

Capital Adequacy (Consolidated)

Disclosure Regarding Capital Adequacy and Features of Regulatory Capital Instruments

The Norinchukin Bank (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/en/>.

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, 2024, the Bank had 23 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 (Consolidated)

(Millions of Yen, %)

Basel III Template No.	Items	a	b	c	
		As of September 30, 2024	As of September 30, 2023	Reference to Template CC2	
Common Equity Tier 1 capital: instruments and reserves					
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,059,936	6,298,599		
1a	Of which: capital and capital surplus	4,799,656	4,063,598		
2	Of which: retained earnings	1,260,280	2,235,001		
26	Of which: national specific regulatory adjustments (earnings to be distributed) (-)	—	—		
	Of which: other than the above	—	—		
3	Accumulated other comprehensive income and other disclosed reserves	(768,091)	(1,604,763)	(a)	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	—	—		
6	Common Equity Tier 1 capital: instruments and reserves (A)	5,291,845	4,693,836		
Common Equity Tier 1 capital: regulatory adjustments					
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	63,774	41,770		
8	Of which goodwill (net of related tax liability, including those equivalent)	2,209	2,625		
9	Of which other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	61,565	39,145		
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	—	912		
11	Deferred gains or losses on derivatives under hedge accounting	1,541	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	42,659	20,011		
16	Investments in own shares (excluding those reported in the Net assets section)	—	—		
17	Reciprocal cross-holdings in common equity	—	—		
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share (amount above the 10% threshold)	—	—		
19+20+21	Amount exceeding the 10% threshold on specified items	—	252,964		
19	Of which: significant investments in the common stock of financials	—	—		
20	Of which: mortgage servicing rights	—	—		
21	Of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	252,964		
22	Amount exceeding the 15% threshold on specified items	—	—		
23	Of which: significant investments in the common stock of financials	—	—		
24	Of which: mortgage servicing rights	—	—		
25	Of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	—	—		
28	Common Equity Tier 1 capital: regulatory adjustments (B)	107,976	389,527		
Common Equity Tier 1 capital (CET1)					
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	5,183,869	4,304,309		
Additional Tier 1 capital: instruments					
30	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	—	—	
	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	600,004	1,316,972	
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—	

(Millions of Yen, %)				
Basel III Template No.	Items	a	b	c
		As of September 30, 2024	As of September 30, 2023	Reference to Template CC2
34	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	4,021	3,641	
36	Additional Tier 1 capital: instruments (D)	604,025	1,320,613	
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	—	—	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	—	—	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	—	—	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	66,163	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)	66,163	62,716	
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	537,861	1,257,897	
Tier 1 capital (T1=CET1+AT1)				
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	5,721,731	5,562,206	
Tier 2 capital: instruments and provisions				
46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	—	—	
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	—	—	
	Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—	
48	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	754	856	
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	23,103	2,470	
50a	Of which: general reserve for possible loan losses	2,030	1,437	
50b	Of which: eligible provisions	21,073	1,032	
51	Tier 2 capital: instruments and provisions (H)	23,858	3,327	
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	—	—	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	—	—	
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	—	—	
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	—	—	
57	Tier 2 capital: regulatory adjustments (I)	—	—	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	23,858	3,327	
Total capital (TC=T1+T2)				
59	Total capital (TC=T1+T2) ((G) + (J)) (K)	5,745,589	5,565,534	
Risk weighted assets				
60	Risk weighted assets (L)	25,696,520	30,684,728	

(Millions of Yen, %)				
Basel III Template No.	Items	a	b	c
		As of September 30, 2024	As of September 30, 2023	Reference to Template CC2
Capital Ratio and buffers (consolidated)				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	20.17%	14.02%	
62	Tier 1 capital ratio (consolidated) ((G)/(L))	22.26%	18.12%	
63	Total capital ratio (consolidated) ((K)/(L))	22.35%	18.13%	
64	CET1 specific buffer requirement	3.23%	3.17%	
65	Of which: capital conservation buffer requirement	2.50%	2.50%	
66	Of which: countercyclical buffer requirement	0.23%	0.17%	
67	Of which: G-SIB/D-SIB additional requirement	0.50%	0.50%	
68	CET1 available after meeting the bank's minimum capital requirements	14.35%	9.52%	
Regulatory adjustments				
72	Non-significant Investments in the capital and other TLAC liabilities of other financial institutions that are below the thresholds for deduction (before risk weighting)	166,356	153,023	
73	Significant investments in the common stock of other financial institutions that are below the thresholds for deduction (before risk weighting)	44,835	43,514	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	—	—	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	—	455,727	
Provisions included in Tier 2 capital: instruments and provisions				
76	Provisions (general reserve for possible loan losses)	2,030	1,437	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	29,940	32,016	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")	21,073	1,032	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	114,348	156,055	

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

(Millions of Yen)

Items	a	b	c	d
	As of September 30, 2024	As of September 30, 2023	Reference numbers or symbols for referring to Template CC1	Reference numbers or symbols for referring to appended tables
	Consolidated balance sheet amount	Consolidated balance sheet amount		
(Assets)				
Loans and Bills Discounted	17,797,411	17,901,803		
Foreign Exchanges Assets	286,395	303,373		
Securities	38,076,341	44,112,122		2-b, 6-a
Money Held in Trust	8,534,736	10,559,850		6-b
Trading Assets	33,704	6,063		
Monetary Claims Bought	271,601	292,508		
Receivables under Resale Agreements	106	652,130		
Cash and Due from Banks	20,941,595	21,367,443		
Other Assets	2,291,476	2,705,382		
Tangible Fixed Assets	126,614	129,121		
Intangible Fixed Assets	61,565	52,526		2-a
Net Defined-benefit Asset	42,659	27,697		3
Deferred Tax Assets	3,555	686,937		4-a
Deferred Tax Assets for Land Revaluation	—	1,600		4-b
Customers' Liabilities for Acceptances and Guarantees	3,384,262	3,289,955		
Reserve for Possible Loan Losses	(127,672)	(134,614)		
Total Assets	91,724,355	101,953,904		
(Liabilities)				
Deposits	58,923,704	65,300,944		
Negotiable Certificates of Deposit	1,251,857	2,237,359		
Debentures	358,224	434,791		
Trading Liabilities	5,407	5,141		
Borrowed Money	3,943,366	3,835,229		8
Call Money and Bills Sold	892,400	1,655,000		
Payables under Repurchase Agreements	9,274,859	14,026,979		
Foreign Exchanges Liabilities	400	31		
Short-term Entrusted Funds	3,685,145	893,463		
Other Liabilities	4,620,449	5,552,035		
Reserve for Bonus Payments	7,840	7,688		
Net Defined Benefit Liability	2,505	9,882		
Reserve for Directors' Retirement Benefits	1,232	1,134		
Deferred Tax Liabilities	69,306	—		4-c
Deferred Tax Liabilities for Land Revaluation	646	—		4-d
Acceptances and Guarantees	3,384,262	3,289,955		
Total Liabilities	86,421,610	97,249,636		

(Millions of Yen)

Items	a	b	c	d
	As of September 30, 2024	As of September 30, 2023	Reference numbers or symbols for referring to Template CC1	Reference numbers or symbols for referring to appended tables
	Consolidated balance sheet amount	Consolidated balance sheet amount		
(Net Assets)				
Paid-in Capital	4,776,257	4,040,198		1-a
Capital Surplus	23,399	23,399		1-b
Retained Earnings	1,260,280	2,235,001		1-c
Total Owners' Equity	6,059,936	6,298,599		
Net Unrealized Gains on Other Securities	(792,564)	(1,825,143)		
Net Deferred Losses on Hedging Instruments	(17,337)	201,360		5
Revaluation Reserve for Land	(4,346)	(2,099)		
Foreign Currency Translation Adjustment	17,854	1,787		
Remeasurements of Defined Benefit Plans	28,302	19,330		
Total Accumulated Other Comprehensive Income	(768,091)	(1,604,763)	(a)	
Non-controlling Interests	10,899	10,430		7
Total Net Assets	5,302,744	4,704,267		
Total Liabilities and Net Assets	91,724,355	101,953,904		

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

Appended Tables

1. Owners' Equity

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	As of September 30, 2024	As of September 30, 2023	Remarks
1-a	Paid-in Capital	4,776,257	4,040,198	
1-b	Capital Surplus	23,399	23,399	
1-c	Retained Earnings	1,260,280	2,235,001	
	Total Owners' Equity	6,059,936	6,298,599	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	As of September 30, 2023	Remarks
	Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,059,936	6,298,599	Directly issued qualifying common share capital plus related capital surplus and retained earnings (before adjusting cash dividends to be paid)
1a	Of which: capital and capital surplus	4,799,656	4,063,598	
2	Of which: retained earnings	1,260,280	2,235,001	
	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	—	—	

2. Intangible Assets

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	As of September 30, 2024	As of September 30, 2023	Remarks
2-a	Intangible Fixed Assets	61,565	52,526	
2-b	Securities	38,076,341	44,112,122	
	Of which: goodwill attributable to equity-method investees	2,209	2,625	
	Income taxes related to above	—	(13,380)	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	As of September 30, 2023	Remarks
8	Intangible assets: goodwill	2,209	2,625	
9	Intangible assets: other	61,565	39,145	Other intangible assets other than goodwill and mortgage servicing rights
	Intangible assets: mortgage servicing rights	—	—	
20	Amount exceeding the 10% threshold on specified items	—	—	
24	Amount exceeding the 15% threshold on specified items	—	—	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	—	—	

3. Net Defined-benefit Asset

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	As of September 30, 2024	As of September 30, 2023	Remarks
3	Net defined-benefit asset	42,659	27,697	
	Income taxes related to above	—	(7,685)	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	As of September 30, 2023	Remarks
15	Net defined-benefit asset	42,659	20,011	

4. Deferred Tax Assets

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	As of September 30, 2024	As of September 30, 2023	Remarks
4-a	Deferred Tax Assets	3,555	686,937	
4-b	Deferred Tax Assets for Land Revaluation	—	1,600	
4-c	Deferred Tax Liabilities	69,306	—	
4-d	Deferred Tax Liabilities for Land Revaluation	646	—	
	Intangible assets to which tax-effect accounting was applied	—	13,380	
	Portion of net defined-benefit asset to which tax-effect accounting was applied	—	7,685	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	As of September 30, 2023	Remarks
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	—	912	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	This item does not agree with the amount reported on the consolidated balance sheet due to offsetting of assets and liabilities.
21	Amount exceeding the 10% threshold on specified items	—	252,964	
25	Amount exceeding the 15% threshold on specified items	—	—	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	—	455,727	

5. Deferred Gains or Losses on Derivatives under Hedge Accounting

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	As of September 30, 2024	As of September 30, 2023	Remarks
5	Net Deferred Losses on Hedging Instruments	(17,337)	201,360	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	As of September 30, 2023	Remarks
11	Deferred gains or losses on derivatives under hedge accounting	1,541	73,868	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"

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

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	As of September 30, 2024	As of September 30, 2023	Remarks
6-a	Securities	38,076,341	44,112,122	
6-b	Money Held in Trust	8,534,736	10,559,850	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	As of September 30, 2023	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	166,356	153,023	
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)	166,356	153,023	

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	As of September 30, 2023	Remarks
	Significant investments in the capital, etc., of other financial institutions	110,999	106,231	
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)	66,163	62,716	
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)	44,835	43,514	

7. Non-controlling Interests

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	As of September 30, 2024	As of September 30, 2023	Remarks
7	Non-controlling Interest	10,899	10,430	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	As of September 30, 2023	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	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	4,021	3,641	After reflecting amounts eligible for inclusion (Non-controlling Interest after adjustments)
48	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	754	856	After reflecting amounts eligible for inclusion (Non-controlling Interest after adjustments)

8. Other Capital Instruments

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	As of September 30, 2024	As of September 30, 2023	Remarks
8	Borrowed Money	3,943,366	3,835,229	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	As of September 30, 2023	Remarks
32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	600,004	1,316,972	

Overview of RWA (Consolidated)

OV1: Overview of RWA (Consolidated)

(Millions of Yen)

No.		a	b	c	d
		RWA		Minimum capital requirements	
		As of September 30, 2024	As of September 30, 2023	As of September 30, 2024	As of September 30, 2023
1	Credit risk (excluding counterparty credit risk)	11,562,393	12,749,792	924,991	1,019,983
2	Of which: standardized approach (SA)	4,490,433	5,171,681	359,234	413,734
3	Of which: foundation internal ratings-based (F-IRB) approach	4,529,911	5,018,600	362,392	401,488
4	Of which: supervisory slotting approach	2,148,681	2,136,835	171,894	170,946
5	Of which: advanced internal rating-based (A-IRB) approach	249,955	275,872	19,996	22,069
	Of which: significant investments	—	—	—	—
	Of which: estimated residual value of lease transactions	—	—	—	—
	Others	143,411	146,802	11,472	11,744
6	Counterparty credit risk (CCR)	292,519	250,109	23,401	20,008
7	Of which: standardized approach for counterparty credit risk (SA-CCR)	144,245	79,854	11,539	6,388
8	Of which: expected positive exposure (EPE) method	—	—	—	—
	Of which: central counterparty related exposure (CCP)	67,186	105,598	5,374	8,447
9	Others	81,086	64,656	6,486	5,172
10	Credit valuation adjustment (CVA)	193,902	94,485	15,512	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)	193,902	94,485	15,512	7,558
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	—	—	—	—
12	Equity investments in funds - look-through approach	6,755,699	11,267,310	540,455	901,384
13	Equity investments in funds - mandate-based approach	—	—	—	—
	Equity investments in funds - simple approach (subject to 250% RW)	—	—	—	—
	Equity investments in funds - simple approach (subject to 400% RW)	110,899	125,836	8,871	10,066
14	Equity investments in funds - fall-back approach (subject to 1250% RW)	692,005	812,700	55,360	65,016
15	Settlement risk	2,354	—	188	—
16	Securitization exposures in banking book	1,995,926	2,226,653	159,674	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)	1,995,926	2,226,653	159,674	178,132
19	Of which: securitization standardized approach (SEC-SA)	—	—	—	—
	Of which: 1250% risk weight is applied	0	0	0	0
20	Market risk	2,366,019	863,410	189,281	69,072
21	Of which: standardized approach (SA)	2,366,019	863,410	189,281	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	1,612,711	1,046,324	129,016	83,705
25	Amounts below the thresholds for deduction	112,088	1,248,105	8,967	99,848
26	Floor adjustment	—	—	—	—
27	Total	25,696,520	30,684,728	2,055,721	2,454,778

Credit Risk (Consolidated)

(Investment Fund, securitization exposures, repo-type transactions and derivatives transactions are excluded.)

CR1: Credit quality of assets**For the Six Months Ended September 30, 2024**

(Millions of Yen)

No.		a	b	c	d
		Gross carrying values of		Allowances/ impairments	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		
	On-balance sheet assets				
1	Loans	84,948	17,012,625	116,638	16,980,936
2	Debt Securities	—	21,974,936	3	21,974,933
3	Off-balance sheet exposures	74	21,440,827	129	21,440,772
4	Total on-balance sheet assets (1+2+3)	85,023	60,428,390	116,771	60,396,642
	Off-balance sheet assets				
5	Acceptances and Guarantees	7,642	3,376,620	6,295	3,377,967
6	Commitments	1,178	2,016,242	815	2,016,606
7	Total off-balance sheet assets (5+6)	8,821	5,392,863	7,110	5,394,574
	Total				
8	Total (4+7)	93,844	65,821,253	123,881	65,791,216

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, 2023

(Millions of Yen)

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

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

CR2: Changes in stock of defaulted loans and debt securities

(Millions of Yen)

No.		For the Six Months Ended September 30, 2024	For the Six Months Ended September 30, 2023
1	Defaulted loans and debt securities at end of the previous reporting period	85,970	87,774
2	Breakdown of changes by factors during current reporting period in loans and debt securities	Default	39,398
3		Returned to non-defaulted status	4,021
4		Amounts written off	2,295
5		Other changes (Decrease in the balance due to a recovery of exposure mainly at default)	(34,029)
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)	85,023	97,123

CR3: Credit risk mitigation techniques – overview**For the Six Months Ended September 30, 2024**

(Millions of Yen)

No.		a	b	c	d	e
		Exposures unsecured	Exposures totally secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	15,544,217	1,436,718	1,053,680	852,482	—
2	Debt securities	21,552,899	422,033	—	422,033	—
3	Other on-balance sheet assets (debt instruments)	21,437,899	2,872	45	3,802	—
4	Total	58,535,016	1,861,625	1,053,725	1,278,318	—
5	Of which defaulted	84,666	356	1,957	—	—

For the Six Months Ended September 30, 2023

(Millions of Yen)

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

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

For the Six Months Ended September 30, 2024

(Millions of Yen, %)

No.	Asset classes	a		b		c		d		e	f
		Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA	RWA density				
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount						
1a	Japanese government and the Bank of Japan	—	—	—	—	—	—	—	—		
1b	Foreign central government and their central banks	—	—	—	—	—	—	—	—		
1c	Bank for International Settlements	—	—	—	—	—	—	—	—		
2a	Japanese regional municipal bodies	—	—	—	—	—	—	—	—		
2b	Non-central government public sector entities in foreign countries	—	—	—	—	—	—	—	—		
2c	Japan Finance Organization for Municipalities	—	—	—	—	—	—	—	—		
2d	Japanese government institutions	—	—	—	—	—	—	—	—		
2e	Three regional public sectors of Japan	—	—	—	—	—	—	—	—		
3	Multilateral Development Bank	—	—	—	—	—	—	—	—		
4	Banks, business operators conducting the type I financial instruments business and insurance companies	—	—	—	—	—	—	—	—		
	Of which: business operators conducting the type I financial instruments business and insurance companies	—	—	—	—	—	—	—	—		
5	Covered bonds	—	—	—	—	—	—	—	—		
6	Corporates including specialized lending	—	—	—	—	—	—	—	—		
	Of which: specialized lending	—	—	—	—	—	—	—	—		
7a	Subordinated debt and other capital	—	—	—	—	—	—	—	—		
7b	Equity	1,562,999	85,405	1,562,999	34,162	4,114,301	257.60%				
8	SMEs and individuals	—	—	—	—	—	—	—	—		
	Of which transactors	—	—	—	—	—	—	—	—		
9	Real estate	—	—	—	—	—	—	—	—		
	Of which: general RRE	—	—	—	—	—	—	—	—		
	Of which: IPRRE	—	—	—	—	—	—	—	—		
	Of which: general CRE	—	—	—	—	—	—	—	—		
	Of which: other real estate related	—	—	—	—	—	—	—	—		
	Of which: ADC	—	—	—	—	—	—	—	—		
10a	Delinquency excluding general RRE	—	—	—	—	—	—	—	—		
10b	Delinquency for general RRE	—	—	—	—	—	—	—	—		
11a	Cash	—	—	—	—	—	—	—	—		
11b	Bills in process of collection	—	—	—	—	—	—	—	—		
	Guarantee by Credit Guarantee Corporations	—	—	—	—	—	—	—	—		
	Guaranteed by Regional Economy Vitalization Corporation of Japan (REVIC)	—	—	—	—	—	—	—	—		
12	Total	—	—	—	—	—	—	—	—		

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

2. The total of the credit risk assets subject to the Standardized Approach (above b+c), excluding equity exposure, is ¥376.1 billion. Because this amount is extremely limited, being only about 1.73% of the credit risk assets on a consolidated basis (¥21,717.7 billion), a statement concerning the assets subject to the Standardized Approach excluding equity exposure (including Total) is omitted here.

For the Six Months Ended September 30, 2023

(Millions of Yen, %)

No.	Asset classes	a		b		c		d		e	f
		Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA	RWA density				
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount						
1a	Japanese government and the Bank of Japan	—	—	—	—	—	—	—	—		
1b	Foreign central government and their central banks	—	—	—	—	—	—	—	—		
1c	Bank for International Settlements	—	—	—	—	—	—	—	—		
2a	Japanese regional municipal bodies	—	—	—	—	—	—	—	—		
2b	Non-central government public sector entities in foreign countries	—	—	—	—	—	—	—	—		
2c	Japan Finance Organization for Municipalities	—	—	—	—	—	—	—	—		
2d	Japanese government institutions	—	—	—	—	—	—	—	—		
2e	Three regional public sectors of Japan	—	—	—	—	—	—	—	—		
3	Multilateral Development Bank	—	—	—	—	—	—	—	—		
4	Banks, business operators conducting the type I financial instruments business and insurance companies	—	—	—	—	—	—	—	—		
	Of which: business operators conducting the type I financial instruments business and insurance companies	—	—	—	—	—	—	—	—		
5	Covered bonds	—	—	—	—	—	—	—	—		
6	Corporates including specialized lending	—	—	—	—	—	—	—	—		
	Of which: specialized lending	—	—	—	—	—	—	—	—		
7a	Subordinated debt and other capital	—	—	—	—	—	—	—	—		
7b	Equity	1,844,563	115,541	1,844,563	46,216	4,857,678	256.91%	—	—		
8	SMEs and individuals	—	—	—	—	—	—	—	—		
	Of which transactors	—	—	—	—	—	—	—	—		
9	Real estate	—	—	—	—	—	—	—	—		
	Of which: general RRE	—	—	—	—	—	—	—	—		
	Of which: IPRRE	—	—	—	—	—	—	—	—		
	Of which: general CRE	—	—	—	—	—	—	—	—		
	Of which: other real estate related	—	—	—	—	—	—	—	—		
	Of which: ADC	—	—	—	—	—	—	—	—		
10a	Delinquency excluding general RRE	—	—	—	—	—	—	—	—		
10b	Delinquency for general RR	—	—	—	—	—	—	—	—		
11a	Cash	—	—	—	—	—	—	—	—		
11b	Bills in process of collection	—	—	—	—	—	—	—	—		
	Guarantee by Credit Guarantee Corporations	—	—	—	—	—	—	—	—		
	Guaranteed by Regional Economy Vitalization Corporation of Japan (REVIC)	—	—	—	—	—	—	—	—		
12	Total	—	—	—	—	—	—	—	—		

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

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

CR5a: Standardized approach – exposures by asset classes and risk weights

For the Six Months Ended September 30, 2024

(Millions of Yen)

No.	Asset class	Risk weight	Total credit exposures amount (post CCF and post-CRM)							Total		
			0%	20%	50%	100%	150%	Others				
1a	Japanese government and the Bank of Japan		–	–	–	–	–	–	–	–		
1b	Foreign central government and their central banks		–	–	–	–	–	–	–	–		
1c	Bank for International Settlements		–	–	–	–	–	–	–	–		
			0%	10%	20%	50%	100%	150%	Others	Total		
2a	Japanese regional municipal bodies		–	–	–	–	–	–	–	–		
2b	Non-central government public sector entities in foreign countries		–	–	–	–	–	–	–	–		
2c	Japan Finance Organization for Municipalities		–	–	–	–	–	–	–	–		
2d	Japanese government institutions		–	–	–	–	–	–	–	–		
2e	Three regional public sectors of Japan		–	–	–	–	–	–	–	–		
			0%	20%	30%	50%	100%	150%	Others	Total		
3	Multilateral Development Bank		–	–	–	–	–	–	–	–		
			20%	30%	40%	50%	75%	100%	150%	Others	Total	
4	Banks, business operators conducting the type I financial instruments business and insurance companies		–	–	–	–	–	–	–	–		
	Of which: business operators conducting the type I financial instruments business and insurance companies		–	–	–	–	–	–	–	–		
			10%	15%	20%	25%	35%	50%	100%	Others	Total	
5	Covered bonds		–	–	–	–	–	–	–	–		
			20%	50%	75%	80%	85%	100%	130%	150%	Others	Total
6	Corporates including specialized lending		–	–	–	–	–	–	–	–		
	Of which: specialized lending		–	–	–	–	–	–	–	–		
			100%	150%	250%	400%	Others	Total				
7a	Subordinated debt and other capital		–	–	–	–	–	–	–	–		
7b	Equity		–	–	–	1,516,231	–	80,930	–	1,597,162		
			45%	75%	100%	Others	Total					
8	SMEs and individuals		–	–	–	–	–	–	–	–		
			20%	25%	30%	40%	50%	70%	75%	Others	Total	
9a	Real estate of which: general RRE		–	–	–	–	–	–	–	–		
	Of which: mortgage is second priority and meets eligibility criteria		20%	31.25%	37.5%	50%	62.5%	–	–	–		
			–	–	–	–	–	–	–	–		
			30%	35%	45%	60%	75%	105%	150%	Others	Total	
9b	Real estate of which: IPRE		–	–	–	–	–	–	–	–		
	Of which: mortgage is second priority and meets eligibility criteria		30%	43.75%	56.25%	75%	93.75%	–	–	–		
			–	–	–	–	–	–	–	–		

(Millions of Yen)

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

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

2. The total of the credit risk assets subject to the Standardized Approach (above b+c), excluding equity exposure, is ¥376.1 billion. Because this amount is extremely limited, being only about 1.73% of the credit risk assets on a consolidated basis (¥21,717.7 billion), a statement concerning the assets subject to the Standardized Approach excluding equity exposure is omitted here.

For the Six Months Ended September 30, 2023

(Millions of Yen)

No.	Asset classes	Risk weight	Total credit exposures amount (post CCF and post-CRM)							Total		
			0%	20%	50%	100%	150%	Others				
1a	Japanese government and the Bank of Japan		—	—	—	—	—	—	—	—		
1b	Foreign central government and their central banks		—	—	—	—	—	—	—	—		
1c	Bank for International Settlements		—	—	—	—	—	—	—	—		
			0%	10%	20%	50%	100%	150%	Others	Total		
2a	Japanese regional municipal bodies		—	—	—	—	—	—	—	—		
2b	Non-central government public sector entities in foreign countries		—	—	—	—	—	—	—	—		
2c	Japan Finance Organization for Municipalities		—	—	—	—	—	—	—	—		
2d	Japanese government institutions		—	—	—	—	—	—	—	—		
2e	Three regional public sectors of Japan		—	—	—	—	—	—	—	—		
			0%	20%	30%	50%	100%	150%	Others	Total		
3	Multilateral Development Bank		—	—	—	—	—	—	—	—		
			20%	30%	40%	50%	75%	100%	150%	Others	Total	
4	Banks, business operators conducting the type I financial instruments business and insurance companies		—	—	—	—	—	—	—	—		
	Of which: business operators conducting the type I financial instruments business and insurance companies		—	—	—	—	—	—	—	—		
			10%	15%	20%	25%	35%	50%	100%	Others	Total	
5	Covered bonds		—	—	—	—	—	—	—	—		
			20%	50%	75%	80%	85%	100%	130%	150%	Others	Total
6	Corporates including specialized lending		—	—	—	—	—	—	—	—		
	Of which: specialized lending		—	—	—	—	—	—	—	—		
			100%	150%	250%	400%	Others	Total				
7a	Subordinated debt and other capital		—	—	—	—	—	—	—	—		
7b	Equity		—	—	—	1,803,628	—	87,151	—	1,890,780		
			45%	75%	100%	Others	Total					
8	SMEs and individuals		—	—	—	—	—	—	—	—		
			20%	25%	30%	40%	50%	70%	75%	Others	Total	
9a	Real estate of which: general RRE		—	—	—	—	—	—	—	—		
	Of which: mortgage is second priority and meets eligibility criteria		20%	31.25%	37.5%	50%	62.5%	—	—	—		
			—	—	—	—	—	—	—	—		
			30%	35%	45%	60%	75%	105%	150%	Others	Total	
9b	Real estate of which: IPRRE		—	—	—	—	—	—	—	—		
	Of which: mortgage is second priority and meets eligibility criteria		30%	43.75%	56.25%	75%	93.75%	—	—	—		
			—	—	—	—	—	—	—	—		

(Millions of Yen)

No.	Asset classes	Total credit exposures amount (post CCF and post-CRM)						
		Risk weight	70%	90%	110%	150%	Others	Total
9c	Real estate of which: general CRE		—	—	—	—	—	—
		70%	112.5%				Others	Total
	Of which: mortgage is second priority and meets eligibility criteria		—	—			—	—
9d			60%			Others		Total
	Real estate of which: Other real estate related			—		—		—
			60%			Others		Total
	Of which: mortgage is second priority and meets eligibility criteria			—		—		—
9e			100%		150%		Others	Total
	Real estate of which: ADC		—		—		—	—
10a			50%	100%	150%		Others	Total
	Delinquency excluding general RRE		—	—	—		—	—
10b	Delinquency for general RRE		—	—	—		—	—
11a			0%	10%	20%		Others	Total
	Cash		—	—	—		—	—
11b	Bills in process of collection		—	—	—		—	—
	Guaranteed by Credit Guarantee Corporations		—	—	—		—	—
	Guarantee by Regional Economy Vitalization Corporation of Japan (REVIC)		—	—	—		—	—

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

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

CR5b: Standardized approach - exposures and CCF by risk weights**For the Six Months Ended September 30, 2024**

(Millions of Yen, %)

No.	Risk weight	a	b	c	d
		On-balance sheet exposure	Off-balance sheet exposures	Weighted average CCF	Exposure (post-CCF and post-CRM)
1	Less than 40%	—	—	—	—
2	40%-70%	—	—	—	—
3	75%	—	—	—	—
	80%	—	—	—	—
4	85%	—	—	—	—
5	90%-100%	—	—	—	—
6	105%-130%	—	—	—	—
7	150%	—	—	—	—
8	250%	1,494,095	55,338	40.00%	1,516,231
9	400%	68,904	30,067	40.00%	80,930
10	1250%	—	—	—	—
11	Total exposures	—	—	—	—

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

2. The total of the credit risk assets subject to the Standardized Approach (above b+c), excluding equity exposure, is ¥376.1 billion. Because this amount is extremely limited, being only about 1.73% of the credit risk assets on a consolidated basis (¥21,717.7 billion), a statement concerning the assets subject to the Standardized Approach excluding equity exposure (including Total) is omitted here.

For the Six Months Ended September 30, 2023

(Millions of Yen, %)

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

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

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

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

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

For the Six Months Ended September 30, 2024

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Sovereign exposure													
1	0.00 to 0.15 or less	42,613,836	477	40.00%	43,252,746	0.00%	0.0	44.99%	2.6	28,323	0.06%	17	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	97,754	4,946	9.99%	98,249	0.26%	0.0	45.00%	2.5	50,039	50.93%	114	
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	42,711,591	5,423	12.63%	43,350,995	0.00%	0.0	44.99%	2.6	78,362	0.18%	132	16
Bank exposure													
1	0.00 to 0.15 or less	2,570,971	68,885	80.40%	2,029,750	0.05%	0.1	45.00%	2.5	558,439	27.51%	465	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	91,598	1,460	58.91%	12,082	0.36%	0.0	44.82%	3.5	8,603	71.20%	19	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	299	119	100.00%	418	1.04%	0.0	45.00%	4.9	524	125.10%	1	
6	Exceeding 2.50 to 10.00 or less	282	210	10.42%	149	7.21%	0.0	45.00%	1.2	237	158.39%	4	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	2,663,151	70,676	79.78%	2,042,402	0.05%	0.2	44.99%	2.6	567,804	27.80%	492	—
Corporate exposure (excluding SMEs exposure and specialized lending)													
1	0.00 to 0.15 or less	9,099,421	2,239,909	34.52%	9,823,563	0.05%	0.8	39.69%	2.8	2,159,219	21.98%	2,219	
2	Exceeding 0.15 to 0.25 or less	624,366	8,868	39.75%	337,424	0.20%	0.0	42.11%	2.1	148,880	44.12%	284	
3	Exceeding 0.25 to 0.50 or less	348,801	33,673	30.00%	292,404	0.28%	0.1	39.76%	2.2	136,860	46.80%	332	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	189,286	31,377	28.32%	164,243	0.88%	0.1	40.40%	2.2	125,119	76.17%	587	
6	Exceeding 2.50 to 10.00 or less	54,768	11,286	15.38%	52,537	3.61%	0.1	37.52%	3.6	66,634	126.83%	708	
7	Exceeding 10.00 to 100.00 or less	369,841	19,788	50.70%	377,032	13.03%	0.4	40.14%	2.8	727,467	192.94%	19,730	
8	100.00 (default)	61,656	4,106	82.77%	63,190	100.00%	0.0	39.98%	3.4	—	0.00%	25,269	
9	Subtotal	10,748,142	2,349,010	34.52%	11,110,396	1.10%	1.8	39.78%	2.7	3,364,181	30.27%	49,132	48,371
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	99	—	—	99	1.42%	0.0	45.00%	1.4	100	101.31%	0	
6	Exceeding 2.50 to 10.00 or less	354	15	100.00%	315	3.84%	0.0	40.24%	1.6	277	87.92%	4	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	424	13	100.00%	401	100.00%	0.0	43.64%	1.1	—	0.00%	175	
9	Subtotal	878	29	100.00%	817	50.83%	0.0	42.49%	1.3	378	46.31%	180	187
Specialized lending exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Debt purchased for corporate (Default risk)													
1	0.00 to 0.15 or less	132,191	32,634	100.00%	164,625	0.05%	0.0	41.74%	2.0	24,946	15.15%	36	—
2	Exceeding 0.15 to 0.25 or less	7,144	—	—	7,144	0.20%	0.0	40.00%	1.0	1,906	26.68%	5	—
3	Exceeding 0.25 to 0.50 or less	7,893	—	—	21,546	0.36%	0.0	43.16%	4.1	20,008	92.85%	33	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	8,792	—	—	8,792	0.76%	0.0	40.00%	1.3	5,364	61.01%	26	—
6	Exceeding 2.50 to 10.00 or less	16,494	—	—	2,841	2.54%	0.0	45.00%	5.0	5,388	189.59%	32	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	172,516	32,634	100.00%	204,951	0.15%	0.0	41.80%	2.2	57,614	28.11%	134	—
Debt purchased for corporate (Dilution risk)													
1	0.00 to 0.15 or less	—	—	—	15,719	0.05%	0.0	45.00%	1.0	2,395	15.24%	3	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	15,719	0.05%	0.0	45.00%	1.0	2,395	15.24%	3	—
Loan participation (corporate) (Default risk of seller)													
1	0.00 to 0.15 or less	—	—	—	28,904	0.02%	0.0	44.12%	3.3	1,804	6.24%	3	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	28,904	0.02%	0.0	44.12%	3.3	1,804	6.24%	3	—
Debt purchased for retail													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Qualifying revolving retail exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Retail exposure secured by residential properties													
1	0.00 to 0.15 or less	—	966,995	100.00%	966,995	0.13%	52.9	29.67%	—	83,279	8.61%	372	
2	Exceeding 0.15 to 0.25 or less	—	2,186,196	100.00%	2,186,196	0.21%	85.1	29.67%	—	269,898	12.34%	1,362	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	138,058	—	—	138,058	0.58%	7.1	40.58%	—	48,454	35.09%	324	
5	Exceeding 0.75 to 2.50 or less	6,273	—	—	6,273	0.79%	2.4	53.88%	—	3,617	57.65%	26	
6	Exceeding 2.50 to 10.00 or less	—	11,114	100.00%	11,114	9.58%	0.5	29.67%	—	14,722	132.45%	315	
7	Exceeding 10.00 to 100.00 or less	1,476	—	—	1,476	23.05%	0.1	42.78%	—	3,632	246.08%	145	
8	100.00 (default)	1,685	3,183	100.00%	4,869	100.00%	0.4	48.64%	—	5,023	103.16%	1,967	
9	Subtotal	147,494	3,167,491	100.00%	3,314,985	0.39%	148.8	30.20%	—	428,627	12.93%	4,514	1,309
Other retail exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	314	2,602	100.00%	2,917	0.24%	1.4	89.04%	—	1,188	40.74%	6	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	60,750	12	100.00%	60,763	0.55%	2.3	45.65%	—	21,039	34.62%	152	
5	Exceeding 0.75 to 2.50 or less	1,167	4,777	100.00%	5,945	1.16%	2.6	95.06%	—	6,109	102.76%	65	
6	Exceeding 2.50 to 10.00 or less	—	7	100.00%	7	8.35%	0.0	89.04%	—	11	142.04%	0	
7	Exceeding 10.00 to 100.00 or less	107	16	100.00%	124	24.04%	0.0	54.12%	—	154	123.69%	18	
8	100.00 (default)	700	78	100.00%	779	100.00%	0.0	108.07%	—	237	30.46%	823	
9	Subtotal	63,041	7,496	100.00%	70,538	1.72%	6.5	52.32%	—	28,741	40.74%	1,067	100
Total		56,506,816	5,632,761	72.35%	60,139,712	0.23%	157.6	43.21%	2.5	4,529,911	7.53%	55,662	49,985

For the Six Months Ended September 30, 2023

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Sovereign exposure													
1	0.00 to 0.15 or less	44,252,950	499	40.00%	45,154,098	0.00%	0.0	44.99%	2.8	59,505	0.13%	48	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	108,081	—	—	108,081	0.28%	0.0	45.00%	3.3	65,845	60.92%	136	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	29,935	—	—	4	9.88%	0.0	45.00%	1.0	7	174.87%	0	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	44,390,967	499	40.00%	45,262,184	0.00%	0.0	44.99%	2.8	125,358	0.27%	184	16
Bank exposure													
1	0.00 to 0.15 or less	3,068,270	16,040	15.12%	2,112,546	0.05%	0.1	45.00%	2.7	612,610	28.99%	490	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	131,782	1,549	61.27%	12,427	0.40%	0.0	44.82%	3.8	9,677	77.87%	22	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	789	136	100.00%	436	1.14%	0.0	45.00%	4.9	560	128.45%	2	
6	Exceeding 2.50 to 10.00 or less	7,939	1	100.00%	7,771	2.91%	0.0	45.00%	1.0	8,458	108.83%	101	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	0	—	—	0	100.00%	0.0	45.00%	1.0	—	0.00%	0	
9	Subtotal	3,208,782	17,728	19.81%	2,133,182	0.06%	0.2	44.99%	2.7	631,307	29.59%	616	—
Corporate exposure (excluding SMEs exposure and specialized lending)													
1	0.00 to 0.15 or less	7,442,120	1,875,184	33.56%	7,950,724	0.05%	0.4	40.40%	2.8	1,754,577	22.06%	1,721	
2	Exceeding 0.15 to 0.25 or less	2,260,110	339,174	44.11%	1,952,118	0.16%	0.4	40.71%	2.5	757,135	38.78%	1,332	
3	Exceeding 0.25 to 0.50 or less	238,064	36,281	36.10%	249,024	0.42%	0.1	40.29%	2.0	135,962	54.59%	421	
4	Exceeding 0.50 to 0.75 or less	198,365	0	40.00%	143,096	0.63%	0.0	40.99%	2.5	106,977	74.75%	369	
5	Exceeding 0.75 to 2.50 or less	222,943	35,878	29.57%	199,372	1.07%	0.1	40.76%	2.4	173,260	86.90%	871	
6	Exceeding 2.50 to 10.00 or less	70,237	13,067	17.96%	68,549	4.34%	0.1	40.20%	3.8	97,157	141.73%	1,198	
7	Exceeding 10.00 to 100.00 or less	335,260	17,226	51.96%	338,956	15.37%	0.3	40.13%	3.3	702,648	207.29%	20,910	
8	100.00 (default)	59,343	960	42.19%	57,870	100.00%	0.0	39.98%	3.4	—	0.00%	23,142	
9	Subtotal	10,826,445	2,317,774	35.13%	10,959,713	1.13%	1.8	40.46%	2.8	3,727,718	34.01%	49,968	39,067
SMEs exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	124	—	—	8,124	0.15%	0.0	40.07%	1.5	2,122	26.11%	4	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	166	—	—	166	1.92%	0.0	45.00%	2.4	201	121.10%	1	
6	Exceeding 2.50 to 10.00 or less	526	25	100.00%	525	4.80%	0.0	40.23%	2.5	536	102.11%	10	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	327	16	100.00%	343	100.00%	0.0	45.00%	1.1	—	0.00%	154	
9	Subtotal	1,144	41	100.00%	9,159	4.19%	0.0	40.36%	1.6	2,859	31.21%	171	202
Specialized lending exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Debt purchased for corporate (Default risk)													
1	0.00 to 0.15 or less	926,100	181,307	100.00%	1,134,172	0.00%	0.0	44.11%	1.1	24,904	2.19%	41	—
2	Exceeding 0.15 to 0.25 or less	90,851	6,500	100.00%	70,332	0.15%	0.0	40.17%	3.0	27,438	39.01%	44	—
3	Exceeding 0.25 to 0.50 or less	3,703	—	—	3,703	0.28%	0.0	45.00%	1.0	1,378	37.20%	4	—
4	Exceeding 0.50 to 0.75 or less	12,481	—	—	36,061	0.63%	0.0	42.23%	3.2	34,760	96.39%	95	—
5	Exceeding 0.75 to 2.50 or less	22,804	—	—	15,326	0.83%	0.0	40.00%	1.9	10,777	70.32%	50	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	19,413	—	—	3,311	15.35%	0.0	45.00%	5.0	9,521	287.51%	228	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	1,075,355	187,807	100.00%	1,262,908	0.08%	0.0	43.79%	1.3	108,780	8.61%	466	—
Debt purchased for corporate (Dilution risk)													
1	0.00 to 0.15 or less	—	—	—	20,009	0.05%	0.0	45.00%	1.0	3,049	15.24%	4	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	20,009	0.05%	0.0	45.00%	1.0	3,049	15.24%	4	—
Loan participation (corporate) (Default risk of seller)													
1	0.00 to 0.15 or less	—	—	—	19,387	0.00%	0.0	45.00%	5.0	—	0.00%	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	7,553	0.16%	0.0	40.00%	1.5	2,046	27.09%	4	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	26,941	0.04%	0.0	43.59%	4.0	2,046	7.59%	4	—
Debt purchased for retail													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Qualifying revolving retail exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—

(Millions of Yen, %, Thousands, Year)

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

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

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

For the Six Months Ended September 30, 2024

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Sovereign exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Bank exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Corporate exposure (excluding SMEs exposure and specialized lending)													
1	0.00 to 0.15 or less	343,355	11,693	32.83%	360,376	0.06%	0.1	31.89%	3.4	73,230	20.32%	75	
2	Exceeding 0.15 to 0.25 or less	9,337	5,175	40.00%	9,011	0.20%	0.0	17.90%	2.9	1,701	18.87%	3	
3	Exceeding 0.25 to 0.50 or less	99,119	9,175	36.14%	102,297	0.30%	0.0	35.46%	3.5	55,620	54.37%	112	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	43,096	5,280	31.44%	44,677	0.95%	0.0	30.40%	2.2	25,836	57.82%	128	
6	Exceeding 2.50 to 10.00 or less	22,615	3,203	75.86%	24,428	3.84%	0.1	30.24%	2.4	22,597	92.50%	283	
7	Exceeding 10.00 to 100.00 or less	10,172	6,228	91.59%	15,667	13.38%	0.0	26.69%	2.1	19,357	123.55%	559	
8	100.00 (default)	10,552	—	—	10,261	100.00%	0.0	29.60%	1.5	—	0.00%	3,038	
9	Subtotal	538,248	40,755	46.67%	566,720	2.52%	0.5	31.94%	3.2	198,343	34.99%	4,202	5,554

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
SMEs exposure													
1	0.00 to 0.15 or less	5,477	101	10.58%	6,143	0.09%	0.0	29.15%	3.8	1,444	23.51%	1	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	6,671	293	100.00%	7,018	0.25%	0.0	32.57%	3.1	2,411	34.36%	5	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	20,413	1,775	90.99%	21,699	1.24%	0.2	28.52%	2.3	11,397	52.52%	76	
6	Exceeding 2.50 to 10.00 or less	15,041	2,670	100.00%	17,525	3.84%	0.3	31.72%	2.4	13,659	77.93%	213	
7	Exceeding 10.00 to 100.00 or less	18,110	2,788	99.43%	18,293	13.38%	0.3	31.55%	2.1	22,383	122.35%	772	
8	100.00 (default)	15,347	1,438	100.00%	13,634	100.00%	0.2	31.93%	2.2	—	0.00%	4,353	
9	Subtotal	81,061	9,067	97.06%	84,314	20.21%	1.1	30.78%	2.4	51,297	60.84%	5,423	10,824
Specialized lending exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Debt purchased for corporate (Default risk)													
1	0.00 to 0.15 or less	—	3,846	100.00%	3,846	0.05%	0.0	32.84%	1.0	314	8.18%	0	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	3,846	100.00%	3,846	0.05%	0.0	32.84%	1.0	314	8.18%	0	—
Debt purchased for corporate (Dilution risk)													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Loan participation (corporate) (Default risk of seller)													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Debt purchased for retail													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Qualifying revolving retail exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Retail exposure secured by residential properties													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Other retail exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Total		619,310	53,669	59.00%	654,881	4.78%	1.6	31.79%	3.1	249,955	38.16%	9,626	16,379

For the Six Months Ended September 30, 2023

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Sovereign exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Bank exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Corporate exposure (excluding SMEs exposure and specialized lending)													
1	0.00 to 0.15 or less	197,426	3,000	30.00%	198,326	0.05%	0.0	28.30%	3.6	32,829	16.55%	28	—
2	Exceeding 0.15 to 0.25 or less	139,270	18,955	37.02%	151,867	0.15%	0.0	28.85%	3.6	46,823	30.83%	67	—
3	Exceeding 0.25 to 0.50 or less	66,247	7,271	39.04%	68,986	0.42%	0.0	27.96%	2.7	28,821	41.77%	81	—
4	Exceeding 0.50 to 0.75 or less	38,609	—	—	38,160	0.63%	0.0	39.20%	4.9	35,647	93.41%	94	—
5	Exceeding 0.75 to 2.50 or less	49,517	6,958	36.64%	52,026	1.39%	0.1	28.46%	2.3	32,881	63.20%	205	—
6	Exceeding 2.50 to 10.00 or less	21,176	3,361	87.93%	23,719	4.80%	0.1	27.01%	2.1	20,592	86.81%	307	—
7	Exceeding 10.00 to 100.00 or less	11,397	6,878	90.18%	17,224	15.84%	0.0	26.90%	2.3	22,975	133.38%	734	—
8	100.00 (default)	12,431	—	—	12,032	100.00%	0.0	28.62%	1.6	—	0.00%	3,443	—
9	Subtotal	536,077	46,425	48.39%	562,344	3.11%	0.5	29.07%	3.3	220,570	39.22%	4,962	6,889

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
SMEs exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	2,916	1	50.00%	3,708	0.15%	0.0	26.55%	3.4	932	25.14%	1	
3	Exceeding 0.25 to 0.50 or less	16,768	413	78.25%	17,554	0.42%	0.0	30.27%	2.0	6,535	37.23%	22	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	23,433	1,426	94.44%	23,504	1.65%	0.2	27.78%	2.3	13,317	56.66%	107	
6	Exceeding 2.50 to 10.00 or less	13,582	2,488	96.88%	15,386	4.80%	0.3	29.80%	2.3	11,999	77.98%	220	
7	Exceeding 10.00 to 100.00 or less	17,471	2,652	100.00%	18,196	15.84%	0.3	29.75%	2.3	21,976	120.77%	857	
8	100.00 (default)	18,300	1,536	100.00%	16,629	100.00%	0.1	29.28%	2.2	—	0.00%	4,869	
9	Subtotal	92,472	8,519	97.09%	94,980	21.81%	1.1	29.16%	2.3	54,762	57.65%	6,078	12,511
Specialized lending exposure													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Debt purchased for corporate (Default risk)													
1	0.00 to 0.15 or less	0	5,584	100.00%	5,584	0.05%	0.0	30.35%	1.5	539	9.65%	0	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	0	5,584	100.00%	5,584	0.05%	0.0	30.35%	1.5	539	9.65%	0	
Debt purchased for corporate (Dilution risk)													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Loan participation (corporate) (Default risk of seller)													
1	0.00 to 0.15 or less	—	—	—	—	—	—	—	—	—	—	—	
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—	—	—	—	—	
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—	—	—	—	—	
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—	—	—	—	—	
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—	—	—	—	—	
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—	—	—	—	—	
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—

(Millions of Yen, %, Thousands, Year)

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

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

(Millions of Yen)

No.	Portfolio	As of September 30, 2024		As of September 30, 2023	
		a	b	a	b
		Pre-credit derivatives RWA	Actual RWA	Pre-credit derivatives RWA	Actual RWA
1	Sovereign – F-IRB	—	—	—	—
2	Sovereign – A-IRB	—	—	—	—
3	Banks – F-IRB	—	—	—	—
4	Banks – A-IRB	—	—	—	—
5	Corporate excluding specialized lending – F-IRB	—	—	—	—
6	Corporate excluding specialized lending – A-IRB	—	—	—	—
7	Specialized lending – F-IRB	—	—	—	—
8	Specialized lending – A-IRB	—	—	—	—
9	Retail – qualifying revolving (QRRE)	—	—	—	—
10	Retail – residential mortgage exposures	—	—	—	—
11	Other retail exposures	—	—	—	—
12	Purchased receivables – F-IRB	—	—	—	—
13	Purchased receivables – A-IRB	—	—	—	—
14	Total	—	—	—	—

Note: Because the Bank did not use credit derivatives as credit risk mitigation techniques as of September 30, 2024 and 2023, credit derivatives are not shown in these statements.

CR10: IRB (specialized lending under the slotting approach)**For the Six Months Ended September 30, 2024**

(Millions of Yen, %)

a	b	c	d	e	f	g	h	i	j	k	l	
Specialized Lending Products (supervisory slotting criteria)												
Other than Lending for High-Volatility Commercial Real Estate (HVCRE)												
Regulatory categories	Residual contractual maturity	On-balance sheet amount	Off-balance sheet amount	RW	Exposure amount (EAD)					RWA	Expected losses	
					PF	OF	CF	IPRE	Total			
Strong	Less than 2.5 years	234,161	55,130	50%	247,679	—	—	7,969	255,649	127,824	—	
	Equal to or more than 2.5 years	1,739,249	217,688	70%	1,707,887	32,451	—	24,292	1,764,631	1,235,242	7,058	
Good	Less than 2.5 years	91,209	54,128	70%	75,208	1,430	—	35,638	112,277	78,594	449	
	Equal to or more than 2.5 years	368,095	30,661	90%	301,898	30,988	—	8,611	341,499	307,349	2,731	
Satisfactory		37,296	—	115%	—	31,291	—	6,005	37,296	42,891	1,044	
Weak		160,883	6,262	250%	73,593	11,688	—	57,429	142,712	356,780	11,416	
Default		0	—	—	—	—	—	—	—	—	—	
Total		2,630,896	363,870	—	2,406,268	107,850	—	139,947	2,654,066	2,148,681	22,700	
High-Volatility Commercial Real Estate (HVCRE)												
Regulatory categories	Residual contractual maturity	On-balance sheet amount	Off-balance sheet amount	RW						Exposure amount (EAD)	RWA	Expected losses
Strong	Less than 2.5 years	—	—	70%						—	—	—
	Equal to or more than 2.5 years	—	—	95%						—	—	—
Good	Less than 2.5 years	—	—	95%						—	—	—
	Equal to or more than 2.5 years	—	—	120%						—	—	—
Satisfactory		—	—	140%						—	—	—
Weak		—	—	250%						—	—	—
Default		—	—	—						—	—	—
Total		—	—	—						—	—	—

For the Six Months Ended September 30, 2023

(Millions of Yen, %)

a	b	c	d	e	f	g	h	i	j	k	l
Specialized Lending Products (supervisory slotting criteria)											
Other than Lending for High-Volatility Commercial Real Estate (HVCRE)											
Regulatory categories	Residual contractual maturity	On-balance sheet amount	Off-balance sheet amount	RW	Exposure amount (EAD)					RWA	Expected losses
					PF	OF	CF	IPRE	Total		
Strong	Less than 2.5 years	231,157	32,366	50%	199,503	—	—	42,530	242,034	121,017	—
	Equal to or more than 2.5 years	1,811,305	319,688	70%	1,802,880	37,341	—	33,370	1,873,591	1,311,514	7,494
Good	Less than 2.5 years	83,664	30,688	70%	70,507	—	—	23,731	94,239	65,967	376
	Equal to or more than 2.5 years	412,890	93,531	90%	348,298	—	—	65,752	414,050	372,645	3,312
Satisfactory		45,589	—	115%	—	39,584	—	6,005	45,589	52,428	1,276
Weak		108,167	660	250%	25,541	56,509	—	3,254	85,305	213,263	6,824
Default		5,299	—	—	5,195	—	—	4,295	9,490	—	4,745
Total		2,698,074	476,935	—	2,451,926	133,434	—	178,940	2,764,301	2,136,835	24,030

High-Volatility Commercial Real Estate (HVCRE)

Regulatory categories	Residual contractual maturity	On-balance sheet amount	Off-balance sheet amount	RW	Exposure amount (EAD)	RWA	Expected losses
Strong	Less than 2.5 years	—	—	70%	—	—	—
	Equal to or more than 2.5 years	—	—	95%	—	—	—
Good	Less than 2.5 years	—	—	95%	—	—	—
	Equal to or more than 2.5 years	—	—	120%	—	—	—
Satisfactory		—	—	140%	—	—	—
Weak		—	—	250%	—	—	—
Default		—	—	—	—	—	—
Total		—	—	—	—	—	—

Counterparty Credit Risk (Consolidated)

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

For the Six Months Ended September 30, 2024

(Millions of Yen)

No.		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR	179,435	293,899	—	1.4	662,669	144,245
2	Expected positive exposure method	—	—	—	—	—	—
3	Simple Approach for credit risk mitigation	—	—	—	—	—	—
4	Comprehensive Approach for credit risk mitigation	—	—	—	—	12,233,073	81,086
5	VaR	—	—	—	—	—	—
6	Total	—	—	—	—	—	225,332

For the Six Months Ended September 30, 2023

(Millions of Yen)

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

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

(Millions of Yen)

No.		For the Six Months Ended September 30, 2024		For the Six Months Ended September 30, 2023	
		a	b	a	b
		Components	Capital requirements under BA-CVA	Components	BA-CVA RWA (CVA risk divided 8%)
1	Aggregation of systematic components of CVA risk	44,471		21,878	
2	Aggregation of idiosyncratic components of CVA risk	10,007		4,555	
3	Total		15,512		94,485

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

For the Six Months Ended September 30, 2024

(Millions of Yen)

No.	Risk weight	a	b	c	d	e	f	g	h	i	j	k	l	m	n
		Credit exposures amount (post CCF and post CRM)													
		0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total
1	Japanese government and the Bank of Japan	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2	Foreign central government and their central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—
3	Bank for International Settlements	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Japanese regional municipal bodies	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Non-central government public sector entities in foreign countries	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Multilateral Development Bank	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Japan Finance Organization for Municipalities	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Japanese government institutions	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Three regional public sectors of Japan	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Banks, business operators conducting the type I financial instruments business and insurance companies	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Corporates	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	SMEs and individuals	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Other than above	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14	Total	—	—	—	—	—	—	—	—	—	—	—	—	—	—

Note: The Bank had no counterparty credit risk exposure subject to the Standardized Approach as of September 30, 2024.

For the Six Months Ended September 30, 2023

(Millions of Yen)

No.	Items	Risk weight	a	b	c	d	e	f	g	h	i
			Credit exposures amount (post CCF and post CRM)								
			0%	10%	20%	50%	75%	100%	150%	Others	Total
1	Japanese government and the Bank of Japan		—	—	—	—	—	—	—	—	—
2	Foreign central government and their central banks		—	—	—	—	—	—	—	—	—
3	Bank for International Settlements		—	—	—	—	—	—	—	—	—
4	Japanese regional municipal bodies		—	—	—	—	—	—	—	—	—
5	Non-central government public sector entities in foreign countries		—	—	—	—	—	—	—	—	—
6	Multilateral Development Bank		—	—	—	—	—	—	—	—	—
7	Japan Finance Organization for Municipalities		—	—	—	—	—	—	—	—	—
8	Japanese government institutions		—	—	—	—	—	—	—	—	—
9	Three regional public sectors of Japan		—	—	—	—	—	—	—	—	—
10	Banks, business operators conducting the type I financial instruments business and insurance companies		—	—	—	—	—	—	—	—	—
11	Corporates		—	—	—	—	—	—	—	—	—
12	SMEs and individuals		—	—	—	—	—	—	—	—	—
13	Other than above		—	—	—	—	—	—	—	—	—
14	Total		—	—	—	—	—	—	—	—	—

Note: The Bank had no counterparty credit risk exposure subject to the Standardized Approach as of September 30, 2023.

CCR4: IRB – CCR exposures by portfolio and PD scale

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

For the Six Months Ended September 30, 2024

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density
Sovereign exposure								
1	0.00 to 0.15 or less	3,845,638	0.00%	0.0	45.00%	5.0	—	0.00%
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	3,845,638	0.00%	0.0	45.00%	5.0	—	0.00%
Bank exposure								
1	0.00 to 0.15 or less	8,028,283	0.05%	0.0	4.49%	0.2	220,215	2.74%
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	8,028,283	0.05%	0.0	4.49%	0.2	220,215	2.74%
Corporate exposure (excluding SMEs exposure and specialized lending)								
1	0.00 to 0.15 or less	1,021,661	0.05%	0.0	0.43%	0.0	5,036	0.49%
2	Exceeding 0.15 to 0.25 or less	50	0.20%	0.0	40.00%	1.2	14	28.36%
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	64	0.77%	0.0	40.00%	1.0	37	57.81%
6	Exceeding 2.50 to 10.00 or less	6	3.84%	0.0	40.00%	1.0	6	106.32%
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	1,021,781	0.05%	0.0	0.43%	0.0	5,094	0.49%
SMEs exposure								
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Total		12,895,707	0.03%	0.0	16.25%	1.6	225,327	1.74%

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

For the Six Months Ended September 30, 2023

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density
Sovereign exposure								
1	0.00 to 0.15 or less	4,883,833	0.00%	0.0	45.00%	4.9	—	0.00%
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	4,883,833	0.00%	0.0	45.00%	4.9	—	0.00%
Bank exposure								
1	0.00 to 0.15 or less	7,559,322	0.05%	0.0	4.21%	0.2	141,542	1.87%
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	7,559,322	0.05%	0.0	4.21%	0.2	141,542	1.87%
Corporate exposure (excluding SMEs exposure and specialized lending)								
1	0.00 to 0.15 or less	365,113	0.05%	0.0	0.29%	0.0	1,865	0.51%
2	Exceeding 0.15 to 0.25 or less	34,193	0.15%	0.0	2.31%	0.1	1,090	3.18%
3	Exceeding 0.25 to 0.50 or less	8	0.42%	0.0	40.00%	1.0	3	42.08%
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	10	1.02%	0.0	40.00%	1.0	7	65.69%
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	399,326	0.05%	0.0	0.46%	0.0	2,966	0.74%
SMEs exposure								
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Total		12,842,482	0.03%	0.0	19.60%	2.0	144,509	1.12%

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

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

For the Six Months Ended September 30, 2024

(Millions of Yen, %, Thousands, Year)

No.	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density
Sovereign exposure								
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Bank exposure								
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Corporate exposure (excluding SMEs exposure and specialized lending)								
1	0.00 to 0.15 or less	28	0.09%	0.0	32.84%	1.0	3	12.63%
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	6	0.25%	0.0	32.84%	1.0	1	25.29%
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	34	0.11%	0.0	32.84%	1.0	5	14.94%
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	0	0.25%	0.0	32.84%	1.0	0	19.94%
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	0	0	0	32.84%	1.0	0	19.94%
Total		35	0.11%	0.0	32.84%	1.0	5	14.97%

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

For the Six Months Ended September 30, 2023

(Millions of Yen, %, Thousands, Year)

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

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

CCR5: Composition of collateral for CCR exposure

For the Six Months Ended September 30, 2024

(Millions of Yen)

No.		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash – domestic currency	—	383,138	27,905	68,795	2,886,367	48,000
2	Cash – other currencies	—	38,071	28,860	294,400	13,488,417	2,812,015
3	Domestic sovereign debt	21,706	—	99,219	102,379	8,346	6,940,710
4	Other sovereign debt	6,322	—	30,639	—	2,692,604	9,465,306
5	Government agency debt	—	—	—	—	—	1,434,575
6	Corporate bonds	—	—	—	—	—	—
7	Equity securities	—	—	—	19,884	—	—
8	Other collateral	—	—	—	—	—	3,761,171
9	Total	28,029	421,210	186,624	485,460	19,075,736	24,461,779

For the Six Months Ended September 30, 2023

(Millions of Yen)

No.		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash – domestic currency	—	110,194	10,256	1,057,697	3,259,343	22,356
2	Cash – other currencies	—	61,370	—	174,775	19,171,745	4,871,646
3	Domestic sovereign debt	5,384	—	160,573	46,095	—	6,386,987
4	Other sovereign debt	2,807	—	64,245	22,386	4,409,483	15,459,317
5	Government agency debt	—	—	—	—	—	2,301,280
6	Corporate bonds	—	—	—	—	—	—
7	Equity securities	—	—	—	18,108	—	—
8	Other collateral	—	—	—	—	—	4,695,511
9	Total	8,191	171,565	235,075	1,319,064	26,840,572	33,737,099

CCR6: Credit derivatives exposures

(Millions of Yen)

No.		As of September 30, 2024		As of September 30, 2023	
		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, 2024 and 2023.

CCR8: Exposures to central counterparties

(Millions of Yen)

No.		As of September 30, 2024		As of September 30, 2023	
		a	b	a	b
		EAD (post-CRM)	RWA	EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)		67,186		105,598
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	12,535,017	30,299	21,327,196	35,292
3	(i) OTC derivatives	645,649	19,718	523,629	14,938
4	(ii) Exchange-traded derivatives	13,588	543	6,126	245
5	(iii) Securities financing transactions	11,875,779	10,037	20,797,440	20,109
6	(iv) Netting sets where cross-product netting has been approved	—	—	—	—
7	Segregated initial margin	99,298		215,774	
8	Non-segregated initial margin	360,056	7,201	539,106	10,782
9	Pre-funded default fund contributions	99,048	29,686	275,878	59,523
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 Exposure (Consolidated)

SEC1: Securitization exposures in the banking book

For the Six Months Ended September 30, 2024

(Millions of Yen)

No.	Types of underlying assets	a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	—	—	—	—	—	—	3,131,338	—	3,131,338
2	residential mortgage	—	—	—	—	—	—	1,916,050	—	1,916,050
3	credit card	—	—	—	—	—	—	1,069,174	—	1,069,174
4	other retail exposures	—	—	—	—	—	—	146,112	—	146,112
5	re-securitization	—	—	—	—	—	—	0	—	0
6	Wholesale (total) – of which	—	—	—	—	—	—	6,794,661	—	6,794,661
7	loans to corporates	—	—	—	—	—	—	6,668,565	—	6,668,565
8	commercial mortgage	—	—	—	—	—	—	92,297	—	92,297
9	lease and receivables	—	—	—	—	—	—	33,799	—	33,799
10	other wholesale	—	—	—	—	—	—	—	—	—
11	re-securitization	—	—	—	—	—	—	—	—	—

For the Six Months Ended September 30, 2023

(Millions of Yen)

No.	Types of underlying assets	a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	—	—	—	—	—	—	3,155,854	—	3,155,854
2	residential mortgage	—	—	—	—	—	—	2,029,178	—	2,029,178
3	credit card	—	—	—	—	—	—	943,456	—	943,456
4	other retail exposures	—	—	—	—	—	—	183,219	—	183,219
5	re-securitization	—	—	—	—	—	—	0	—	0
6	Wholesale (total) – of which	—	—	—	—	—	—	7,935,833	—	7,935,833
7	loans to corporates	—	—	—	—	—	—	7,809,309	—	7,809,309
8	commercial mortgage	—	—	—	—	—	—	95,567	—	95,567
9	lease and receivables	—	—	—	—	—	—	30,956	—	30,956
10	other wholesale	—	—	—	—	—	—	—	—	—
11	re-securitization	—	—	—	—	—	—	—	—	—

SEC2: Securitization exposures in the trading book

For the Six Months Ended September 30, 2024

(Millions of Yen)

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

For the Six Months Ended September 30, 2023

(Millions of Yen)

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

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

For the Six Months Ended September 30, 2024

(Millions of Yen)

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

For the Six Months Ended September 30, 2023

(Millions of Yen)

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

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

For the Six Months Ended September 30, 2024

(Millions of Yen)

No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	
		Total exposures															
		Traditional securitization (Subtotal)								Synthetic securitization (Subtotal)							
		Of which securitization				Of which re-securitization				Of which securitization				Of which re-securitization			
		Of which retail underlying	Of which wholesale		Of which senior	Of which non-senior		Of which retail underlying	Of which wholesale		Of which senior	Of which non-senior		Of which senior	Of which non-senior		
Exposure values (by RW bands)																	
1	≤20% RW	9,836,651	9,836,651	9,836,651	3,041,989	6,794,661	—	—	—	—	—	—	—	—	—	—	
2	>20% to 50% RW	64,440	64,440	64,440	64,440	—	—	—	—	—	—	—	—	—	—	—	
3	>50% to 100% RW	24,347	24,347	24,347	24,347	—	—	—	—	—	—	—	—	—	—	—	
4	>100% to <1250% RW	560	560	560	560	—	—	—	—	—	—	—	—	—	—	—	
5	1250% RW	0	0	—	—	—	0	—	0	—	—	—	—	—	—	—	

(Millions of Yen)

No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	
		Total exposures															
		Traditional securitization (Subtotal)								Synthetic securitization (Subtotal)							
		Of which securitization				Of which re-securitization				Of which securitization				Of which re-securitization			
	Of which retail underlying	Of which wholesale		Of which senior	Of which non-senior		Of which retail underlying	Of which wholesale		Of which senior	Of which non-senior						
Exposure values (by regulatory approach)																	
6	SEC-IRBA or IAA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	SEC-ERBA	9,925,999	9,925,999	9,925,999	3,131,338	6,794,661	-	-	-	-	-	-	-	-	-	-	
8	SEC-SA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	1250%	0	0	-	-	-	0	-	0	-	-	-	-	-	-	-	
RWA (by regulatory approach)																	
10	SEC-IRBA or IAA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	SEC-ERBA	1,995,926	1,995,926	1,995,926	640,112	1,355,813	-	-	-	-	-	-	-	-	-	-	
12	SEC-SA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13	1250%	0	0	-	-	-	0	-	0	-	-	-	-	-	-	-	
Capital charge after cap																	
14	SEC-IRBA or IAA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15	SEC-ERBA	159,674	159,674	159,674	51,209	108,465	-	-	-	-	-	-	-	-	-	-	
16	SEC-SA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
17	1250%	0	0	-	-	-	0	-	0	-	-	-	-	-	-	-	

For the Six Months Ended September 30, 2023

(Millions of Yen)

No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	
		Total exposures															
		Traditional securitization (Subtotal)								Synthetic securitization (Subtotal)							
		Of which securitization				Of which re-securitization				Of which securitization				Of which re-securitization			
	Of which retail underlying	Of which wholesale		Of which senior	Of which non-senior		Of which retail underlying	Of which wholesale		Of which senior	Of which non-senior						
Exposure values (by RW bands)																	
1	≤20% RW	10,971,164	10,971,164	10,971,164	3,035,331	7,935,833	-	-	-	-	-	-	-	-	-	-	
2	>20% to 50% RW	93,212	93,212	93,212	93,212	-	-	-	-	-	-	-	-	-	-	-	
3	>50% to 100% RW	26,173	26,173	26,173	26,173	-	-	-	-	-	-	-	-	-	-	-	
4	>100% to <1250% RW	1,136	1,136	1,136	1,136	-	-	-	-	-	-	-	-	-	-	-	
5	1250% RW	0	0	-	-	-	0	-	0	-	-	-	-	-	-	-	
Exposure values (by regulatory approach)																	
6	SEC-IRBA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	SEC-ERBA or IAA	11,091,687	11,091,687	11,091,687	3,155,854	7,935,833	-	-	-	-	-	-	-	-	-	-	
8	SEC-SA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	1250%	0	0	-	-	-	0	-	0	-	-	-	-	-	-	-	
RWA (by regulatory approach)																	
10	SEC-IRBA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	SEC-ERBA or IAA	2,226,653	2,226,653	2,226,653	640,277	1,586,376	-	-	-	-	-	-	-	-	-	-	
12	SEC-SA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13	1250%	0	0	-	-	-	0	-	0	-	-	-	-	-	-	-	
Capital charge after cap																	
14	SEC-IRBA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15	SEC-ERBA or IAA	178,132	178,132	178,132	51,222	126,910	-	-	-	-	-	-	-	-	-	-	
16	SEC-SA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
17	1250%	0	0	-	-	-	0	-	0	-	-	-	-	-	-	-	

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

For the Six Months Ended September 30, 2024

(Millions of Yen)

No.		Capital requirement in standardized approach
1	General interest rate risk	5,174
2	Equity risk	—
3	Commodity risk	171
4	Foreign exchange risk	181,191
5	Credit spread risk – non-securitizations	1,848
6	Credit spread risk – securitizations (non-correlation trading portfolio)	—
7	Credit spread risk – securitization (correlation trading portfolio)	—
8	Default risk – non-securitizations	896
9	Default risk – securitizations (non-correlation trading portfolio)	—
10	Default risk – securitizations (correlation trading portfolio)	—
11	Residual risk add-on	—
	Other	—
12	Total	189,281

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

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, 2024	As of September 30, 2023
	Exposure	Exposure
Look-through approach	142,441	183,941
Mandate-based approach	—	—
Simple approach (subject to 250% RW)	—	—
Simple approach (subject to 400% RW)	287	328
Fall-back approach (subject to 1250% RW)	559	658
Total	143,288	184,928

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 information of assets have been acquired appropriately and frequently.

2. The related information has been inspected and verified by an independent third party.

2. The “Mandate-based approach” is a computation method used when credit risk asset amounts cannot be computed using the “Look-through approach.” If clarified asset management criteria are available, using this approach, the credit risk asset amount of the retained exposure is calculated by multiplying the amount of the retained exposure by the ratio that is obtained by dividing the “maximized total amount of the credit risk-weighted assets including the underlying assets for the retained exposure based on such asset management criteria” by “the total amount of assets held by the business entity that actually holds such underlying assets.” (Please refer to Notification Regarding Capital Adequacy Ratio, Article 144-7.)

3. The “Simple approach” is a computation method applied in the case the requirements for neither the “Look-through approach” nor the “Mandate-based approach” can be met. In this approach, if the purported risk weight of retained exposure is deemed to be highly probable at the probability level listed below based on the explanation and information provided, the purported risk weight is used to compute the credit risk asset amount of the retained exposure. (Please refer to Notification Regarding Capital Adequacy Ratio, Article 144-10.)

1. 250% or below: 250%

2. More than 250% and 400% or less: 400%

4. The “Fall-back approach (subject to 1250% RW)” is a method for computing credit risk asset amounts using 1250% risk weight in case none of the requirements of the “Look-through approach,” “Mandate-based approach” or “Simple approach” can be met. (Please refer to Notification Regarding Capital Adequacy Ratio, Article 144-11.)

Interest Rate Risk in the Banking Book (Consolidated)

IRRBB1 – Quantitative information on IRRBB

(Millions of Yen)

No.		a	b	c	d
		ΔEVE		ΔNII	
		As of September 30, 2024	As of September 30, 2023	As of September 30, 2024	As of September 30, 2023
1	Parallel up	1,778,422	2,445,351	118,578	252,272
2	Parallel down	(1,789,822)	(2,668,229)	(23,182)	(214,902)
3	Steeper	836,379	1,150,488		
4	Flattener	21,741	33,423		
5	Short rate up	427,795	542,401		
6	Short rate down	129,226	131,412		
7	Maximum	1,778,422	2,445,351	118,578	252,272
		e		f	
		As of September 30, 2024		As of September 30, 2023	
8	Tier 1 capital	5,721,731		5,562,206	

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.

Macprudential Supervisory Measures

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

For the Six Months Ended September 30, 2024

(Millions of Yen, %)

Geographical breakdown	a	b	c	d
	Countercyclical capital buffer rate	The amount obtained by adding the total amount of risk-weighted assets used in the computation of the countercyclical buffer and the total amount of market risk equivalent to default risk divided 8%	Bank-specific countercyclical capital buffer rate	Countercyclical buffer amount
Luxembourg	0.50%	123,831		
Hong Kong (China)	1.00%	65,027		
Sweden	2.00%	33,429		
U.K.	2.00%	1,139,261		
Australia	1.00%	698,472		
Germany	0.75%	144,829		
Netherlands	2.00%	384,182		
France	1.00%	220,801		
Belgium	0.50%	29,750		
South Korea	1.00%	60,816		
Subtotal		2,900,405		
Total		18,395,384	0.23%	59,101

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, 2023

(Millions of Yen, %)

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

Note: As to geographic allocation methods for the amounts of credit risk-weighted assets, the location of each project of direct investments or fund and securitization products with which the look-through of the underlying assets is possible is defined as the ultimate country bearing the risk. Regarding fund and securitization products with which it is difficult to "look-through" the underlying assets, the ultimate risk-bearing country is allocated based on the asset management criteria and other factors.

Operational Risk (Consolidated)

OR1: Historical losses

For the Six Months Ended September 30, 2024

(Millions of Yen, the Number of Items)

No.		a	b	c	d	e	f	g	h	i	j	k
		T	T-1	T-2	T-3	T-4	T-5	T-6	T-7	T-8	T-9	Ten-year average
Using ¥2,000,000 threshold												
1	Total amount of operational losses net of recoveries (no exclusions)	10,488	82	148	1,538	56	21	104	35	12	23	1,251
2	Total number of operational risk losses	12	10	3	5	2	5	5	5	2	1	5
3	Total amount of excluded operational risk losses	—	—	—	—	—	—	—	—	—	—	—
4	Total number of exclusions	—	—	—	—	—	—	—	—	—	—	—
5	Total amount of operational losses net of recoveries and net of excluded losses	10,488	82	148	1,538	56	21	104	35	12	23	1,251
Using ¥10,000,000 threshold												
6	Total amount of operational losses net of recoveries (no exclusions)	10,474	55	148	1,532	47	—	98	23	10	23	1,241
7	Total number of operational risk losses	8	4	3	3	1	—	4	2	1	1	3
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	10,474	55	148	1,532	47	—	98	23	10	23	1,241
Details of operational risk capital calculation												
11	Are losses used to calculate the ILM (yes/no)?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
12	If “no” in row 11, is the exclusion of internal loss data due to non-compliance with the minimum loss data standards (yes/no)?	—	—	—	—	—	—	—	—	—	—	—

Note: Conservative estimates are used for ILM as regards certain consolidated subsidiaries not meeting the standards stipulated in the Notification Regarding Capital Adequacy Ratio, Article 287-1 as of September 30, 2024.

For the Six Months Ended September 30, 2023

(Millions of Yen, the Number of Items)

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

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

OR2: Business Indicator and subcomponents

For the Six Months Ended September 30, 2024

(Millions of Yen)

No.		a	b	c
		T	T-1	T-2
1	ILDC: Interest, lease and dividend component	849,921		
2	Interest and lease income	1,651,093	893,751	432,439
3	Interest and lease expense	2,601,650	1,352,753	514,517
4	Interest earning assets	57,173,856	49,966,651	64,579,242
5	Dividend income	331,587	410,244	289,249
6	SC: Services component	85,142		
7	Fee and commission income	33,030	30,797	28,964
8	Fee and commission expense	18,974	17,001	15,330
9	Other operating income	54,210	54,939	52,632
10	Other operating expense	54,563	54,573	46,978
11	FC: Financial component	454,936		
12	Net P&L on the trading book	(98)	240	104
13	Net P&L on the banking book	941,291	236,059	185,570
14	BI: Business indicator	1,390,000		
15	BIC: Business indicator component	204,779		
16	BI gross of excluded divested activities	1,390,000		
17	Reduction in BI due to excluded divested activities	—		

For the Six Months Ended September 30, 2023

(Millions of Yen)

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

OR3: Minimum required operational risk capital

For the Six Months Ended September 30, 2024

(Millions of Yen)

1	BIC: Business indicator component	204,779
2	ILM: Internal loss multiplier	0.63
3	Minimum required operational risk capital	129,016
4	Operational risk RWA	1,612,711

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, 2024

(Millions of Yen)

No.		a	b	c	d
		Pledge assets	Non-pledged assets	Total	Of which: securitization exposures
1	Loans and Bills Discounted	—	17,797,411	17,797,411	575,413
2	Foreign Exchanges Assets	—	286,395	286,395	—
3	Securities	17,096,784	20,817,276	37,914,060	9,018,353
4	Money Held in Trust	1,410,682	7,124,053	8,534,736	—
5	Trading Assets	—	33,704	33,704	—
6	Monetary Claims Bought	—	271,601	271,601	238,587
7	Receivables under Resale Agreements	106	—	106	—
8	Cash and Due from Banks	—	20,941,595	20,941,595	—
9	Other Assets	421,794	1,259,414	1,681,209	93,645
10	Tangible Fixed Assets	—	126,614	126,614	—
11	Customers' Liabilities for Acceptances and Guarantees	—	3,384,262	3,384,262	—
12	Reserve for Possible Loan Losses	—	(127,672)	(127,672)	—
	Total	18,929,368	71,914,658	90,844,027	9,925,999

For the Six Months Ended September 30, 2023

(Millions of Yen)

No.		a	b	c	d
		Pledge assets	Non-pledged assets	Total	Of which: securitization exposures
1	Loans and Bills Discounted	—	17,901,803	17,901,803	404,969
2	Foreign Exchanges Assets	—	303,373	303,373	—
3	Securities	22,555,355	21,285,859	43,841,215	10,289,941
4	Money Held in Trust	17,810	10,542,040	10,559,850	—
5	Trading Assets	—	6,063	6,063	—
6	Monetary Claims Bought	—	292,508	292,508	287,689
7	Receivables under Resale Agreements	652,130	—	652,130	—
8	Cash and Due from Banks	—	21,367,443	21,367,443	—
9	Other Assets	1,503,720	690,760	2,194,481	109,087
10	Tangible Fixed Assets	—	129,121	129,121	—
11	Customers' Liabilities for Acceptances and Guarantees	—	3,289,955	3,289,955	—
12	Reserve for Possible Loan Losses	—	(134,614)	(134,614)	—
	Total	24,729,017	75,674,317	100,403,334	11,091,687

Risk Assets Subject to Standardized Approach using the Internal Model (Consolidated)

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

For the Six Months Ended September 30, 2024

(Millions of Yen)

No.		a	b	c	d
		RWA			
		RWA for modelled approaches that banks have supervisory approval to use	RWA for column (a) if re-computed using the standardized approach	Total Actual RWA	RWA calculated using full standardized approach (before capital floor computation)
1	Sovereign	78,362	596,110	129,499	647,247
	Of which: Japanese regional municipal bodies	—	—	—	—
	Of which: non-central government public sector entities in foreign countries	24,289	413,095	26,730	415,536
	Of which: Multilateral Development Bank	—	—	—	—
	Of which: Japan Finance Organization for Municipalities	—	12,934	—	12,934
	Of which: Japanese government institutions	6,271	70,912	6,271	70,912
	Of which: three regional public sectors of Japan	—	—	—	—
2	Banks	567,804	646,916	590,017	669,798
3	Equity	—	—	4,114,301	4,114,301
4	Purchased receivables	63,916	136,846	63,916	136,846
5	Corporate excluding specialized lending and SMEs	3,560,738	6,671,024	3,641,581	6,751,867
	Of which: F-IRB is applied	3,362,394	—	3,443,237	—
	Of which: A-IRB is applied	198,343	—	198,343	—
6	SMEs	51,675	68,458	51,675	68,458
	Of which: F-IRB is applied	378	—	378	—
	Of which: A-IRB is applied	51,297	—	51,297	—
7	RRE	428,627	2,075,961	428,627	2,075,961
8	Retail – qualifying revolving (QRRE)	—	—	—	—
9	Other retail	28,741	61,458	28,741	61,458
10	Specialized lending	2,148,681	2,641,929	2,370,620	2,863,868
	Of which: loan for IPRRE and high volatility IPRRE	—	—	—	—
11	Total	6,928,548	12,898,704	11,418,981	17,389,807

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

For the Six Months Ended September 30, 2023

(Millions of Yen)

No.		a	b	c	d
		RWA			
		RWA for modelled approaches that banks have supervisory approval to use	RWA for column (a) if re-computed using the standardized approach	Total Actual RWA	RWA calculated using full standardized approach (before capital floor computation)
1	Sovereign	125,358	624,740	208,332	707,715
	Of which: Japanese regional municipal bodies	—	—	—	—
	Of which: Foreign 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: FIRB is applied	3,725,430		3,777,486	
	Of which: AIRB is applied	220,570		220,570	
6	SMEs	57,621	84,985	57,621	84,985
	Of which: FIRB is applied	2,859		2,859	
	Of which: AIRB is applied	54,762		54,762	
7	RRE	390,423	1,913,018	390,423	1,913,018
8	Retail – qualifying revolving (QRRE)	—	—	—	—
9	Other retail	27,056	56,470	27,056	56,470
10	Specialized lending	2,136,835	2,739,077	2,313,413	2,915,655
	Of which: loan for IPRRE and high volatility IPRRE	—	—	—	—
11	Total	7,431,308	13,461,625	12,602,989	18,636,734

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

Composition of Leverage Ratio Disclosure (Consolidated)

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

(Millions of Yen)			
No.	items	As of September 30, 2024	As of September 30, 2023
1	Total consolidated assets as per published financial statements	91,724,355	101,953,904
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation (-)		
3	Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	—	—
4	Adjustments for temporary exemption of central bank reserves (-)	17,671,429	20,567,629
5	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure (-)		
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	—	—
7	Adjustments for eligible cash pooling transactions	—	—
8	Adjustments for derivative financial instruments	78,278	557,847
8a	Total exposures related to derivative transactions	960,287	953,376
8b	The accounting value of derivatives recognized as assets (-)	882,009	395,529
9	Adjustment for securities financing transactions (SFTs) (ie repurchase agreements and similar secured lending)	799,532	1,137,076
9a	Total exposures related to SFTs	856,474	2,037,545
9b	The accounting value of the SFTs recognized as assets (-)	56,942	900,468
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	4,446,939	4,360,891
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital (-)	—	—
12	Other adjustments	(3,558,469)	(4,525,552)
12a	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)	172,598	378,375
12b	The amount of customers' liabilities for acceptances and guarantees (-)	3,384,262	3,289,955
12c	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	—	—
12d	Deductions of receivable assets for cash variation margin provided in derivatives transactions (-)	1,609	857,221
12e	The amount of assets of subsidiaries that are included in the scope of the leverage ratio on a consolidated basis (excluding those included in the total assets reported in the consolidated balance sheet)	—	—
13	Leverage ratio exposure measure	75,819,206	82,916,538

LR2: Leverage ratio common disclosure template

(Millions of Yen, %)

No.	items	As of September 30, 2024	As of September 30, 2023
On balance sheet exposures (1)			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	69,729,712	76,800,321
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	—	—
3	Deductions of receivable assets for cash variation margin provided in derivatives transactions (-)	1,609	857,221
4	Adjustment for securities received under securities financing transactions that are recognized as an asset (-)	—	—
5	The amount of adjustments associated with Tier 1 capital (specific and general provisions) (-)	—	—
6	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)	172,598	378,375
7	Total on-balance sheet exposures (a)	69,555,505	75,564,724
Derivative exposures (2)			
8	Replacement cost (RC) associated with all derivatives transactions multiplied by 1.4	441,163	409,041
9	Potential future exposure (PFE) associated with all derivatives transactions multiplied by 1.4	519,123	544,335
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (-)	—	—
11	Adjusted effective notional amount of written credit derivatives	—	—
12	Adjusted effective notional offsets and add-on deductions for written credit derivatives (-)	—	—
13	Total derivative exposures (b)	960,287	953,376
Securities financing transaction exposures (3)			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	2,860,717	4,895,205
15	Netted amounts of cash payables and cash receivables of gross SFT assets (-)	2,803,775	3,994,737
16	Counterparty credit risk exposure for SFT assets	799,532	1,137,076
17	Agent transaction exposures	—	—
18	Total exposures related to SFTs (c)	856,474	2,037,545
Other off balance sheet exposures (4)			
19	Off-balance sheet exposure at gross notional amount	6,531,375	6,486,398
20	Adjustments for conversion to credit equivalent amounts (-)	2,084,435	2,125,506
22	Off-balance sheet items (d)	4,446,939	4,360,891
Leverage ratio (5)			
23	Tier 1 capital (e)	5,721,731	5,562,206
24	Total exposures ((a)+(b)+(c)+(d)) (f)	75,819,206	82,916,538
25	Leverage ratio on a consolidated basis ((e)/(f))	7.54%	6.70%
26	National minimum leverage ratio requirement	3.15%	3.00%
27	Applicable leverage buffers	—	—
Leverage ratio included in due from the Bank of Japan (6)			
	Total exposures (f)	75,819,206	82,916,538
	The deposits with the Bank of Japan	17,671,429	20,567,629
	Total exposures (including the deposits with the Bank of Japan) (f')	93,490,635	103,484,167
	Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) ((e)/(f'))	6.12%	5.37%
Average disclosure (7)			
28	Mean value of the amount of assets related to SFTs (after the deductions) ((g)+(h))	55,393	610,408
	Mean value of the amount of assets related to SFTs (g)	4,039,459	4,327,824
	Mean value of the amount of deductions from the assets above (-) (h)	3,984,065	3,717,415
29	Quarter-end value of the amount of assets related to SFTs ((i)+(j))	56,942	900,468
14	Quarter-end value of the amount of assets related to SFTs (i)	2,860,717	4,895,205
15	Quarter-end value of the amount of deductions from the assets above (line 14) (-) (j)	2,803,775	3,994,737
30	Total exposures incorporating mean values from line 28 of the amount of assets related to SFTs (k)	75,817,658	82,626,477
30a	Total exposures (including the deposits with the Bank of Japan) incorporating mean values from line 28 of the amount of assets related to SFTs (l)	93,489,087	103,194,107
31	Leverage ratio on a consolidated basis incorporating mean values from line 28 of the amount of assets related to SFTs ((e)/(k))	7.54%	6.73%
31a	Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) incorporating mean values from line 28 of the amount of assets related to SFTs ((e)/(l))	6.12%	5.39%

The Key drivers of material changes observed from the end of the previous reporting period to the end of the current reporting period

The key driver was a decrease in on-balance sheet assets due to the sale of assets.

Sound Management of Liquidity Risk (Consolidated)

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

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

Items		The current quarter (July 1 to September 30, 2024)		The previous quarter (April 1 to June 30, 2024)	
High-quality liquid assets (1)					
1	Total high-quality liquid assets	25,239,633		23,541,961	
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	9,814	950	10,035	971
3	of which: stable deposits	449	13	461	13
4	of which: quasi-stable deposits	9,365	936	9,574	957
5	Cash outflows relating to unsecured wholesale funding	13,459,834	10,392,983	14,964,447	10,864,530
6	of which: qualifying operational deposits	—	—	—	—
7	of which: capital relating to unsecured wholesale funding, excluding qualifying operational deposits and debt securities	12,564,671	9,497,820	13,908,391	9,808,474
8	of which: debt securities	895,162	895,162	1,056,055	1,056,055
9	Cash outflows relating to secured funding, etc.	168,157		180,127	
10	Cash outflows relating to funding programs and credit/ liquidity facilities such as derivative transactions, etc.	5,204,433	3,489,337	4,815,387	3,020,397
11	of which: cash outflows relating to derivative transactions	3,159,193	3,159,193	2,679,787	2,679,787
12	of which: cash outflows relating to funding programs	—	—	—	—
13	of which: cash outflows relating to credit/liquidity facilities	2,045,239	330,144	2,135,600	340,610
14	Cash outflows based on an obligation to provide capital	3,852,654	379,335	3,707,408	255,947
15	Cash outflows relating to contingencies	7,716,282	161,901	7,663,628	160,073
16	Total cash outflows	14,592,665		14,482,048	
Cash inflows (3)		Amount before multiplying a cash inflow ratio	Amount after multiplying a cash inflow ratio	Amount before multiplying a cash inflow ratio	Amount after multiplying a cash inflow ratio
17	Cash inflows relating to secured fund management, etc.	—	—	0	—
18	Cash inflows relating to collections of advances, etc.	2,110,832	1,449,841	2,053,677	1,392,373
19	Other cash inflows	3,141,772	548,921	3,058,563	274,823
20	Total cash inflows	5,252,604	1,998,762	5,112,241	1,667,196
Liquidity coverage ratio on a consolidated basis (4)					
21	Sum of high-quality liquid assets that can be included	25,239,633		23,541,961	
22	Net cash outflows	12,593,902		12,814,851	
23	Liquidity coverage ratio on a consolidated basis	200.4%		183.7%	
24	The number of data for calculating the average value	62		62	

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

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

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

Items concerning evaluation of the level of the consolidated liquidity coverage ratio

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

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

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

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

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

Other items concerning the consolidated liquidity coverage ratio

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

Considering the impact on the Bank's consolidated liquidity coverage ratio, with regard to immaterial consolidated subsidiaries with restrictions on practical operation, it is possible that daily data are not used.

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

(Millions of Yen, %)

Items	The current quarter (July 1 to September 30, 2024)					The previous quarter (April 1 to June 30, 2024)					
	Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value	
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		
Available stable funding (ASF) items (1)											
1	Capital; of which:	5,919,729	—	—	—	5,919,729	5,310,865	—	—	—	5,310,865
2	Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	5,919,729	—	—	—	5,919,729	5,310,865	—	—	—	5,310,865
3	Other capital instruments that are not included in the above category	—	—	—	—	—	—	—	—	—	—
4	Funding from retail and small business customers; of which:	9,691	—	—	—	8,744	9,825	—	—	—	8,865
5	Stable deposits	441	—	—	—	419	445	—	—	—	422
6	Less stable deposits	9,250	—	—	—	8,325	9,380	—	—	—	8,442
7	Wholesale funding; of which:	3,778,964	42,193,044	27,876,421	3,878,462	40,149,711	3,968,594	50,386,072	24,761,428	2,915,288	39,516,555
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	3,778,964	42,193,044	27,876,421	3,878,462	40,149,711	3,968,594	50,386,072	24,761,428	2,915,288	39,516,555
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	43,634	3,922,977	3,155	57	7,758	9,668	3,981,267	100,797	177,694	56,239
12	Derivative liabilities	—	—	—	—	—	—	—	—	177,640	—
13	All other liabilities and equity not included in the above categories	43,634	3,922,977	3,155	57	7,758	9,668	3,981,267	100,797	54	56,239
14	Total available stable funding					46,085,943					44,892,526
Required stable funding (RSF) items (2)											
15	HQLA					1,962,635					1,627,155
16	Deposits held at financial institutions for operational purposes	48,981	—	—	—	24,490	4,146	—	—	—	2,073
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	7,315,565	5,101,277	1,510,650	22,395,703	28,096,069	9,738,342	5,623,851	1,355,587	25,093,418	32,633,064
18	Loans to- and repo transactions with financial institutions (secured by level 1 HQLA)	—	—	—	—	—	—	—	—	—	—
19	Loans to- and repo transactions with financial institutions (not included in item 18)	466,007	1,513,677	526,409	2,490,843	3,319,996	482,452	1,574,451	562,664	2,565,389	3,452,147
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	526,575	3,371,048	854,042	8,501,127	9,719,250	595,422	3,891,166	582,843	8,526,280	9,919,415
21	With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk	—	1,919,237	98,520	454,707	1,328,537	—	2,162,667	66,268	378,160	1,364,867
22	Residential mortgages; of which:	—	2,320	4,931	214,350	169,627	—	2,571	5,029	212,190	168,257
23	With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk	—	1,561	3,217	80,979	55,025	—	1,668	3,257	79,525	54,154
24	Securities that are not in default and do not qualify as HQLA and other similar assets	6,322,981	214,231	125,267	11,189,382	14,887,194	8,660,468	155,662	205,048	13,789,557	19,093,243
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	942,047	353,385	140,912	1,948,839	3,198,023	906,165	556,146	139,454	2,097,122	3,312,458
27	Physical traded commodities, including gold	—	—	—	—	—	—	—	—	—	—
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)				878,650	748,954				1,014,392	864,290
29	Derivative assets				168,987	168,987				—	—
30	Derivative liabilities (before deduction of variation margin posted)				3,847	3,847				92,726	92,726
31	All other assets not included in the above categories	942,047	353,385	140,912	897,353	2,276,233	906,165	556,146	139,454	990,003	2,355,441
32	Off-balance sheet items				9,636,642	259,069				9,742,755	264,332
33	Total required stable funding					33,540,288					37,839,084
34	Consolidated net stable funding ratio (NSFR)					137.4%					118.6%

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 three 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 (Non-Consolidated)

(Millions of Yen, %)

Basel III Template No.	Items	a	b	c	
		As of September 30, 2024	As of September 30, 2023	Reference to Template CC2	
Common Equity Tier 1 capital: instruments and reserves					
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	5,953,203	6,210,255		
1a	Of which: capital and capital surplus	4,801,277	4,065,219		
2	Of which: retained earnings	1,151,926	2,145,036		
26	Of which: national specific regulatory adjustments (earnings to be distributed) (-)	—	—		
	Of which: other than the above	—	—		
3	Valuation and translation adjustments and other disclosed reserves	(1,010,124)	(1,730,097)	(a)	
6	Common Equity Tier 1 capital: instruments and reserves (A)	4,943,079	4,480,157		
Common Equity Tier 1 capital: regulatory adjustments					
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	56,581	34,837		
8	Of which: goodwill (net of related tax liability)	—	—		
9	Of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	56,581	34,837		
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	—	—		
11	Deferred gains or losses on derivatives under hedge accounting	(191,774)	(27,139)		
12	Shortfall of eligible provisions to expected losses	—	—		
13	Securitization gain on sale	—	—		
14	Gains and losses due to changes in own credit risk on fair valued liabilities	—	—		
15	Defined benefit pension fund net assets (prepaid pension costs)	13,421	5,357		
16	Investments in own shares (excluding those reported in the Net assets section)	—	—		
17	Reciprocal cross-holdings in common equity	—	—		
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share (amount above the 10% threshold)	—	—		
19+20+21	Amount exceeding the 10% threshold on specified items	—	299,829		
19	Of which: significant investments in the common stock of financials	—	—		
20	Of which: mortgage servicing rights	—	—		
21	Of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	299,829		
22	Amount exceeding the 15% threshold on specified items	—	—		
23	Of which: significant investments in the common stock of financials	—	—		
24	Of which: mortgage servicing rights	—	—		
25	Of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	—	—		
28	Common Equity Tier 1 capital: regulatory adjustments (B)	(121,772)	312,885		
Common Equity Tier 1 capital (CET1)					
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	5,064,851	4,167,272		
Additional Tier 1 capital: instruments					
30	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	—	—	
	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	600,004	1,316,972	
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—	

(Millions of Yen, %)				
Basel III Template No.	Items	a	b	c
		As of September 30, 2024	As of September 30, 2023	Reference to Template CC2
36	Additional Tier 1 capital: instruments (D)	600,004	1,316,972	
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	—	—	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	—	—	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	—	—	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	38,224	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)	38,224	37,211	
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	561,779	1,279,760	
Tier 1 capital (T1=CET1+AT1)				
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	5,626,630	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 the breakdown	—	—	
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	—	—	
	Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—	
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	25,155	2,644	
50a	Of which: general reserve for possible loan losses	50	36	
50b	Of which: eligible provisions	25,105	2,607	
51	Tier 2 capital: instruments and provisions (H)	25,155	2,644	
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	—	—	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	—	—	
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	—	—	
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	—	—	
57	Tier 2 capital: regulatory adjustments (I)	—	—	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I))(J)	25,155	2,644	
Total capital (TC=T1+T2)				
59	Total capital (TC=T1+T2) ((G) + (J)) (K)	5,651,786	5,449,677	
Risk weighted assets				
60	Risk weighted assets (L)	25,419,736	30,504,737	

(Millions of Yen, %)				
Basel III Template No.	Items	a	b	c
		As of September 30, 2024	As of September 30, 2023	Reference to Template CC2
Capital Ratio and buffers (non-consolidated)				
61	Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))	19.92%	13.66%	
62	Tier 1 capital ratio (non-consolidated)((G)/(L))	22.13%	17.85%	
63	Total capital ratio (non-consolidated)((K)/(L))	22.23%	17.86%	
64	CET1 specific buffer requirement			
65	Of which: capital conservation buffer requirement			
66	Of which: countercyclical buffer requirement			
67	Of which: G-SIB/D-SIB additional requirement			
68	CET1 available after meeting the bank's minimum capital requirements			
Regulatory Adjustments				
72	Non-significant Investments in the capital and other TLAC liabilities of other financial institutions that are below the thresholds for deduction (before risk weighting)	165,114	151,780	
73	Significant investments in the common stock of other financial institutions that are below the thresholds for deduction (before risk weighting)	28,199	28,389	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	—	—	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	—	446,710	
Provisions included in Tier 2 capital: instruments and provisions				
76	Provisions (general reserve for possible loan losses)	50	36	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	25,143	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")	25,105	2,607	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	115,165	157,281	

CC2: Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements (Non-Consolidated)

(Millions of Yen)

Items	a	b	c		d	e	f
	As of September 30, 2024		As of September 30, 2023		Reference numbers or symbols for referring to Template CC1	Reference numbers or symbols for referring to appended tables	
	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation			
(Assets)							
Loans and Bills Discounted	17,127,609	17,127,609	17,318,370	17,318,370			
Foreign Exchanges Assets	286,395	286,395	282,678	282,678			
Securities	38,374,123	38,374,123	44,431,930	44,431,930			6-a
Money Held in Trust	8,533,445	8,533,445	10,557,219	10,557,219			6-b
Trading Assets	33,704	33,704	6,063	6,063			
Monetary Claims Bought	271,601	271,601	292,508	292,508			
Receivables under Resale Agreements	—	—	652,022	652,022			
Cash and Due from Banks	20,858,113	20,858,113	21,298,497	21,298,497			
Other Assets	2,277,196	2,277,196	2,692,288	2,692,288			
Tangible Fixed Assets	124,501	124,501	126,818	126,818			
Intangible Fixed Assets	56,581	56,581	48,218	48,218			2
Defined-benefit pension fund net assets (prepaid pension costs)	13,421	13,421	7,415	7,415			3
Deferred Tax Assets	—	—	729,500	729,500			4-a
Deferred Tax Assets for Land Revaluation	—	—	1,600	1,600			4-b
Customers' Liabilities for Acceptances and Guarantees	214,048	214,048	371,867	371,867			
Reserve for Possible Loan Losses	(117,169)	(117,169)	(123,831)	(123,831)			
Reserve for Possible Investment Losses	—	—	(1,481)	(1,481)			
Total Assets	88,053,573	88,053,573	98,691,688	98,691,688			
(Liabilities)							
Deposits	58,908,129	58,908,129	65,289,119	65,289,119			
Negotiable Certificates of Deposit	1,251,857	1,251,857	2,237,359	2,237,359			
Debentures	358,224	358,224	435,291	435,291			
Trading Liabilities	5,407	5,407	5,141	5,141			
Borrowed Money	3,886,856	3,886,856	3,778,733	3,778,733			7
Call Money	892,400	892,400	1,655,000	1,655,000			
Payables under Repurchase Agreements	9,259,955	9,259,955	14,026,979	14,026,979			
Foreign Exchanges Liabilities	400	400	31	31			
Short-term Entrusted Liability	3,685,145	3,685,145	893,463	893,463			
Other Liabilities	4,572,679	4,572,679	5,498,046	5,498,046			
Reserve for Bonus Payments	5,668	5,668	5,580	5,580			
Reserve for Employees' Retirement Benefits	9,636	9,636	14,068	14,068			
Reserve for Directors' Retirement Benefits	918	918	848	848			
Deferred Tax Liabilities	58,519	58,519	—	—			4-c
Deferred Tax Liabilities for Land Revaluation	646	646	—	—			4-d
Acceptances and Guarantees	214,048	214,048	371,867	371,867			
Total Liabilities	83,110,493	83,110,493	94,211,530	94,211,530			
(Net Assets)							
Paid-in Capital	4,776,257	4,776,257	4,040,198	4,040,198			1-a
Common equity	4,751,257	4,751,257	4,015,198	4,015,198			
of which: lower dividend rate stock	(4,325,539)	(4,325,539)	(3,589,481)	(3,589,481)			
Other	24,999	24,999	24,999	24,999			
Capital Surplus	25,020	25,020	25,020	25,020			1-b
Capital surplus	24,999	24,999	24,999	24,999			
Other capital surplus	20	20	20	20			

(Millions of Yen)

Items	a	b	c	d	e	f
	As of September 30, 2024		As of September 30, 2023		Reference numbers or symbols for referring to Template CC1	Reference numbers or symbols for referring to appended tables
	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation		
Retained Earnings	1,151,926	1,151,926	2,145,036	2,145,036		1-c
Legal reserves	875,166	875,166	863,166	863,166		
Voluntary reserves	276,760	276,760	1,281,870	1,281,870		
Special reserves	398,783	398,783	398,783	398,783		
General reserves	503,612	503,612	503,612	503,612		
AFF Industries, Community and Environment Reserve Fund	33,604	33,604	36,541	36,541		
Reserves for tax basis adjustments of fixed assets	26,482	26,482	29,566	29,566		
Others	7	7	7	7		
Unappropriated retained earnings or unappropriated deficit (deficit in parentheses)	(685,729)	(685,729)	313,359	313,359		
Total Owners' Equity	5,953,203	5,953,203	6,210,255	6,210,255		
Net Unrealized Gains on Other Securities	(795,123)	(795,123)	(1,828,350)	(1,828,350)		
Net Deferred Losses on Hedging Instruments	(210,654)	(210,654)	100,352	100,352		5
Revaluation Reserve for Land, net of taxes	(4,346)	(4,346)	(2,099)	(2,099)		
Total Valuation and Translation Adjustment	(1,010,124)	(1,010,124)	(1,730,097)	(1,730,097)	(a)	
Total Net Assets	4,943,079	4,943,079	4,480,157	4,480,157		
Total Liabilities and Net Assets	88,053,573	88,053,573	98,691,688	98,691,688		

Appended Tables

1. Owners' Equity

(1) Non-Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Non-Consolidated balance sheet items	As of September 30, 2024	As of September 30, 2023	Remarks
1-a	Paid-in Capital	4,776,257	4,040,198	
1-b	Capital Surplus	25,020	25,020	
1-c	Retained Earnings	1,151,926	2,145,036	
	Total Owners' Equity	5,953,203	6,210,255	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	As of September 30, 2023	Remarks
	Directly issued qualifying common share capital plus related capital surplus and retained earnings	5,953,203	6,210,255	Directly issued qualifying common share capital plus related capital surplus and retained earnings (before adjusting cash dividends to be paid)
1a	Of which: capital and capital surplus	4,801,277	4,065,219	
2	Of which: retained earnings	1,151,926	2,145,036	
	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	—	—	

2. Intangible Assets

(1) Non-Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Non-Consolidated balance sheet items	As of September 30, 2024	As of September 30, 2023	Remarks
2	Intangible Fixed Assets	56,581	48,218	
	Income taxes related to above	—	(13,380)	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	As of September 30, 2023	Remarks
8	Intangible assets: goodwill	—	—	
9	Intangible assets: other	56,581	34,837	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, 2024	As of September 30, 2023	Remarks
3	Defined-benefit pension fund net assets (prepaid pension costs)	13,421	7,415	
	Income taxes related to above	—	(2,057)	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	As of September 30, 2023	Remarks
15	Defined-benefit pension fund net assets (prepaid pension costs)	13,421	5,357	

4. Deferred Tax Assets

(1) Non-Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Non-Consolidated balance sheet items	As of September 30, 2024	As of September 30, 2023	Remarks
4-a	Deferred Tax Assets	—	729,500	
4-b	Deferred Tax Assets for Land Revaluation	—	1,600	
4-c	Deferred Tax Liabilities	58,519	—	
4-d	Deferred Tax Liabilities for Land Revaluation	646	—	
	Intangible assets to which tax-effect accounting was applied	—	13,380	
	Net defined-benefit asset to which tax-effect accounting was applied	—	2,057	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	As of September 30, 2023	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	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	
25	Amount exceeding the 15% threshold on specified items	—	—	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	—	446,710	

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, 2024	As of September 30, 2023	Remarks
5	Net Deferred Losses on Hedging Instruments	(210,654)	100,352	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	As of September 30, 2023	Remarks
11	Deferred gains or losses on derivatives under hedge accounting	(191,774)	(27,139)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"

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

(1) Non-Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Non-Consolidated balance sheet items	As of September 30, 2024	As of September 30, 2023	Remarks
6-a	Securities	38,374,123	44,431,930	
6-b	Money Held in Trust	8,533,445	10,557,219	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	As of September 30, 2023	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	165,114	151,780	
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)	165,114	151,780	

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	As of September 30, 2023	Remarks
	Significant investments in the capital, etc., of other financial institutions	66,424	65,600	
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)	38,224	37,211	
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	—	—	
73	Significant investments in the common stock of other financial institutions that are below the thresholds for deduction (before risk weighting)	28,199	28,389	

7. Other Capital Instruments

(1) Non-Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Non-Consolidated balance sheet items	As of September 30, 2024	As of September 30, 2023	Remarks
7	Borrowed Money	3,886,856	3,778,733	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	As of September 30, 2023	Remarks
32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standard	600,004	1,316,972	

Overview of RWA (Non-Consolidated)

OV1: Overview of RWA (Non-Consolidated)

(Millions of Yen)

No.		a	b	c	d
		RWA		Minimum capital requirements	
		As of September 30, 2024	As of September 30, 2023	As of September 30, 2024	As of September 30, 2023
1	Credit risk (excluding counterparty credit risk)	10,671,988	11,959,345	853,759	956,747
2	Of which: standardized approach (SA)	4,908,020	5,639,829	392,641	451,186
3	Of which: foundation internal ratings-based (F-IRB) approach	3,650,451	4,180,210	292,036	334,416
4	Of which: supervisory slotting approach	1,766,978	1,760,209	141,358	140,816
5	Of which: advanced internal rating-based (A-IRB) approach	211,193	240,760	16,895	19,260
	Of which: significant investments	—	—	—	—
	Of which: estimated residual value of lease transactions	—	—	—	—
	Others	135,344	138,335	10,827	11,066
6	Counterparty credit risk (CCR)	386,175	346,635	30,894	27,730
7	Of which: standardized approach for counterparty credit risk (SA-CCR)	144,245	79,854	11,539	6,388
8	Of which: expected positive exposure (EPE) method	—	—	—	—
	Of which: central counterparty related exposure (CCP)	63,102	99,327	5,048	7,946
9	Others	178,827	167,453	14,306	13,396
10	Credit valuation adjustment (CVA)	193,902	94,485	15,512	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)	193,902	94,485	15,512	7,558
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	—	—	—	—
12	Equity investments in funds - look-through approach	7,347,837	11,901,628	587,827	952,130
13	Equity investments in funds - mandate-based approach	—	—	—	—
	Equity investments in funds - simple approach (subject to 250% RW)	—	—	—	—
	Equity investments in funds - simple approach (subject to 400% RW)	107,481	124,862	8,598	9,989
14	Equity investments in funds - fall-back approach (subject to 1250% RW)	689,817	809,778	55,185	64,782
15	Settlement risk	2,354	53	188	4
16	Securitization exposures in banking book	1,995,926	2,226,653	159,674	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)	1,995,926	2,226,653	159,674	178,132
19	Of which: securitization standardized approach (SEC-SA)	—	—	—	—
	Of which: 1250% risk weight is applied	0	0	0	0
20	Market risk	2,362,137	861,940	188,971	68,955
21	Of which: standardized approach (SA)	2,362,137	861,940	188,971	68,955
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	1,591,616	991,603	127,329	79,328
25	Amounts below the thresholds for deduction	70,499	1,187,749	5,639	95,019
26	Floor adjustment	—	—	—	—
27	Total	25,419,736	30,504,737	2,033,578	2,440,378

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

IRRBB1 – Quantitative information on IRRBB

(Millions of Yen)

No.		a	b	c	d
		ΔEVE		ΔNII	
		As of September 30, 2024	As of September 30, 2023	As of September 30, 2024	As of September 30, 2023
1	Parallel up	1,726,608	2,390,428	103,931	251,099
2	Parallel down	(1,729,868)	(2,603,289)	(8,549)	(213,561)
3	Steeper	826,007	1,136,426		
4	Flattener	27,246	43,906		
5	Short rate up	415,233	532,472		
6	Short rate down	129,226	131,412		
7	Maximum	1,726,608	2,390,428	103,931	251,099
		e		f	
		As of September 30, 2024		As of September 30, 2023	
8	Tier 1 capital	5,626,630		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	As of September 30, 2024	As of September 30, 2023
1	Total non-consolidated assets as per published financial statements	88,053,573	98,691,688
3	Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	—	—
4	Adjustments for temporary exemption of central bank reserves (–)	17,650,106	20,552,514
5	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure (–)		
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	—	—
7	Adjustments for eligible cash pooling transactions	—	—
8	Adjustments for derivative financial instruments	78,275	557,847
8a	Total exposures related to derivative transactions	960,287	953,376
8b	The accounting value of derivatives recognized as assets (–)	882,011	395,529
9	Adjustment for securities financing transactions (SFTs) (ie repurchase agreements and similar secured lending)	769,245	1,115,673
9a	Total exposures related to SFTs	825,485	2,014,939
9b	The accounting value of the SFTs recognized as assets (–)	56,239	899,266
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	1,259,364	1,407,559
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital (–)	—	—
12	Other adjustments	(323,884)	(1,606,325)
12a	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (–)	108,227	377,236
12b	The amount of customers' liabilities for acceptances and guarantees (–)	214,048	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 (–)	1,609	857,221
13	Leverage ratio exposure measure	72,186,467	79,613,929

LR2: Leverage ratio common disclosure template

				(Millions of Yen, %)	
No.	items	As of September 30, 2024	As of September 30, 2023		
On balance sheet exposures (1)					
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	69,251,167	76,472,510		
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	—	—		
3	Deductions of receivable assets for cash variation margin provided in derivatives transactions (–)	1,609	857,221		
4	Adjustment for securities received under securities financing transactions that are recognized as an asset (–)	—	—		
5	The amount of adjustments associated with Tier 1 capital (specific and general provisions) (–)	—	—		
6	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (–)	108,227	377,236		
7	Total on-balance sheet exposures (a)	69,141,330	75,238,053		
Derivative exposures (2)					
8	Replacement cost (RC) associated with all derivatives transactions multiplied by 1.4	441,163	409,041		
9	Potential future exposure (PFE) associated with all derivatives transactions multiplied by 1.4	519,123	544,335		
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (–)	—	—		
11	Adjusted effective notional amount of written credit derivatives	—	—		
12	Adjusted effective notional offsets and add-on deductions for written credit derivatives (–)	—	—		
13	Total derivative exposures (b)	960,287	953,376		
Securities financing transaction exposures (3)					
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	56,239	899,266		
15	Netted amounts of cash payables and cash receivables of gross SFT assets (–)	—	—		
16	Counterparty credit risk exposure for SFT assets	769,245	1,115,673		
17	Agent transaction exposures	—	—		
18	Total exposures related to SFTs (c)	825,485	2,014,939		
Off balance sheet exposures (4)					
19	Off-balance sheet exposure at gross notional amount	3,568,221	3,663,110		
20	Adjustments for conversion to credit equivalent amounts (–)	2,308,857	2,255,550		
22	Off-balance sheet items (d)	1,259,364	1,407,559		
Leverage ratio (5)					
23	Tier 1 capital (e)	5,626,630	5,447,033		
24	Total exposures ((a)+(b)+(c)+(d)) (f)	72,186,467	79,613,929		
25	Leverage ratio on a non-consolidated basis ((e)/(f))	7.79%	6.84%		
26	National minimum leverage ratio requirement	3.15%	3.00%		
27	Applicable leverage buffers	—	—		
Leverage ratio included in due from the Bank of Japan (6)					
	Total exposures (f)	72,186,467	79,613,929		
	The deposits with the Bank of Japan	17,650,106	20,552,514		
	Total exposures (including the deposits with the Bank of Japan) (f')	89,836,573	100,166,443		
	Leverage ratio on a non-consolidated basis (including the deposits with the Bank of Japan) ((e)/(f'))	6.26%	5.43%		
Disclosure of Average (7)					
28	Mean value of the amount of assets related to SFTs (after the deductions) ((g) + (h))	55,152	610,367		
	Mean value of the amount of assets related to SFTs (g)	55,152	610,367		
	Mean value of the amount of deductions from the assets above (–) (h)	—	—		
29	Quarter-end value of the amount of assets related to SFTs ((i)+(j))	56,239	899,266		
	14 Quarter-end value of the amount of assets related to SFTs (i)	56,239	899,266		
	15 Quarter-end value of the amount of deductions from the assets above (line 14) (–) (j)	—	—		
30	Total exposures incorporating mean values from line 28 of the amount of assets related to SFTs (k)	72,185,380	79,325,031		
30a	Total exposures (including the deposits with the Bank of Japan) incorporating mean values from line 28 of the amount of assets related to SFTs (l)	89,835,487	99,877,545		
31	Leverage ratio on a non-consolidated basis incorporating mean values from line 28 of the amount of assets related to SFTs ((e)/(k))	7.79%	6.86%		
31a	Leverage ratio on a non-consolidated basis (including the deposits with the Bank of Japan) incorporating mean values from line 28 of the amount of assets related to SFTs ((e)/(l))	6.26%	5.45%		

The Key drivers of material changes observed from the end of the previous reporting period to the end of the current reporting period

The key driver was a decrease in on-balance sheet assets due to the sale of assets.

Sound Management of Liquidity Risk (Non-Consolidated)

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

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

Items		The current quarter (July 1 to September 30, 2024)		The previous quarter (April 1 to June 30, 2024)	
High-quality liquid assets (1)					
1	Total high-quality liquid assets	24,741,034		23,083,919	
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	9,814	950	10,035	971
3	of which: stable deposits	449	13	461	13
4	of which: quasi-stable deposits	9,365	936	9,574	957
5	Cash outflows relating to unsecured wholesale funding	13,423,825	10,356,974	14,919,437	10,828,858
6	of which: qualifying operational deposits	—	—	—	—
7	of which: capital relating to unsecured wholesale funding, excluding qualifying operational deposits and debt securities	12,528,662	9,461,812	13,863,381	9,772,802
8	of which: debt securities	895,162	895,162	1,056,055	1,056,055
9	Cash outflows relating to secured funding, etc.		168,157		180,127
10	Cash outflows relating to funding programs and credit/ liquidity facilities such as derivative transactions, etc.	4,983,465	3,451,620	4,577,596	2,980,837
11	of which: cash outflows relating to derivative transactions	3,159,193	3,159,193	2,679,787	2,679,787
12	of which: cash outflows relating to funding programs	—	—	—	—
13	of which: cash outflows relating to credit/liquidity facilities	1,824,272	292,426	1,897,809	301,050
14	Cash outflows based on an obligation to provide capital	3,840,278	366,960	3,693,272	241,969
15	Cash outflows relating to contingencies	5,101,034	126,901	5,139,729	126,760
16	Total cash outflows		14,471,563		14,359,525
Cash inflows (3)		Amount before multiplying a cash inflow ratio	Amount after multiplying a cash inflow ratio	Amount before multiplying a cash inflow ratio	Amount after multiplying a cash inflow ratio
17	Cash inflows relating to secured fund management, etc.	—	—	0	—
18	Cash inflows relating to collections of advances, etc.	2,305,023	1,645,290	2,186,353	1,529,417
19	Other cash inflows	3,349,957	671,989	3,061,020	272,569
20	Total cash inflows	5,654,981	2,317,279	5,247,373	1,801,987
Liquidity coverage ratio on a non-consolidated basis (4)					
21	Sum of high-quality liquid assets that can be included		24,741,034		23,083,919
22	Net cash outflows		12,154,283		12,557,537
23	Liquidity coverage ratio on a non-consolidated basis		203.5%		183.8%
24	The number of data for calculating the average value		62		62

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

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

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

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

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

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

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

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

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

Other items concerning the non-consolidated liquidity coverage ratio

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

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

(Millions of Yen, %)

Items	The current quarter (July 1 to September 30, 2024)					The previous quarter (April 1 to June 30, 2024)					
	Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value	
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		
Available stable funding (ASF) items (1)											
1	Capital; of which:	5,568,239	—	—	—	5,568,239	5,018,856	—	—	—	5,018,856
2	Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	5,568,239	—	—	—	5,568,239	5,018,856	—	—	—	5,018,856
3	Other capital instruments that are not included in the above category	—	—	—	—	—	—	—	—	—	—
4	Funding from retail and small business customers; of which:	9,691	—	—	—	8,744	9,825	—	—	—	8,865
5	Stable deposits	441	—	—	—	419	445	—	—	—	422
6	Less stable deposits	9,250	—	—	—	8,325	9,380	—	—	—	8,442
7	Wholesale funding; of which:	3,800,251	42,120,951	27,840,248	3,871,420	40,125,969	3,981,304	50,285,602	24,761,428	2,915,288	39,498,276
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	3,800,251	42,120,951	27,840,248	3,871,420	40,125,969	3,981,304	50,285,602	24,761,428	2,915,288	39,498,276
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	37,413	3,876,193	3,155	57	1,635	3,789	3,935,525	100,797	177,694	50,452
12	Derivative liabilities	—	—	—	—	—	—	—	—	177,640	—
13	All other liabilities and equity not included in the above categories	37,413	3,876,193	3,155	57	1,635	3,789	3,935,525	100,797	54	50,452
14	Total available stable funding					45,704,588					44,576,450
Required stable funding (RSF) items (2)											
15	HQLA					1,874,907					1,391,602
16	Deposits held at financial institutions for operational purposes	48,123	—	—	—	24,061	3,471	—	—	—	1,735
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	7,502,893	5,629,507	1,710,065	21,149,881	27,350,737	9,922,745	6,011,867	1,708,382	23,823,535	31,905,319
18	Loans to- and repo transactions with-financial institutions (secured by level 1 HQLA)	—	—	—	—	—	—	—	—	—	—
19	Loans to- and repo transactions with-financial institutions (not included in item 18)	440,262	2,060,989	789,441	2,192,673	3,224,403	456,903	1,983,030	926,196	2,172,133	3,291,059
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	475,332	3,354,880	795,354	7,769,105	9,016,046	535,157	3,873,172	577,134	7,863,417	9,292,904
21	With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk	—	1,919,237	98,520	454,707	1,328,537	—	2,162,667	66,268	378,160	1,364,867
22	Residential mortgages; of which:	—	1	1	10	11	—	2	2	16	16
23	With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk	—	—	—	—	—	—	—	—	—	—
24	Securities that are not in default and do not qualify as HQLA and other similar assets	6,587,298	213,635	125,267	11,188,091	15,110,275	8,930,685	155,662	205,048	13,787,968	19,321,339
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	990,737	355,014	130,595	1,937,594	3,226,846	984,179	557,806	114,852	2,099,822	3,370,290
27	Physical traded commodities, including gold	—	—	—	—	—	—	—	—	—	—
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)				878,219	748,588				1,013,985	863,943
29	Derivative assets				168,987	168,987				—	—
30	Derivative liabilities (before deduction of variation margin posted)				3,847	3,847				92,726	92,726
31	All other assets not included in the above categories	990,737	355,014	130,595	886,539	2,305,422	984,179	557,806	114,852	993,110	2,413,620
32	Off-balance sheet items				6,736,065	211,145				6,940,017	218,697
33	Total required stable funding					32,687,698					36,887,645
34	Non-consolidated net stable funding ratio (NSFR)					139.8%					120.8%

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

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

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

Items concerning exceptional treatment regarding interdependent assets and liabilities

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

Other items concerning the non-consolidated net stable funding ratio

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

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

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