of provisions in Tier 2 under internal ratings-based approach ments under phase-out arrangements  Current cap on Additional Tier 1 instruments under phase-out arrangements  Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  Current cap on Tier 2 instruments under phase-out arrangements  Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	T2)  Tier 2 capital (T2) ((H)-(I)) (J)  TC=T1+T2)  Total capital (TC=T1+T2) ((G) + (J)) (K) assets  Risk weighted assets (L)  Ind buffers (consolidated)  Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))  Tier 1 capital ratio (consolidated) ((G)/(L))  Total capital ratio (consolidated) ((K)/(L))  Total capital ratio (consolidated) ((K)/(L))  Tier 1 capital ratio (consolidated) ((K)/(L))  CET1 specific buffer requirement  Of which: capital conservation buffer requirement  Of which: capital conservation buffer requirement  Of which: G-SIB/D-SIB additional requirement  CET1 available after meeting the bank's minimum capital requirements institutions that are below the thresholds for deduction (before risk weighting)  Non-significant investments in the capital and other TLAC liabilities of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)  Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  Indeed in Tier 2 capital: instruments and provisions  Provisions (general reserve for possible loan losses)  Cap on inclusion of provisions (general reserve for possible loan losses)  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")  Cap for inclusion of provisions in Tier 2 under internal ratings-based approach nents under phase-out arrangements  Current cap on Additional Tier 1 instruments under phase-out arrangements  Amount excluded from Tier 2 due to cap (excess over cap after redemptons and maturities) (if the amount is negative, report as "nil")  Current cap on Tier 2 instruments under phase-out arrangements  Amount excluded from Tier 2 due to cap (excess over cap after redemptons)	Items As of September 30, 2023

# CC2: Reconciliation of Regulatory Capital to Balance Sheet

No.   September   No.   Sept			b		(Millions of Yen
Name					
Consolidated bullet b	•				
Assets   A	Items	Consolidated	Consolidated	symbols for	symbols for
Assets		balance sheet	balance sheet		
Lams and Bills Discounted   17,901,803   19,453,301		amount	amount	Tempiate CC1	appended tables
Social Exchanges Assets   303,373   378,871   2-b, 6-a	(Assets)				1
Securities	Loans and Bills Discounted				
Money Held in Trust   10,559,850   11,812,598   6-b   Trading Assets   6,663   5,514	Foreign Exchanges Assets				
Trading Assets   6,063   5,514	Securities	44,112,122	43,941,457		2-b, 6-a
Monetary Claims Bought   292,508   354,530   Receivables under Resale Agreements   652,130   147	Money Held in Trust	10,559,850	11,812,598		6-b
Receivables under Resale Agreements	Trading Assets	6,063	5,514		
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         4-c           Reserve for Possible Loan Losses         (134,614)         (145,677)         7           Total Assets         101,953,904         101,392,526         10           CLiabilities         5         5,300,944         63,591,974         10           Deposits         65,300,944         63,591,974         10         10           Negotiable Certificates of Deposit         2,237,359         2,329,737         10         10         10         10         10         10         10         10         10         10         10         10         10         10         10         10         10         10	Monetary Claims Bought		354,530		
Cher Assets	Receivables under Resale Agreements	652,130	147		
Tangible Fixed Assets   129,121   134,580	Cash and Due from Banks	21,367,443	18,006,074		
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)	Other Assets	2,705,382	3,111,127		
Net Defined-benefit Asset   27,697   120,370   3   3   3	Tangible Fixed Assets	129,121	134,580		
Deferred Tax Assets   686,937   458,180   4-a	Intangible Fixed Assets	52,526	51,514		2-a
Deferred Tax Assets for Land Revaluation	Net Defined-benefit Asset	27,697	120,370		3
Customers' Liabilities for Acceptances and Guarantees   3,289,955   3,708,334   (145,677)   Total Assets   (134,614)   (145,677)   Total Assets   (101,953,904   101,392,526     (Liabilities)	Deferred Tax Assets	686,937	458,180		4-a
Reserve for Possible Loan Losses   (134,614)   (145,677)	Deferred Tax Assets for Land Revaluation	1,600	1,600		4-b
Reserve for Possible Loan Losses   (134,614)   (145,677)	Customers' Liabilities for Acceptances and Guarantees	3,289,955	3,708,334		
Total Assets	Reserve for Possible Loan Losses	(134,614)	(145,677)		
(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   2,235,001   2,324,285   1-c   Total Owners' Equity   6,298,599   6,387,883   Net Unrealized Gains on Other Securities   1,787   1,689   Remainded Gaurantees   1,787   1,689   1,787   1,689   1,787   1,787   1,689   1,787   1,787   1,787   1,787   1,787   1,787   1,787   1,787   1,787   1,787   1,787   1,787   1,787   1,787   1,787   1,787   1,787   1,787   1,787   1	Total Assets				
Deposits   65,300,944   63,591,974	(Liabilities)	, , ,	, , ,		,
Negotiable Certificates of Deposit   2,237,359   2,329,737	2 /	65,300,944	63,591,974		
Debentures					
Trading Liabilities	Debentures		-		
Borrowed Money   3,835,229   4,624,654   8	Trading Liabilities				
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)         Valid Agreements         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 Currenc	<del>-</del>		4,624,654		8
Payables under Repurchase Agreements   14,026,979   12,633,832     28	· · · · · · · · · · · · · · · · · · ·				
Short-term Entrusted Funds   Short-term Entrusted Entruste	· · · · · · · · · · · · · · · · · · ·		-		
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)         97,249,636         95,895,329           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)         (1,224,846)           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 Ac					
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)         (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)         5           Foreign Currency Translation Adjustment         1,787         1,689           Remeasurements of Defined Benefit Plans         19,330         37,447           Total Accumulated Other Comprehensive Income         (1,604,763)         (900,531)         (a)					
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)         8         1,134         1,062           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         4,					
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)       97,249,636       95,895,329         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       1-c         Net Unrealized Gains on Other Securities       (1,825,143)       (1,234,846)       1-c         Net Deferred Losses on Hedging Instruments       201,360       297,278       5         Revaluation Reserve for Land       (2,099)       (2,099)       (2,099)         Foreign Currency Translation Adjustment       1,787       1,689       1         Remeasurements of Defined Benefit Plans       19,330       37,447       37,447         Total Accumulated Other Comprehensive Income       (1,604,763)       (900,531)       (a)         Non-controlling Interests       10,430       9,844       7         Total Net Assets       4,7					
Reserve for Directors' Retirement Benefits		-			
Acceptances and Guarantees   3,289,955   3,708,334   Total Liabilities   97,249,636   95,895,329   (Net Assets)	<b>*</b>				
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					
Net Assets   Paid-in Capital   4,040,198   4,040,198   1-a   23,399   23,399   1-b   2,324,285   1-c   1-c		-,,	- 7: 7		
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		71,247,050	75,675,327		J.
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)         (2,099)           Foreign Currency Translation Adjustment         1,787         1,689         1           Remeasurements of Defined Benefit Plans         19,330         37,447         37           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		4 040 198	4 040 198		1-9
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)         (2,099)           Foreign Currency Translation Adjustment         1,787         1,689         1,689           Remeasurements of Defined Benefit Plans         19,330         37,447         37           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 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)         (2,099)           Foreign Currency Translation Adjustment         1,787         1,689         1,689           Remeasurements of Defined Benefit Plans         19,330         37,447         37           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					
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	-				1-0
Net Deferred Losses on Hedging Instruments         201,360         297,278         5           Revaluation Reserve for Land         (2,099)         (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		<del></del>			
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					5
Foreign Currency Translation Adjustment         1,787         1,689           Remeasurements of Defined Benefit Plans         19,330         37,447           Total Accumulated Other Comprehensive Income         (1,604,763)         (900,531)         (a)           Non-controlling Interests         10,430         9,844         7           Total Net Assets         4,704,267         5,497,196					3
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 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					
Non-controlling Interests         10,430         9,844         7           Total Net Assets         4,704,267         5,497,196			i	(-)	
Total Net Assets 4,704,267 5,497,196	•			(a)	
					7
	Total Net Assets Total Liabilities and Net Assets				

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

# **Appended Tables**

### 1. Owners' Equity

(1) Consolidated Balance Sheet (Mil							
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 Oromana' Equity	6 209 500	6 207 992				

(2) Composition of C	apit	tal			(Millions of Yen)
Basel III Template No.		Composition of capital disclosure	As of September 30, 2023	As of September 30, 2022	Remarks
	ca	irectly issued qualifying common share upital plus related capital surplus and tained earnings	6,298,599	6,339,504	Directly issued qualifying com- mon share capital plus related capital surplus and retained earnings (before adjusting cash dividends to be paid)
1a		Of which: capital and capital surplus	4,063,598	4,015,219	•
2		Of which: retained earnings	2,235,001	2,324,285	
		Of which: other than the above	_	_	
31a	in w	irectly issued qualifying Additional Tier 1 struments plus related capital surplus of hich: classified as equity under applicable counting standards and the breakdown	_	48,378	

# 2. Intangible Assets

(1) Consolidated Bala Reference numbers	Consolidated balance sheet items	As of September 30, 2023	As of September 30, 2022	(Millions of Yen
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 Bala	ance 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 C	apital			(Millions of Yen)
Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	As of September 30, 2022	Remarks
15	Net defined-benefit asset	20,011	86,967	

### 4. Deferred Tax Assets

(1) Consolidated Bala	ance Sheet			(Millions of Yen)
Reference numbers	Consolidated balance sheet items	As of September 30, 2023	As of September 30, 2022	Remarks
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 tem- porary differences that are below the thresholds for deduction (before risk weighting)	455,727	504,098	

# 5. Deferred Gains or Losses on Derivatives under Hedge Accounting

(1) Consolidated Bala	ance 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 C	'apital			(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 Bala	ance 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	

0 0	Within Trust	10,555,050	11,012,570	
(2) Composition of C	apital			(Millions of Yen)
Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	As of September 30, 2022	Remarks
	Investments in own capital instruments	_	_	
16	Investments in own shares (excluding those reported in the Net Assets section)	_	_	
37	Investments in own Additional Tier 1 instruments	_	_	
52	Investments in own Tier 2 instruments	_	_	
	Reciprocal cross-holdings	_	_	
17	Reciprocal cross-holdings in common equity	_	_	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	_	_	
53	Reciprocal cross-holdings in Tier 2 instruments	_	_	
	Non-significant investments in the capital etc., of other financial institutions	153,023	183,530	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory 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)

				(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 Bala	ince Sheet			(Millions of Yen)
Reference numbers	Consolidated balance sheet items	As of September 30, 2023	As of September 30, 2022	Remarks
7	N	10.420	0.944	

(2) Composition of Capital

Basel III Template No.

Composition of capital disclosure

Composition of capital disclosure

As of September 30, 2022

Remarks

After reflecting amounts

Basel III Template No.	Composition of capital disclosure	2023	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 Bala	ance 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 C	apital			(Millions of Yen)
Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	As of September 30, 2022	Remarks
32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,316,972	1,316,972	

# Overview of RWA (Consolidated)

### **OV1: Overview of RWA**

No.			a	b	С	d
As of September   3,0,022   30,0023   30,0022   30,0023   30,0022   30,0023   30,0022   30,0023   30,0022   30,0023   30,0022   30,0023   30,0022   30,0023   30,0022   30,0023   30,0022   30,0023   30,0022   30,0023   30,0022   30,0023   30,0023   30,0022   30,0023   30,003	N				Minimum capit	al requirements
2	No.					
3	1	Credit risk (excluding counterparty credit risk)	12,749,792		1,019,983	
4	2	Of which: standardized approach (SA)	5,171,681		413,734	
S	3	Of which: foundation internal ratings-based (F-IRB) approach	5,018,600		401,488	
S	4	Of which: supervisory slotting approach	2,136,835		170,946	
Others	5		275,872		22,069	
Others		Of which: significant investments	_		_	
Counterparty credit risk (CCR)			_		_	
To		Others	146,802		11,744	
1	6	Counterparty credit risk (CCR)	250,109		20,008	
Securitization exposure (EPE) method	7		79,854		6,388	
Of which: central counterparty related exposure (CCP)   105,598   8,447     9	8		_		_	
Others			105,598		8,447	
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)  Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period  Equity investments in funds - look-through approach 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)  Equity investments in funds - fall-back approach (subject to 125,0% RW)  Equity investments in funds - fall-back approach (subject to 125,0% RW)  Settlement risk  Geuritization exposures in banking book  Of which: securitization IRB approach (SEC-IRBA)  Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)  Of which: securitization standardized approach (SEC-SA)  Of which: standardized approach (SEC-SA)  Of which: standardized approach (SA)  Of which: standardized approach (SA)  Capital charge for switch between trading book and banking book  Capital charge for switch between trading book and banking book  Capital charge for switch between trading book and banking book  Poperational risk  Capital charge for switch between trading book and banking book  Amounts below the thresholds for deduction  1,248,105  Poperational risk  Capital charge for switch between trading book and banking book  Amounts below the thresholds for deduction  1,248,105  Poperational risk  Capital charge for switch between trading book and banking book  Poperational risk  Capital charge for switch between trading book and banking book  Poperational risk  Capital charge for switch between trading book and banking book  Poperational risk  Capital charge for switch between trading book and banking book  Poperational risk  Poperational risk  Capital charge for switch between trading book and banking book  Poperational risk  Poperational risk  Poperational risk  Poperational ris	9					
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)  Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period  Equity investments in funds - look-through approach 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)  Equity investments in funds - fall-back approach (subject to 125,0% RW)  Equity investments in funds - fall-back approach (subject to 125,0% RW)  Settlement risk  Geuritization exposures in banking book  Of which: securitization IRB approach (SEC-IRBA)  Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)  Of which: securitization standardized approach (SEC-SA)  Of which: standardized approach (SEC-SA)  Of which: standardized approach (SA)  Of which: standardized approach (SA)  Capital charge for switch between trading book and banking book  Capital charge for switch between trading book and banking book  Capital charge for switch between trading book and banking book  Poperational risk  Capital charge for switch between trading book and banking book  Amounts below the thresholds for deduction  1,248,105  Poperational risk  Capital charge for switch between trading book and banking book  Amounts below the thresholds for deduction  1,248,105  Poperational risk  Capital charge for switch between trading book and banking book  Poperational risk  Capital charge for switch between trading book and banking book  Poperational risk  Capital charge for switch between trading book and banking book  Poperational risk  Capital charge for switch between trading book and banking book  Poperational risk  Poperational risk  Capital charge for switch between trading book and banking book  Poperational risk  Poperational risk  Poperational risk  Poperational ris	10	Credit valuation adjustment (CVA)	94,485		7,558	
Of which: full basic approach for CVA (BA-CVA) Of which: reduced basic approach for CVA (BA-CVA)  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 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)  Equity investments in funds - fall-back approach (subject to 1250% RW)  14 Equity investments in funds - fall-back approach (subject to 1250% RW)  15 Settlement risk  Cof which: securitization exposures in banking book  16 Securitization exposures in banking book 17 Of which: securitization external ratings-based approach (SEC-IRBA)  Of which: securitization external ratings-based approach (IAA)  Of which: securitization standardized approach (SEC-SA)  Of which: securitization standardized approach (SEC-SA)  Of which: securitization standardized approach (SEC-SA)  Of which: standardized approach (SEC-SA)  Of which: standardized approach (SEC-SA)  Of which: simplified standardized approach (SEC-SA)  Of which: simplified standardized approach  Capital charge for switch between trading book and banking book  Capital charge for switch between trading book and banking book  Capital charge for switch between trading book and banking book  Amounts below the thresholds for deduction  1,248,105  Possible standardized spossible standardized spossible standardized approach  Capital charge for switch between trading book and banking book  Poperational risk  Amounts below the thresholds for deduction  1,248,105  Possible standardized spossible standardized spossible standardized approach  Capital charge for switch between trading book and banking book  Poperational risk  Capital charge for switch between trading book and banking book  Poperational risk  Capital charge for switch between trading book and banking book  Poperational risk  Capital charge for swit		Of which: standardized approach for CVA (SA-CVA)	_		_	
Of which: reduced basic approach for CVA (BA-CVA)   94,485   7,558			_		_	
Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period  Equity investments in funds - look-through approach  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)  Equity investments in funds - fall-back approach (subject to 125,836 10,066 11250% RW)  Settlement risk  Securitization exposures in banking book  Of which: securitization IRB approach (SEC-IRBA)  Of which: securitization external ratings-based approach (SEC-ERBA)  Of which: securitization external ratings-based approach (SEC-SA)  Of which: securitization sternal assessment approach (SEC-SA)  Of which: securitization standardized approach (SEC-SA)  Of which: securitization standardized approach (SEC-SA)  Of which: standardized approach (SEC-SA)  Of which: standardized approach (SA)  Of which: simplified standardized approach (IMA)  Of which: simplified standardized approach  Capital charge for switch between trading book and banking book  24 Operational risk  7 Operational risk  1,046,324  83,705  26 Floor adjustment			94,485		7,558	
Equity investments in funds - look-through approach   11,267,310   901,384     13	11	the internal model method during the five-year linear phase-	_		_	
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)   Equity investments in funds - fall-back approach (subject to 125,836   10,066   14   Equity investments in funds - fall-back approach (subject to 1250% RW)   65,016   15   Settlement risk	12		11.267.310		901.384	
Equity investments in funds - simple approach (subject to 250% RW)					-	
Equity investments in funds - simple approach (subject to 400% RW)   125,836   10,066   125,836   10,066   14   Equity investments in funds - fall-back approach (subject to 1250% RW)   15   Settlement risk   -		Equity investments in funds - simple approach (subject to	_		_	
14         1250% RW)         812,700         05,010           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)         —         —         —           19         Of which: securitization standardized approach (SEC-SA)         —         —         —           20         Market risk         863,410         69,072           21         Of which: standardized approach (SA)         863,410         69,072           22         Of which: internal model approach (IMA)         —         —           23         Capital charge for switch between trading book and banking book         —         —           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		Equity investments in funds - simple approach (subject to	125,836		10,066	
16   Securitization exposures in banking book   178,132   17		1250% RW)	812,700		65,016	
17	15		_		_	
Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)  19 Of which: securitization standardized approach (SEC-SA)  Of which: 1250% risk weight is applied  20 Market risk  Of which: standardized approach (SA)  21 Of which: standardized approach (SA)  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  25 Amounts below the thresholds for deduction  1,248,105  99,848  26 Floor adjustment			2,226,653		178,132	
18	17		_		_	
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)         —         —           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         —         —		(SEC-ERBA), including internal assessment approach (IAA)	2,226,653		178,132	
20       Market risk       863,410       69,072         21       Of which: standardized approach (SA)       863,410       69,072         22       Of which: internal model approach (IMA)       —       —         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       —       —	19		_		_	
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     —     —			_		•	
Of which: internal model approach (IMA)	20					
Of which: simplified standardized approach  23 Capital charge for switch between trading book and banking book  24 Operational risk  25 Amounts below the thresholds for deduction  26 Floor adjustment  Of which: simplified standardized approach	21		863,410		69,072	
23 Capital charge for switch between trading book and banking book book  24 Operational risk 25 Amounts below the thresholds for deduction 26 Floor adjustment  27 Louis and banking book and ban	22		_		_	
25   book			_		_	
25 Amounts below the thresholds for deduction 1,248,105 99,848 26 Floor adjustment — —	23		_		_	
26 Floor adjustment – –	24	Operational risk	1,046,324		83,705	
	25	Amounts below the thresholds for deduction	1,248,105		99,848	
27 Total 30,684,728 2,454,778	26	Floor adjustment	_			
	27	Total	30,684,728		2,454,778	

### **OV1: Overview of RWA**

					(Willions of Tell)
D 1111		a	b	С	d
Basel III Template			VA		al requirements
No.		As of September 30, 2023	As of September 30, 2022	As of September 30, 2023	As of September 30, 2022
1	Credit risk (excluding counterparty credit risk)		9,420,539		797,221
2	Of which: standardized approach (SA)		206,158		16,492
3	Of which: internal rating-based (IRB) approach		9,078,835		769,885
	Of which: significant investments		_		_
	Of which: estimated residual value of lease transactions		_		_
	Others		135,545		10,843
4	Counterparty credit risk (CCR)		590,422		48,147
5	Of which: standardized approach for counterparty credit risk (SA-CCR)		80,364		6,814
6	Of which: expected positive exposure (EPE) method		_		_
	Of which: credit valuation adjustment (CVA)		79,506		6,360
	Of which: central counterparty related exposure (CCP)		320,585		25,646
	Others		109,967		9,325
7	Equity positions in banking book under market-based approach		4,095,276		347,279
8	Equity investments in funds - look-through approach		18,010,746		1,527,239
9	Equity investments in funds - mandate-based approach		_		_
	Equity investments in funds - simple approach (subject to 250% RW)		_		_
	Equity investments in funds - simple approach (subject to 400% RW)		176,735		14,987
10	Equity investments in funds - fall-back approach (subject to 1250% RW)		887,904		71,032
11	Settlement risk		158,373		13,430
12	Securitization exposures in banking book		1,890,780		151,262
13	Of which: securitization IRB approach (SEC-IRBA) or internal assessment approach (IAA)		_		_
14	Of which: securitization external ratings-based approach (SEC-ERBA)		1,890,780		151,262
15	Of which: securitization standardized approach (SEC-SA)		_		
	Of which: 1250% risk weight is applied		0		0
16	Market risk		1,780,902		142,472
17	Of which: standardized approach (SA)		1,776,640		142,131
18	Of which: internal model approaches (IMA)		4,261		340
19	Operational risk		836,435		66,914
20	Of which: basic Indicator Approach		_		_
21	Of which: standardized Approach		836,435		66,914
22	Of which: advanced Measurement Approach		_		_
23	Amounts below the thresholds for deduction		1,329,086		112,706
	Risk weighted assets subject to transitional arrangements				
24	Floor adjustment		_		_
25	Total		39,177,203		3,292,693

### Credit Risk (Consolidated)

### **CR1: Credit quality of assets**

### For the Six Months Ended September 30, 2023

(Millions of Yen)

		a	b	с	d
No.		Gross carryi	ng values of	Allowances/	Net values (a+b-c)
140.		Defaulted	Non-defaulted	impairments	
		exposures	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)

		1			
		a	ь	С	d
No.		Gross carryi	ng values of	Allowances/	Net values
140.		Defaulted	Non-defaulted	impairments	(a+b-c)
		exposures	exposures	Impairments	(410 0)
	On-balance sheet assets				
1	Loans	88,272	18,874,140	132,235	18,830,176
2	Debt Securities	_	25,638,053	19	25,638,034
3	Off-balance sheet exposures	33	18,478,616	113	18,478,535
4	Total on-balance sheet assets (1+2+3)	88,305	62,990,809	132,367	62,946,747
	Off-balance sheet assets				
5	Acceptances and Guarantees	6,029	3,702,305	8,660	3,699,673
6	Commitments	1,076	1,905,690	778	1,905,988
7	Total off-balance sheet assets (5+6)	7,106	5,607,995	9,439	5,605,662
	Total				
8	Total (4+7)	95,411	68,598,805	141,807	68,552,409

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

#### CR2: Changes in stock of defaulted loans and debt securities

No.			As of September 30, 2023	As of September 30, 2022
1	Defaulted loans and debt se	curities at end of the previous reporting period	87,774	104,110
2	D 11 C1	Default	47,296	35,799
3	Breakdown of changes by factors during current	Returned to non-defaulted status	1,431	8,998
4	reporting period in loans	Amounts written off	374	21
5	and debt securities	Other changes (Decrease in the balance due to a recovery of exposure mainly at default)	(36,141)	(42,584)
6	Defaulted loans and debt s (1+2-3-4+5)	ecurities at end of the reporting period	97,123	88,305

# CR3: Credit risk mitigation techniques – overview

### For the Six Months Ended September 30, 2023

(Millions of Yen)

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

### For the Six Months Ended September 30, 2022

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

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

### For the Six Months Ended September 30, 2023

	·					(Mil	lions of Yen, %
		a	b	С	d	e	f
No.			fore CCF and RM		ost-CCF and RM	RWA	RWA density
	Asset classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	KWA	KWA delisity
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	_	_	_	_	_	_
	Banks, business operators conducting the						
4	type I financial instruments business and insur-	_	_	_	_	_	_
	ance 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 Equity	1,844,563	115,541	1,844,563	46,216	4,857,678	256.91%
8	SMEs and individuals				- 10,210		
	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.

<sup>2.</sup> 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, %)

		a	b	С	d	e	f
No.		Exposures be CF	fore CCF and RM		ost-CCF and RM	RWA	RWA density
	Asset classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	KWA	KWA uchsity
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.

<sup>2.</sup> The total of the credit risk assets subject to the Standardized Approach (above a+b) is \display206.1 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 (\display38,541.3 billion).

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

					Total cree	dit exposu	ires amoui	nt (post C	CF and po	ost-CRM)		(WIIIIO	ns of Yen)
No.	Risk weight Asset classes	0	%		)%		)%	100			0%	Others	Total
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		_	10	_		_		_	_	_	_	_
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	10%	100%	150%	Others	Total
3	Multilateral Development Bank	0	_	20	_	30	_	30	_	-	-	-	
		20%	30%	40%	50%	7.5	5%	100	)%	150	0%	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	5%	50	%	100	0%	Others	Total
5	Covered bonds	-	_	_	_		_		-		_	_	_
		20%	50%	75%	80%	85%	100%	130	)%	150	0%	Others	Total
6	Corporates including specialized lending	_	_	_	_	_	_		-		_	_	_
	Of which: specialized lending		_	_	_	_	_					_	_
		10	0%	15	0%		250%			400%		Others	Total
7a	Subordinated debt and other capital		_		_			_			_	_	_
7b	Equity							1,803,628			87,151	_	1,890,780
		45	5%	75	5%		100%			Others		To	otal
8	SMEs and individuals												
		20%	25%	30%	40%	50%	70%	75	%	Oth	ners	To	otal
9a	Real estate of which: general RRE	20%	31.25%	37.5%	50%	62.5%	-			Oth	- ners	To	- otal
	Of which: mortgage is second priority and meets eligibility criteria	_	-	-	_	-				Ou	_		_
		30%	35%	45%	60%	75%	105%	150	)%	Otl	ners	To	otal
9b	Real estate of which: IPRRE	_	-	-	-		-	130	_	- Ou	_	10	_
	Of which: mortgage is second	30%	43.75%	56.25%	75%	93.75%				Oth	ners	To	otal
	priority and meets eligibility criteria	-	_	_	_	_					-		-

(Millions of Yen)

		Total credit exposures amount (post CCF and post-CRM)								
No.	Risk weight Asset classes	70%	90	)%	110%	150%	Oth	ners	Total	
9c	Real estate of which: general CRE	_		_	_	_			_	
		70%	112	.5%			Oth	ners	Total	
	Of which: mortgage is second priority and meets eligibility criteria	_		_				_	_	
		60	%		Oth	ners		Tota	al	
9d	Real estate of which: other real estate related						_			
	Of which: mortgage is second priority and meets eligibility criteria			_		-			-	
		100%			150%	Others			Total	
9e	Real estate of which: ADC		_		_		_			
					1					
		50%	10	0%	150%	Others			Total	
_10a	1 1 2	_		_						
10b	Delinquency for general RRE	_			_					
		0%	1.0	)%	20%	Others			Total	
11a	Cash		10			Otners			Total	
11b	Bills in process of collection	_			_					
110	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.

# CR5b: Standardized approach – exposures and CCF by risk weights For the Six Months Ended September 30, 2023

(Millions of Yen, %)

					(Williams of Tell, 70)
		a	ь	с	d
No.	Risk weight	On-balance sheet exposure	Off-balance sheet exposures	Weighted average CCF	Exposure (post-CCF and post-CRM)
1	Less than 40%	_	_	_	_
2	40%-70%	_	_	_	_
3	75%	_	_	_	_
	80%	_	_	_	_
4	85%	_	_	_	_
5	90%-100%	_	_	_	_
6	105%-130%	_	_	_	_
7	150%	_	_	_	_
8	250%	1,771,949	79,199	40.00%	1,803,628
9	400%	72,614	36,342	40.00%	87,151
10	1250%	_	_	_	_
11	Total exposures	_	_	_	_

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

<sup>2.</sup> The total of the credit risk assets subject to the Standardized Approach (above b+c), excluding equity exposure, is \(\xi\)314.0 billion. Because this amount is extremely limited, being only about 1.09% of the credit risk assets on a consolidated basis (\(\xi\)28,774.9 billion), a statement concerning the assets subject to the Standardized Approach excluding equity exposure is omitted here.

<sup>2.</sup> 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

on monare Ended Copie										(Millio	ns of Yen)
	a	b	с	d	e	f	g	h	i	j	k
			Tota	l credit ex	posures a	mount (po	ost CCF a	nd post-C	RM)		
Asset classes Risk weight	0%	10%	20%	35%	50%	75%	100%	150%	250%	1250%	Total
Cash	_	_			_	_	_		_		_
Japanese government and the Bank of Japan	_	_	_	_	_	_	_	_	_	_	_
Foreign central government and their central banks	_	_	_	_	_	_	_	_	_	_	
Bank for International Settlements	_	_	_	_	_	_	_	_	_	_	_
Japanese regional municipal bodies		_			_	_	_	_	_		_
Non-central government public sector entities in foreign countries	_	_	_	_	_	_	_	_	_	_	_
Multilateral Development Bank					_		_	_	_	_	_
Japan Finance Organization for Municipalities	_	_	_	_	_	_	_	_	_	_	_
Japanese government institutions	_	_	_	_	_	_	_	_	_		_
	_	_	_	_	_	_	_	_	_	_	_
Banks and business operators con- ducting the type I financial instru- ments business	_	_	_	_	_	_	_	_	_	_	_
Corporates	_	_	_	_	_	_	_	_	_	_	_
SMEs and individuals	_	_	_	_	_	_	_	_	_	_	_
Residential Mortgage	_	_	_		_	_	_	_	_	_	_
Exposures to corporates, SMEs and individuals (acquisition of real estate)	_	_	_	_	_	_	_	_	_	_	_
Loans with principal or interest payments three months or more in arrears (excluding residential mortgage)	_	_	_	_	_	_	_	_	_	_	_
Extension of three months or more in mortgage loan terms	_	_	_	_	_	_	_	_	_	_	_
Bills in process of collection		_			_	_	_	_	_		_
Guarantee by Credit Guarantee Corporations	_	_	_	_	_	_	_	_	_	_	_
Guaranteed by Regional Economy Vitalization Corporation of Japan (REVIC)	_	_	_	_	_	_	_	_	_	_	_
Investment (excluding important investment)	_	_	_	_	_	_	_	_	_	_	_
Total		_	_	_				_	_		
	Cash Japanese government and the Bank of Japan Foreign central government and their central banks Bank for International Settlements Japanese regional municipal bodies Non-central government public sector entities in foreign countries Multilateral Development Bank Japan Finance Organization for Municipalities Japanese government institutions Three regional public sectors of Japan Banks and business operators conducting the type I financial instruments business Corporates SMEs and individuals Residential Mortgage Exposures to corporates, SMEs and individuals (acquisition of real estate) Loans with principal or interest payments three months or more in arrears (excluding residential mortgage) Extension of three months or more in mortgage loan terms Bills in process of collection Guarantee by Credit Guarantee Corporations Guaranteed by Regional Economy Vitalization Corporation of Japan (REVIC) Investment (excluding important investment)	Risk weight  Asset classes  Cash  Japanese government and the Bank of Japan  Foreign central government and their central banks  Bank for International Settlements  Japanese regional municipal bodies  Non-central government public sector entities in foreign countries  Multilateral Development Bank  Japan Finance Organization for Municipalities  Japanese government institutions  Three regional public sectors of Japan  Banks and business operators conducting the type I financial instruments business  Corporates  SMEs and individuals  Residential Mortgage  Exposures to corporates, SMEs and individuals (acquisition of real estate)  Loans with principal or interest payments three months or more in arrears (excluding residential mortgage)  Extension of three months or more in mortgage loan terms  Bills in process of collection  Guarantee by Credit Guarantee  Corporations  Guaranteed by Regional Economy  Vitalization Corporation of Japan (REVIC)  Investment (excluding important investment)	Risk weight Asset classes  Cash Japanese government and the Bank of Japan Foreign central government and their central banks Bank for International Settlements Japanese regional municipal bodies Non-central government public sector entities in foreign countries Multilateral Development Bank Japan Finance Organization for Municipalities Japanese government institutions Three regional public sectors of Japan Banks and business operators conducting the type I financial instruments business Corporates SMEs and individuals Residential Mortgage Exposures to corporates, SMEs and individuals (acquisition of real estate) Loans with principal or interest payments three months or more in arrears (excluding residential mortgage) Extension of three months or more in mortgage loan terms Bills in process of collection Guarantee by Credit Guarantee Corporations Guaranteed by Regional Economy Vitalization Corporation of Japan (REVIC) Investment (excluding important investment)	Risk weight  Asset classes  Cash  Japanese government and the Bank of Japan  Foreign central government and their central banks  Bank for International Settlements  Japanese regional municipal bodies  Non-central government public sector entities in foreign countries  Multilateral Development Bank  Japan Finance Organization for Municipalities  Japanese government institutions  Three regional public sectors of Japan  Banks and business operators conducting the type I financial instruments business  Corporates  SMEs and individuals  Residential Mortgage  Exposures to corporates, SMEs and individuals (acquisition of real estate)  Loans with principal or interest payments three months or more in arrears (excluding residential mortgage)  Extension of three months or more in mortgage loan terms  Bills in process of collection  Guarantee by Credit Guarantee  Corporations  Guaranteed by Regional Economy  Vitalization Corporation of Japan  (REVIC)  Investment (excluding important investment)	Risk weight	Risk weight	Risk weight  Asset classes  Cash  Japanese government and the Bank of Japan  Foreign central government and their central banks  Bank for International Settlements  Japanese regional municipal bodies  Non-central government public sector entities in foreign countries  Multilateral Development Bank  Japanese government institutions  Three regional public sectors of Japan  Banks and business operators conducting the type I financial instruments business  Corporates  SMEs and individuals  Residential Mortgage  Exposures to corporates, SMEs and individuals (acquisition of real estate)  Loans with principal or interest payments three months or more in mortgage loan terms  Bills in process of collection  Guaranteed by Regional Economy Vitalization Corporation of Japan  Guaranteed by Regional Economy Vitalization Corporation of Japan  Investment (excluding important investment)	Risk weight 0% 10% 20% 35% 50% 75% 100% Cash	Risk weight Asset classes  Cash  Cash  Japanese government and the Bank of Japan  Foreign central government and their central banks  Bank for International Settlements  Japanese regional municipal bodies  Non-central government public sector entities in foreign countries  Multilateral Development Bank  Japanese government institutions  Municipalities  Japanese government institutions  Three regional public sectors of Japan  Banks and business operators conducting the type I financial instruments business  Corporates  SMEs and individuals  Residential Mortgage  Exposures to corporates, SMEs and individuals (acquisition of real estate)  Loans with principal or interest payments three months or more in arrears (excluding residential mortgage)  Extension of three months or more in mortgage loan terms  Bills in process of collection  Guarantee by Credit Guarantee  Corporations  Guaranteed by Regional Economy  Vitalization Corporation of Japan  (REVIC)  Investment (excluding important investment)	Risk weight	a b C d e f g h i j Total credit exposures amount (post CCP and post-CRM)  Asset classes  Risk weight 0% 10% 20% 35% 50% 75% 100% 150% 250% 1250%  Cash

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.

<sup>2.</sup> The total of the credit risk assets subject to the Standardized Approach (above a+b) is \(\frac{x}{2}06.1\) 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 (\(\frac{x}{3}8.541.3\) 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

							,				viiiiolis oi 1	CII, 70, 1110u	sands, Year)
_		a	b	c	d	e	f	g	h	i	j	k	1
No.	PD scale	Original on-balance sheet gross exposure	Off- balance sheet exposures before CCF and CRM	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	Sovereign exposure												
1	0.00 to 0.15 or less	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%		0.06%	0.2	44.99%	2.7	631,307	29.59%	616	_
	Corporate exposure (exc												
1	0.00 to 0.15 or less	7,442,120		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	
	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	2 525 510	0.00%	23,142	20.007
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												
$\frac{1}{2}$	0.00 to 0.15 or less	124			8,124	0.15%	0.0	40.07%	1.5	2,122	26.11%	4	
$\frac{2}{3}$	Exceeding 0.15 to 0.25 or less Exceeding 0.25 to 0.50 or less				0,124	0.15%	0.0	40.07%	1.5	2,122	20.11%	4	
4	Exceeding 0.50 to 0.75 or less	_			_		_		_			_	
<del>-</del> 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	320			- 525	-7.00 /0		-10.23 /0			102.11 /0		
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		31.21%	171	202
	Specialized lending exp		71	100.00 /0	7,137	4.17/0	0.0	10.50 /0	1.0	2,039	J1,#1 /0	1/1	202
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 Ven	0%	Thousands	Vear)

				,							Allillolls of 1		sands, Year)
		a	b	c	d	e	f	g	h	i	j	k	1
No.	PD scale	Original on-balance sheet gross exposure	Off- balance sheet exposures before CCF and CRM	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors		Average maturity	RWA	RWA density	EL	Provisions
	Equity Exposure for Cre	dit Risk Us	ing Internal	Ratings: PI	D/LGD App	roach		~		· ·			
		l Risk Os		Katings. 11	LGD App	loacii							
_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 corp	orate (Defai	ult 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	
			0,500	100.00%	,								
_ 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	
		22,004			10,020	0.05 /0	0.0	40.00 /6	1.7	10,777	70.52 /0	20	
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	
				100.00 /	1,202,700	0.00 /	0.0	43.17 /0	1.5	100,700	0.01 /	400	
	Debt purchased for corp	orate (Dilut	ion risk)										
1	0.00 to 0.15 or less	_	_	_	20,009	0.05%	0.0	45.00%	1.0	3,049	15.24%	4	
2	Exceeding 0.15 to 0.25 or less	_	_	_	_	_	_	_	_	_	_	_	
3	Exceeding 0.25 to 0.50 or less	_		_	_			_	_	_			
	-							_					
4	Exceeding 0.50 to 0.75 or less	_	_	_	_	_	_	_	_				
5	Exceeding 0.75 to 2.50 or less	_	_	_	_	_	_	_	_	-	-	_	
6	Exceeding 2.50 to 10.00 or less	_	_	_	_	_	_	_	_	_	_	_	
7	Exceeding 10.00 to 100.00 or less	_		_				_	_	_			
	-												
-8	100.00 (default)	_	_	_	_	_	_	_					
9	Subtotal	_	_	_	20,009	0.05%	0.0	45.00%	1.0	3,049	15.24%	4	_
	Loan participation (corp	orate) (Defa	ault risk of	seller)									
1	0.00 to 0.15 or less	_	_	_	19,387	0.00%	0.0	45.00%	5.0	_	0.00%		
2						0.16%	0.0	40.00%	1.5	2,046	27.09%	4	
	Exceeding 0.15 to 0.25 or less	_	_	_	7,553	0.10%	0.0	40.00%		2,040	21.09%	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 retai	1	1	I .	-7					7. *		-	
-1	-	T .		İ									
1	0.00 to 0.15 or less	_	_	_	_	_	_	_	_				
_ 2	Exceeding 0.15 to 0.25 or less	_		_			_	_	_	_			
3	Exceeding 0.25 to 0.50 or less	_	_	_	_	_	_	_	_	-	_	_	
4	Exceeding 0.50 to 0.75 or less	_	_	_	_	_	_	_		_			
5	Exceeding 0.75 to 2.50 or less				_	_							
	-	_	_	_	_	_	_	_					
- 6	Exceeding 2.50 to 10.00 or less	_	_	_	_	_	_	_	_	_	_	_	
7	Exceeding 10.00 to 100.00 or less		_	_	_	_	_	_	_	_		_	
-8	100.00 (default)	_	_	_	_	_	_	_	_	_	_	_	
9													
	Subtotal			_	_	_		_	_				
	Qualifying revolving ret	ail exposure	-										
1	0.00 to 0.15 or less	_	_	_	_	_	_	_	-	_	_	_	
2	Exceeding 0.15 to 0.25 or less	_	_	_	_	_	_	_	_	_	_	_	
3	-									_			
	Exceeding 0.25 to 0.50 or less	_	_	_	_	_	_	_					
_ 4	Exceeding 0.50 to 0.75 or less	_	_	_	_	_	_	_	_	_			
5	Exceeding 0.75 to 2.50 or less	_	_	_	_	_	_	_	_	_	_	_	
6	Exceeding 2.50 to 10.00 or less	_	_	_	_	_	_	_	_		_	_	
7										-			
	Exceeding 10.00 to 100.00 or less	_	_	_	_	_	_	_					
_8_	100.00 (default)	_	_	_	_	_	_	_	_				
9	Subtotal	-	_	_	_	_	-	_	-	-	_	_	_

(Millione	of Ven	0%	Thousands	Vear

		a	b	с	d	e	f	g	h	i	j	k	1
No.	PD scale	Original on-balance sheet gross exposure	Off- balance sheet exposures before CCF and CRM	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	Retail exposure secured	by residenti	ial propertie	S									
1	0.00 to 0.15 or less	_	898,549	100.00%	898,549	0.14%	50.1	28.66%	_	79,070	8.79%	360	
2	Exceeding 0.15 to 0.25 or less	_	2,007,529	100.00%	2,007,529	0.21%	79.5	28.66%	_	239,404	11.92%	1,208	
3	Exceeding 0.25 to 0.50 or less	_	_	_	_	_	_	_	_	_	_	_	
4	Exceeding 0.50 to 0.75 or less	137,417	_	_	137,417	0.60%	7.2	41.86%	_	50,937	37.06%	345	
5	Exceeding 0.75 to 2.50 or less	7,212	_	_	7,212	0.80%	2.6	54.50%	_	4,242	58.81%	31	
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	$\overline{}$
8	100.00 (default)	999	49	100.00%	1,048	100.00%	0.0	92.79%	_	398	38.02%	941	
9	Subtotal	56,572	7,300	100.00%	63,872	2.27%	6.4	53.10%	_	27,056	42.35%	1,168	76
Tota	ıl	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

		a	b	с	d	e	f	g	h	i	j	k	1
No.	PD scale	Original on-balance sheet gross exposure	Off- balance sheet exposures before CCF and CRM	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	Sovereign exposure												
1	0.00 to 0.15 or less	41,664,874	_	_	42,834,126	0.00%	0.0	44.99%	2.9	87,187	0.20%	53	
2	Exceeding 0.15 to 0.25 or less	_	_	_	_	_	_	_	_	_	_	_	
3	Exceeding 0.25 to 0.50 or less	105,315	_	_	105,315	0.28%	0.0	45.00%	3.6	68,089	64.65%	132	
4	Exceeding 0.50 to 0.75 or less	_	_	_	_	_	_	_	_	_	_	_	
5	Exceeding 0.75 to 2.50 or less	_	_	_	_	_	_		_	_	_	_	
6	Exceeding 2.50 to 10.00 or less	29,779	_	_	4	9.88%	0.0	45.00%	1.9	8	186.31%	0	
7	Exceeding 10.00 to 100.00 or less	_	_	_	_	_	_		_	_	_	_	
-8	100.00 (default)	_	_	_	_	_	_		_	_	_	_	
9	Subtotal	41,799,968	_	_	42,939,445	0.00%	0.0	44.99%	2.9	155,285	0.36%	186	14
	Bank exposure												
1	0.00 to 0.15 or less	3,737,283	1,210	89.70%	2,338,149	0.05%	0.1	44.99%	3.2	753,751	32.23%	539	
2	Exceeding 0.15 to 0.25 or less	_	_	_	_	_	_		_	_	_	_	
3	Exceeding 0.25 to 0.50 or less	160,502	1,524	83.60%	13,368	0.40%	0.0	44.83%	3.2	9,418	70.45%	24	
4	Exceeding 0.50 to 0.75 or less	_	_	_	_	_	_		_	_	_	_	
5	Exceeding 0.75 to 2.50 or less	856	234	100.00%	600	1.14%	0.0	45.00%	4.9	771	128.36%	3	
6	Exceeding 2.50 to 10.00 or less	7,513	_	_	7,329	2.91%	0.0	45.00%	1.0	7,974	108.79%	96	
7	Exceeding 10.00 to 100.00 or less	_	_	_	_	_	_		_	_	_	_	
8	100.00 (default)	_	_	_	_	_	_	_	_	_	_	_	
9	Subtotal	3,906,155	2,970	87.38%	2,359,448	0.06%	0.2	44.99%	3.2	771,915	32.71%	662	_
	Corporate exposure (exc	luding SME	Es exposure	and special	ized lending	;)	•			•			
1	0.00 to 0.15 or less	7,553,155	1,762,398	55.10%	8,053,108	0.05%	0.4	44.37%	2.8	1,941,789	24.11%	1,914	
2	Exceeding 0.15 to 0.25 or less	2,184,445	311,418	65.79%	2,011,840	0.16%	0.5	44.38%	2.3	811,142	40.31%	1,508	
3	Exceeding 0.25 to 0.50 or less	219,317	39,703	48.60%	250,392	0.42%	0.1	44.77%	2.1	155,413	62.06%	471	
4	Exceeding 0.50 to 0.75 or less	206,270	2,577	75.00%	166,767	0.63%	0.0	45.00%	2.8	142,239	85.29%	472	
5	Exceeding 0.75 to 2.50 or less	211,099	14,892	41.50%	174,492	1.08%	0.1	44.60%	2.2	160,561	92.01%	843	
6	Exceeding 2.50 to 10.00 or less	97,355	13,651	19.73%	99,210	4.04%	0.1	45.00%	4.1	158,695	159.95%	1,804	
7	Exceeding 10.00 to 100.00 or less	283,434	22,748	79.30%	295,201	15.37%	0.3	44.99%	3.8	702,028	237.81%	20,425	
8	100.00 (default)	57,953	982	76.04%	57,900	100.00%	0.0	45.00%	2.6	_	_	26,055	
9	Subtotal	10,813,032	2,168,372	56.49%	11,108,914	1.07%	1.8	44.42%	2.7	4,071,870	36.65%	53,495	41,440

(Millions of Yen, %, Thousands, Ye	(	Millions	of Yen.	%.	Thousands.	Year
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					,					(N	Tillions of Y	en, %, I not	sands, Year)
		a	b	c	d	e	f	g	h	i	j	k	1
No.	PD scale	Original on-balance sheet gross exposure	Off- balance sheet exposures before CCF and CRM	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	SMEs exposure												
1	0.00 to 0.15 or less	_	_	_	_	_	_	_	_	_	_	_	
2	Exceeding 0.15 to 0.25 or less	0	_	_	0	0.15%	0.0	45.00%	5.0	0	54.22%	0	
3	Exceeding 0.25 to 0.50 or less	0	_	_	0	0.42%	0.0	45.00%	5.0	0	82.56%	0	
4	Exceeding 0.50 to 0.75 or less	_	_	_	_	_	_	_	_	_	_	_	
5	Exceeding 0.75 to 2.50 or less	_	_	_	_	_	_	_	_	_	_	_	
6	Exceeding 2.50 to 10.00 or less	517	30	100.00%	31	4.80%	0.0	45.00%	4.4	58	183.12%	0	
7	Exceeding 10.00 to 100.00 or less	0		_	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 exp	osure											
1	0.00 to 0.15 or less	_	_	_	_	_	_	_	_	_	_	_	
2	Exceeding 0.15 to 0.25 or less	_	_	_	_	_	_	_	_	_		_	
3	Exceeding 0.25 to 0.50 or less	_	_	_	_	_	_	_	_	_	_	_	
4	Exceeding 0.50 to 0.75 or less	_	_	_	_	_	_	_	_	_	_	_	
5	Exceeding 0.75 to 2.50 or less	_	_	_	_	_	_	_	_	_	_	_	
6	Exceeding 2.50 to 10.00 or less	_	_	_	_	_	_	_	_	_	_	_	
7	Exceeding 10.00 to 100.00 or less	_	_	_	_		_		_	_	_	_	
8	100.00 (default)	_	_	_	_	_	_	_	_	_	_	_	
9	Subtotal	_	_	_	_	_	_	_	_	_	_	_	_
	Equity Exposure for Cre	dit Risk Us	ing Internal	Ratings: PI	D/LGD App	roach							
1	0.00 to 0.15 or less	604,144	_		604,144	0.05%	0.1	90.00%	5.0	604,512	100.06%	273	
2	Exceeding 0.15 to 0.25 or less	107,335	_	_	107,335	0.15%	0.1	90.00%	5.0	128,991	120.17%	145	
3	Exceeding 0.25 to 0.50 or less	8,854	_	_	8,854	0.41%	0.0	90.00%	5.0	16,634	187.87%	32	
4	Exceeding 0.50 to 0.75 or less	_	_	_	_	_	_	_	_		_	_	
5	Exceeding 0.75 to 2.50 or less	891	_	_	891	1.20%	0.0	90.00%	5.0	2,423	271.70%	9	
6	Exceeding 2.50 to 10.00 or less	16,740	1,953	75.00%	18,205	3.76%	0.0	90.00%	5.0	79,638	437.44%	617	
7	Exceeding 10.00 to 100.00 or less	1,462	_	_	1,462	15.76%	0.0	90.00%	5.0	11,277	771.12%	207	
8	100.00 (default)	112	_	_	112	100.00%	0.0	90.00%	5.0	1,267	1125.00%	101	
9	Subtotal	739,541	1,953	75.00%	741,006	0.20%	0.3	90.00%	5.0	844,746	113.99%	1,388	
	Debt purchased for corp	orate (Defa	ult 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		100.00%	3,799,016	0.04%	0.0	44.33%	1.1	224,972	5.92%	818	_
	Debt purchased for corp	orate (Dilut	ion 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	_	_	_	_	_	_	_	_			_	
	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)	_	_	_	22.014	0.0407	_	45.000	1.0	2.050	12.050	_	
9	Subtotal	——————————————————————————————————————		-11	22,014	0.04%	0.0	45.00%	1.0	3,050	13.85%	4	
1	Loan participation (corp 0.00 to 0.15 or less	orate) (Defa	autt fisk of s	seller)	20,251	0.00%	0.0	45.00%	5.0	1	0.00%		
2	Exceeding 0.15 to 0.25 or less	_	_		20,231	0.00%	0.0	45.00%	1.5	656	30.24%	1	
$\frac{2}{3}$	Exceeding 0.15 to 0.25 or less				2,1/1	0.10%	0.0	43.00%	1.3		30.24%	1	
4	-	_	_		_	_	_					_	
5	Exceeding 0.50 to 0.75 or less 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		4.6	656	2.92%	1	
	i	L	L		,						., = .0		

		a	b	с	d	e	f	g	h	i	j	k	1
No.	PD scale	Original on-balance sheet gross exposure	Off- balance sheet exposures before CCF and CRM	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	Debt purchased for retai	1					·			· ·	· ·		
1	0.00 to 0.15 or less	_	_	_	_	_	_	_	_	_	_	_	
2	Exceeding 0.15 to 0.25 or less	_	_	_	_	_	_	_	_	_	_	_	
3	Exceeding 0.25 to 0.50 or less	_	_	_	_	_	_	_	_	_	_	_	
4	Exceeding 0.50 to 0.75 or less	_	_	_	_	_	_	_	_	_	_	_	
5	Exceeding 0.75 to 2.50 or less	_	_	_	_	_	_	_	_	_	_	_	
6	Exceeding 2.50 to 10.00 or less	_	_	_	_	_	_	_	_	_	_	_	
7	Exceeding 10.00 to 100.00 or less	_	_	_	_	_	_	_	_	_	_	_	
8	100.00 (default)	_	_	_	_	_	_	_	_	_	_	_	
9	Subtotal	_	_	_	_	_	_	_	_	_	_	_	_
	Qualifying revolving ret	ail exposure	;										
1	0.00 to 0.15 or less	_			_	_	_	_	_	_	_	_	
2	Exceeding 0.15 to 0.25 or less	_	_	_	_	_	_	_	_	_	_	_	
3	Exceeding 0.25 to 0.50 or less	_			_	_	_	_	_	_	_	_	
4	Exceeding 0.50 to 0.75 or less	_	_	_	_	_	_	_	_	_	_	_	
5	Exceeding 0.75 to 2.50 or less	_		-	_	_	_	_	_	_	_	_	
6	Exceeding 2.50 to 10.00 or less	_	_	_	_	_	_	_	_	_	_	_	
7	Exceeding 10.00 to 100.00 or less	_	_	_	_	_	_	_	_	_	_	_	
8	100.00 (default)	_	_	_	_	_	_	_	_	_	_	_	
9	Subtotal	_	1	1	_	_	_	_	_	_	_	_	1
	Retail exposure secured	by residenti	al propertie	S									
1	0.00 to 0.15 or less	_	1	1	-	_	_	_	_	_	_	_	
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
Tota	al .	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)

9 Subtotal

		1					-						
No.	PD scale	Original on-balance sheet gross exposure	b Off- balance sheet exposures before CCF and	Average CCF	EAD post CRM and post-CCF	e Average PD	Number of obligors	Average LGD	Average maturity	i RWA	RWA density	k EL	Provisions
			CRM										
	Sovereign exposure												
1	0.00 to 0.15 or less	_	_	l	_	l	_	l	_	_	_	-	
2	Exceeding 0.15 to 0.25 or less	_	_	_	_	_	_	_	_	_	_	_	
3	Exceeding 0.25 to 0.50 or less	_	_	l	_	l	_	l	_	_	_	-	
4	Exceeding 0.50 to 0.75 or less	_	_	_	_	_	_	_	_	_	_	_	
5	Exceeding 0.75 to 2.50 or less	_	_	_	_	_	_	_	_	_	_	_	
6	Exceeding 2.50 to 10.00 or less	_	_	_	_	_	_	_	_	_	_	_	
7	Exceeding 10.00 to 100.00 or less	_	_	_	_	_	_	_	_	_	_	_	
8	100.00 (default)	_	_	_	_	_	_	_	_	_	_	_	
9	Subtotal	_	_	_	_	_	_	_	_	_	_	_	_
	Bank exposure												
1	0.00 to 0.15 or less	_	_	_	_	_	_	_	_	_	_	_	
2	Exceeding 0.15 to 0.25 or less	_	_	_	_	_	_	_	_	_	_	_	
3	Exceeding 0.25 to 0.50 or less	_	_	_	_	_	_	_	_	_	_	_	
4	Exceeding 0.50 to 0.75 or less	_	_	_	_	_	_	_	_	_	_	_	
5	Exceeding 0.75 to 2.50 or less	_	_	_	_	_	_	_	_	_	_	_	
6	Exceeding 2.50 to 10.00 or less	_	_		_		_		_	_	_	_	
7	Exceeding 10.00 to 100.00 or less	_	_		_		_	_	_	_	_	_	
8	100.00 (default)	_	_	_	_		_	_	_	_	_	_	
9	Subtotal	_	_	_	_	_	_	_	_		_	_	_
	Corporate exposure (exc	luding SMI	Es exposure	and special	ized lending	g)							
1	0.00 to 0.15 or less	197,426		30.00%	198,326	0.05%	0.0	28.30%	3.6	32,829	16.55%	28	
2	Exceeding 0.15 to 0.25 or less	139,270		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		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	- 0,070	7011070	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	
	SMEs exposure	220,077	10,120	40107 70	202,211	3.1170	010	25.07 70	5.5	220,570	37,22 /0	1,702	0,00
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	10,700	- 415	70.20 70	17,004	0.42 /0	- 0.0	50.27 70		0,000	5712570		
5	Exceeding 0.75 to 2.50 or less	23,433	1,426	94.44%	23,504	1.65%	0.2	27.78%	2.3	13,317	56,66%	107	
6	Exceeding 2.50 to 10.00 or less	13,582	2,488	96.88%	15,386	4.80%	0.2	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		100.00%	16,629	100.00%	0.3	29.28%	2.2	21,570	0.00%	4,869	
9	Subtotal	92,472		97.09%	94,980	21.81%	1.1	29.16%	2.3	54,762	57.65%	6,078	
,	Specialized lending exp		0,517	21.02 /0	74,700	21.01 /0	1.1	29.10 /0	2.3	34,702	31.03 /0	0,070	12,511
1													
2	0.00 to 0.15 or less	_	_	_	_	_	_	_	_	_		_	
	Exceeding 0.15 to 0.25 or less	_	_		_		_	_	_			_	
3	Exceeding 0.25 to 0.50 or less	_	_	_	_		_		_			_	
4	Exceeding 0.50 to 0.75 or less	_	_	_	_		_		_			_	
5	Exceeding 0.75 to 2.50 or less	_	_		_		_		_				
6	Exceeding 2.50 to 10.00 or less	_	_		_		_		_			_	
7	Exceeding 10.00 to 100.00 or less	_	_		_		_		_				
8	100.00 (default)	_	_	_	_	_	_	_	_				

(Millions	of Yen	0%	Thousands	Year)

										(1	viiiiioiis oi  i	cii, /e, 11iou	sands, Year)
		a	b	c	d	e	f	g	h	i	j	k	1
No.	PD scale	Original on-balance sheet gross exposure	Off- balance sheet exposures before CCF and CRM	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
_	F : F . C .	11. D. 1. XX		D : D	D. // C/D . 4								L
	Equity Exposure for Cre	dit Risk Us	ing Internal	Ratings: Pl	D/LGD App	roach			, ,				
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 corp	orata (Dafai	ult rick)										
- 1				100.000	5 504	0.050	0.0	20.25#	1.5	539	0.650	0	
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%	U	
_2	Exceeding 0.15 to 0.25 or less	_	_	_	_	_	_	_	_		_	_	
_ 3	Exceeding 0.25 to 0.50 or less	_	_	_	_				_				
4	Exceeding 0.50 to 0.75 or less	_	_	_	_	_	_	_	_	_	_	_	
5	Exceeding 0.75 to 2.50 or less	_	_	_	_	_	_	_	_	_	_	_	
6	Exceeding 2.50 to 10.00 or less	_	_	_	_				_				
7	Exceeding 10.00 to 100.00 or less	_											
	100.00 (default)		_	_					_				
8	` /	_							_				
9	Subtotal	0	5,584	100.00%	5,584	0.05%	0.0	30.35%	1.5	539	9.65%	0	_
	Debt purchased for corp	orate (Dilut	ion 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 (corp	orate) (Defa	ult rick of s										
1		(Den	duit fisk of s										
1	0.00 to 0.15 or less		_	_	_				_			_	
_2	Exceeding 0.15 to 0.25 or less	_	_	_	_				_				
_ 3	Exceeding 0.25 to 0.50 or less	_	_	_	_			_	_	_			
4	Exceeding 0.50 to 0.75 or less	_	_	_	_	_	_	_	_	_	_	_	
5	Exceeding 0.75 to 2.50 or less	_	_	_	_	_	_	_	_	_	_	_	
6	Exceeding 2.50 to 10.00 or less	_	_	_	_		_	_	_	_	_	_	
	Exceeding 10.00 to 100.00 or less	_	_	_	_			_	_		_		
8	100.00 (default)												
		_	_	_	_			_	_				
9	Subtotal	_	_	_	_	_	_	_	_		_	_	
	Debt purchased for retai	1		,					, ,				
1	0.00 to 0.15 or less	_	_	_	_				_	_	_		
2	Exceeding 0.15 to 0.25 or less	_	_	_	_	_	_	_		_	_	_	
3	Exceeding 0.25 to 0.50 or less	_	_	_	_		_		_	_	_	_	
4	Exceeding 0.50 to 0.75 or less	_	_	_	_	_	_	_	_	_	_	_	
5	Exceeding 0.75 to 2.50 or less											_	
			_		_				_		_		
6	Exceeding 2.50 to 10.00 or less	_	_	_	_		_	_	_		_	_	
_ 7	Exceeding 10.00 to 100.00 or less	_	_	_	_			_	_		_		
8	100.00 (default)	_	_	_	_	_	_	_	_	_	_	_	
9	Subtotal	_	_	_	_	_	_	_	_	_	_	_	_
	Qualifying revolving ret	ail exnosure											
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	_	_	_	_	_		_	_		_		
	100.00 (default)				_				_				
9			_	_									
	Subtotal	_	_	_	_	_	_	_	-	_	_	_	_

_		a	b	С	d	e	f	g	h	i	j	k	1
No.	PD scale	Original on-balance sheet gross exposure	Off- balance sheet exposures before CCF and CRM	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	Retail exposure secured	by resident	ial propertie	s									
1	0.00 to 0.15 or less	_	_	_	_	_	_	_	_	_	_	_	
2	Exceeding 0.15 to 0.25 or less	_	_	_	_	_	_	_	_	_	_	_	
3	Exceeding 0.25 to 0.50 or less	_	_	_	_	_	_	_	_	_	_	_	
4	Exceeding 0.50 to 0.75 or less	_	_	_	_	_	_	_	_	_	_	_	
5	Exceeding 0.75 to 2.50 or less	_	_	_	_	_	_	_	_	_	_	_	
6	Exceeding 2.50 to 10.00 or less	_	_	_	_	_	_	_	_	_	_	_	
7	Exceeding 10.00 to 100.00 or less	_	_	_	_	_	_	_	_	_	_	_	
8	100.00 (default)	_	_	_	_	_	_	_	_	_	_	_	
9	Subtotal	_	_	_	_	_	_	_	_	_	_	_	_
	Other retail exposure				,								
1	0.00 to 0.15 or less	_	_	_	_	_	_	_	_	_	_	_	
2	Exceeding 0.15 to 0.25 or less	_	_	_	_	_	_	_	_	_	_	_	
3	Exceeding 0.25 to 0.50 or less	_	_	_	_	_	_	_	_	_	_	_	
4	Exceeding 0.50 to 0.75 or less	_	_	_	_		_	_	_	_	_	_	
5	Exceeding 0.75 to 2.50 or less	_	_	_	_		_	-	_	_	_	_	
6	Exceeding 2.50 to 10.00 or less	_	_	_	_		_	_	_	_	_	_	
7	Exceeding 10.00 to 100.00 or less	_	_	_	_	_	_	_	_	_	_	_	
8	100.00 (default)	_	_	_	_		_	_	_	_	_	_	
9	Subtotal	_	_		_	_	_	_	_	_	_	_	_
Tota	1	628,549	60,530	60.00%	662,909	5.76%	1.6	29.09%	3.2	275,872	41.61%	11,041	19,401

# For the Six Months Ended September 30, 2022

_		a	b	С	d	e	f	g	h	i	j	k	1
No.	PD scale	Original on-balance sheet gross exposure	Off- balance sheet exposures before CCF and CRM	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	Sovereign exposure		,				,						
1	0.00 to 0.15 or less	_	_	_	13,177	0.03%	0.0	30.30%	3.4	1,673	12.69%	1	
2	Exceeding 0.15 to 0.25 or less	_	_	_	_	_	_	_	_	_	_	_	
3	Exceeding 0.25 to 0.50 or less	_	_	_	_	_	_	_	_	_	_	_	
4	Exceeding 0.50 to 0.75 or less	_	_	_	_	_	_	_	_	_	_	_	
5	Exceeding 0.75 to 2.50 or less	_	_	_	_	_	_	_	_	_	_	_	
6	Exceeding 2.50 to 10.00 or less	_	_	_	_	_	_	_	_	_	_	_	
7	Exceeding 10.00 to 100.00 or less	_	_	_	_	_	_	_	_	_	_	_	
8	100.00 (default)	_	_	_	_	_	_	_	_	_	_	_	
9	Subtotal	_	_	_	13,177	0.03%	0.0	30.30%	3.4	1,673	12.69%	1	_
	Bank exposure												
1	0.00 to 0.15 or less	_	_	_	_	_	_	_	_	_	_	_	
2	Exceeding 0.15 to 0.25 or less	_	_	_	_	_	_	_	_	_	_	_	
3	Exceeding 0.25 to 0.50 or less	_	_	_	_	_	_	_	_	_	_	_	
4	Exceeding 0.50 to 0.75 or less	_	_	_	_	_	_	_	_	_	_	_	
5	Exceeding 0.75 to 2.50 or less	_	_	_	_	_	_	_	_	_	_	_	
6	Exceeding 2.50 to 10.00 or less	_	_	_	_	_	_	_	_	_	_	_	
7	Exceeding 10.00 to 100.00 or less	_	_	_	_	_	_	_	_	_	_	_	
8	100.00 (default)	_	_	_	_	_	_	_	_	_	_	_	
9	Subtotal	_	_	_	_	_	_	_	_	_	_	_	_
	Corporate exposure (exc	cluding SMI	Es exposure	and special	ized lending	g)							
1	0.00 to 0.15 or less	264,807	3,000	50.00%	272,646	0.05%	0.0	28.62%	3.9	48,320	17.72%	39	
2	Exceeding 0.15 to 0.25 or less	71,018	7,347	50.33%	77,064	0.15%	0.0	28.65%	2.8	20,410	26.48%	33	
3	Exceeding 0.25 to 0.50 or less	40,629	9,576	68.81%	52,610	0.42%	0.0	28.22%	2.7	22,197	42.19%	62	
4	Exceeding 0.50 to 0.75 or less	5,667	6,875	75.00%	4,907	0.63%	0.0	17.29%	3.0	1,587	32.34%	5	
5	Exceeding 0.75 to 2.50 or less	62,275	2,856	70.02%	65,441	1.40%	0.0	27.45%	2.8	42,149	64.40%	256	
6	Exceeding 2.50 to 10.00 or less	33,204	6,289	90.75%	36,059	4.80%	0.1	27.45%	2.7	33,194	92.05%	475	
7	Exceeding 10.00 to 100.00 or less	16,024	2,927	77.86%	16,874	15.84%	0.0	28.38%	3.1	24,665	146.17%	758	
8	100.00 (default)	6,760	135	75.00%	6,479	100.00%	0.0	29.35%	1.1			1,902	
9	Subtotal	500,387	39,007	69.30%	532,085	2.31%	0.5	28.26%	3.3	192,525	36.18%	3,533	2,720

		1			_		_				Villions of Y		sands, Year)
_		a	b	С	d	e	f	g	h	i	j	k	1
No.	PD scale	Original on-balance sheet gross exposure	Off- balance sheet exposures before CCF and CRM	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	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%		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%		27.68%	1.9	21,221	122.0770	5,778	
9	Subtotal	135,929		76.25%	130,957	19.34%	1.2	28.26%	2.6	66,448	50.74%	7,100	13,159
			10,670	10.23%	130,937	19.34%	1.2	26.20%	2.0	00,440	30.74%	7,100	13,139
	Specialized lending exp	osure				[					1		
1	0.00 to 0.15 or less	_	_	_	_		_	_	_				
2	Exceeding 0.15 to 0.25 or less	_	_	_	_		_	_			_		
3	Exceeding 0.25 to 0.50 or less	_	_	_	_		_	_	_		_		
4	Exceeding 0.50 to 0.75 or less	_	_	_	_		_	_	_				
5	Exceeding 0.75 to 2.50 or less	_	_	_	_		_	_	_		_		
6	Exceeding 2.50 to 10.00 or less	_	_	_	_		_	_	_		_		
7	Exceeding 10.00 to 100.00 or less	_	_	_	_		_	_	_				
- 8	100.00 (default)	_	_	_	_		_	_	_		_		
9	Subtotal	_	_	_	_	_	_	_	_	_	_		_
	Equity Exposure for Cre	edit Risk Us	ing Internal	Ratings: PI	D/LGD App	roach							
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 corp	orate (Defai	ult risk)										
1	0.00 to 0.15 or less	0		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	_	22,570	100.00%	22,570	0.0570	- 0.0	30.3370		2,075	7.2770		
3	Exceeding 0.25 to 0.50 or less						_	_					
4	Exceeding 0.50 to 0.75 or less								_				
5		_	_		_		_		_				
6	Exceeding 0.75 to 2.50 or less	_	_	_				_	_				
7	Exceeding 2.50 to 10.00 or less	_	_	_				_					
	Exceeding 10.00 to 100.00 or less	_	_		_		_	_	_				
8	100.00 (default)	_		100.000		- 0.05%	_	20.25%	-	2.002	0.25%		
9	Subtotal	0	,	100.00%	22,576	0.05%	0.0	30.35%	1.4	2,093	9.27%	3	
	Debt purchased for corp	orate (Dilut	ion 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 (corp	orate) (Defa	ault risk of s	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	_	_	_	_	_	_	_	_	_	_	_	_
	ı	I.			I.	<u> </u>	l .	I.					

_		a	b	с	d	e	f	g	h	i	j	k	1
No.	PD scale	Original on-balance sheet gross exposure	Off- balance sheet exposures before CCF and CRM	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	Debt purchased for retai	1											
1	0.00 to 0.15 or less	_	_	_	_	_	_	_	_	_	_	_	
2	Exceeding 0.15 to 0.25 or less	_	_	_	_	_	_	_	_	_	_	_	
3	Exceeding 0.25 to 0.50 or less	_	_	_	_	_	_	_	_	_	_	_	
4	Exceeding 0.50 to 0.75 or less	_	_	_	_	_	_	_	_	_	_	_	
5	Exceeding 0.75 to 2.50 or less	_	_	_	_	_	_	_	_	_	_	_	
6	Exceeding 2.50 to 10.00 or less	_	_		_		_		_	_	_	_	
7	Exceeding 10.00 to 100.00 or less	_	_	_	_	_	_	_	_	_	_	_	
8	100.00 (default)	_	_		_	_	_	_	_	_	_	_	
9	Subtotal	_	_	_	_	_	_	_	_	_	_	_	_
	Qualifying revolving ret	ail exposure	2										
1	0.00 to 0.15 or less	_	_	_	_	_	_	_	_	_	_	_	
2	Exceeding 0.15 to 0.25 or less	_	_	_	_	_	_	_	_	_	_	_	
3	Exceeding 0.25 to 0.50 or less	_	_	_	_	_	_	_	_	_	_	_	
4	Exceeding 0.50 to 0.75 or less	_	_	_	_	_	_	_	_	_	_	_	
-5	Exceeding 0.75 to 2.50 or less	_	_		_		_	_	_	_	_	_	
6	Exceeding 2.50 to 10.00 or less	_	_		_		_	_	_	_	_	_	
7	Exceeding 10.00 to 100.00 or less	_	_		_		_	_	_	_	_	_	
-8	100.00 (default)	_	_		_	_	_	_	_	_	_	_	
9	Subtotal	_	_		_		_	_	_	_	_	_	_
	Retail exposure secured	by resident	ial propertie	S									
1	0.00 to 0.15 or less	_	_	_	_	_	_	_	_	_	_	_	
2	Exceeding 0.15 to 0.25 or less	_	_	_	_	_	_	_	_	_	_	_	
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			T.		T.		T.					
1	0.00 to 0.15 or less	_	_	_	_	_	_	_	_	_	_	_	
2	Exceeding 0.15 to 0.25 or less	_	_	_	_	_	_	_	_	_	_	_	
3	Exceeding 0.25 to 0.50 or less	_	_		_		_	_	_	_	_	_	
4	Exceeding 0.50 to 0.75 or less	_	_	_	_	_	_	_	_	_	_	_	
5	Exceeding 0.75 to 2.50 or less	_	_	_	_	_	_	_	_	_	_	_	
6	Exceeding 2.50 to 10.00 or less	_	_	_	_	_	_	_	_	_	_	_	
7	Exceeding 10.00 to 100.00 or less	_	_	_	_	_	_	_	_	_	_	_	
8	100.00 (default)	_	_	_	_	_	_	_	_	_	_	_	
9	Subtotal	_	_	_	_	_	_	_	_	_	_	_	_
Tota	ıl	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)

		As of Septem	nber 30, 2023	As of Septem	ber 30, 2022
No.	Portfolio	a	b	a	b
140.	ronono	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)

		As of Septen	ıber 30, 2023	As of Septem	ber 30, 2022
No.	Portfolio	a	b	a	b
140.	I oftono	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			_	<u> </u>
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

roi tile .	SIX MONUIS ENG	ieu Sej	Julinoe	er 30, 2	023					(Millie	ons of Yen, %)
a	b	С	d	e	f	g	h	i	j	k	1
				ding Products							
		Other than	Lending for	High-Volatili	ty Commerc	ial Real Es	state (HVC	CRE)			
Regulatory	Residual contractual	On-balance sheet	Off-balance sheet	RW		Expos	ure amour	t (EAD)		RWA	Expected
categories	maturity	amount	amount	1000	PF	OF	CF	IPRE	Total	10,171	losses
Strong	Less than 2.5 years	231,157	32,366	50%	199,503	_	_	42,530	242,034	121,017	_
Strong	Equal to or more than 2.5 years	1,811,305	319,688	70%	1,802,880	37,341		33,370	1,873,591	1,311,514	7,494
Good	Less than 2.5 years	83,664	30,688	70%	70,507	_	_	23,731	94,239	65,967	376
Good	Equal to or more than 2.5 years	412,890	93,531	90%	348,298	_	_	65,752	414,050	372,645	3,312
Satisfactory		45,589	_	115%	_	39,584	_	6,005	45,589	52,428	1,276
Weak		108,167	660	250%	25,541	56,509	_	3,254	85,305	213,263	6,824
Default		5,299	_	_	5,195	_	_	4,295	9,490	_	4,745
Total		2,698,074	476,935		2,451,926	133,434	_	178,940	2,764,301	2,136,835	24,030
	,		High-Volatil	lity Commerc	ial Real Esta	ite (HVCF	RE)		· ·	· ·	
Regulatory categories	Residual contractual maturity	On-balance sheet amount	Off-balance sheet amount	RW					Exposure amount (EAD)	RWA	Expected losses
Character	Less than 2.5 years	_	_	70%					_	_	_
Strong	Equal to or more than 2.5 years	_	_	95%					_	_	_
Good	Less than 2.5 years	_	_	95%					_	_	_
Good	Equal to or more than 2.5 years	_	_	120%					_	_	_
Satisfactory		_	_	140%					_	_	_
Weak		_	_	250%	/				_	_	_
Default		_	_	_				ĺ	_	_	_
Total					/				_	_	_

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

For the s	Six Months End	iea Sel	otembe	er 30, 2	022					(Milli	ons of Yen, %)
a	b	с	d	e	f	g	h	i	j	k	1
				ling Products							
				High-Volatilit	y Commerc	ial Real Es	state (HVC	CRE)			
Regulatory	Residual contractual	On-balance sheet	Off-balance sheet	RW		Expos	ure amour	t (EAD)		RWA	Expected
categories	maturity	amount	amount	KW	PF	OF	CF	IPRE	Total	KWA	losses
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-Volatil	ity Commerc	ial Real Esta	ate (HVCF	RE)				
Regulatory categories	Residual contractual maturity	On-balance sheet amount	Off-balance sheet amount	RW					Exposure amount (EAD)	RWA	Expected losses
G.	Less than 2.5 years	_	_	70%					_	_	
Strong	Equal to or more than 2.5 years	_	_	95%					_	_	
~ .	Less than 2.5 years	_	_	95%					_	_	_
Good	Equal to or more than 2.5 years	_	_	120%					_	_	_
Satisfactory		_	_	140%					_	_	
Weak		_	_	250%					_	_	
Default		_	_	_					_	_	_
Total		_	_						_	_	
		Eq	uity Exposure	e (Method of	the Market-	Based App	roach)		, , , , , , , , , , , , , , , , , , ,		
		Equity	Exposure to	which the M	arket-Based	Approach	is applied	l			
	Categories	On-balance sheet amount	Off-balance sheet amount	RW					Exposure amount (EAD)	RWA	
Exchange-tra	aded equity exposures	579,216	_	300%					579,216	1,737,649	$\overline{}$
Private equit	y exposures	493,058	128,464	400%					589,406	2,357,627	
Other equity	exposures	_	_	_					_	_	
Total	*	1,072,274	128,464	_					1,168,623	4,095,276	
			Equity Exp	osure to whice	h a risk wei	ght of 100	%				
weight of 10 forth in the p	sure to which a risk 10% is applied as set proviso of Notification apital Adequacy e 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)

		a	b	С	d	e	f
No.		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post- CRM	RWA
1	SA-CCR	7,398	298,653		1.4	428,473	79,854
2	Expected positive exposure method			_	_	_	_
3	Simple Approach for credit risk mitigation					_	_
4	Comprehensive Approach for credit risk mitigation					12,414,018	64,656
5	VaR					_	_
6	Total						144,510

### For the Six Months Ended September 30, 2022

(Millions of Yen)

		a	b	С	d	e	f
No.		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post- CRM	RWA
1	SA-CCR	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			
110.		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

No.		As of Septem	nber 30, 2022		
		a	b		
		EAD post-CRM	RWA		
1	Total portfolios subject to the Advanced CVA				
1	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)

	(Willions of Ten									
No.		a	b	с	d	e	f	g	h	i
		Credit exposures amount (post CCF and post CRM)								
	Risk weight Items	0%	10%	20%	50%	75%	100%	150%	Others	Total
1	Japanese government and the Bank of Japan	_	_	_	_	_	_	_	_	_
2	Foreign central government and their central banks	_		_	_	_	_	l	_	_
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.		a	b	с	d	e	f	g	h	i
		Credit exposures amount (post CCF and post CRM)								
	Risk weight Items	0%	10%	20%	50%	75%	100%	150%	Others	Total
1	Japanese government and the Bank of Japan	_	_	_	_	_	_	_	_	_
2	Foreign central government and their central banks	_	_	_	_	_	_	_	_	_
3	Bank for International Settlements	_	_	_	_	_		_	_	
4	Japanese regional municipal bodies	_	_	_	_	_		_	_	
5	Non-central government public sector entities in foreign countries	_	_	_	_	_	_	_	_	_
6	Multilateral Development Bank	_	_	_	_	_	_	_	_	
7	Japan Finance Organization for Municipalities	_		_	_	_	_	_	_	_
8	Japanese government institutions	_	_	_	_	_		_	_	
9	Three regional public sectors of Japan	_	_	_	_	_	_	_	_	
10	Banks 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

		a	b	c	d	e (MI	f	Thousands, Year
No.	PD scale	EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	RWA	g RWA density
	Sovereign exposure			obligors		maturity		
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	4,005,055	0.00 /6	0.0	45.00 /6	4.2		0.00 /6
3	Exceeding 0.15 to 0.25 or less							
4	Exceeding 0.50 to 0.75 or less	_	<u> </u>			_		
5	Exceeding 0.75 to 2.50 or less	_				_		
6	Exceeding 0.73 to 2.50 or less  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	4,005,055	0.00 /0	0.0	45.00 /0	4.9		0.00 /6
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	1,559,522	0.05%	0.0	4.21%	0.2	141,542	1.0/%
3		_	_			_		
4	Exceeding 0.25 to 0.50 or less	_				_		_
	Exceeding 0.50 to 0.75 or less	_				_		
5	Exceeding 0.75 to 2.50 or less	_						_
6	Exceeding 2.50 to 10.00 or less	_			_	_		
7	Exceeding 10.00 to 100.00 or less	_	_		_	_		_
8	100.00 (default)					_		-
9	Subtotal	7,559,322	0.05%	0.0		0.2	141,542	1.87%
	Corporate exposure (exclude							
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	_	_	_	_	_	_	_
otal	1	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)

		a	b	С	d	e	f	~				
No.	PD scale	EAD post-CRM		Number of obligors	Average LGD	Average maturity	RWA	g 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)

		a	b	С	d	e (M	f	Thousands, Year
No.				Number of		Average		g
	PD scale	EAD post-CRM	Average PD	obligors	Average LGD	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 (exclude	ding SMEs ex	posure and sp	pecialized len	ding)			
1	0.00 to 0.15 or less	_	_	_	_	_	_	_
2	Exceeding 0.15 to 0.25 or less	8	0.15%	0.0	30.35%	1.0	1	16.70%
3	Exceeding 0.25 to 0.50 or less	_	_	_	_	_	_	_
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)

		_	1.	_	d		£	
No.	PD scale	EAD post-CRM	b Average PD	Number of obligors	Average LGD	e Average maturity	f 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 (exclude	ding SMEs ex	posure and sp	pecialized len	ding)			
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	
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)

		a	b	С	d	e	f	
		Со	llateral used in de	erivative transacti	ons	Collateral used in SFTs		
No.		Fair value of co	llateral received	Fair value of p	osted collateral	Fair value of collateral	Fair value of posted col-	
		Segregated	Unsegregated	Segregated	Unsegregated	received	lateral	
1	Cash – domestic currency	_	110,194	10,256	1,057,697	3,259,343	22,356	
2	Cash – other currencies	_	61,370	_	174,775	19,171,745	4,871,646	
3	Domestic sovereign debt	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)

		a	b	с	d	e	f	
		Со	llateral used in de	rivative transacti	ons	Collateral used in SFTs		
No.		Fair value of co	llateral received	Fair value of p	osted collateral	Fair value of collateral	Fair value of posted col-	
		Segregated	Unsegregated	Segregated	Unsegregated	received	lateral	
1	Cash – domestic currency	_	185,790	50,478	1,065,937	1,784,752	23,011	
2	Cash – other currencies	_	136,779	_	328,836	18,292,553	3,626,630	
3	Domestic sovereign debt	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)

		As of Septen	nber 30, 2023	As of Septen	nber 30, 2022
No.		a	b	a	b
		Protection bought	Protection sold	Protection bought	Protection sold
	Notionals				
1	Single-name credit default swaps	_	_	_	_
2	Index credit default swaps	_	_	_	_
3	Total return swaps	_	_	_	
4	Credit options	_	_	_	_
5	Other credit derivatives	_	_	_	_
6	Total notionals	_	_	_	_
	Fair values				
7	Positive fair value (asset)	_	_	_	_
8	Negative fair value (liability)	_	_	_	_

Note: The Bank had no amount of credit derivative instruments exposure subject to the tallying on this template as of September 30, 2023 and 2022.

### **CCR8:** Exposures to central counterparties

(Millions of Yen)

		As of Septem	ber 30, 2023	As of Septen	hber 30, 2022
No.		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)

		a	b	с	d	e	f	g	h	i
No.	Types of underlying assets	Bank	acts as origi	nator	Bank acts as sponso		nsor Ban		k 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)

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

### SEC2: Securitization exposures in the trading book

### For the Six Months Ended September 30, 2023

(Millions of Yen)

			a	b	с	d	e	f	g	h	i
No.		Types of underlying assets	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	Re	tail (total) – of which	_	_	_	_	_	_	_	_	_
2		residential mortgage	_	_		_		_	_	_	_
3		credit card	_	_		_		_	_	_	_
4		other retail exposures	_	_		_		_	_	_	
5		re-securitization	_	_	_	_	_	_	_	_	_
6	W	holesale (total) – of which	_	_	_	_	_	_	_	_	
7		loans to corporates	_	_		_		_	_	_	_
8		commercial mortgage	_	_	_	_		_	_	_	_
9		lease and receivables	_	_		_	-	_	_	_	_
10		other wholesale	_	_	_	_	_	_	_	_	_
11		re-securitization	_	_		_		_	_	_	_

### For the Six Months Ended September 30, 2022

(Millions of Yen)

		a	b	С	d	e	f	g	h	i
No.	Types of underlying assets	Bank	acts as origi	nator	Ban	k acts as spo	nsor	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

For	the Six Mon	ths E	nde	d Se <sub>l</sub>	otem	ber 3	80, 20	)23							(Million	ns of Yen)
	/	a	b	с	d	e	f	g	h	i	j	k	1	m	n	О
		Total ex														
			Traditio	nal secur						Syntheti	c securiti					
No.				Of whic	h securiti	zation	Of whic	h re-secur	itization		Of whic	h securiti	zation	Of which	h re-secur	itization
					Of which	Of which		06 1:1	Of which			Of which	Of which		00 111	Of which
						wholesale		Of which senior	non-				wholesale		Of which senior	non-
					retail underlying	Wholesale		Schiol	senior			underlying	wholesale		Scinor	senior
	Exposure values (	by RW	bands)													
_1_	≤20% RW	_	_	_	_	_	_	_		_	_	_	_		_	_
2	>20% to 50% RW	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
3	>50% to 100%															
	RW															
4	>100% to	_			_	_		_	_	_	_	_	_	_	_	_
	<1250% RW															
5	1250% RW	_	_	_	_	_	_	_		_	_	_	_	_	_	_
	Exposure values (	by regu	latory a	pproac	h)		1									
_6_	SEC-IRBA	_	_	_	_	_	_	_		_	_	_	_		_	_
7	SEC-ERBA or IAA	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
8	SEC-SA	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
9	1250%	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
	RWA (by regulato	ry appr	oach)													
10	SEC-IRBA	_	_	_	_	_		_	_	_	_	_	_	_	_	
1.1	SEC-ERBA or															
11	IAA	_		_	_	_		_	_	_	_	_		_	_	_
12	SEC-SA	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
13	1250%	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
	Capital charge after	er cap														
14	SEC-IRBA	_			_	_			_	_	_	_	_	_	_	
15	SEC-ERBA or															
13	IAA															
16	SEC-SA	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
17	1250%	_	_	_	_	_	_	_	_	_	_	_	_	_	_	

### For the Six Months Ended September 30, 2022

-OI	the Six Mon	illis E	Ende	u Se	ptem	ber 3	00, 20	)22							(Millio	ns of Yen)
		a	b	c	d	e	f	g	h	i	j	k	1	m	n	0
		Total ex														
			Traditio	nal secur						Synthet	c securit			1		
No.				Of whice	h securiti	zation	Of whic	h re-secur	itization		Of whic	h securiti	zation	Of whic	h re-secur	itization
					Of which			Of which	Of which			Of which			Of which	Of which
					underlying	wholesale		senior	senior			underlying	wholesale		senior	senior
	Exposure values (	by RW	bands)													
1	≤20% RW	<u> </u>	_	_	_	_	_	_	_	_	_	_	_	_	_	_
2	>20% to 50% RW	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
3	>50% to 100% RW	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
4	>100% to <1250% RW	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
5	1250% RW	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
	Exposure values (	by regu	latory a	pproac	h)				1	1				1	1	
6	SEC-IRBA or IAA	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
7	SEC-ERBA		_		_	_		_		_	_	_	_			_
8	SEC-SA		_		_	_		_		_	_	_	_		_	_
9	1250%	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
	RWA (by regulato	ry appr	oach)													
10	SEC-IRBA or IAA	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
11	SEC-ERBA	_	_		_	_		_		_			_		_	_
12	SEC-SA	_				_			_	_		_		_	_	_
13	1250%	_		_	_	_	_	_	_	_	_	_	_	_	_	_
	Capital charge after	er cap	<u> </u>				1		1				1	1		
	SEC-IRBA or	Lup														
14	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.

LOI	the Six Mon	itns E	nae	u Sep	otem	ber 3	50, ZC	)23							(Millio	ns of Yen)
		a	b	с	d	e	f	g	h	i	j	k	1	m	n	0
		Total ex	posures						,					,		
		Traditional securitization						Synthetic securitization								
No.				Of whic	h securiti	zation	Of which	h re-secur	itization	]	Of whice	h securiti	ization	Of whic	h re-secur	itization
					Of which retail underlying	Of which wholesale		Of which senior	Of which non- senior			Of which retail underlying	Wholesale		Of which senior	Of which non- senior
	Exposure values (	by RW	bands)													
1	≤20% RW	10,971,164	10,971,164	10,971,164	3,035,331	7,935,833	_	-	_	_	_	-	-	_	-	_
2	>20% to 50% RW	93,212	93,212	93,212	93,212	_	_	_	_	_	_	_	_	_	_	_
3	>50% to 100% RW	26,173	26,173	26,173	26,173	_	_	_	_	_	_	_	_	_	_	_
4	>100% to <1250% RW	1,136	1,136	1,136	1,136	_	_	_	_	_	_	_	_	_	_	_
5	1250% RW	0	0	_	_	_	0	_	0	_	_	_	_	_	_	_
	Exposure values (	by regu	latory a	pproac	h)							•				
6	SEC-IRBA	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
7	SEC-ERBA or 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	_	_	_	_	_	_	_

16 SEC-SA 17 1250%

															(Millio	ns of Yen)
	/	a	b	С	d	e	f	g	h	i	j	k	1	m	n	О
		Total ex	posures			•						,	•			
			Traditio	nal securi	tization					Syntheti	c securiti	zation				
No.				Of whic	h securiti	zation	Of which	h re-secur	itization		Of whic	h securiti	zation	Of whic	h re-secur	itization
110.					Of which retail underlying	Of which wholesale		Of which senior	Of which non- senior			Of which retail underlying	Of which		Of which senior	Of which non- senior
	RWA (by regulato	ry appr	oach)													
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	er cap														
14	SEC-IRBA	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
15	SEC-ERBA or IAA	178,132	178,132	178,132	51,222	126,910	_	_	_	_	_	_	_	_	_	_

### For the Six Months Ended September 30, 2022

	the old Mon			u 00,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	DOI 0	,, _,								(Million	ns of Yen)	
		a	b	с	d	e	f	g	h	i	j	k	1	m	n	О	
		Total ex															
			Traditio	nal securi						Syntheti	c securiti						
No.				Of whic	h securiti	zation	Of which	n re-securi	itization		Of whic	h securiti	zation	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 (1	by RW	bands)														
1	≤20% RW		9,400,238	9,400,238	2,484,514	6,915,724	_	_	_	_	_	_	_	_	_		
2	>20% to 50% RW	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 (l	by regu	latory a	pproac	h)												
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 regulator	ry appr	oach)					1									
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	er cap						I.				ļ.					
14	SEC-IRBA or IAA	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	
15	SEC-ERBA	151,262	151,262	151,262	41,017	110,245		_			_	_			_	_	
16	SEC-SA	131,202	131,202	101,202	- 11,017	110,213	_	_	_	_	_	_		_	_	_	
17	1250%	0	0											=			
1/	1230/0	10	U		_		U										

### 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

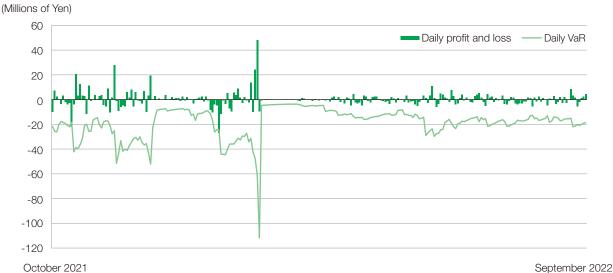
### For the Six Months Ended September 30, 2022

(Millions of Yen)

		(Millions of Yen)
No.		
	VaR (10 day 99%)	_
1	Maximum value	306
2	Average value	49
3	Minimum value	3
4	Period end	52
	Stressed VaR (10 day 99%)	
5	Maximum value	192
6	Average value	69
7	Minimum value	8
8	Period end	109
	Incremental Risk Charge (99.9%)	
9	Maximum value	_
10	Average value	_
11	Minimum value	_
12	Period end	_
	Comprehensive Risk capital charge (99.9%)	
13	Maximum value	_
14	Average value	
15	Minimum value	_
16	Period end	_
17	Floor (standardized measurement method)	_

### MR4: Comparison of VaR estimates with gains/losses

### For the Six Months Ended September 30, 2022



Note: The Bank conducted two excesses back-test in the past 250 business days. These excesses back-testing were conducted on October 28, 2021, resulting in a loss of \(\frac{x}{2}\)1 million with a VaR of \(\frac{x}{2}\)1 million. The reasons for these excesses back-testing were all related to market factors.

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

### Amount of Exposure Subject to Risk-Weighted Asset Calculation for Investment Fund

(Billions of Yen)

Items	As of September 30, 2023	As of September 30, 2022
ICHIS	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)

		a	b	с	d
No.		⊿F	EVE	⊿]	NII
NO.		As of September 30, 2023	As of September 30, 2022	As of September 30, 2023	As of September 30, 2022
1	Parallel up	2,445,351	2,710,753	252,272	199,340
2	Parallel down	(2,668,229)	(2,982,133)	(214,902)	(162,702)
3	Steepener	1,150,488	1,282,303		
4	Flattener	33,423	(802,170)		
5	Short rate up	542,401	563,605		
6	Short rate down	131,412	130,690		
7	Maximum	2,445,351	2,710,753	252,272	199,340
			e	i	f
		As of September 30, 2023		As of Septem	nber 30, 2022
8	Tier 1 capital	5,562	2,206	6,496	5,020

Note: Interest risk measurements are conducted as to the non-consolidated and consolidated subsidiaries that retain more than a certain level of interest rate risk.

### Macroprudential supervisory measures (Consolidated)

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

### For the Six Months Ended September 30, 2023

(Millions of Yen, %)

	a	b	С	d
Geographical breakdown	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, %

	a	b	c	d
Geographical breakdown	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)

											n, the Num	per of Items)
		a	b	c	d	e	f	g	h	i	j	k
No.		Т	T-1	T-2	T-3	T-4	T-5	T-6	T-7	T-8	T-9	Ten-year average
Using ¥2,0	000,000 threshold											
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 opera- tional 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	9,404	148	1,532	48	_	98	24	10	23	21	1,131
7	(no exclusions)  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 cal	culation										
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 inter- nal 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	С
		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)

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

### Comparison of modelled and standardized RWA (Consolidated)

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

For the Six Months Ended September 30, 2023

(Millions of Yen)

					(Millions of Yen
		a	b	c	d
			RV	VA	
No.		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: These is no difference in the mapping criteria to classify the exposures to which the Standardized Approach is applied into the portfolio under the Internal Ratings-Based Approach.

### Composition of Leverage Ratio Disclosure (Consolidated)

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

(Millions of Yen)

Total assets on the balance sheet   101,953,904   2022   3				As of September 30,	As of September 30,
Assets of subsidiaries not included in the scope of consolidated leverage ratio (-)  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 (-)  Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure (-)  Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting  Adjustments for eligible cash pooling transactions  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  Adjustment for securities financing transaction exposures (ie repurchase agreements and similar secured lending)  9a Exposures related to securities financing transactions  9b Accounting value of the SFTs recognized as assets (-)  9b Accounting value of the SFTs recognized as assets (-)  9c)  (Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital) (-)  12 Other adjustments (-)  12a Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (-)  12b Customers' liabilities for acceptances and guarantees (-)  3289,955  12c Gross up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework  Deductions of receivable assets for cash variation margin provided in derivatives transactions (-)  12c Assets of subsidiaries included in the scope of consolidated leverage ratio (excluding amount of total assets on the consolidated balance sheet)	N	No.	Items		
Adjustment for securitized exposures that do not meet the operational requirements for the recognition of risk transference  Adjustments for temporary exemption of central bank reserves (-)  Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure (-)  Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting  Adjustments for eligible cash pooling transactions  Adjustments for eligible cash pooling transactions  Adjustments for derivative financial instruments  S57,847  Ba Exposures related to derivative transactions  Adjustment for securities financial instruments  S2,037,545  Accounting value of the derivatives recognized as assets (-)  Adjustment for securities financing transaction exposures (ie repurchase agreements and similar secured lending)  Accounting value of the SFTs recognized as assets (-)  Associated to securities financing transactions  (Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital) (-)  Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (-)  Customers' liabilities for acceptances and guarantees (-)  Asset of Gross up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework  Deductions of receivable assets for cash variation margin provided in derivatives transactions (-)  Assets of subsidiaries included in the scope of consolidated leverage ratio (excluding amount of total assets on the consolidated balance sheet)		1	Total assets on the balance sheet	101,953,904	
for the recognition of risk transference  4 Adjustments for temporary exemption of central bank reserves (-)  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 (-)  9 Adjustment for securities financing transaction exposures (ie repurchase agreements and similar secured lending)  9a Exposures related to securities financing transactions  9b Accounting value of the SFTs recognized as assets (-)  90 Accounting value of the SFTs recognized as assets (-)  90 Accounting value of the SFTs recognized as assets (-)  90 Off-balance sheet exposures  4,360,891  10 Off-balance sheet exposures  11 (Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital) (-)  12 Other adjustments (-)  12a Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (-)  12a Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (-)  12b Customers' liabilities for acceptances and guarantees (-)  12c Gross up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework  Deductions of receivable assets for cash variation margin provided in derivatives transactions (-)  12c Asset of subsidiaries included in the scope of consolidated leverage ratio (excluding amount of total assets on the consolidated balance sheet)		2	Assets of subsidiaries not included in the scope of consolidated leverage ratio (–)		
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 derivatives transactions  953,376  8b Accounting value of the derivatives recognized as assets (-)  9 Adjustment for securities financing transaction exposures (ie repurchase agreements and similar secured lending)  9a Exposures related to securities financing transactions  9b Accounting value of the SFTs recognized as assets (-)  900,468  10 Off-balance sheet exposures  11 (Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital) (-)  12 Other adjustments (-)  12a Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (-)  12b Customers' liabilities for acceptances and guarantees (-)  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 (-)  12e Assets of subsidiaries included in the scope of consolidated leverage ratio (excluding amount of total assets on the consolidated balance sheet)		3		_	
operative accounting framework but excluded from the leverage ratio exposure measure (-)  Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting  Adjustments for eligible cash pooling transactions  Adjustments for derivative financial instruments  S57,847  Ba Exposures related to derivative transactions  Adjustment for securities financing transaction exposures (ie repurchase agreements and similar secured lending)  Adjustment for securities financing transaction exposures (ie repurchase agreements and similar secured lending)  Pa Exposures related to securities financing transactions  Physical Phy		4	Adjustments for temporary exemption of central bank reserves (–)	20,567,629	
date accounting  7 Adjustments for eligible cash pooling transactions  8 Adjustments for derivative financial instruments  557,847  8a Exposures related to derivatives recognized as assets (-)  9 Adjustment for securities financing transaction exposures (ie repurchase agreements and similar secured lending)  9a Exposures related to securities financing transactions  9b Accounting value of the SFTs recognized as assets (-)  9a Exposures related to securities financing transactions  9b Accounting value of the SFTs recognized as assets (-)  9b Accounting value of the SFTs recognized as assets (-)  9c Accounting value of the SFTs recognized as assets (-)  9c Accounting value of the SFTs recognized as assets (-)  9c Accounting value of the SFTs recognized as assets (-)  9c Accounting value of the SFTs recognized as assets (-)  9c Accounting value of the SFTs recognized as assets (-)  9c Accounting value of the SFTs recognized as assets (-)  9c Accounting value of the SFTs recognized as assets (-)  9c Accounting value of the SFTs recognized as assets (-)  9c Accounting value of the SFTs recognized as assets (-)  9c Accounting value of the SFTs recognized assets (-)  9c Accounting value of the SFTs recognized assets (-)  9c Accounting value of the SFTs recognized assets (-)  9c Accounting value of the SFTs recognized assets (-)  9c Accounting value of the SFTs recognized assets (-)  9c Accounting value of the SFTs recognized assets (-)  9c Accounting value of the SFTs recognized assets (-)  9c Accounting value of the SFTs recognized assets (-)  9c Accounting value of the SFTs recognized assets (-)  9c Accounting value of the SFTs recognized assets (-)  9c Accounting value of the SFTs recognized assets (-)  9c Accounting value of the SFTs recognized assets (-)  9c Accounting value of the SFTs recognized assets (-)  9c Accounting value of the SFTs recognized assets (-)  9c Accounting value of the SFTs recognized assets (-)  9c Accounting value of the SFTs recognized assets (-)  9c Accounting value of the SFTs recognized		5	operative accounting framework but excluded from the leverage ratio exposure		
8 Adjustments for derivative financial instruments  8a Exposures related to derivative transactions  8b Accounting value of the derivatives recognized as assets (-)  9 Adjustment for securities financing transaction exposures (ie repurchase agreements and similar secured lending)  9a Exposures related to securities financing transactions  9b Accounting value of the SFTs recognized as assets (-)  9c Accounting value of the SFTs recognized as assets (-)  9d Accounting value of	(	6		_	
8a Exposures related to derivative transactions 8b Accounting value of the derivatives recognized as assets (-)  9 Adjustment for securities financing transaction exposures (ie repurchase agreements and similar secured lending)  9a Exposures related to securities financing transactions 9b Accounting value of the SFTs recognized as assets (-)  9b Accounting value of the SFTs recognized as assets (-)  900,468  10 Off-balance sheet exposures  11 (Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital) (-)  12 Other adjustments (-)  12a Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (-)  12b Customers' liabilities for acceptances and guarantees (-)  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 (-)  12e Assets of subsidiaries included in the scope of consolidated leverage ratio (excluding amount of total assets on the consolidated balance sheet)		7	Adjustments for eligible cash pooling transactions	_	
8b Accounting value of the derivatives recognized as assets (-)  9 Adjustment for securities financing transaction exposures (ie repurchase agreements and similar secured lending)  9a Exposures related to securities financing transactions  9b Accounting value of the SFTs recognized as assets (-)  900,468  10 Off-balance sheet exposures  11 (Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital) (-)  12 Other adjustments (-)  12a Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (-)  12b Customers' liabilities for acceptances and guarantees (-)  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 (-)  12e Assets of subsidiaries included in the scope of consolidated leverage ratio (excluding amount of total assets on the consolidated balance sheet)		8		557,847	
Adjustment for securities financing transaction exposures (ie repurchase agreements and similar secured lending)  9a Exposures related to securities financing transactions 9b Accounting value of the SFTs recognized as assets (-) 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  Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (-)  12a Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (-)  12b Customers' liabilities for acceptances and guarantees (-) 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 (-)  12e Assets of subsidiaries included in the scope of consolidated leverage ratio (excluding amount of total assets on the consolidated balance sheet)		8a	Exposures related to derivative transactions	953,376	
agreements and similar secured lending)  9a Exposures related to securities financing transactions 9b Accounting value of the SFTs recognized as assets (-) 9b Accounting value of the SFTs recognized as assets (-) 9c 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 (-) 12b Customers' liabilities for acceptances and guarantees (-) 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 (-)  12e Assets of subsidiaries included in the scope of consolidated leverage ratio (excluding amount of total assets on the consolidated balance sheet)		8b	Accounting value of the derivatives recognized as assets (–)	395,529	
9b Accounting value of the SFTs recognized as assets (-)  10 Off-balance sheet exposures  11 (Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital) (-)  12 Other adjustments (-)  12a Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (-)  12b Customers' liabilities for acceptances and guarantees (-)  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 (-)  12e Assets of subsidiaries included in the scope of consolidated leverage ratio (excluding amount of total assets on the consolidated balance sheet)	9	9	agreements and similar secured lending)	1,137,076	
10 Off-balance sheet exposures  11 (Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital) (-)  12 Other adjustments (-)  12a Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (-)  12b Customers' liabilities for acceptances and guarantees (-)  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 (-)  12e Assets of subsidiaries included in the scope of consolidated leverage ratio (excluding amount of total assets on the consolidated balance sheet)		9a	Exposures related to securities financing transactions	2,037,545	
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 (-)   12b   Customers' liabilities for acceptances and guarantees (-)   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 (-)   12e   Assets of subsidiaries included in the scope of consolidated leverage ratio (excluding amount of total assets on the consolidated balance sheet)   -		9b		900,468	
are deducted from Basel III Tier 1 capital) (–)  12 Other adjustments (–)  12a Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (–)  12b Customers' liabilities for acceptances and guarantees (–)  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 (–)  12e Assets of subsidiaries included in the scope of consolidated leverage ratio (excluding amount of total assets on the consolidated balance sheet)	1	10		4,360,891	
Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (-)  12b Customers' liabilities for acceptances and guarantees (-)  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 (-)  12e Assets of subsidiaries included in the scope of consolidated leverage ratio (excluding amount of total assets on the consolidated balance sheet)	1	11	are deducted from Basel III Tier 1 capital) (-)	_	
adjustments (-)  12b Customers' liabilities for acceptances and guarantees (-)  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 (-)  12e Assets of subsidiaries included in the scope of consolidated leverage ratio (excluding amount of total assets on the consolidated balance sheet)	1	12	Other adjustments (–)	4,525,552	
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 (–)  12e Assets of subsidiaries included in the scope of consolidated leverage ratio (excluding amount of total assets on the consolidated balance sheet)		12a		378,375	
assets pursuant to the operative accounting framework  Deductions of receivable assets for cash variation margin provided in derivatives transactions (-)  Assets of subsidiaries included in the scope of consolidated leverage ratio (excluding amount of total assets on the consolidated balance sheet)		12b	Customers' liabilities for acceptances and guarantees (–)	3,289,955	
transactions (-)  12e Assets of subsidiaries included in the scope of consolidated leverage ratio (excluding amount of total assets on the consolidated balance sheet)		12c		_	
(excluding amount of total assets on the consolidated balance sheet)		12d	transactions (–)	857,221	
13 Total exposures <b>82,916,538</b>		12e	(excluding amount of total assets on the consolidated balance sheet)	_	
	1	13	Total exposures	82,916,538	

### LR2: Leverage ratio common disclosure template

(Millions of Yen, %)

On-balance sheet exposures (1)  1	ns of Yen, %
1	September 0, 2022
On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)   Cross up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework   Special Provisions assets to the parameter of the perative accounting framework   Special Provisions assets for eash variation margin provided in derivatives transactions (-)   Adjustment for securities received under securities financing transactions that are recognized as an asset (-)   Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital) (-)   Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital and regulatory and adjustments (-)   Total on-balance sheet exposures (2)   Special Provisions (-)   Total on-balance sheet exposures (2)   Special Provisions (-)   Sp	
Gross up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework  Adjustment for securities received under securities financing transactions that are recognized as an asset (-)  (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 (-)  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  10 Exempted central counterparty (CCP) leg of clientcleared trade exposures (-)  11 Adjusted effective notional amount of written credit derivatives or other similar —  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 (3)  Securities financing transaction exposures (3)  14 The amount of assets related to SFTs, etc.  15 The amount of deductions from the assets above (line 14) (-)  3.994,737  16 The exposures for agent SFTs  18 The Total exposures related to SFTs, etc.  (c) 2,037,548  Defined a sposures related to SFTs, etc.  10 The exposures for agent SFTs  12 Total exposures related to SFTs, etc.  20 The amount of adjustments for conversion in relation to off-balance sheet transactions (-)  21 Total exposures related to SFTs, etc.  22 Total exposures (1) (-) (-) (-) (-) (-) (-) (-) (-) (-) (-	
Deductions of receivable assets for cash variation margin provided in derivatives transactions (-)   Adjustment for securities received under securities financing transactions that are recognized as an asset (-)   (Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital) (-)   Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (-)   Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (-)   Total on-balance sheet exposures (	
Comparized as an asset (-)   Comparized as a asset (-)   Comparized as a asset (-)   Comparized as a co	
are deducted from Basel III Tier I capital) (—)  6 Asset amounts deducted in determining Basel III Tier I capital and regulatory adjustments (—)  7 Total on-balance sheet exposures  8 Replacement cost (RC) associated with all derivatives transactions multiplied by 1.4  9 Potential future exposure (PFE) associated with all derivatives transactions multiplied by 1.4  10 Exempted central counterparty (CCP) leg of clientcleared trade exposures (—)  11 Adjusted effective notional amount of written credit derivatives or other similar  Adjusted effective notional offsets and add on deductions for 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 (3)  14 The amount of deductions from the assets above (line 14) (—)  15 The amount of deductions from the assets above (line 14) (—)  16 The exposures for counterparty credit risk for SFTs, etc.  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  20 The amount of adjustments for conversion in relation to off-balance sheet transactions (—)  21 Total exposures related to off-balance sheet transactions  22 Total exposures related to off-balance sheet transactions  23 The amount of capital (Tier I capital)  24 Total exposures related to off-balance sheet transactions  25 Leverage ratio (6)/(f)  26 Applicable minimum leverage ratio requirement  27 Applicable minimum leverage buffer  Leverage ratio included in due from the Bank of Japan (f) 103,484,167  Leverage ratio included in due from the Bank of Japan (f) 103,484,167  Leverage disclosure (7)	
adjustments (-) 7 Total on-balance sheet exposures  Replacement cost (RC) associated with all derivatives transactions multiplied by 1.4  Potential future exposure (PFE) associated with all derivatives transactions multiplied by 1.4  Replacement cost (RC) associated with all derivatives transactions multiplied by 1.4  Replacement cost (RC) associated with all derivatives transactions multiplied by 1.4  Replacement cost (RC) associated with all derivatives transactions multiplied by 1.4  Replacement cost (RC) associated with all derivatives transactions multiplied by 1.4  Replacement cost (RC) associated with all derivatives transactions multiplied by 1.4  Replacement cost (RC) associated with all derivatives transactions multiplied by 1.4  Replacement cost (RC) associated with all derivatives transactions 544,335  Securities flanaciation transaction derivatives or other similar —  11 Adjusted effective notional amount of written credit derivatives or other similar —  12 Adjusted effective notional amount of written credit derivatives or other similar —  13 Total derivative exposures  Securities financing transaction exposures (3)  14 The amount of assets related to SFTs, etc.	
Derivative exposures (2)  8 Replacement cost (RC) associated with all derivatives transactions multiplied by 1.4  9 Potential future exposure (PFE) associated with all derivatives transactions multiplied by 1.4  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.  15 The amount of deductions from the assets above (line 14) (-)  17 The exposures for ounterparty credit risk for SFTs, etc.  18 The Total exposures for agent SFTs  18 The Total exposures related to SFTs, etc.  19 Notional amount of off-balance sheet transactions  19 Notional amount of off-balance sheet transactions  20 The amount of adjustments for conversion in relation to off-balance sheet  10 Total exposures related to off-balance sheet transactions  10 The amount of capital (Tier 1 capital)  21 Total exposures ((a)+(b)+(c)+(d))  22 Total exposures ((a)+(b)+(c)+(d))  23 The amount of capital (Tier 1 capital)  24 Total exposures ((a)+(b)+(c)+(d))  25 Leverage ratio ((c)/(f))  26 Applicable minimum leverage buffer  27 Applicable minimum leverage buffer  28 Leverage ratio included in due from the Bank of Japan  Total exposures (including the deposits with the Bank of Japan)  Total exposures (including the deposits with the Bank of Japan)  Total exposures (including the deposits with the Bank of Japan)  Total exposures (including the deposits with the Bank of Japan)  Total exposures (including the deposits with the Bank of Japan)  Total exposures (including the deposits with the Bank of Japan)  Total exposures (including the deposits with the Bank of Japan)  Total exposures (including the deposits with the Bank of Japan)  Total exposures (including the deposits with the Bank of Japan)  Total	
Replacement cost (RC) associated with all derivatives transactions multiplied by 1.4  9 Potential future exposure (PFE) associated with all derivatives transactions multiplied by 1.4  10 Exempted central counterparty (CCP) leg of clientcleared trade exposures (-)  11 Adjusted effective notional amount of written credit derivatives or other similar  Adjusted effective notional offsets and add on deductions for written credit derivatives or other similar (-)  12 Adjusted effective exposures (b) 953,376  Securities financing transaction exposures (3)  14 The amount of assets related to SFTs, etc.  15 The amount of assets related to SFTs, etc.  16 The exposures for counterparty credit risk for SFTs, etc.  17 The exposures for agent SFTs  18 The Total exposures related to SFTs, etc.  Other off balance sheet exposures (4)  19 Notional amount of off-balance sheet transactions  20 The amount of adjustments for conversion in relation to off-balance sheet transactions (-)  21 Total exposures related to off-balance sheet transactions  22 Total exposures (a)(b) 4,360,891  Leverage ratio (5)  23 The amount of capital (Tier 1 capital)  24 Total exposures ((a)+(b)+(c)+(d))  25 Leverage ratio ((c)/(f))  26 Applicable minimum leverage buffer  Leverage ratio included in due from the Bank of Japan  Total exposures ((in) Holy) (f) 103,484,167  Leverage ratio included in due from the Bank of Japan  Total exposures ((in) Holy) (f) 103,484,167  Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) (f) 103,484,167  Leverage ratio (7)  Average disclosure (7)	
Potential future exposure (PFE) associated with all derivatives transactions multiplied by 1.4  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.  15 The amount of deductions from the assets above (line 14) (-)  17 The exposures for agent SFTs  18 The Total exposures related to SFTs, etc.  19 Notional amount of off-balance sheet transactions  19 Notional amount of off-balance sheet transactions  20 The amount of adjustments for conversion in relation to off-balance sheet transactions (-)  21 Total exposures related to off-balance sheet transactions  22 Total exposures related to off-balance sheet transactions  23 The amount of capital (Tier 1 capital)  24 Total exposures ((a)+(b)+(c)+(d))  25 Leverage ratio ((e)/(f))  26 Applicable minimum leverage ratio requirement  27 Applicable minimum leverage ratio requirement  28 The deposits with the Bank of Japan  Total exposures  (f) 82,916,538  The deposits with the Bank of Japan  Total exposures (including the deposits with the Bank of Japan)  Total exposures (7)  Average disclosure (7)	
multiplied by 1.4    10	
Adjusted effective notional amount of written credit derivatives or other similar	
Adjusted effective notional offsets and add on deductions for written credit derivatives or other similar (-)   13   Total derivative exposures   (b)   953,376	
derivatives or other similar (-)  13 Total derivative exposures  Securities financing transaction exposures (3)  14 The amount of assets related to SFTs, etc.  15 The amount of deductions from the assets above (line 14) (-)  3,994,737  16 The exposures for counterparty credit risk for SFTs, etc.  17 The exposures for agent SFTs  18 The Total exposures related to SFTs, etc.  Other off balance sheet exposures (4)  19 Notional amount of off-balance sheet transactions  20 The amount of adjustments for conversion in relation to off-balance sheet transactions (d) 4,360,891  Leverage ratio (5)  23 The amount of capital (Tier 1 capital)  24 Total exposures ((a)+(b)+(c)+(d))  25 Leverage ratio ((e)/(f))  26 Applicable minimum leverage ratio requirement  27 Applicable minimum leverage buffer  Leverage ratio included in due from the Bank of Japan (f) 103,484,167  Leverage disclosure (7)  Average disclosure (7)	=
Securities financing transaction exposures (3)  14 The amount of assets related to SFTs, etc.  15 The amount of deductions from the assets above (line 14) (-)  16 The exposures for counterparty credit risk for SFTs, etc.  17 The exposures for agent SFTs  18 The Total exposures related to SFTs, etc.  Other off balance sheet exposures (4)  19 Notional amount of off-balance sheet transactions  The amount of adjustments for conversion in relation to off-balance sheet transactions (-)  20 Total exposures related to off-balance sheet transactions  (d) 4,360,891  Leverage ratio (5)  23 The amount of capital (Tier 1 capital)  24 Total exposures ((a)+(b)+(c)+(d))  25 Leverage ratio ((e)/(f))  26 Applicable minimum leverage ratio requirement  27 Applicable minimum leverage buffer  Leverage ratio included in due from the Bank of Japan (6)  Total exposures  Total exposures (including the deposits with the Bank of Japan)  Total exposures (including the deposits with the Bank of Japan) ((e)/(f'))  Average disclosure (7)	
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The amount of adjustments for conversion in relation to off-balance sheet transactions (-)  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	
transactions (-)  22 Total exposures related to off-balance sheet transactions  Leverage ratio (5)  23 The amount of capital (Tier 1 capital)  24 Total exposures ((a)+(b)+(c)+(d))  25 Leverage ratio ((e)/(f))  26 Applicable minimum leverage ratio requirement  27 Applicable minimum leverage buffer  Leverage ratio included in due from the Bank of Japan (6)  Total exposures  The deposits with the Bank of Japan  Total exposures (including the deposits with the Bank of Japan)  Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan)  Average disclosure (7)	
Leverage ratio (5)  23 The amount of capital (Tier 1 capital)  24 Total exposures ((a)+(b)+(c)+(d))  25 Leverage ratio ((e)/(f))  26 Applicable minimum leverage ratio requirement  27 Applicable minimum leverage buffer  Leverage ratio included in due from the Bank of Japan (6)  Total exposures  The deposits with the Bank of Japan  Total exposures (including the deposits with the Bank of Japan)  Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) ((e)/(f'))  Average disclosure (7)	
23 The amount of capital (Tier 1 capital)  24 Total exposures ((a)+(b)+(c)+(d))  25 Leverage ratio ((e)/(f))  26 Applicable minimum leverage ratio requirement  27 Applicable minimum leverage buffer  Leverage ratio included in due from the Bank of Japan (6)  Total exposures  The deposits with the Bank of Japan  Total exposures (including the deposits with the Bank of Japan)  Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) ((e)/(f'))  Average disclosure (7)	
24 Total exposures ((a)+(b)+(c)+(d))  25 Leverage ratio ((e)/(f))  26 Applicable minimum leverage ratio requirement  27 Applicable minimum leverage buffer  Leverage ratio included in due from the Bank of Japan (6)  Total exposures  The deposits with the Bank of Japan  Total exposures (including the deposits with the Bank of Japan)  Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan)  Average disclosure (7)	
25 Leverage ratio ((e)/(f)) 26 Applicable minimum leverage ratio requirement 27 Applicable minimum leverage buffer  Leverage ratio included in due from the Bank of Japan (6)  Total exposures The deposits with the Bank of Japan Total exposures (including the deposits with the Bank of Japan) Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) ((e)/(f'))  Average disclosure (7)	
26 Applicable minimum leverage ratio requirement 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 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'))  Average disclosure (7)	
27 Applicable minimum leverage buffer  Leverage ratio included in due from the Bank of Japan (6)  Total exposures  The deposits with the Bank of Japan  Total exposures (including the deposits with the Bank of Japan)  Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) ((e)/(f'))  Average disclosure (7)	
Leverage ratio included in due from the Bank of Japan (6)  Total exposures  The deposits with the Bank of Japan  Total exposures (including the deposits with the Bank of Japan)  Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) ((e)/(f'))  Average disclosure (7)	
Total exposures  The deposits with the Bank of Japan  Total exposures (including the deposits with the Bank of Japan)  Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) ((e)/(f'))  Average disclosure (7)	
The deposits with the Bank of Japan  Total exposures (including the deposits with the Bank of Japan)  Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) ((e)/(f'))  Average disclosure (7)  20,567,629  103,484,167  5.37%	
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'))  Average disclosure (7)  Total exposures (including the deposits with the Bank of Japan) (f') 103,484,167  5.37%	
Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) ((e)/(f'))  Average disclosure (7)	
Average of the amount of assets related to SETs (after deduction) ((a) + (b))	
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	
The amount of assets related to SFTs, etc (after deduction) at the end of the quarter $((i)+(j))$ 900,468	
14The amount of assets related to SFTs, etc.(i)4,895,20515The amount of deductions from the assets above (-)(j)3,994,737	
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)  82,626,477	
Total exposures (The average of the amount of assets related to SFTs (after deduction) is applicable, the deposits with the Bank of Japan included)  103,194,107	
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%	
Leverage ratio (The average of the amount of assets related to SFTs (after deduction) is applicable, the deposits with the Bank of Japan included) ((e)/(1))  5.39%	

# 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.

Corresponding	Corresponding			
line # on Basel III disclosure template (Table 2) (*)	line # on Basel III disclosure template (Table 1) (*)	Items	As of September 30, 2023	As of September 30, 2022
On-balance s	heet exposure	rs (1)		
1	<u> </u>	On-balance sheet exposures before deducting adjustment items		80,086,417
la	1	Total assets reported in the consolidated balance sheet		84,584,678
		The amount of assets of subsidiaries that are not included in the		0 1,00 1,070
1b	2	scope of the leverage ratio on a consolidated basis (–)		
		The amount of assets of subsidiaries that are included in the scope of		
1c	7	the leverage ratio on a consolidated basis (except those included in		_
		the total assets reported in the consolidated balance sheet)		
1d	3	The amount of assets that are deducted from the total assets reported		4 409 261
l I d	3	in the consolidated balance sheet (except adjustment items) (–)		4,498,261
2	7	The amount of adjustment items pertaining to Tier 1 capital (–)		193,016
3		Total on-balance sheet exposures (a	)	79,893,401
Exposures re	lated to deriva	ative transactions (2)		
4		Replacement cost multiplied by 1.4 associated with derivatives		812,629
4		transactions, etc.		612,029
5		Potential future exposure multiplied by 1.4 associated with		716,752
		derivatives transactions, etc.		710,732
		The amount of receivables arising from providing collateral,		
6		provided where deducted from the consolidated balance sheet		_
		pursuant to the operative accounting framework		
7		The amount of deductions of receivables (out of those arising from		808,689
		providing cash variation margin) (–)		
0		The amount of client-cleared trade exposures for which a bank or		
8		bank holding company acting as clearing member is not obliged to		
9		make any indemnification (–) Adjusted effective notional amount of written credit derivatives		
9		The amount of deductions from effective notional amount of written		_
10		credit derivatives (–)		_
11	4	Total exposures related to derivative transactions (b		720,693
		ransactions (3)		120,093
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		1,239,716
16	5	The Total exposures related to repo transactions, etc. (c	1	1,378,792
	-	llance sheet transactions (4)		1,370,772
17		Notional amount of off-balance sheet transactions		6,590,087
		The amount of adjustments for conversion in relation to off-balance		
18		sheet transactions (–)		1,914,803
19	6	Total exposures related to off-balance sheet transactions (d		4,675,284
		idated basis (5)		1,073,201
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%
	o on a consoli	idated basis (including the deposits with the Bank of Japan) (6)		,, /0
	2 311 th Compon	Total exposures (f	1	86,668,172
		The deposits with the Bank of Japan	<u> </u>	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**

			(1	Millions of Yen, %, t	he Number of Items)	
	Items	The curre (July 1 to Septe	nt quarter ember 30, 2023)	The previous quarter (April 1 to June 30, 2023)		
High-qualit	y 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 co	overage 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**

Available stable funding (ASF) items (I)												of Yen, %)
The component   The componen								The previous quarter (April 1 to June 30, 2023)				
Name	Itame		Unweigh					Unweiol				
Available stable funding (ASF) items (1)   1   Capital, of which:   601777   -   -   -   401777   0.83928   -   -   -   -   5.78392	Items											
Common Equity Tier Leapital, Additional Tier I capital, Additional Tier I capital and Tier 2 capital cexcluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions of Other capital instruments that are not           -     -						≥ 1yr	value				≥ 1yr	value
Common Equity Tier I capital, Additional Tier I 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 of the capital instruments that are not included in the above category and the capital instruments that are not included in the above category and the capital instruments that are not included in the above category and the capital instruments that are not included in the above category and the capital instruments that are not included in the above category and the capital instruments that are not in default and honor of the capital instruments that are not in order and the capital instruments that are not in order and not not recorded on consolidated by the capital in the above categories and the capital institutions (secured by level 11 Causas and repo transactions with the time in the capital institutions (secured by level 11 Causas and repo transactions with the time in the capital institutions (secured by level 11 Causas and repo transactions with the time in the capital institutions (secured by level 11 Causas and repo transactions with the time in the capital institutions (secured by level 11 Causas and repo transactions with the time in the capital institutions (secured by level 11 Causas and repo transactions with the time in the capital institutions (secured by level 11 Causas and repo transactions with the time in the capital institutions (secured by level 11 Causas and repo transactions with the time in the capital institutions (secured by level 11 Causas and repo transactions with the time in the capital institutions (secured by level 11 Causas and repo transactions with the time in the capital institutions (secured by level 11 Causas and repo transactions with the time in the capital institutions (secured by level 11 Causas and repo transactions with the time in the capital institutions (secured by level 11 Causas and repo transactions with the time in the capital institutions (secured by	Avail	able stable funding (ASF) items (1)	•						•			
Additional Tier 1 capital and Tier 2 comparison of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions of Other capital instruments that are not included in the above category in the comparison of the capital instruments that are not included in the above category in the comparison of the capital instruments that are not included in the above category in the comparison of the capital instruments and business in the capital instruments in the cap	1		6,017,777	_	_	_	6,017,777	6,783,928	_	_	_	6,783,928
2 Capital (excluding the proportion of Tiez Instruments with residual maturity of less than one year) before the application of capital deductions of capital instruments that are not included in the above category of the proportion of capital deductions of capital instruments with a rent included in the above category of the proportion of capital deductions of which:  5 Stable deposits												
Time		Additional Tier 1 capital and Tier										
manurity of less than one year) before the application of capital instruments that are not included in the above category	2	of Tier 2 instruments with residual	6,017,777	_	_	_	6,017,777	6,783,928	_	_	_	6,783,928
the application of capital deductions												
Other capital instruments that are not included in the above category   -		the application of capital deductions										
Fundage from retail and small business   10,558	2	Other capital instruments that are not										
Customers; of which:	3					_	_	_	_	_	_	
Customers: of winch:    Stable deposits   414	4		10.558	_	_	_	9,523	11.656	_	_	_	10.513
Cless stable deposits   10,144   -   -   -   0,109   11,212   -   -   10,1013   10   10,000			,				,					
Wholesale funding: of which:   6,374,533 47,683,799 (0,355,976)   2,462,346 (41,129,394   6,257,334 (31,15,99) (7,413,885   2,668,849 (41,118,207   10   10   10   10   10   10   10		Less stable deposits										
Social Content of the Content of t		Wholesale funding: of which:		47,683,739	30,553,076	2,452,306			53,115,990	27.413.885	2,668,843	
10   Liabilities with matching interdependent   assets   2569   4.117.540   39.092   77.540   25.481   26.785   3.925.125   103.683   86.753   57.351   21   20   20   20   20   20   20   2	8	Operational deposits	_	_	_	_	_	_	_	_	_	
11   Other liabilities; of which:   25.669   4.117.540   39.092   77.501   25.881   26.785   3.925.125   103.683   86.753   57.351     12   Derivative 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 (RSF) items (2)   47.970.000     15   HQLA   1.688.008   47.272.176   47.970.000     16   Deposits held at financial institutions for operational purposes   3.882   -	9		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
11 Other liabilities: of which:   25.669   4,117,540   39.092   77,408   5.681   3025,125   103,683   66,753   57351     12 Derivative 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   57351     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   57351     14 Total available stable funding (RSF) items (2)   47,970,000     15 HQLA	10		_	_	_	_	_	_	_	_	_	_
Derivative 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   17 Total available stable funding (RSF) items (2)   47,272,176   47,970,000   47,272,176   47,970,000   16   Deposits held at financial institutions for operational purposes   3,882   -	11		25 660	4 117 540	20.002	77.501	25 491	26 705	2 025 125	102 692	96 752	57 251
All other liabilities and equity not   14   Total available stable funding   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   17,000			23,007	4,117,540	39,092			20,763	3,923,123	103,063		37,331
Included in the above categories   25,000   3,17,500   3,000   3,17,500   3,000   3,17,500   3,000   3,17,500   3,00			25.((0)	4 117 540	20,002			27.705	2 025 125	102 (02		57.051
Required stable funding (RSF) items (2)   1.5   HQLA		included in the above categories	25,009	4,117,540	39,092	2	,		3,925,125	103,683	0	
HQLA   Loans, repo transactions-related assets, securities and other similar assets; of which:   Loans to- and repo transactions with-financial institutions (secured by level 1 HQLA)   Loans to- and repo transactions with-financial institutions (secured by level 1 HQLA)   Loans to- and repo transactions with-financial institutions (secured by level 1 HQLA)   Loans to- and repo transactions with-financial institutions (not included in item 18)   Loans and repo transactions with-financial institutions (not included in item 18)   Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:   With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk   Residential mortgage; of which:   23   Lyange   Lya							47,272,176					47,970,000
Deposits held at financial institutions for operational purposes   Deposits held at financial institutions for operational purposes   Deposits held at financial institutions (not included assets, securities and other similar assets; of which:   Deposits held at financial institutions (secured by level   Deposition of variation margin posted)   Deposits held at financial institutions (secured by level   Deposits held at financial institutions (secured by level   Deposition of variation margin posted)   Deposits held at financial institutions (secured by level   Deposits held and the standardized   Deposits held as the secure of the securities of the secure of the sec	Requ	ired stable funding (RSF) items (2)					4 =00 =46					1 (00 000
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	15						1,702,746					1,688,008
Loans, repo transactions-related assets, securities and other similar assets; of which:	16	operational purposes	3,882	_	_	_	1,941	2,346	_	_	_	1,173
Securities and other similar assets; of which:   100,00,074   3,40,760   1,654,055   2,704,051   3,00,00,052   3,00,00,054   2,210,00   3,221,050,055   3,00,00,055   3,												
Loans to- and repo transactions with-financial institutions (secured by level 1 HQLA)	17	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
1 HQLA    Loans to- and repo transactions with-financial institutions (not included in item 18)   Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:   With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk   Residential mortgages; of which:   2,311												
Loans to- and repo transactions with-financial institutions (not included in item 18)   Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:   Vita arisk weight of less than or equal to 35% under the Standardized Approach for credit risk   With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk   With a risk weight of less than or equal to 35% under the Standardized   List and the standardized Approach for credit risk   With a risk weight of less than or equal to 35% under the Standardized   List 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   200   2	18		_	652,022	_	_	_	_	132,737	_	_	_
financial institutions (not included in item 18)   financial institutions (not included in item 18)   Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:   With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk   Residential mortgages; of which:   Lienth 18   Lienth 19												
item 18   Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:   With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk   Approach for credit risk   Residential mortgages; of which:   - 2,311	10	Loans to- and repo transactions with-	<b>650 610</b>	1 202 017	691 022	2 ((0 000	2 (10 127	500 150	1 752 044	616.057	2 700 000	2 677 174
Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	19		058,010	1,382,917	081,032	2,009,089	3,010,137	399,130	1,732,944	010,937	2,788,880	3,0//,1/4
assets (not included in item 18, 19 and 22); of which:  With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk  Residential mortgages; of which:  With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk  Residential mortgages; of which:  The standardized Approach for credit risk  Residential mortgages; of which:  With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk  Residential mortgages; of which:  With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk  Securities that are not in default and do not qualify as HQLA and other similar assets  5 Assets with matching interdependent liabilities  Cother assets; of which:  Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)  Derivative liabilities (before deduction of variation margin posted)  All other assets not included in the above categories  Off-balance sheet items  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 9,418,474 603,134 543,663 1,368,767												
22); of which:   With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk	20		703,080	3,244,079	1,168,779	7,961,178	9,467,764	693,122	3,202,656	1,562,962	7,711,179	9,418,474
equal to 35% under the Standardized   Approach for credit risk   Residential mortgages; of which:   - 2,311   4,855   205,799   163,000   - 2,526   4,854   204,178   161,760   With a risk weight of less than or equal to 35% under the Standardized   Approach for credit risk   Securities that are not in default and do not qualify as HQLA and other similar assets   9,259,283   206,546   187   14,928,146   20,495,929   11,759,977   109,178   30,236   12,823,586   20,800,277   25   Assets with matching interdependent liabilities			,	, ,,	,,	, , ,	,,,,,	,	, , , , , , , , , , , , , , , , , , , ,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	., .,
Approach for credit risk   Residential mortgages; of which:		With a risk weight of less than or										
Residential mortgages; of which:	21		_	1,416,744	603,134	543,663	1,368,767	_	1,514,090	919,901	578,876	1,601,049
With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk				2 211	4.055	205 500	1/2 000		2.52(	4.054	204.170	161760
equal to 35% under the Standardized Approach for credit risk   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	_22		_	2,311	4,855	205,799	163,000	_	2,526	4,854	204,178	161,/60
Approach for credit risk   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	23		_	1 525	3 180	77 562	52 768	_	1 621	3 146	77.406	52 698
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	23		_	1,525	3,100	11,302	32,700	_	1,021	3,170	77,400	32,090
qualify as HQLA and other similar assets   9,259,263   200,346   187   14,928,146   20,495,929   11,759,977   109,178   30,256   12,823,386   20,800,277	24		0.450.403	206 246	40=	11020116	40 40 5 040	11 550 055	100 150	20.226	12 022 506	20 000 255
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			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
Physical traded commodities, including gold Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)  Derivative assets Derivative liabilities (before deduction of variation margin posted)  All other assets not included in the above categories  Off-balance sheet items  Jeff-balance sheet items			_	_	_	_	_	_	_	_	_	_
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)    29		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
derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)    29	27	Physical traded commodities, including gold	_				_					
28   default funds of CCPs (including those that are not recorded on consolidated balance sheet)   1,280,135   1,090,030   1,207,884   1,028,460     29   Derivative assets		derivative contracts and contributions to		/	/			/		/		
that are not recorded on consolidated balance sheet)  29 Derivative assets  Derivative liabilities (before deduction of variation margin posted)  31 All other assets not included in the above categories  32 Off-balance sheet items  33 Total required stable funding  40 Derivative assets  56,493 56,493 56,493 83,100 8	28		/	/	/	1,280,135	1,090,030	/	/		1,207,884	1,028,460
Derivative assets   Derivative liabilities (before deduction of variation margin posted)   S6,493						, ,	, ,				, ,	, ,
Derivative liabilities (before deduction of variation margin posted)   56,493   56,493   83,100   83,100			<u>/</u>	<u>/</u>	<u>/</u>			<u>/</u>	<u>/</u>	<u>/</u>		
31   All other assets not included in the above categories   999,189   989,280   64,388   984,314   3,035,651   1,069,354   793,903   71,292   1,039,181   2,854,007   32   Off-balance sheet items   9,579,768   270,649   9,181,794   266,675   33   Total required stable funding   39,894,344   39,979,113   39,979,113	_29_					_	_					
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	30					56,493	56,493				83,100	83,100
31   above categories   999,169   989,200   64,368   964,314   3,035,051   1,009,334   795,905   71,292   1,039,181   2,634,007   32   Off-balance sheet items   9,579,768   270,649   9,181,794   266,675   33   Total required stable funding   39,894,344   39,979,113			<u> </u>	$\leftarrow$	$\leftarrow$	,		$\leftarrow$	<u> </u>	$\leftarrow$		-
32 Off-balance sheet items     9,579,768     270,649     9,181,794     266,675       33 Total required stable funding     39,894,344     39,979,113	31		999,189	989,280	64,388	984,314	3,035,651	1,069,354	793,903	71,292	1,039,181	2,854,007
33 Total required stable funding 39,894,344 39,979,113	32					9,579.768	270.649				9,181.794	266.675
34   Consolidated net stable funding ratio (NSFR)   118.4%   119.9%	33	Total required stable funding										39,979,113
	34	Consolidated net stable funding ratio (NSFR)					118.4%					

## 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, %) b Basel III Items As of September As of September Reference to Template No. 30, 2023 30, 2022 Template CC2 Common Equity Tier 1 capital: instruments and reserves Directly issued qualifying common share capital plus related capital 1a+2-1c-26 6,210,255 surplus and retained earnings 1a Of which: capital and capital surplus 4,065,219 2 Of which: retained earnings 2,145,036 Of which: national specific regulatory adjustments (earnings to be 26 distributed) (-) Of which: other than the above 3 Valuation and translation adjustments and other disclosed reserves (1,730,097)(a) Common Equity Tier 1 capital: instruments and reserves (A) 6 4,480,157 Common Equity Tier 1 capital: regulatory adjustments Total intangible assets (net of related tax liability, excluding those relating 8+9 34,837 to mortgage servicing rights) 8 Of which: goodwill (net of related tax liability) Of which: other intangible assets other than goodwill and mortgage 9 34,837 servicing rights (net of related tax liability) Deferred tax assets that rely on future profitability excluding those aris-10 ing from temporary differences (net of related tax liability) 11 Deferred gains or losses on derivatives under hedge accounting (27,139)12 Shortfall of eligible provisions to expected losses 13 Securitization gain on sale 14 Gains and losses due to changes in own credit risk on fair valued liabilities 15 5,357 Defined-benefit pension fund net assets (prepaid pension costs) Investments in own shares (excluding those reported in the Net assets section) 16 17 Reciprocal cross-holdings in common equity Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial 18 Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share 19+20+21 Amount exceeding the 10% threshold on specified items 299,829 Of which: significant investments in the common stock of financials 20 Of which: mortgage servicing rights Of which: deferred tax assets arising from temporary differences (net of 21 299,829 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 Of which: deferred tax assets arising from temporary differences (net of 25 related tax liability) Regulatory adjustments applied to Common Equity Tier 1 due to insuf-27 ficient 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) Common Equity Tier 1 capital (CET1) ((A)-(B)) (C) 4,167,272 Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown Directly issued qualifying Additional Tier 1 instruments plus related 30 capital surplus of which: classified as liabilities under applicable account-1,316,972 Qualifying Additional Tier 1 instruments plus related capital surplus

issued by special purpose vehicles and other equivalent entities

(Millions of Yen, %)

			(1)	Millions of Yen, %)
D 1111		a	ь	С
Basel III Template No.	Items	As of September 30, 2023	As of September 30, 2022	Reference to Template CC2
36	Additional Tier 1 capital: instruments (D)	1,316,972		
Additional Ti	er 1 capital: regulatory adjustments			_
37	Investments in own Additional Tier 1 instruments	_		
38	Reciprocal cross-holdings in Additional Tier 1 instruments	_		
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 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 Ti	er 1 capital (AT1)			
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	1,279,760		
Tier 1 capital	(T1=CET1+AT1)	•		
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	5,447,033		
Tier 2 capital:	: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown	_		
46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards  Tier 2 instruments plus related capital surplus issued by special purpose	_		
	vehicles and other equivalent entities  Total of general reserve for possible loan losses and eligible provisions	_		
50	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				
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				
60	Risk weighted assets (L)	30,504,737		
			-	

(Millions of Yen, %)

			(1	viiiiolis or ren, /e)
Basel III Template No.	Items	As of September 30, 2023	As of September 30, 2022	c Reference to Template CC2
Capital ratio a	and buffers (non-consolidated)	1 ,	, .	1
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 ac				
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 in	cluded in Tier 2 capital: instruments and provisions			
76	Provisions (general reserve for possible loan losses)	36		
77	Cap on inclusion of provisions (general reserve for possible loan losses)	27,991		
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**

(1	Millions of Yen, %)
b	С
September 0, 2022	Reference to Template CC2
261,583	
015,219	
246,363	
009,430)	(a)
252,153	
35,125	
35,125	
_	
52,072	
1,220	
46,509	
_	
_	
14,465	
14,465	

Dog	el III		a	b	С
	ate No.	Items	As of September 30, 2023	As of September 30, 2022	Reference to Template CC2
Comm	on Eau	ity Tier 1 capital: instruments and reserves			
		Directly issued qualifying common share capital plus related capital		6 261 502	-
1a+2-	-1c-26	surplus and retained earnings		6,261,583	
1	a	Of which: capital and capital surplus		4,015,219	
	2	Of which: retained earnings		2,246,363	
		Of which: national specific regulatory adjustments (earnings to be		, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
2	26	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	(4)
	-	ity Tier 1 capital: regulatory adjustments		3,232,133	
		Total intangible assets (net of related tax liability, excluding those relating			
8-	+9	to mortgage servicing rights)		35,125	
	8	Of which: goodwill (net of related tax liability)			
		Of which: goodwin (net of related tax hability)  Of which: other intangible assets other than goodwill and mortgage			
Ģ	9	servicing rights (net of related tax liability)		35,125	
	-	Deferred tax assets that rely on future profitability excluding those aris-			
1	0	ing from temporary differences (net of related tax liability)		_	
	1	Deferred gains or losses on derivatives under hedge accounting		52,072	
	2	Shortfall of eligible provisions to expected losses		1,220	
		7 7 7		1,220	
	.3	Securitization gain on sale		_	
	4	Gains and losses due to changes in own credit risk on fair valued liabilities			
1	.5	Defined-benefit pension fund net assets (prepaid pension costs)		46,509	
1	.6	Investments in own shares (excluding those reported in the Net Assets			
		section)			
1	.7	Reciprocal cross-holdings in common equity			
		Investments in the capital of banking, financial and insurance entities			
1	8	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			
	20+21	Amount exceeding the 10% threshold on specified items		14,465	
1	9	Of which: significant investments in the common stock of financials			
2	20	Of which: mortgage servicing rights		_	
2	21	Of which: deferred tax assets arising from temporary differences		14,465	
	.1	(net of related tax liability)		14,403	
2	22	Amount exceeding the 15% threshold on specified items		_	
2	23	Of which: significant investments in the common stock of financials		_	
2	.4	Of which: mortgage servicing rights		_	
		Of which: deferred tax assets arising from temporary differences (net of			
2	2.5	related tax liability)		_	
		Regulatory adjustments applied to Common Equity Tier 1 due to insuf-			
2	27	ficient Additional Tier 1 and Tier 2 to cover deductions		_	
2	28	Common Equity Tier 1 capital: regulatory adjustments (B)		149,394	
Comm	on Eau	ity Tier 1 capital (CET1)		,	
	9	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)		5,102,758	
		er 1 capital: instruments		3,102,730	
7 taarin		Directly issued qualifying Additional Tier 1 instruments plus related			
	31a	capital surplus of which: classified as equity under applicable accounting		49,999	
	314	standards and the breakdown		12,229	
		Directly issued qualifying Additional Tier 1 instruments plus related			
30	32	capital surplus of which: classified as liabilities under applicable account-		1,316,972	
	32	ing standards		1,510,772	
		Qualifying Additional Tier 1 instruments plus related capital surplus			
		issued by special purpose vehicles and other equivalent entities		_	
			<u> </u>		

(Millions of Yen, %)

	T	I		Millions of Yen, %)
Basel III	Items	As of September	b As of Santambar	c Reference to
Template No.	Herris	30, 2023	30, 2022	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 Ti	ier 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 Ti	er 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			
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown		_	
46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards		_	
	Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities		_	
47+49	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				
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 weighte				
60	Risk weighted assets (L)		40,534,278	

(Millions of Yen, %)

			(1	viiiiolis or Tell, 70)
Basel III Template No.	Items	a As of September		c Reference to
		30, 2023	30, 2022	Template CC2
Capital ratio a	and buffers (non-consolidated)			
61	Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))		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 ad	ljustments			
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 inc	cluded 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 instru	ments under phase-out arrangements	-		
82	Current cap on Additional Tier 1 instruments under phase-out arrangements		_	
83	Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")		_	
84	Current cap on Tier 2 instruments under phase-out arrangements		_	
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")		_	

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

/A #:1	lions	_ £	37

(Millions of Yen)						
	a	b	c	d	e	f
	As of Septem		As of September 30, 2022		Reference	Reference numbers or
Items	Non-	Non-Consolidated balance sheet	Non-	Non-Consolidated balance sheet	numbers or	symbols for
	Consolidated balance sheet	amounts based on	Consolidated balance sheet	amounts based on	symbols for referring to	referring to
	amount	regulatory scope	amount	regulatory scope	Template CC1	appended tables
(Assets)		of consolidation		of consolidation		tables
Loans and Bills Discounted	17,318,370	17,318,370	18,948,033	18,948,033		
Foreign Exchanges Assets	282,678	282,678	378,871	378,871		
Securities	44,431,930	44,431,930	44,262,687	44,262,687		6-a
Money Held in Trust	10,557,219	10,557,219	11,809,743	11,809,743		6-b
Trading Assets	6,063	6,063	5,514	5,514		0-0
Monetary Claims Bought	292,508	292,508	354,530	354,530		
Receivables under Resale Agreements	652,022	652,022	334,330	334,330		
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			
Tangible Fixed Assets			132,529	3,099,888 132,529		
	126,818	126,818		,		2
Intangible Fixed Assets  Defined-benefit pension fund net assets (prepaid	48,218	48,218	48,617	48,617		
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		10
Reserve for Possible Loan Losses	(123,831)	(123,831)				
Reserve for Possible Investment Losses	(1,481)					
Total Assets	98,691,688	98,691,688	98,443,332	98,443,332		
(Liabilities)	70,071,000	70,071,000	70,113,332	70,115,332		
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		
		371,867				
Acceptances and Guarantees Total Liabilities	371,867 94,211,530	94,211,530	1,057,325 93,141,179	1,057,325		
	94,211,550	94,211,550	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	4,040,198	4,040,198	4,040,198	4,040,198		1-a
Of which: lower dividend rate stock  Preferred stock	(3,589,481)	(3,589,481)	(3,589,481)	(3,589,481)		
	24 000	24 000	24,999	24,999		
Other Conital Surplus	24,999	24,999	25.020	25.020		1 1-
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)

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

### **Appended Tables**

### 1. Owners' Equity

(1) Non-Consolidated	l Balance Sheet		(Millions of Yen)

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

(2) Composition of Capital (Millions of Yen)

As of Sontember 20 As of Sontember 30

Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	As of September 30, 2022	Remarks
	Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,210,255	6,261,583	Directly issued qualifying com- mon share capital plus related capital surplus and retained earnings (before adjusting cash dividends to be paid)
1a	Of which: capital and capital surplus	4,065,219	4,015,219	
2	Of which: retained earnings	2,145,036	2,246,363	
	Of which: other than the above	_	_	
31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	_	49,999	

### 2. Intangible Assets

•		
(1) Non-Consolidated Balance Sheet		(Millions of Yen)

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

(2) Composition of 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)

(2) Composition of Cupital				(Millions of Tell)
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 tem- porary differences that are below the thresholds for deduction (before risk weighting)	446,710	511,722	

### 5. Deferred Gains or Losses on Derivatives under Hedge Accounting

(1) Non-Consolidated	Balance Sheet			(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 C	apital			(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 (Mil				
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	

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 com- mon stock of other financial institu- tions that are below the thresholds for deduction (before risk weighting)	28,389	17,555	

### 7. Other Capital Instruments

7. Other Cap	niai iristruments			
(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 C	apital	T	T	(Millions of Yen)
(2) Composition of C	apital			(Millions of Yen)
Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	As of September 30, 2022	Remarks
32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standard	1,316,972	1,316,972	

### Overview of RWA (Non-Consolidated)

### **OV1: Overview of RWA**

		1 6	b	c	(Millions of Yen)
		a pv	VA	Minimum capit	
No.				As of September 30, 2023	
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	
	Equity positions under the simple risk weight approach and	7 1,100		1,000	$\overline{}$
1	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	
.3	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	
4	Equity investments in funds - fall-back approach (subject to 1250% RW)	809,778		64,782	
15	Settlement risk	53		4	
6	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**

7 1. 0	verview of hwa				(Millions of Yen)
Basel III		a	b	с	d
Template			VA	-	al requirements
No.		As of September 30, 2023	As of September 30, 2022	As of September 30, 2023	As of September 30, 2022
1	Credit risk (excluding counterparty credit risk)		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) b  $\triangle EVE$  $\triangle NII$ No. As of September 30, 2023 As of September 30, 2022 As of September 30, 2023 As of September 30, 2022 2,390,428 2,689,733 251,099 201,280 Parallel up Parallel down (2,603,289)(2,956,824)(213,561)(164,599)Steepener 1,136,426 1,276,639 4 Flattener 43,906 (799,826)532,472 560,511 Short rate up 131,412 130,858 6 Short rate down 201,280 Maximum 2,390,428 2,689,733 251,099 As of September 30, 2023 As of September 30, 2022 6,432,283 Tier 1 capital 5,447,033

### Composition of Leverage Ratio Disclosure (Non-Consolidated)

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

(Millions of Yen)

No.   Items				(1.11110110 01 1011)
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 (-)  Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure (-)  Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting  Adjustments for eligible cash pooling transactions  Adjustments for derivative financial instruments  S57,847  8a Exposures related to derivative ransactions  B Accounting value of the derivatives recognized as assets (-)  Adjustment for securities financing transaction exposures (ie repurchase agreements and similar secured lending)  Pa Exposures related to securities financing transactions  Accounting value of the SFTs recognized as assets (-)  B S9,266  D Off-balance sheet exposures  (Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital) (-)  C Other adjustments (-)  Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (-)  C Other adjustments (-)  Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (-)  D C Ustomers' liabilities for acceptances and guarantees (-)  To Deductions of receivable assets for cash variation margin provided in derivatives transactions (-)  D Deductions of receivable assets for cash variation margin provided in derivatives transactions (-)	No.	Items		As of September 30, 2022
for the recognition of risk transference  4 Adjustments for temporary exemption of central bank reserves (-)  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  9 Adjustment for securities financing transaction exposures (ie repurchase agreements and similar secured lending)  9 Accounting value of the derivatives recognized as assets (-)  9 Adjustment for securities financing transactions  9 Accounting value of the SFTs recognized as assets (-)  89 Accounting value of the SFTs recognized as assets (-)  9 Accounting value of the SFTs recognized as assets (-)  9 Accounting value of the SFTs recognized as assets (-)  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 (-)  12 Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (-)  12a Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (-)  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  Deductions of receivable assets for cash variation margin provided in derivatives transactions (-)	1	Total assets on the non-consolidated balance sheet	98,691,688	
Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure (-)  Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting  Adjustments for eligible cash pooling transactions  Adjustments for derivative financial instruments  Exposures related to derivative transactions  Adjustment for securities financing transactions  Adjustment for securities financing transactions  Adjustment for securities financing transaction exposures (ie repurchase agreements and similar secured lending)  Adjustment for securities financing transactions  Adjustment for securities financing transactions  Pactor of the derivative recognized as assets (-)  Adjustment for securities financing transactions  Adjustment for derivative transactions  Pactor of the derivative recognized as assets (-)  Accounting value of the SFTs recognized as assets (-)  Begoach  Cypecific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital) (-)  Cypecific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital and regulatory adjustments (-)  Cypecific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital and regulatory adjustments (-)  Customers' liabilities for acceptances and guarantees (-)  Customers' liabilities for acceptances and guarantees (-)  Customers' liabilities for acceptances and guarantees (-)  Deductions of receivable assets for cash variation margin provided in derivatives transactions (-)	3		_	
operative accounting framework but excluded from the leverage ratio exposure measure (-)  Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting  Adjustments for eligible cash pooling transactions  Adjustments for derivative financial instruments  557,847  Ba Exposures related to derivative transactions  Bh Accounting value of the derivatives recognized as assets (-)  Adjustment for securities financing transaction exposures (ie repurchase agreements and similar secured lending)  Pa Exposures related to securities financing transactions  Pa Exposures related to securities financing transactions  Sept. 1,115,673  Accounting value of the SFTs recognized as assets (-)  Off-balance sheet exposures  (Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital) (-)  Other adjustments (-)  12 Other adjustments (-)  12a Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (-)  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  Deductions of receivable assets for cash variation margin provided in derivatives  887,221  The Accounting framework  The Accounting framework  Deductions of receivable assets for cash variation margin provided in derivatives  887,221	4	Adjustments for temporary exemption of central bank reserves (–)	20,552,514	
date accounting  7 Adjustments for eligible cash pooling transactions  8 Adjustments for derivative financial instruments  557,847  8a Exposures related to derivative transactions  9 Adjustment for securities financing transaction exposures (ie repurchase agreements and similar secured lending)  9 Accounting value of the derivative sinancing transactions  9a Exposures related to securities financing transactions  9b Accounting value of the SFTs recognized as assets (-)  10 Off-balance sheet exposures  11 (Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital) (-)  12 Other adjustments (-)  12a Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (-)  12b Customers' liabilities for acceptances and guarantees (-)  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 (-)	5	operative accounting framework but excluded from the leverage ratio exposure		
8 Adjustments for derivative financial instruments  8a Exposures related to derivative transactions  8b Accounting value of the derivatives recognized as assets (-)  9 Adjustment for securities financing transaction exposures (ie repurchase agreements and similar secured lending)  9a Exposures related to securities financing transactions  9b Accounting value of the SFTs recognized as assets (-)  10 Off-balance sheet exposures  11 (Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital) (-)  12 Other adjustments (-)  12a Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (-)  12b Customers' liabilities for acceptances and guarantees (-)  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	6		_	
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	7	Adjustments for eligible cash pooling transactions	_	
8b Accounting value of the derivatives recognized as assets (-)  9 Adjustment for securities financing transaction exposures (ie repurchase agreements and similar secured lending)  9a Exposures related to securities financing transactions  9b Accounting value of the SFTs recognized as assets (-)  10 Off-balance sheet exposures  11 (Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital) (-)  12 Other adjustments (-)  12a Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (-)  12b Customers' liabilities for acceptances and guarantees (-)  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 (-)  899,266  1,407,559  1,407,559  1,606,325  377,236  377,236  377,236  377,236	8	Adjustments for derivative financial instruments	557,847	
9 Adjustment for securities financing transaction exposures (ie repurchase agreements and similar secured lending)  9a Exposures related to securities financing transactions  9b Accounting value of the SFTs recognized as assets (-)  10 Off-balance sheet exposures  11 (Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital) (-)  12 Other adjustments (-)  12a Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (-)  12b Customers' liabilities for acceptances and guarantees (-)  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 (-)  899,266  1,115,673  2,014,939  899,266  1,407,559  1,606,325  1,606,325	8	a Exposures related to derivative transactions	953,376	
agreements and similar secured lending)  9a Exposures related to securities financing transactions 9b Accounting value of the SFTs recognized as assets (-)  10 Off-balance sheet exposures 11 (Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital) (-)  12 Other adjustments (-)  12a Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (-)  12b Customers' liabilities for acceptances and guarantees (-)  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 (-)  899,266  1,407,559  1,606,325  377,236  377,236  371,867	8	b Accounting value of the derivatives recognized as assets (–)	395,529	
9b Accounting value of the SFTs recognized as assets (-)  10 Off-balance sheet exposures  11 (Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital) (-)  12 Other adjustments (-)  12a Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (-)  12b Customers' liabilities for acceptances and guarantees (-)  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 (-)  899,266  1,407,559  1,606,325  377,236  377,236  371,867	9	Adjustment for securities financing transaction exposures (ie repurchase agreements and similar secured lending)	1,115,673	
10 Off-balance sheet exposures 1 (Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital) (-) 12 Other adjustments (-) 12a Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (-) 12b Customers' liabilities for acceptances and guarantees (-) 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 (-) 1877,236 1977,236 2	Ģ	Exposures related to securities financing transactions	2,014,939	
11	ç	b Accounting value of the SFTs recognized as assets (–)	899,266	
are deducted from Basel III Tier 1 capital) (–)  12 Other adjustments (–)  12a Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (–)  12b Customers' liabilities for acceptances and guarantees (–)  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	10	Off-balance sheet exposures	1,407,559	
Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments (-)  12b Customers' liabilities for acceptances and guarantees (-)  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	11		_	
adjustments (-)  12b Customers' liabilities for acceptances and guarantees (-)  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	12	Other adjustments (–)	1,606,325	
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	1		377,236	
assets pursuant to the operative accounting framework  12d Deductions of receivable assets for cash variation margin provided in derivatives transactions (–)  857,221	1	2b Customers' liabilities for acceptances and guarantees (–)	371,867	
transactions (–)	1		_	
13 Total exposures 79,613,929	1		857,221	
	13	Total exposures	79,613,929	

### LR2: Leverage ratio common disclosure template

(Mill	ions	of	Yen	0%

				Millions of Yen, %
No.	Items		As of September 30, 2023	As of September 30, 2022
On-balance	sheet exposures (1)		00,2020	50, 2022
1	On-balance sheet exposures (excluding derivatives and securities financing		76,472,510	
1	transactions (SFTs), but including collateral)		70,472,510	
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	
	Adjustment for securities received under securities financing transactions that are			
4	recognized as an asset (–)		_	
	(Specific and general provisions associated with on-balance sheet exposures that			
5	are deducted from Basel III Tier 1 capital) (–)			
6	Asset amounts deducted in determining Basel III Tier 1 capital and regulatory		377,236	
	adjustments (–)			
7	Total on-balance sheet exposures	(a)	75,238,053	
	exposures (2)		400.041	
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			
	Adjusted effective notional amount of written credit derivatives of other similar Adjusted effective notional offsets and add on deductions for written credit			
12	derivatives or other similar (–)		_	
13	Total derivative exposures	(b)	953,376	
	inancing transaction exposures (3)	(0)	, ,,,,,,,,	
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	
	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		2,255,550	
	transactions (–)	(1)		
22 Leverage ra	Total exposures related to off-balance sheet transactions	(d)	1,407,559	
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))	(1)	6.84%	
26	Applicable minimum leverage ratio requirement		3.00%	
27	Applicable minimum leverage buffer		_	
	tio included in due from the Bank of Japan (6)		I	
	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		5.43%	
	of Japan) ((e)/(f'))		3.43 /6	
Disclosure	of Average (7)		I	
28	Average of the amount of assets related to repo transactions (after deduction)		610,367	
	((g)+(h))			
	Average of the amount of assets related to repo transactions	(g)	610,367	
	Average of the amount of deductions from the assets above (–) The amount of assets related to repo transactions, etc (after deduction) at the end of	(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)	- 055,200	
	Total exposures	<u> </u>		
30	(The average of the amount of assets related to repo transactions (after deduction)		79,325,031	
	is applicable, the deposits with the Bank of Japan not included)	(k)	, ,	
-	Total exposures			
	(The average of the amount of assets related to repo transactions (after deduction)		99,877,545	
30a	1' 1' 11 41 1 1 '4 '41 41 TO 1 CT - ' 1 1 1\	(1)		
30a	is applicable, the deposits with the Bank of Japan included)	(1)		
	Leverage ratio	(1)		
30a 31	Leverage ratio (The average of the amount of assets related to repo transactions (after deduction)	(1)	6.86%	
	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))	(1)	6.86%	
	Leverage ratio (The average of the amount of assets related to repo transactions (after deduction)	(1)	6.86% 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)**

		-		
(Mil	lions	of	Yen	%

					(Millions of Yen, %)
Corresp line # or III disc temp	n Basel losure late	Corresponding line # on Basel III disclosure template	Items	As of September 30, 2023	As of September 30, 2022
(Table		(Table 1) (*)	(1)		
On-ba	llance	sheet expo			70.001.740
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		1,847,104
2	,	7	the non-consolidated balance sheet (except adjustment items) (–)		134,768
		/	The amount of adjustment items pertaining to Tier 1 capital (–)	\	
3		1 . 1 . 1	1	a)	79,666,974
Expos	sures	related to d	lerivative transactions (2)		1
4	.		Replacement cost multiplied by 1.4 associated with derivatives		812,629
			transactions, etc.		, , , ,
5	5		Potential future exposure multiplied by 1.4 associated with derivatives		716,752
			transactions, etc.		
,			The amount of receivables arising from providing collateral, provided		
6	)		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		808,689
			providing cash variation margin) (–)		
	,		The amount of client-cleared trade exposures for which a bank or bank		
8	5		holding company acting as clearing member is not obliged to make any		
			indemnification (–)		
9	)		Adjusted effective notional amount of written credit derivatives		_
10	0		The amount of deductions from effective notional amount of written		_
			credit derivatives (–)		<b></b> 0.402
1		4	Total exposures related to derivative transactions (1	0)	720,693
_		related to r	epo transactions (3)		110.006
12			The amount of assets related to repo transactions, etc.		118,926
1			The amount of deductions from the assets above (line 12) (–)		_
1			The exposures for counterparty credit risk for repo transactions, etc.		1,198,715
1:			The exposures for agent repo transaction		
1	6	5	The Total exposures related to repo transactions, etc.	:)	1,317,642
Expos	sures	related to o	off-balance sheet transactions (4)		
1	7		Notional amount of off-balance sheet transactions		4,116,601
11	0		The amount of adjustments for conversion in relation to off-balance		2 112 242
13	8		sheet transactions (–)		2,112,242
19	9	6	Total exposures related to off-balance sheet transactions (d	<u>(i)</u>	2,004,358
Lever	age ra	atio on a no	on-consolidated basis (5)		
20				e)	6,432,283
2	_	8		f)	83,709,668
2			Leverage ratio on a non-consolidated basis ((e)/(f))	''	7.68%
		atio on a no	on-consolidated basis (including the deposits with the Bank of Japan) (6)		7.0070
Level	age I	ano on a no		E)	92 700 669
				f)	83,709,668
			The deposits with the Bank of Japan	70	16,794,485
			Total exposures (including the deposits with the Bank of Japan) (1	(1)	100,504,153
			Leverage ratio on a non-consolidated basis (including the deposits with		6.40%
			the Bank of Japan) $((e)/(f'))$		

# 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**

			(1	Millions of Yen, %, the	he Number of Items)	
	Items	The curre (July 1 to Septe		The previous quarter (April 1 to June 30, 2023)		
High-qualit	y 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 gradit/		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	9 Other cash inflows		516,170	3,792,720	417,175	
20 Total cash inflows		6,626,930	1,985,980	6,006,845	1,869,986	
Liquidity co	overage ratio on a non-consolidated basis (4)					
21	Sum of high-quality liquid assets that can be included		28,237,845		29,777,070	
22	Net cash outflows		13,957,208		14,235,456	
23	Liquidity coverage ratio on a non-consolidated basis		202.3%		209.1%	
24	The number of data for calculating the average value		62		62	

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

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

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

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

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

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

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

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

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

### Other items concerning the nonconsolidated liquidity coverage ratio

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

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

		The current quarter				(Millions of Yen, %)  The previous quarter  (A. 114 ( J. 12, 20, 2022))					
τ.				September		1	(April 1 to June 30, 2023) Unweighted value by residual maturity				
Items		No 6 6 months Weighted		No	< 6	6 months		Weighted			
		maturity	months	to < 1yr	≥ 1yr	value	maturity	months	to < 1yr	≥ 1yr	value
Avai	lable stable funding (ASF) items (1)										
_1_	Capital; of which:	5,799,774		_	_	5,799,774	6,588,520	_	_	_	6,588,520
	Common Equity Tier 1 capital, Additional										
2	Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with	5,799,774				5,799,774	6,588,520				6,588,520
2	residual maturity of less than one year)	3,177,114	_	_	_	3,177,114	0,300,320	_	_	_	0,300,320
	before the application of capital deductions										
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	19,736	4,072,781	39,092	2	19,548	21,276	3,881,238	103,683	0	51,842
	included in the above categories										
	Total available stable funding					47,034,456					47,766,466
_	tired stable funding (RSF) items (2)					1 (21 524					1 470 120
	HQLA Deposits held at financial institutions for					1,621,524					1,470,129
16	operational purposes	1,883	_	_	_	941	1,395	_	_	_	697
17	Loans, repo transactions-related assets,	10 001 010	5 922 720	2 077 041	24 700 500	22 126 411	12 222 004	5 456 004	2.472.045	22 545 247	22 527 207
1/	securities and other similar assets; of which:	10,801,919	5,833,739	2,0//,041	24,/00,566	33,136,411	13,232,884	5,456,924	2,472,043	22,545,247	33,327,397
1.0	Loans to- and repo transactions with-		(50.000					100 707			
18	financial institutions (secured by level 1 HQLA)	_	652,022	_	_	_	_	132,737	_	_	_
	Loans to- and repo transactions with-										
19	financial institutions (not included in	631,587	1,742,305	911,409	2,403,475	3,506,594	581,640	2,023,446	889,533	2,545,280	3,605,942
	item 18)	·		·			·				
20	Loans and repo transactions-related	(20.5()	2 222 070	1 166 240	5 251 555	0.005.007	(25.460	2 101 556	1.550.050	7 170 015	0.006.005
20	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
	With a risk weight of less than or										
21	equal to 35% under the Standardized	_	1,416,744	603,134	543,663	1,368,767	_	1,514,090	919,901	578,876	1,601,049
	Approach for credit risk										
_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	_	_	_	_	_					
23	Approach for credit risk	_	_	_	_	_	_	_	_	_	_
	Securities that are not in default and do										
24	not qualify as HQLA and other similar	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										
<u>25</u> 26	Assets with matching interdependent liabilities Other assets; of which:	1,191,878	990,735		2,291,572	1 338 560	1,260,466	794,938	61 248	2,325,993	4,143,554
27	Physical traded commodities, including gold	- 1,171,070	770,133	33,101	2,271,372	-	1,200,400	174,730	01,240	2,323,773	
	Assets posted as initial margin for	/					/				
	derivative contracts and contributions to			/					/		
28	default funds of CCPs (including those			/	1,278,647	1,088,765				1,207,520	1,028,151
	that are not recorded on consolidated balance sheet)			/			/		/		
29	Derivative assets				_	_				_	
	Derivative liabilities (before deduction				FC 400	FC 402				02.100	02.100
30	of variation margin posted)				56,493	56,493				83,100	83,100
31	All other assets not included in the	1,191,878	990,735	55,787	956,431	3,193,310	1,260,466	794,938	61,248	1,035,372	3,032,302
	above categories	1,1/1,0/0	770,133	33,101				177,730	01,270		
32	Off-balance sheet items Total required stable funding				6,862,097	221,888 39,319,335				6,564,202	221,203 39,362,982
	Non-consolidated net stable funding ratio					1					
34	(NSFR)			/		119.6%	/			/	121.3%

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

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

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

### Items concerning exceptional treatment regarding interdependent assets and liabilities

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

### Other items concerning the nonconsolidated net stable funding ratio

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

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

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