NORINCHUKIN

For The Six Months Ended September 30, 2025

INTERIM REPORT 2025

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

Our focus is on the agriculture, fishery, and forestry industries.
This means that nature is our partner,
and nothing in nature bears fruit overnight.
Industries in this sector don't make things
—they produce and nurture life as a legacy for future generations.

This is precisely why we maintain a century-long dedication to
serving those who sustain these industries
and their local communities, no matter how small the scale of their operations.
And as the sole financial institution wholly devoted to this sector
—the very cornerstone of our nation, we strive consistently
to generate solid outcomes in the global financial markets.

But that is no longer enough.
We must take on a greater role than ever before so that
the agriculture, fishery, and forestry industries continue developing
in response to the changing times.

We must harness our financial knowledge to make
new contributions that extend beyond our past functions and scope.
We must do our utmost to address on-the-ground issues.
We must respond to the needs not only of producers,
but also to those of processors, distributors and consumers.

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

Now is the time for each and every one of us to give our all.
We aim to make the chain of life that connects us to the future
more bounteous and more certain.

Dedicated to sustaining all life.

The Norinchukin Bank

Contents

Forward-Looking Statements

This report contains information about the financial condition and performance of the Bank as of September 30, 2025 (unless otherwise stated), as well as forward-looking statements pertaining to the expectations, forecasts, prospects, business plans, targets, etc., of the Bank.

These statements are based on estimates that use information the Bank had obtained at the time it prepared the report. These statements are also based on certain assumptions; these statements and assumptions may be objectively inaccurate, or may not come to fruition in the future. The Bank is not obliged to update these statements.

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

Message from the Management

We would like to sincerely thank all our stakeholders for being the partners and supporting the operations of The Norinchukin Bank ("the Bank"). We have published this Interim Report to provide an overview of the Bank's financial results for the first half of fiscal 2025. We hope this report will help you better understand the Bank's outline.

Looking back at the financial markets during the first half of fiscal 2025, Japanese long-term interest rates rose as markets became increasingly concerned about weakening fiscal policy, while in the United States policy rate was lowered in September as part of policy adjustment in response to a slowdown in the labor market. In the stock market, share prices remained at solid level as corporate earnings were strong and concerns over the impact of the US tariffs receded. In the foreign exchange market, the yen depreciated further against the euro as markets became increasingly focused on the end of rate-cutting cycle in Europe. The market environment is expected to remain highly volatile and uncertain, from the impact of policies of the US administration, the rise in geopolitical risks, and the impact of these factors on inflation and labor market data.

Under these uncertain market conditions, the Bank has maintained its strong focus on financial soundness, and achieved a consolidated ordinary profit of ¥86.2 billion and a profit attributable to owners of parent of ¥84.6 billion in the first half of fiscal 2025. Our capital adequacy maintained solid level, with consolidated Common Equity Tier1 Capital Ratio at 18.22% which benefited, among others, from improvement in gains/losses on revaluation of securities. These results were the outcome of the Bank's ongoing efforts, backed by the ¥1.4 trillion of capital enhancement that was supported by our members last fiscal year, to rebuild "Earning Power," including diversification of income sources, with an aim of strengthening profitability over the medium-to-long term. At present, the Bank maintains its expectation that full fiscal 2025 to be profit at ¥30 billion to ¥70 billion range, assuming that market uncertainty would continue. The Bank will further continue to diversify its revenue sources and strengthen its financial management and risk control with the aim of achieving stable profits from fiscal 2026 onwards.

The Bank also intends to contribute to the sustainable development of the agriculture, fishery and forestry ("AFF") industries, in line with "Our Purpose." From the prior fiscal year, the Bank began promoting initiatives in accordance with its Medium-Term Vision, which sets out five key "Visions" for 2030. One of these themes is to "Support Sustainable Development of AFF Industries and Local Communities." AFF industries continue to face a tough environment, including a shortage of AFF producers, escalating production material costs caused by yen depreciation and global inflation, intensifying climate change and natural disasters. The Bank intends to leverage its strength of having access across the entire food & agriculture value chain, from production through processing, distribution, and consumption, as well as its diverse networks both within and outside Japan to provide various solutions, including finance, consultation for AFF producers, support for exports and to help address environmental issues. Through these efforts, the Bank will endeavor to help resolve issues and raise added value across the entire food & agriculture value chain, including the front line of AFF industries.

Finally, the Bank, together with JA Bank, JF Marine Bank, and JForest Group, will continue to fulfill the roles and functions unique to cooperatives, and strive to become a financial institution and organization trusted by all its stakeholders. We sincerely ask for your continued support.

January 2026

The Norinchukin Bank
Chairman of the Supervisory Committee
YAMANO Toru

The Norinchukin Bank
President and Chief Executive Officer
KITABAYASHI Taro

Financial Results for the First Half of Fiscal 2025

Income

On a consolidated basis, Ordinary Profit came to ¥86.2 billion (a loss of ¥858.8 billion in the same period of fiscal 2024), and Profit Attributable to Owners of Parent was ¥84.6 billion (a loss of ¥893.9 billion in the same period of fiscal 2024).

On a non-consolidated basis, Ordinary Profit came to ¥94.6 billion (a loss of ¥880.4 billion in the same period of fiscal 2024), and Net Income of ¥97.2 (a loss of ¥911.8 billion in the same period of fiscal 2024).

Balance of Assets and Liabilities

On a consolidated basis, Total Assets at the end of the first half of fiscal 2025 were ¥83,292.8 billion, down ¥205.9 billion from the previous fiscal year-end. Total Net Assets came to ¥5,128.0 billion, up ¥412.5 billion from the previous fiscal year-end.

On a non-consolidated basis, Total Assets were ¥79,143.6 billion, down ¥416.2 billion from the previous fiscal year-end. On the assets side, Loans and Bills Discounted were ¥18,934.5 billion, and Securities were ¥33,688.5 billion. On the liabilities side, Deposits amounted to ¥53,825.5 billion and Debentures were ¥596.8 billion.

Capital Adequacy Ratio (Basel III Standard)

On a consolidated basis, the Bank's Common Equity Tier 1 Capital Ratio was 18.22%, its Tier 1 Capital Ratio was 20.05%, and its Total Capital Ratio was 22.47%.

On a non-consolidated basis, the Bank's Common Equity Tier 1 Capital Ratio was 17.77%, its Tier 1 Capital Ratio was 19.78%, and its Total Capital Ratio was 22.17%.

Key Management Indicators

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

	First Half of Fiscal 2023	Fiscal 2023	First Half of Fiscal 2024	Fiscal 2024	**First Half of Fiscal 2025**	**First Half of Fiscal 2025**
Ordinary Income	¥ 1,547.4	¥ 3,018.0	¥ 1,086.3	¥ 1,984.4	**¥ 1,094.5**	**$ 7,351**
Ordinary Profits (Losses)	185.5	134.2	(858.8)	(1,769.0)	**86.2**	**578**
Profit (Loss) Attributable to Owners of Parent	144.3	63.6	(893.9)	(1,807.8)	**84.6**	**568**
Total Comprehensive Income	(904.4)	(1,168.5)	127.2	(528.7)	**413.0**	**2,774**
Total Net Assets	4,704.2	4,440.3	5,302.7	4,715.4	**5,128.0**	**34,441**
Total Assets	101,953.9	99,804.8	91,724.3	83,498.8	**83,292.8**	**559,425**
Capital Adequacy Ratio (BIS) (Note 2)						
Common Equity Tier 1 Capital Ratio (%)	14.02	16.43	20.17	17.70	**18.22**	**18.22**
Tier 1 Capital Ratio (%)	18.12	21.18	22.26	19.65	**20.05**	**20.05**
Total Capital Ratio (%)	18.13	21.23	22.35	22.28	**22.47**	**22.47**

Notes: 1. U.S. dollars have been converted at the rate of ¥148.89 to U.S.$1, the effective rate of exchange at September 30, 2025.
2. The calculation of the Bank's Consolidated BIS Capital Adequacy Ratio is based on the formula found in Notification No. 4 of the Financial Services Agency and the Ministry of Agriculture, Forestry and Fisheries (Standards for Judging the Soundness of Management of the Norinchukin Bank) issued in 2006.

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

	First Half of Fiscal 2023	Fiscal 2023	First Half of Fiscal 2024	Fiscal 2024	**First Half of Fiscal 2025**	**First Half of Fiscal 2025**
Ordinary Income	¥ 1,530.1	¥ 2,984.4	¥ 1,053.1	¥ 1,910.6	**¥ 1,085.5**	**$ 7,291**
Ordinary Profits (Losses)	176.9	119.5	(880.4)	(1,813.2)	**94.6**	**635**
Net Income (Loss)	141.2	59.9	(911.8)	(1,842.5)	**97.2**	**653**
Paid-in Capital	4,040.1	4,040.1	4,776.2	4,817.4	**4,817.4**	**32,355**
Total Net Assets	4,480.1	4,211.5	4,943.0	4,340.6	**4,795.6**	**32,209**
Total Assets	98,691.6	96,416.7	88,053.5	79,559.9	**79,143.6**	**531,557**
Deposits	65,289.1	62,851.9	58,908.1	56,135.4	**53,825.5**	**361,512**
Debentures	435.2	379.5	358.2	449.8	**596.8**	**4,008**
Loans and Bills Discounted	17,318.3	16,990.7	17,127.6	17,476.1	**18,934.5**	**127,171**
Securities	44,431.9	44,123.1	38,374.1	31,594.6	**33,688.5**	**226,264**
Capital Adequacy Ratio (BIS) (Note 2)						
Common Equity Tier 1 Capital Ratio (%)	13.66	16.13	19.92	17.24	**17.77**	**17.77**
Tier 1 Capital Ratio (%)	17.85	20.97	22.13	19.41	**19.78**	**19.78**
Total Capital Ratio (%)	17.86	21.02	22.23	22.04	**22.17**	**22.17**

Notes: 1. U.S. dollars have been converted at the rate of ¥148.89 to U.S.$1, the effective rate of exchange at September 30, 2025.
2. The calculation of the Bank's Non-Consolidated BIS Capital Adequacy Ratio is based on the formula found in Notification No. 4 of the Financial Services Agency and the Ministry of Agriculture, Forestry and Fisheries (Standards for Judging the Soundness of Management of the Norinchukin Bank) issued in 2006.

Our Purpose, Important Issues, Vision and Shared Value

Philosophy

Purpose

What kind of contribution will we make to the future for a sustainable environment and society?

Materiality

Environmental and social issues that we will face in the medium to long term

Business Activities

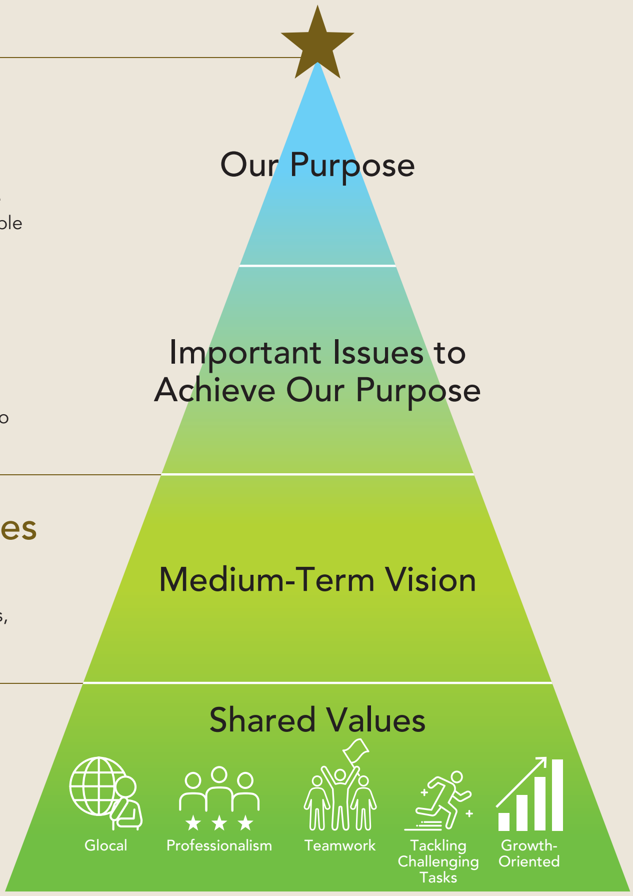
Vision/Strategy

Towards solving important issues, our vision for the medium term

Values

Shared Value

Towards the realization of our vision, the foundation for practicing our daily work



Purpose

Dedicated to sustaining all life.

– Work together with our stakeholders to foster the AFF industries and to create a prosperous future for food and lifestyles, and thereby contribute to a sustainable global environment –

Materiality

Important Issues to Achieve Our Purpose

- Realizing a carbon-neutral society
- Realizing a society living in harmony with nature
- Strengthening the "earning power" of the AFF industries
- Realizing a resilient food sytem
- Achieving well-being at both local and international level

Vision / Strategy

Medium-Term Vision

Nochu Vision 2030

– Taking on challenges of a changing world as we look to the future –

- Create impact for the global environment, society, and economy
- Support sustainable development of AFF industries and local communities
- Create value for cooperative members and users through optimal integration of digital and real
- Ensure stable returns and play a role as the national level banking institution for the AFF cooperatives
- Realize a flexible and resilient organization that continues to take on challenge of changes

The Bank's major stakeholders: Members (JA, JF, JForest, etc.) / Individual cooperative members (i.e., people working in the AFF industries) / Local communities / Our clients (deposits and savings, loans) including AFF-related companies / Investors / Business partners / Governments and municipalities / Norinchukin Group employees

Initiatives during the First Half of Fiscal 2025

The Bank has set out five key “visions” for 2030 in its Medium-Term Vision. This section introduces the relevant initiatives carried out in the first half of fiscal 2025.

1. Create Impact for the Global Environment, Society, and Economy

Through engagement with investees, borrowers, and other counterparties, the Bank gained an understanding of the social and environmental issues faced by corporate entities, and provided a range of solutions to aid in resolution of their issues, including financial ones.

Furthermore, in order to increase the sustainability of the entire food & agriculture value chain from production, processing, distribution, and retail, the Bank cooperated with its members to support the origination and sale of carbon credits derived from the AFF industries. In addition, the Bank runs an Insetting Consortium with 19 food & agriculture companies and bodies to discuss the promotion of insetting*1.

*1 Insetting is a subset of corporate activity aimed at reducing indirect greenhouse gas emissions (Scope 3). It involves investing in or providing support for emission reductions by companies within the same value chain, the benefits of which accrue not only to the company itself but to the value chain as a whole. Through the Consortium, the Bank aims to investigate ways of promoting insetting together with member companies and bodies, and prepare guidelines for domestic companies.

2. Support Sustainable Development of AFF Industries and Local Communities*2

The Bank aims to lead growth across the food & agriculture value chain and contribute to the formation of resilient and sustainable food systems. To this end, the Bank provided various forms of support to AFF producers and food & agriculture-related companies, from both a financial and non-financial perspective.

From a financial perspective, the Bank provided loans, equity finance via the group company The Agribusiness Investment & Consultation Co., Ltd., and supported clients in making appropriate management improvements and in business succession. In a non-financial perspective, the Bank provided consulting services to help producers in agriculture industry grow operations, promoted exports, and provided M&A advisory support.

*2 Please refer to Revitalization of Local Communities on page 7

3. Create Value for Cooperative Members and Users through Optimal Integration of Digital and Real

As a national level financial institution supporting JA Bank and JF Marine Bank*3, The Norinchukin Bank supported JA, JF, and other entities in their efforts to enhance management strategy and strengthen earnings base, including their lending capability. Initiatives were implemented across the whole JA Bank and JF Marine Bank to combat money laundering and financial crime, and to strengthen related measures.

JA Bank executed a nationwide campaign to raise the number of members and users, and further deepen its relationships as part of the “Connection-Strengthening Strategy” set out in its Medium-term Strategies. In addition, as part of its strategy to “Build contact points that integrate real and digital world,” JA Bank installed tablet devices in JAs for in-person transactions, and upgraded the functionality of JA Bank App Plus to offers bank and account transfers for digital transactions. Through these initiatives, JA Bank has improved both in-person and digital customer experience.

*3 JA Bank and JF Marine Bank are the nation-wide financial networks where member cooperatives effectively function as one financial institution. JA Bank consists of JA, JA Shinnoren (Prefectural Banking Federations of Agricultural Cooperatives) and The Norinchukin Bank. JF Marine Bank consists of JF, JF Shingyoren (Prefectural Banking Federations of Fishery Cooperatives), and The Norinchukin Bank.

4. Ensure Stable Returns and Play a Role as the National Level Banking Institution for the AFF Cooperatives

The Bank returned to profitability in the first half of fiscal 2025, with a Profit Attributable to the Owners of Parent of ¥84.6 billion, from the progress of portfolio improvement initiatives since the previous fiscal year. As part of efforts to diversify revenue sources and “Rebuild Earnings Power,” the Bank strengthened diversification of its investment portfolio across asset classes, regions, maturities, and investment timing. It also established a dedicated internal department to strengthen the asset management business conducted through group companies.

In addition, the Bank has worked to strengthen financial management and risk management, which forms the foundation for the above initiatives. The Bank established and operates a new management framework that facilitates appropriate checks over financial management, risk management, and investment execution, including the establishment of the Financial Strategy Committee.

5. Realize a Flexible and Resilient Organization that Continues to Take on Challenges of Changes

As competition for highly skilled professionals intensifies, the Bank moved forward with measures to enhance mid-career recruitment, including the introduction of an employee referral system.

The Bank worked to ensure stable IT and operational infrastructure by upgrading core systems, strengthening its BCP systems and enhancing cybersecurity measures. The Bank also advanced measures to raise the efficiency and sophistication of operating platforms that underpin its businesses, by further promoting the use of IT, digital technology, and data such as generative AI.

Revitalization of Local Communities

JA Bank's Agriculture Finance

JA Bank meets the funding needs of farmer's agricultural management and livelihoods in the form of agriculture-related loans, with JA, JA Shinnoren, and The Norinchukin Bank fulfilling each roles. To date, loan officers from JA, JA Shinnoren, and The Norinchukin Bank have proactively visited farmers directly, thereby addressing a wide range of funding needs. As of March 31, 2025, JA Bank's outstanding balance of agriculture-related loans were ¥1,844.9 billion (of which loans to farmers amounted to ¥1,232.5 billion). The outstanding balance of funds entrusted with Japan Finance Corporation and other entities were ¥625.6 billion.

Outstanding Balance of Agriculture-related Loans, by Type

(Unit: ¥ billion)

Type	March 31, 2024	March31, 2025
Direct agricultural loans	1,477.3	1,471.1
Agricultural policy–based loans	387.5	373.8
Of Which Agriculture Modernization Loans	206.6	207.4
Of Which Other policy-based loans	180.8	166.4
Total	1,864.8	1,844.9

Notes: 1. Direct agricultural loans are non-policy-based loans funded by JA Bank.
2. Agricultural policy-based loans refer to: (1) those financed directly or indirectly by local authorities; and (2) those provided by JA Bank at a low interest rate based on interest subsidies, etc., from local authorities.
3. Other policy-based loans include agricultural management improvement promotion loans (Super S Fund) and agricultural management assistance support loans.
4. This table includes outstanding loan balance of The Norinchukin Bank, on the basis of excluding policy-based loans such as the Bank of Japan's loan support program etc. which are financed by The Norinchukin Bank on behalf of the members.

Outstanding Balance of Agricultural Loans in Trust

(Unit: ¥ billion)

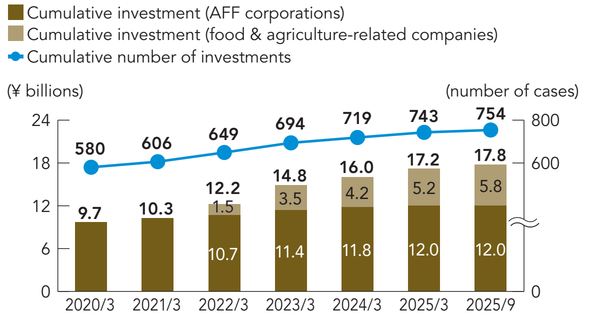
Type	March 31, 2024	March31, 2025
Japan Finance Corporation loans	635.7	625.4
Other	0.1	0.2
Total	635.9	625.6

Equity finance to AFF corporations and food & agriculture-related companies

The Bank and its group company have provided a cumulative total of ¥109.4 billion of equity finance to strengthen capital of AFF producers or provide growth capital to companies that support the food and agriculture value chain and the innovation in the food & agri (as of September 30, 2025).

The Agribusiness Investment & Consultation Co., Ltd., a group company of the Bank, had made a total of 754 investments totaling ¥17.8 billion to AFF corporations and food & agriculture-related companies (as of September 30, 2025).

Equity finance to AFF corporations and food & agriculture-related companies by the Agribusiness Investment & Consultation Co., Ltd.



Note 1: Due to rounding, the sum of each value may not match the total. Also, the number and amount of investments for food & agriculture-related companies include transfers from the part of the Bank's investments.

Note 2: With the enactment of the Act on Special Measures for Facilitating Investment in Agriculture, Forestry and Fisheries Corporations in 2021, the scope of investment by the Agribusiness Investment & Consultation Co., Ltd. was expanded from agricultural corporations to include AFF industries and food & agriculture-related companies.

Training of Next-Generation Farm Operators

As the main sponsor of AgriFuture Japan, the Bank encourages the training of next-generation farmers via Japan Institute of Agricultural Management ("the Institute") operated by AgriFuture Japan. Since the opening of the institute in 2013, 128 students have graduated and begun farming nationwide.

When the Institute celebrated its 10th anniversary in 2023, it launched an online school with the aim of expanding agricultural management education. The institute offers 12 courses throughout the year, tailored to different levels of management and participants' position. The courses are attended by around 200 participants a year.

Moreover, in April 2024, the institute launched the Innovator Training Academy, which aims to cultivate innovators with the skills to address agribusiness sector challenges and create new value, as part of ongoing efforts to further contribute to the agriculture industry.

Stronger Collaboration with the Japan Agricultural Corporations Association

In February 2014, the Bank entered into a comprehensive partnership agreement with the Japan Agricultural Corporations Association (JACA). JACA is a public-interest incorporated association with 2,109 pioneering agricultural corporation members nationwide as of end-March 2025. The partnership enables the association's members to easily address issues they face, including their capital investments, management streamlining and value-adding to agricultural and livestock products. It also provides a wide range of supports for new customer development and export of products by utilizing the Bank's network. In fiscal 2024, the Bank cosponsored the Farmers' &

Kids' Festival (cosponsored since fiscal 2010), an annual event where agricultural and other corporations throughout the nation sell their agricultural products and/or conduct workshops targeted at consumers in urban areas, and the Next Generation Agriculture Summit (cosponsored since fiscal 2016) to solicit selfmotivated young farmers.

Agricultural, Forestry, and Fisheries Future Fund

To support initiatives of AFF workers/business entities, the Bank established the "Agricultural, Forestry, and Fisheries Future Fund" in 2014 by contributing ¥20.0 billion. The Fund has provided subsidies for a total of 75 projects and initiatives.

Initiatives to Donate Food and Farming Study Materials

With the hope of nurturing understanding among the children who will lead the next generation through food and agriculture education, and contributing to the expansion of agricultural supporters and the development of local communities, the Bank donated study materials on the theme of agriculture and food for fifth graders in primary schools. Since fiscal 2008, the Bank has distributed more than 20 million books cumulatively to primary schools nationwide and Japanese schools overseas. In fiscal 2025, the Bank donated about 1.25 million books.

Establishment of network for forest, forestry, and lumber-related industries

The Bank launched the Wood Solution Network (WSN) in October 2016, where related upstream, midstream and downstream companies and organizations participate to pursue the development of forests and the forestry and lumber industries.
Working in collaboration with the endowed research department for the study of lumber-using systems established by the Bank at the University of Tokyo, WSN has continued activities to expand the use of lumber including initiatives such as the creation and dissemination of a guidebook on wood space design.
In December 2021, the Bank joined the Japan Wood Design Association, which was established to promote the forestry and forest management sectors as growth industries, advance regional revitalization and decarbonization, and contribute broadly to the realization of a sustainable society.

Supporting JForest Group's value-added initiatives

The Bank supports JForest Group's efforts to enhance added value as part of its initiatives to increase the income of AFF producers.
Specifically, the Bank financially supports the JForest Group's activities aimed to expand the use of domestically produced timber, as the JForest Group's targets to promote domestic timber usage and to realize a sustainable society that utilizes forest resources.

Nochu Potential Forest Productivity Fund

The Bank runs the Nochu Potential Forest Productivity Fund to provide subsidies for activity aimed at ensuring the sustainable provision of the multifunctional roles of forests, through the revitalization of private forests in danger of becoming deserted.
From 2005 through 2024*, the Fund has provided ¥2.82 billion of cumulative subsidies to 136 projects nationwide. From fiscal 2024, the fund has been expanded beyond conventional forest maintenance to include proactive support for projects related to forestland utilization and biodiversity conservation.

* The data from 2005 through 2013 is from the former fund named the Norinchukin 80th Anniversary Forest Rejuvenation Fund (FRONT80).

Establishment of a one-stop service platform that provides end-to-end support from creation to sales of forest carbon credits

In collaboration with the JForest Group, the Bank has launched a platform for forest carbon credits to contribute to promoting green growth in the field of forests and forestry and realizing carbon neutrality. Since its launch in March 2024, multiple transactions have been concluded via this platform. The platform will continue to provide one-stop service for the smooth creation of forest carbon credits by JForest nationwide and match cooperatives with companies wishing to purchase credits.

Promoting the JA Bank's "Furusato Kyoso Business"

The Bank is implementing the "Furusato Kyoso Business" (Hometown Co-creation Business) as an initiative to support regional revitalization measures undertaken by JA together with local stakeholders.
The Bank aim to implement regional revitalization measures tailored to the specific challenges and circumstances of each region and, thereby, leverage the unique financial intermediary functions of JA Bank.

(1) Enhancing digital inclusion - JA Smartphone Class

Digital services are ever more present in various aspects of our lives. Given smartphones have become an increasingly important infrastructure tool for day-to-day life, the Bank and JA Zenchu (Central Union of Agricultural Cooperatives) co-worked with major smartphone carriers to develop the JA Smartphone

Class program to meet the needs of the community. By the end of September 2025, approximately 6,000 classes had been held.

(2) Improving financial literacy - Developing regional financial education

Financial and economic education are becoming more important, as shown by the expansion of the national curriculum guidelines in Japan, in response to evolving economic, social, and living conditions.
From fiscal 2024, JA Bank has commenced nationwide programs, including (1) development of financial education classes for elementary school students that can be held in conjunction with food and agriculture events, and (2) classes for high school students taught by instructors dispatched to local schools and other locations. By the end of September 2025, over 100 classes had been held nationwide. JA Bank promotes regional financial education with focus on local community, which is its unique nature as cooperatives. JA Bank hopes students have opportunity to nurture their values for work and living in future, consider agriculture as career options, beyond "money" and "asset formation" which are taught in the program.

(3) Regional disaster preparedness hubs – Utilizing JA's capabilities

A country prone to disasters, Japan faces the urgent social challenge of preparing for intensifying and increasingly frequent natural disasters due to climate change and other factors.
JA Bank, with approximately 5,800 branches and with logistics and energy-related facilities as a comprehensive agricultural cooperative, support the livelihoods of farmers and the daily routines of local residents.
To leverage this infrastructure that is deeply integrated into every corner of the country as a lifeline in times of crisis, JA Bank is advancing efforts to establish disaster response hubs by providing JA branches as emergency shelters and supplying pre-stocked food, water, daily necessities, recovery materials, electricity, and other forms of energy.
In order to accelerate these measures, the Bank has put together a manual that sets out the necessary procedures at disaster-response hubs and a nationwide collection of case studies, which it has rolled out across the business.

JF Marine Bank: Support for fishery environmental conservation

Fishermen and JF organizations face an increasing burden of challenges, as number of fishermen are in a declining trend. Challenges the Fishery industry face include ecosystem interruption due to rising sea temperatures, floating trash across national borders and the dispersal of marine plastic waste.
In light of this situation, in 2023 we as JF Marine Bank began supporting activities to preserve the fishing environment and help expanding the activities of JF and fishermen to preserve the fishing environment.
By the end of September 2025, JF Marine Bank had implemented six initiatives nationwide.

Semiannual Consolidated Balance Sheet (Unaudited)

The Norinchukin Bank and Subsidiaries
As of September 30, 2025

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	September 30 2025	March 31 2025	**September 30 2025**
Assets			
Cash and Due from Banks (Notes 14, 16 and 17)	**¥16,441,559**	¥20,745,044	**$ 110,427**
Securities Purchased under Resale Agreements	**37,314**	18	**250**
Monetary Claims Bought (Notes 16 and 17)	**199,501**	221,553	**1,339**
Trading Assets (Note 16)	**143,439**	9,463	**963**
Money Held in Trust (Notes 6, 16 and 18)	**7,664,521**	7,935,088	**51,477**
Securities (Notes 3, 5, 6, 10, 16 and 17)	**33,407,542**	31,315,121	**224,377**
Loans and Bills Discounted (Notes 4, 5, 6, 9 and 16)	**19,604,839**	18,158,634	**131,673**
Foreign Exchange Assets (Note 5)	**221,837**	201,606	**1,489**
Other Assets (Notes 5, 6 and 16)	**1,585,167**	1,165,067	**10,646**
Tangible Fixed Assets (Note 15)	**136,293**	133,966	**915**
Intangible Fixed Assets	**74,345**	71,360	**499**
Net Defined Benefit Asset	**57,197**	56,148	**384**
Deferred Tax Assets	**3,107**	3,832	**20**
Customers' Liabilities for Acceptances and Guarantees (Note 5)	**3,831,692**	3,613,273	**25,735**
Reserve for Possible Loan Losses (Note 16)	**(115,459)**	(131,319)	**(775)**
Total Assets	**¥83,292,899**	¥83,498,860	**$ 559,425**
Liabilities and Net Assets			
Liabilities			
Deposits (Notes 7 and 16)	**¥53,818,454**	¥56,144,125	**$ 361,464**
Negotiable Certificates of Deposit (Note 16)	**1,183,199**	1,593,503	**7,946**
Debentures (Note 16)	**596,801**	449,823	**4,008**
Call Money and Bills Sold (Note 16)	**1,255,400**	1,262,400	**8,431**
Payables under Repurchase Agreements (Notes 6 and 16)	**6,646,561**	5,664,788	**44,640**
Trading Liabilities (Note 16)	**18,608**	8,814	**124**
Borrowed Money (Notes 6, 8 and 16)	**3,561,246**	3,541,841	**23,918**
Foreign Exchange Liabilities	**104**	—	**0**
Short-term Entrusted Funds (Note 16)	**2,856,982**	2,381,780	**19,188**
Other Liabilities (Note 16)	**4,293,808**	4,027,589	**28,838**
Reserve for Bonus Payments	**7,623**	7,717	**51**
Net Defined Benefit Liability	**2,164**	2,512	**14**
Reserve for Directors' Retirement Benefits	**1,118**	1,354	**7**
Deferred Tax Liabilities	**90,582**	83,362	**608**
Deferred Tax Liabilities for Land Revaluation	**541**	541	**3**
Acceptances and Guarantees	**3,831,692**	3,613,273	**25,735**
Total Liabilities	**78,164,889**	78,783,431	**524,984**
Net Assets			
Paid-in Capital (Note 11)	**4,817,427**	4,817,427	**32,355**
Capital Surplus	**23,399**	23,399	**157**
Retained Earnings	**458,590**	373,982	**3,080**
Total Owners' Equity	**5,299,417**	5,214,809	**35,592**
Net Unrealized Gains (Losses) on Other Securities	**(180,174)**	(548,212)	**(1,210)**
Net Deferred Gains (Losses) on Hedging Instruments	**(35,458)**	(5,594)	**(238)**
Revaluation Reserve for Land	**(4,678)**	(4,678)	**(31)**
Foreign Currency Transaction Adjustment	**7,363**	14,442	**49**
Remeasurements of Defined Benefit Plans	**29,978**	33,156	**201**
Total Accumulated Other Comprehensive Income	**(182,969)**	(510,886)	**(1,228)**
Non-controlling Interests	**11,562**	11,506	**77**
Total Net Assets	**5,128,010**	4,715,429	**34,441**
Total Liabilities and Net Assets	**¥83,292,899**	¥83,498,860	**$ 559,425**

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

Semiannual Consolidated Statements of Operations and Comprehensive Income (Unaudited)

(1) Consolidated Statement of Operations

The Norinchukin Bank and Subsidiaries
For the six-month period ended September 30, 2025

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	Six-Month period ended September 30		Six-Month period ended September 30
	2025	2024	**2025**
Ordinary Income	**¥ 1,094,555**	¥ 1,086,348	**$ 7,351**
Interest Income:	**855,390**	903,192	**5,745**
Interest on Loans and Bills Discounted	**217,890**	216,190	**1,463**
Interest and Dividends on Securities	**565,827**	586,054	**3,800**
Fees and Commissions	**18,604**	15,212	**124**
Trading Income	**1,446**	830	**9**
Other Operating Income	**46,359**	97,897	**311**
Other Ordinary Income (Note 12)	**172,754**	69,215	**1,160**
Ordinary Expenses	**1,008,354**	1,945,203	**6,772**
Interest Expenses:	**856,611**	1,262,295	**5,753**
Interest on Deposits	**113,219**	138,734	**760**
Fees and Commissions	**7,449**	9,057	**50**
Trading Expenses	**—**	322	**—**
Other Operating Expenses	**29,816**	499,006	**200**
General and Administrative Expenses	**86,205**	90,281	**578**
Other Ordinary Expenses (Note 13)	**28,272**	84,240	**189**
Ordinary Profits (Losses)	**86,200**	(858,855)	**578**
Extraordinary Profits	**—**	1,855	**—**
Extraordinary Losses	**207**	788	**1**
Income (Loss) before Income Taxes	**85,993**	(857,787)	**577**
Income Taxes - Current	**4,336**	3,909	**29**
Income Taxes - Refund of Income Taxes	**(4,756)**	(59,807)	**(31)**
Income Taxes - Deferred	**1,297**	91,404	**8**
Total Income Taxes	**877**	35,507	**5**
Profit (Loss)	**85,116**	(893,295)	**571**
Profit Attributable to Non-controlling Interests	**508**	652	**3**
Profit (Loss) Attributable to Owners of Parent	**¥ 84,608**	¥ (893,947)	**$ 568**

	Yen		U.S. Dollars (Note 1)
	Six-Month period ended September 30		Six-Month period ended September 30
	2025	2024	**2025**
Profit (Loss) Attributable to Owners of Parent per Share	**¥ 19.87**	¥ (209.98)	**$ 0.13**

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

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

(2) Consolidated Statement of Comprehensive Income

The Norinchukin Bank and Subsidiaries
For the six-month period ended September 30, 2025

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	Six-Month period ended September 30		Six-Month period ended September 30
	2025	2024	**2025**
Profit (Loss)	**¥ 85,116**	¥ (893,295)	**$ 571**
Other Comprehensive Income	**327,964**	1,020,532	**2,202**
Net Unrealized Gains (Losses) on Other Securities	**366,959**	1,021,779	**2,464**
Net Deferred Gains (Losses) on Hedging Instruments	**(29,745)**	(10,547)	**(199)**
Revaluation Reserve for Land	—	(2,247)	—
Foreign Currency Transaction Adjustment	**(4,391)**	16,086	**(29)**
Remeasurements of Defined Benefit Plans	**(3,168)**	(3,210)	**(21)**
Share of Other Comprehensive Income of Affiliates accounted for by the equity method	**(1,689)**	(1,328)	**(11)**
Total Comprehensive Income	**¥ 413,080**	¥ 127,236	**$ 2,774**
Attributable to:			
Owners of Parent	**412,524**	126,594	**2,770**
Non-controlling Interests	**555**	642	**3**

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

Semiannual Consolidated Statement of Capital Surplus and Retained Earnings (Unaudited)

The Norinchukin Bank and Subsidiaries
For the six-month period ended September 30, 2025

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	Six-Month period ended September 30		Six-Month period ended September 30
	2025	2024	**2025**
Capital Surplus			
Balance at the Beginning of the Fiscal Year	**¥ 23,399**	¥ 23,399	**$ 157**
Additions:	—	—	—
Deductions:	—	—	—
Balance at the End of the Period	**23,399**	23,399	**157**
Retained Earnings			
Balance at the Beginning of the Fiscal Year	**373,982**	2,154,228	**2,511**
Additions:			
Profit Attributable to Owners of Parent	**84,608**	—	**568**
Deductions:			
Loss Attributable to Owners of Parent	—	893,947	—
Balance at the End of the Period	**¥ 458,590**	¥1,260,280	**$ 3,080**

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

Semiannual Consolidated Statement of Cash Flows (Unaudited)

The Norinchukin Bank and Subsidiaries
For the six-month period ended September 30, 2025

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	Six-Month period ended September 30		Six-Month period ended September 30
	2025	2024	**2025**
Cash Flows from Operating Activities:			
Income (Loss) before Income Taxes	**¥ 85,993**	¥ (857,787)	**$ 577**
Depreciation	**14,032**	12,087	**94**
Losses on Impairment of Fixed Assets	**147**	—	**0**
Gain on bargain purchase	**—**	(1,855)	**—**
Losses (gains) on step acquisitions	**—**	704	**—**
Equity in Losses (Earnings) of Affiliates	**(4,484)**	(7,331)	**(30)**
Net Increase (Decrease) in Reserve for Possible Loan Losses	**(14,881)**	993	**(99)**
Net Increase (Decrease) in Reserve for Bonus Payments	**(94)**	191	**(0)**
Net Decrease (Increase) in Net Defined Benefit Asset	**(1,048)**	(1,203)	**(7)**
Net Increase (Decrease) in Net Defined Benefit Liability	**(347)**	28	**(2)**
Net Increase (Decrease) in Reserve for Directors' Retirement Benefits	**(235)**	(44)	**(1)**
Interest Income	**(855,390)**	(903,192)	**(5,745)**
Interest Expenses	**856,611**	1,262,295	**5,753**
Losses (Gains) on Securities	**(81,141)**	418,080	**(544)**
Losses (Gains) on Money Held in Trust	**(24,868)**	82,173	**(167)**
Foreign Exchange Losses (Gains)	**(263,116)**	833,317	**(1,767)**
Losses (Gains) on Disposal of Fixed Assets	**59**	84	**0**
Net Decrease (Increase) in Trading Assets	**(133,976)**	(29,220)	**(899)**
Net Increase (Decrease) in Trading Liabilities	**9,793**	1,978	**65**
Net Decrease (Increase) in Loans and Bills Discounted	**(1,444,653)**	(131,792)	**(9,702)**
Net Increase (Decrease) in Deposits	**(2,326,722)**	(3,938,221)	**(15,627)**
Net Increase (Decrease) in Negotiable Certificates of Deposit	**(410,303)**	(1,130,394)	**(2,755)**
Net Increase (Decrease) in Debentures	**146,977**	(21,323)	**987**
Net Increase (Decrease) in Borrowed Money (Excluding Subordinated Borrowed Money)	**(5,361)**	455,940	**(36)**
Net Decrease (Increase) in Interest-bearing Due from Banks	**322,038**	(1,439,336)	**2,162**
Net Decrease (Increase) in Call Loans and Bills Bought and Other	**(15,686)**	(5,062)	**(105)**
Net Increase (Decrease) in Call Money and Bills Sold and Other	**970,095**	(5,481,585)	**6,515**
Net Increase (Decrease) in Short-term Entrusted Funds	**475,201**	2,136,301	**3,191**
Net Decrease (Increase) in Foreign Exchange Assets	**(20,230)**	(5,023)	**(135)**
Net Increase (Decrease) in Foreign Exchange Liabilities	**104**	400	**0**
Interest Received	**835,979**	930,921	**5,614**
Interest Paid	**(665,278)**	(1,131,158)	**(4,468)**
Other, Net	**(91,686)**	(227,624)	**(615)**
Subtotal	**(2,642,475)**	(9,176,661)	**(17,747)**
Income Taxes (Paid) Refunded	**6,265**	(36,488)	**42**
Net Cash Provided by (Used in) Operating Activities	**(2,636,209)**	(9,213,149)	**(17,705)**

Semiannual Consolidated Statement of Cash Flows (Unaudited), continued

The Norinchukin Bank and Subsidiaries
For the six-month period ended September 30, 2025

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	Six-Month period ended September 30		Six-Month period ended September 30
	2025	2024	**2025**
Cash Flows from Investing Activities:			
Purchases of Securities	**(6,392,957)**	(6,585,096)	**(42,937)**
Proceeds from Sales of Securities	**1,033,553**	5,933,540	**6,941**
Proceeds from Redemption of Securities	**3,948,750**	5,904,731	**26,521**
Increase in Money Held in Trust	**(539,373)**	(362,085)	**(3,622)**
Decrease in Money Held in Trust	**623,244**	2,536,052	**4,185**
Purchases of Tangible Fixed Assets	**(637)**	(387)	**(4)**
Purchases of Intangible Fixed Assets	**(11,247)**	(10,703)	**(75)**
Proceeds from Sales of Tangible Fixed Assets	**0**	—	**0**
Payments for Asset Retirement Obligations	—	(37)	—
Proceeds of Stocks of Subsidiaries (Affecting the Scope of Consolidation)	—	1,907	—
Net Cash Provided by (Used in) Investing Activities	**(1,338,666)**	7,417,921	**(8,990)**
Cash Flows from Financing Activities:			
Repayments of Subordinated Borrowed Money	—	(716,968)	—
Proceeds from Issuance of Stock	—	736,058	—
Proceeds from Share Issuance to Non-controlling Interests	**261**	11	**1**
Dividends Paid to Non-controlling Interests	**(761)**	(870)	**(5)**
Net Cash Provided by (Used in) Financing Activities	**(499)**	18,231	**(3)**
Effect of Exchange Rate Changes on Cash and Cash Equivalents	**(9,629)**	15,521	**(64)**
Net Increase (Decrease) in Cash and Cash Equivalents	**(3,985,004)**	(1,761,475)	**(26,764)**
Cash and Cash Equivalents at the Beginning of the Fiscal Year	**19,624,843**	19,527,951	**131,807**
Cash and Cash Equivalents at the End of the Period (Note 14)	**¥15,639,839**	¥17,766,476	**$ 105,042**

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

Notes to the Semiannual Consolidated Financial Statements (Unaudited)

The Norinchukin Bank and Subsidiaries

1. Basis of Presentation

The consolidated financial statements have been prepared based on the accounting records maintained by The Norinchukin Bank ("the Bank") and its consolidated subsidiaries in accordance with accounting principles for semiannual consolidated financial statements generally accepted in Japan, that are different in certain respects from the application and disclosure requirements of IFRS Accounting Standards.

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

Certain reclassifications of previously reported amounts have been made to conform the semiannual consolidated financial statements for the six-month period ended September 30, 2024 to the September 30, 2025 presentation. Such reclassifications had no effect on consolidated profit or net assets.

Amounts in U.S. dollars are included solely for the convenience of readers. The exchange rate of ¥148.89=U.S.$1, the approximate rate of exchange prevailing on September 30, 2025, has been used for translation purposes. The inclusion of such amounts is not intended to imply that Japanese yen amounts have been, or could be, readily converted, realized or settled in U.S. dollars at the aforementioned rate or at any other rate.

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

2. Summary of Significant Accounting Policies

(1) Principles of Consolidation

Scope of Consolidation

Subsidiaries

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

The number of subsidiaries as of September 30, 2025 was 29, 25 of which were consolidated and the remaining 4 subsidiaries were unconsolidated.

The principal consolidated subsidiaries are as follows:

The Norinchukin Trust & Banking Co., Ltd.
Kyodo Housing Loan Co., Ltd.
Norinchukin Bank Europe N.V.

Newly established "OWNERS CLASS Co., Ltd." was consolidated from the period ended September 30, 2025.

The principal unconsolidated subsidiary is as follows:

NORINCHUKIN INNOVATION FUND L.P.

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

There were three companies that were not subsidiaries although the Group owns more than 50% voting rights on its own account as of September 30, 2025.

The principal company is as follows:

TISCO Co., Ltd.

These companies were not subsidiaries because the objective of the Group to own the voting rights is only to earn capital gains through fostering new businesses and business revitalization and the investments meet the requirements prescribed in Paragraph 16 of "Implementation Guidance on Determining a Subsidiary and an Affiliate" (The Accounting Standards Board of Japan (ASBJ) Guidance No.22).

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

Closing date: June 30, 2025 Number of subsidiaries: 10

Closing date: September 30, 2025 Number of subsidiaries: 15

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

Affiliates

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

The number of affiliates as of September 30, 2025 was 5, all of which were accounted for by the equity method. Differences between the cost and the underlying net equity at fair value of investments in companies which are accounted for by the equity method have been amortized by the straight-line method over 20 years except for immaterial goodwill which are charged to income in the year of acquisition. Negative goodwill is credited to income in the year of acquisition. The principal affiliate accounted for by the equity method is as follows:

JA MITSUI LEASING, LTD.

(2) Transactions for Trading Purposes

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

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

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

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

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

(3) Financial Instruments

a. Securities

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

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

Net Unrealized Gains or Losses on Other Securities, net of taxes, except for the amounts that are reflected in profit and loss due to the application of fair value method of hedge accounting are reported separately in Net Assets.

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

b. Derivatives

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

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

c. Hedge Accounting

(a) Hedge of Interest Rate Risk

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

(b) Hedge of Foreign Exchange Rate Risk

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

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

(c) Internal Derivative Transactions

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

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

(4) Tangible Fixed Assets (other than Lease Assets)

a. Depreciation

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

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

Buildings: 15 years to 50 years

Others: 5 years to 15 years

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

b. Land Revaluation

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

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

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

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

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

(6) Lease Assets

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

(7) Foreign Currency Translation

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

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

(8) Reserve for Possible Loan Losses

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

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

   With respect to loans to borrowers who are legally or substantially bankrupt and that are secured by collateral or guarantees, the remaining book value of the loan, after the deduction of the amount of collateral or the execution of guarantees, is directly written off. Direct write-offs were ¥34,189 million ($229 million) and ¥16,691 million for the period ended September 30, 2025 and the fiscal year ended March 31, 2025, respectively.

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

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

d. Reserve for loans to “debtors under requirement of control” other than those indicated above, the Bank principally estimates expected losses for the next 3 years. Whereas “other substandard debtors” and debtors who maintain favorable operating conditions and who have no particular financial difficulties (“standard”), the Bank estimates expected losses for the next year. The expected losses are calculated by long-term averages of the historical loan-loss ratios based on past 1-or 3-year loan-loss experience and further adjusted for the risks identified based on future forecasts. Specifically, the reserve for possible loans losses is recorded, taking into account the current position in economic cycles and the likelihood of each scenario in light of future outlook, by referring to historical loan losses, based on the macroeconomic indicators (Indexes of Business Conditions (Composite Index (Coincident Index))) which are highly correlated to historical records of loan losses and the Bank's outlook for economic fluctuations. The future forecasts are approved by directors after consultation with a committee composed of management (the Risk Management Committee).

e. Specific reserve for loans to certain countries with financial difficulties is provided based on the expected amount of losses taking into account the political, economic and other conditions in each country. As there were no specific loans to certain countries expected to incur losses at the end of the period, no specific reserve for loans to certain countries with financial difficulties has been recognized.

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

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

(9) Reserve for Possible Investment Losses

Reserve for Possible Investment Losses represents an amount determined to be necessary to cover the estimated loss from the investments, taking into account the financial condition and other factors of the issuer of the securities. As the amount determined to be necessary was zero at the end of the period, no Reserve for Possible Investment Losses has been recognized.

(10) Reserve for Bonus Payments

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

(11) Reserve for Directors' Retirement Benefits

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

(12) Accounting Method for Retirement Benefits

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

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

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

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

(13) Accounting for Income Taxes

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

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

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

(15) Profit (Loss) Attributable to Owners of Parent per Share

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

The number of lower dividend rate stocks is deducted from the denominator in the calculation of Profit (Loss) Attributable to Owners of Parent per Share.

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

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

(Additional Information)

The Bank and its consolidated subsidiaries ("the Group") have applied paragraph 7 of the Accounting for and Disclosure of Current Taxes Related to the Global Minimum Tax Rules (ASBJ Practical Solution No.46, March 22, 2024) .
As a result, current taxes related to the global minimum tax rules have not been recognized in the consolidated financial statements for the six-month period ended September 30, 2025.

3. Securities

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2025	As of March 31, 2025	**As of September 30, 2025**
Japanese Government Bonds	**¥ 5,046,429**	¥ 6,157,510	**$ 33,893**
Municipal Government Bonds	**106,870**	138,302	**717**
Corporate Bonds	**526,003**	573,735	**3,532**
Stocks	**792,844**	752,051	**5,325**
Other	**26,935,393**	23,693,521	**180,908**
Foreign Bonds	**21,849,247**	19,330,610	**146,747**
Foreign Stocks	**60,885**	55,588	**408**
Investment Trusts	**4,018,298**	3,347,034	**26,988**
Other	**1,006,962**	960,288	**6,763**
Total	**¥ 33,407,542**	¥ 31,315,121	**$ 224,377**

4. Loans and Bills Discounted

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2025	As of March 31, 2025	**As of September 30, 2025**
Loans on Deeds	**¥ 17,714,468**	¥ 16,198,496	**$ 118,976**
Loans on Bills	**487,066**	540,527	**3,271**
Overdrafts	**1,402,189**	1,417,935	**9,417**
Bills Discounted	**1,115**	1,675	**7**
Total	**¥ 19,604,839**	¥ 18,158,634	**$ 131,673**

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

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2025	As of March 31, 2025	**As of September 30, 2025**
Bankrupt and Quasi-Bankrupt Assets	**¥ 7,026**	¥ 5,563	**$ 47**
Doubtful Assets	**53,782**	74,867	**361**
Loans Past Due for Three Months or More	**1,371**	1,266	**9**
Restructured Loans	**19,036**	13,943	**127**
Total	**¥ 81,215**	¥ 95,640	**$ 545**

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

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

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

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

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

6. Assets Pledged

Assets pledged as collateral comprise the following:

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2025	As of March 31, 2025	**As of September 30, 2025**
Securities	**¥ 6,729,031**	¥ 6,700,535	**$ 45,194**
Loans and Bills Discounted	**2,361,713**	1,581,439	**15,862**

Liabilities secured by the above assets are as follows:

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2025	As of March 31, 2025	**As of September 30, 2025**
Payables under Repurchase Agreements	**¥ 6,404,582**	¥ 5,411,654	**$ 43,015**
Borrowed Money	**1,900,907**	1,894,423	**12,767**

In addition, as of September 30, 2025 and March 31, 2025, Securities (including transactions of Money Held in Trust) of ¥10,952,566 million ($73,561 million) and ¥12,600,980 million, respectively, and Foreign Exchange Assets (including transactions of Money Held in Trust) of ¥121,353 million ($815 million) and ¥97,687 million, respectively, were pledged as collateral for settlement of exchange and derivative transactions or as margins of futures transactions.

As of September 30, 2025 and March 31, 2025, initial margins of futures markets of ¥113,421 million ($761 million) and ¥107,115 million, respectively, cash collateral paid for financial instruments of ¥720,019 million ($4,835 million) and ¥222,558 million, respectively, other cash collateral paid of ¥61,266 million ($411 million) and ¥43,272 million, respectively, and guarantee deposits of ¥5,790 million ($38 million) and ¥5,565 million, respectively, were included in Other Assets.

7. Deposits

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2025	As of March 31, 2025	**As of September 30, 2025**
Time Deposits	**¥ 47,228,598**	¥ 48,739,596	**$ 317,204**
Deposits at Notice	**3,111**	3,331	**20**
Ordinary Deposits	**2,369,575**	2,756,552	**15,914**
Current Deposits	**59,527**	82,910	**399**
Other Deposits	**4,157,641**	4,561,734	**27,924**
Total	**¥ 53,818,454**	¥ 56,144,125	**$ 361,464**

8. Borrowed Money

Borrowed Money includes subordinated borrowings of ¥1,242,834 million ($8,347 million) and ¥1,242,834 million as of September 30, 2025 and March 31, 2025, respectively, which have a special agreement that requires the fulfillment of the payment obligations of such borrowing to be subordinated to other general liabilities.

9. Commitments to Overdrafts and Loans

Commitments related to overdrafts and loans represent agreements to extend overdrafts or loans up to the pre-agreed amount at the customer's request as long as no violation of the conditions stipulated in the commitment agreement exists. The amounts of undrawn commitments in relation to such agreements were ¥5,678,095 million ($38,136 million) and ¥4,946,027 million as of September 30, 2025 and March 31, 2025, respectively. The amounts of the undrawn commitments, which the Bank and its consolidated subsidiaries could cancel at any time without cause, were ¥3,151,998 million ($21,169 million) and ¥2,941,366 million as of September 30, 2025 and March 31, 2025, respectively.

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

10. Securities Loaned

Securities include securities loaned under unsecured lending agreements (Saiken Taishaku Torihiki) totaling nothing as of September 30, 2025 and March 31, 2025.

Securities borrowed under unsecured borrowing agreements (Saiken Taishaku Torihiki) and securities purchased under resale agreements and cash-collateralized borrowing agreements and others, which can be sold or re-pledged by the Bank, include securities re-pledged of ¥ 580,642 million ($3,899 million) and ¥637,402 million as of September 30, 2025 and March 31, 2025, respectively, and include securities held without re-pledge of ¥24,968 million ($167 million) and ¥30,122 million as of September 30, 2025 and March 31, 2025, respectively. No such securities are re-loaned to the third parties.

11. Paid-in Capital

	Millions of Yen		Millions of U.S. Dollars
	As of September 30, 2025	As of March 31, 2025	**As of September 30, 2025**
Common Stock	**¥ 4,792,427**	¥ 4,792,427	**$ 32,187**
Other Stock	**24,999**	24,999	**167**
Total	**¥ 4,817,427**	¥ 4,817,427	**$ 32,355**

The Common Stock account includes lower dividend rate stock with a total par value of ¥4,366,710 million ($29,328 million) and ¥4,366,710 million as of September 30, 2025 and March 31, 2025, respectively.

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

The Other Stock of ¥24,999 million ($167 million) was reclassified from preferred stock following the cancellation of preferred stock, in accordance with Article 15-1-1 of Act on Preferred Equity Investment by Cooperative Structured Financial Institution as of May 12, 1993.

12. Other Ordinary Income

	Millions of Yen		Millions of U.S. Dollars
Six-month period ended September 30	**2025**	2024	**2025**
Gains on Sales of Stocks and Other Securities	**¥ 65,796**	¥ 6,447	**$ 441**
Gains on Money Held in Trust	**101,527**	54,468	**681**
Equity in Earnings of Affiliates	**4,484**	7,331	**30**
Recoveries of Written-off Claims	**18**	101	**0**
Other	**928**	865	**6**
Total	**¥ 172,754**	¥ 69,215	**$ 1,160**

13. Other Ordinary Expenses

	Millions of Yen		Millions of U.S. Dollars
Six-month period ended September 30	**2025**	2024	**2025**
Write-off of Loans	**¥ 362**	¥ 2,319	**$ 2**
Provision of Reserve for Possible Loan Losses	**2,540**	5,808	**17**
Losses on Sales of Stocks and Other Securities	**14,725**	39	**98**
Losses on Revaluation of Stocks and Other Securities	**275**	152	**1**
Losses on Money Held in Trust	**4,461**	66,435	**29**
Other	**5,906**	9,486	**39**
Total	**¥ 28,272**	¥ 84,240	**$ 189**

14. Cash Flows

(1) The reconciliation of Cash and Due from Banks in the semiannual consolidated balance sheet to "Cash and Cash Equivalents" at the end of the period is as follows:

	Millions of Yen		Millions of U.S. Dollars
As of September 30	**2025**	2024	**2025**
Cash and Due from Banks	**¥16,441,559**	¥20,941,595	**$110,427**
Less: Interest-bearing Due from Banks	**(801,719)**	(3,175,119)	**(5,384)**
Cash and Cash Equivalents at the End of the Period	**¥15,639,839**	¥17,766,476	**$105,042**

(2) Details of assets acquired and liabilities assumed from newly consolidated subsidiaries due to share acquisition are summarized as follows:

For the Six-Month Period Ended September 30, 2025

There were no items to be reported.

For the Six-Month Period Ended September 30, 2024

The Bank consolidated The Cooperative Servicing Co., Ltd. by acquiring its shares. The details of the assets acquired and liabilities assumed at the commencement of consolidation, the acquisition cost, and the net payments for the share acquisition are as follows:

Six-Month period ended September 30, 2024	Millions of Yen
Current Assets	**¥ 2,634**
Non-current Assets	**151**
Negative goodwill	**(1,855)**
Current Liabilities	**(131)**
Non-current Liabilities	**(78)**
Acquisition Cost of shares up to the date on which the acquirer obtains control	**(189)**
Value accounted for using equity method up to the date on which the acquirer obtains control	**(788)**
Loss on step acquisitions	**704**
Acquisition Cost of shares	**446**
Cash and Cash Equivalents	**(2,354)**
Net payments for share acquisition	**¥ (1,907)**

15. Segment Information

For the Six-Month Period Ended September 30, 2025

(1) Segment Information

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

(2) Related Information

a. Information about Services

Six-Month period ended September 30, 2025	Millions of Yen			
	Loan Business	Securities Investment Business	Others	Total
Ordinary Income from External Customers	**¥ 219,433**	**¥ 753,843**	**¥ 121,278**	**¥ 1,094,555**

Six-Month period ended September 30, 2025	Millions of U.S. Dollars			
	Loan Business	Securities Investment Business	Others	Total
Ordinary Income from External Customers	**$ 1,473**	**$ 5,063**	**$ 814**	**$ 7,351**

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

b. Information about Geographic Areas

(a) Ordinary Income

Six-Month period ended September 30, 2025	Millions of Yen				
	Japan	Americas	Europe	Others	Total
	¥ 970,589	**¥ 57,023**	**¥ 34,361**	**¥ 32,580**	**¥ 1,094,555**

Six-Month period ended September 30, 2025	Millions of U.S. Dollars				
	Japan	Americas	Europe	Others	Total
	$ 6,518	**$ 382**	**$ 230**	**$ 218**	**$ 7,351**

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

(b) Tangible Fixed Assets

As of September 30, 2025	Millions of Yen				
	Japan	Americas	Europe	Others	Total
	¥ 134,567	**¥ 179**	**¥ 1,053**	**¥ 493**	**¥ 136,293**

As of September 30, 2025	Millions of U.S. Dollars				
	Japan	Americas	Europe	Others	Total
	$ 903	**$ 1**	**$ 7**	**$ 3**	**$ 915**

c. Information about Major Customers

Six-Month period ended September 30, 2025	Name of Customer	Millions of Yen	
		Ordinary Income	Name of Related Segments
	U.S. Department of the Treasury	**¥ 34,765**	—

Six-Month period ended September 30, 2025	Name of Customer	Millions of U.S. Dollars	
		Ordinary Income	Name of Related Segments
	U.S. Department of the Treasury	**$ 233**	—

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

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

Information about Impairment Loss of Fixed Assets in Reportable Segments is not shown in these statements, since the banking business is the only reportable segment.

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

None

(5) Information about Gain on bargain purchase in Reportable Segments

None

For the Six-Month Period Ended September 30, 2024

(1) Segment Information

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

(2) Related Information

a. Information about Services

Six-Month period ended September 30, 2024	Millions of Yen			
	Loan Business	Securities Investment Business	Others	Total
Ordinary Income from External Customers	¥ 218,730	¥ 687,774	¥ 179,843	¥ 1,086,348

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

b. Information about Geographic Areas

(a) Ordinary Income

Six-Month period ended September 30, 2024	Millions of Yen				
	Japan	Americas	Europe	Others	Total
	¥ 889,805	¥ 116,605	¥ 43,700	¥ 36,236	¥ 1,086,348

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

(b) Tangible Fixed Assets

As of September 30, 2024	Millions of Yen				
	Japan	Americas	Europe	Others	Total
	¥ 124,884	¥ 175	¥ 1,038	¥ 516	¥ 126,614

c. Information about Major Customers

Six-Month period ended September 30, 2024	Name of Customer	Millions of Yen	
		Ordinary Income	Name of Related Segments
	U.S. Department of the Treasury	¥ 73,901	—

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

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

None

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

None

(5) Information about Gain on bargain purchase in Reportable Segments

Information about Gain on bargain purchase in Reportable Segments is not shown in these statements, since the banking business is the only reportable segment.

16. Financial Instruments

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

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

"Consolidated Balance Sheet Amount," "Fair Value" and "Difference" as of September 30, 2025 and March 31, 2025 are as follows:

	Millions of Yen			Millions of U.S. Dollars		
As of September 30, 2025	Consolidated Balance Sheet Amount	Fair Value	Difference	Consolidated Balance Sheet Amount	Fair Value	Difference
Monetary Claims Bought	¥ 199,501	¥ 198,619	¥ (881)	$ 1,339	$ 1,334	$ (5)
Trading Assets (*4)						
Trading Securities	124,501	124,501	—	836	836	—
Money Held in Trust (*1)						
Money Held in Trust for Trading Purposes	112,305	112,305	—	754	754	—
Held-to-Maturity Money Held in Trust	1	1	—	0	0	—
Other Money Held in Trust (*3)	7,546,488	7,511,493	(34,995)	50,684	50,449	(235)
Securities						
Held-to-Maturity Debt Securities	16,255,845	15,666,545	(589,300)	109,180	105,222	(3,957)
Other Securities (*2)	15,906,641	15,906,641	—	106,834	106,834	—
Loans and Bills Discounted	19,604,839			131,673		
Reserve for Possible Loan Losses (*1)	(106,777)			(717)		
	19,498,062	19,376,207	(121,854)	130,956	130,137	(818)
Total Assets	¥ 59,643,347	¥ 58,896,314	¥ (747,032)	$ 400,586	$ 395,569	$ (5,017)
Deposits	¥ 53,818,454	¥ 53,807,557	¥ (10,896)	$ 361,464	$ 361,391	$ (73)
Debentures	596,801	591,842	(4,958)	4,008	3,975	(33)
Borrowed Money	3,561,246	3,560,205	(1,040)	23,918	23,911	(6)
Total Liabilities	¥ 57,976,501	¥ 57,959,606	¥ (16,895)	$ 389,391	$ 389,278	$ (113)
Derivative Instruments (*5)						
Transactions not Accounted for as Hedge Transactions	¥ 1,331	¥ 1,331	¥ —	$ 8	$ 8	$ —
Transactions Accounted for as Hedge Transactions	(374,199)	(374,199)	—	(2,513)	(2,513)	—
Total Derivative Instruments	¥ (372,868)	¥ (372,868)	¥ —	$ (2,504)	$ (2,504)	$ —

(*) 1. Money Held in Trust and Loans and Bills Discounted are net of Reserve for Possible Loan Losses. Money Held in Trust is presented by net on the consolidated balance sheet as the reserve amounts are immaterial.
2. Difference includes ¥34,390 million ($ 230 million) , which was recognized in the statement of operations for September 30, 2025 by applying the fair-value hedge accounting.
3. Difference includes ¥(2,069) million ($ (13) million) , which was recognized in the statement of operations for September 30, 2025 by applying the fair-value hedge accounting.
4. Derivative Instruments are excluded from Trading Assets.
5. Derivative Instruments within Trading Assets, Trading Liabilities, Other Assets and Other Liabilities are shown by net position. Receivables and payables which arise from Derivative Instruments are shown on a net basis.
The fair value of certain interest rate swaps to which the accrual method of hedge accounting is applied, as specifically permitted for certain interest rate swaps, is reflected in fair value of Loans and Bills Discounted, Debentures and Borrowed Money as the hedging instruments are accounted for together with the Loans and Bills Discounted and other items.

As of March 31, 2025	Millions of Yen Consolidated Balance Sheet Amount	Fair Value	Difference
Monetary Claims Bought	¥ 221,553	¥ 220,811	¥ (741)
Trading Assets (*3)			
Trading Securities	17	17	—
Money Held in Trust (*1)			
Money Held in Trust for Trading Purposes	54,522	54,522	—
Held-to-Maturity Money Held in Trust	1	1	—
Other Money Held in Trust	7,875,921	7,849,133	(26,788)
Securities			
Held-to-Maturity Debt Securities	14,916,900	14,371,884	(545,015)
Other Securities (*2)	15,197,482	15,197,482	—
Loans and Bills Discounted	18,158,634		
Reserve for Possible Loan Losses (*1)	(123,030)		
	18,035,604	17,910,296	(125,307)
Total Assets	¥ 56,302,002	¥ 55,604,148	¥ (697,853)
Deposits	¥ 56,144,125	¥ 56,132,066	¥ (12,058)
Debentures	449,823	439,503	(10,319)
Borrowed Money	3,541,841	3,539,996	(1,844)
Total Liabilities	¥ 60,135,790	¥ 60,111,567	¥ (24,223)
Derivative Instruments (*4)			
Transactions not Accounted for as Hedge Transactions	¥ (3,978)	¥ (3,978)	¥ —
Transactions Accounted for as Hedge Transactions	163,859	163,859	—
Total Derivative Instruments	¥ 159,881	¥ 159,881	¥ —

(*) 1. Money Held in Trust and Loans and Bills Discounted are net of Reserve for Possible Loan Losses. Money Held in Trust is presented by net on the consolidated balance sheet as the reserve amounts are immaterial.
2. Difference includes ¥(274) million, which was recognized in the statement of operations for March 31, 2025 by applying the fair-value hedge accounting.
3. Derivative Instruments are excluded from Trading Assets.
4. Derivative Instruments within Trading Assets, Trading Liabilities, Other Assets and Other Liabilities are shown by net position. Receivables and payables which arise from Derivative Instruments are shown on a net basis.
The fair value of certain interest rate swaps to which the accrual method of hedge accounting is applied, as specifically permitted for certain interest rate swaps, is reflected in fair value of Loans and Bills Discounted, Debentures and Borrowed Money as the hedging instruments are accounted for together with the Loans and Bills Discounted and other items.

(Note) The following tables list Consolidated Balance Sheet Amount of Stocks and others with no market prices, Investments in Partnership and others as of September 30, 2025 and March 31, 2025:
"Securities" in "Disclosures Regarding the Fair Value of Financial Instruments and Other Items" excludes these financial instruments.

As of September 30, 2025	Millions of Yen	Millions of U.S. Dollars
Stocks and others with no market prices (*1)	**¥ 250,874**	**$ 1,684**
Investments in Partnership and others (*2)	**994,179**	**6,677**

(*) 1. The amount of revaluation losses for the period was ¥275 million ($1 million) on Unlisted Stocks.
2. Investments in Partnership are out of scope from the disclosure of the fair value measurement due to being applied to Article 24-16 of Implementation Guidance on Accounting Standard for Fair Value Measurement (ASBJ Guidance No. 31 on 17th June 2021).

As of March 31, 2025	Millions of Yen
Stocks and others with no market prices (*1)	¥ 253,285
Investments in Partnership and others (*2)	947,451

(*) 1. The amount of revaluation losses for the fiscal year ended March 31, 2025 was ¥1,699 million on Unlisted Stocks.
2. Investments in Partnership are out of scope from the disclosure of the fair value measurement due to being applied to Article 24-16 of Implementation Guidance on Accounting Standard for Fair Value Measurement (ASBJ Guidance No. 31 on 17th June 2021).

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

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

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

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

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

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

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

	Millions of Yen			Millions of U.S. Dollars		
As of September 30, 2025	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Monetary Claims Bought	**¥ —**	**¥ 89,519**	**¥ 289**	**$ —**	**$ 601**	**$ 1**
Trading Assets						
Trading Securities	**124,501**	**—**	**—**	**836**	**—**	**—**
Money Held in Trust						
Money Held in Trust for Trading Purposes	**45,811**	**66,493**	**—**	**307**	**446**	**—**
Other Money Held in Trust	**4,873,339**	**2,366,104**	**107**	**32,731**	**15,891**	**0**
Securities						
Other Securities						
Stocks	**557,813**	**—**	**—**	**3,746**	**—**	**—**
Bonds	**2,109,440**	**520,657**	**12,217**	**14,167**	**3,496**	**82**
Japanese Government Bonds	**2,109,440**	**—**	**—**	**14,167**	**—**	**—**
Municipal Government Bonds	**—**	**106,870**	**—**	**—**	**717**	**—**
Corporate Bonds	**—**	**413,786**	**12,217**	**—**	**2,779**	**82**
Other	**6,711,796**	**5,946,829**	**47,885**	**45,078**	**39,941**	**321**
Foreign Bonds	**6,053,057**	**2,550,895**	**26,436**	**40,654**	**17,132**	**177**
Foreign Stocks	**57,823**	**—**	**—**	**388**	**—**	**—**
Investment Trust	**600,915**	**3,395,934**	**21,448**	**4,035**	**22,808**	**144**
Total Assets	**¥14,422,702**	**¥ 8,989,604**	**¥ 60,499**	**$ 96,868**	**$ 60,377**	**$ 406**
Derivative Instruments						
Related to Currencies	**¥ —**	**¥ (482,705)**	**¥ —**	**$ —**	**$ (3,242)**	**$ —**
Related to Interest Rates	**(5)**	**110,071**	**—**	**(0)**	**739**	**—**
Related to Bonds	**(228)**	**—**	**—**	**(1)**	**—**	**—**
Total Derivative Instruments	**¥ (234)**	**¥ (372,634)**	**¥ —**	**$(1)**	**$ (2,502)**	**$ —**

	Millions of Yen		
As of March 31, 2025	Level 1	Level 2	Level 3
Monetary Claims Bought	¥ —	¥ 99,046	¥ 323
Trading Assets			
Trading Securities	17	—	—
Money Held in Trust			
Money Held in Trust for Trading Purposes	43,519	11,002	—
Other Money Held in Trust	5,396,404	2,227,104	350
Securities			
Other Securities			
Stocks	514,819	—	—
Bonds	3,221,209	599,183	12,854
Japanese Government Bonds	3,221,209	—	—
Municipal Government Bonds	—	138,302	—
Corporate Bonds	—	460,881	12,854
Other	5,777,047	5,024,255	48,113
Foreign Bonds	5,333,026	2,092,011	24,973
Foreign Stocks	52,370	—	—
Investment Trust	391,650	2,932,244	23,140
Total Assets	¥14,953,017	¥ 7,960,592	¥ 61,642
Derivative Instruments			
Related to Currencies	¥ —	¥ 71,073	¥ —
Related to Interest Rates	—	88,807	—
Related to Bonds	—	—	—
Total Derivative Instruments	¥ —	¥ 159,881	¥ —

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

	Millions of Yen			Millions of U.S. Dollars		
As of September 30, 2025	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Monetary Claims Bought	**¥ —**	**¥ 78,322**	**¥ 30,488**	**$ —**	**$ 526**	**$ 204**
Money Held in Trust						
Held-to-Maturity Money Held in Trust	**1**	**—**	**—**	**0**	**—**	**—**
Other Money Held in Trust	**—**	**5,042**	**266,900**	**—**	**33**	**1,792**
Securities						
Held-to-Maturity Debt Securities						
Japanese Government Bonds	**2,311,519**	**—**	**—**	**15,525**	**—**	**—**
Corporate Bonds	**—**	**97,799**	**—**	**—**	**656**	**—**
Other	**—**	**13,257,226**	**—**	**—**	**89,040**	**—**
Foreign Bonds	**—**	**13,257,226**	**—**	**—**	**89,040**	**—**
Loans and Bills Discounted	**—**	**—**	**19,376,207**	**—**	**—**	**130,137**
Total Assets	**¥ 2,311,520**	**¥13,438,389**	**¥19,673,596**	**$ 15,525**	**$ 90,257**	**$ 132,135**
Deposits	**¥ —**	**¥53,429,207**	**¥ 378,350**	**$ —**	**$ 358,850**	**$ 2,541**
Debentures	**—**	**591,842**	**—**	**—**	**3,975**	**—**
Borrowed Money	**—**	**3,560,205**	**—**	**—**	**23,911**	**—**
Total Liabilities	**¥ —**	**¥57,581,256**	**¥ 378,350**	**$ —**	**$ 386,736**	**$ 2,541**

	Millions of Yen		
As of March 31, 2025	Level 1	Level 2	Level 3
Monetary Claims Bought	¥ —	¥ 90,359	¥ 31,082
Money Held in Trust			
Held-to-Maturity Money Held in Trust	1	—	—
Other Money Held in Trust	—	1,042	224,231
Securities			
Held-to-Maturity Debt Securities			
Japanese Government Bonds	2,396,123	—	—
Corporate Bonds	—	97,555	—
Other	—	11,878,205	—
Foreign Bonds	—	11,878,205	—
Loans and Bills Discounted	—	—	17,910,296
Total Assets	¥ 2,396,125	¥12,067,161	¥18,165,609
Deposits	¥ —	¥55,753,962	¥ 378,104
Debentures	—	439,503	—
Borrowed Money	—	3,539,996	—
Total Liabilities	¥ —	¥59,733,463	¥ 378,104

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

Assets

Monetary Claims Bought

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

Trading Assets

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

Money Held in Trust

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

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

Securities

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

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

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

Loans and Bills Discounted

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

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

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

Liabilities

Deposits

With respect to demand deposits, the amounts payable on demand as of the consolidated balance sheet date (the book value) are estimated at fair value and classified into Level 2 of the fair value hierarchy. The fair value of time deposits with floating rates approximates the book value since it is repriced reflecting market interest rate fluctuations within a short period (1 year or less), unless the creditworthiness of the Bank and its consolidated subsidiaries has changed significantly. Accordingly, the fair value is deemed to be the book value. Therefore, deposits with floating rates are classified into Level 2 of the fair value hierarchy. As for time deposits with fixed rates, the fair value is calculated according to the Discounted Cash Flow method, and these discount rates are the currently-applied deposit rates or interest rates with a certain adjustment made to market interest rates. Where unobservable inputs have a significant impact on the fair value for deposits with fixed rates, the instrument is classified into Level 3 of the fair value hierarchy. Where not, the instrument is classified into Level 2 of the fair value hierarchy. Some contractual terms are short-term (1 year or less), and the fair value approximates the book value. Accordingly, the fair value is deemed to be the book value. Such deposits are classified into Level 2 of the fair value hierarchy.

Debentures

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

Borrowed Money

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

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

Derivative Instruments

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

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

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

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

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

As of September 30, 2025

None

As of March 31, 2025

None

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

	Millions of Yen				Millions of U.S. Dollars			
	Balance at the Beginning of the Fiscal Year	Profit or Loss for the Current Period or Other Comprehensive Income		Net Amount of Purchase, Sale, Issuance and Settlement	Balance at the Beginning of the Fiscal Year	Profit or Loss for the Current Period or Other Comprehensive Income		Net Amount of Purchase, Sale, Issuance and Settlement
As of September 30, 2025		Recorded in Profit or Loss	Recorded in Other Comprehensive Income (*1)			Recorded in Profit or Loss	Recorded in Other Comprehensive Income (*1)	
Monetary Claims Bought	¥ 323	¥ —	¥ 0	¥ (35)	$ 2	$ —	$ 0	$ (0)
Money Held in Trust								
Other Money Held in Trust	350	—	(224)	(18)	2	—	(1)	(0)
Securities								
Other Securities								
Bonds	12,854	—	28	(665)	86	—	0	(4)
Corporate Bonds	12,854	—	28	(665)	86	—	0	(4)
Other	48,113	—	1,509	(1,737)	323	—	10	(11)
Foreign Bonds	24,973	—	(182)	1,645	167	—	(1)	11
Investment Trust	23,140	—	1,691	(3,382)	155	—	11	(22)
Total Assets	¥ 61,642	¥ —	¥ 1,313	¥ (2,456)	$ 414	$ —	$ 8	$ (16)

As of September 30, 2025	Millions of Yen				Millions of U.S. Dollars			
	Transfers to Fair Value of Level 3	Transfers from Fair Value of Level 3	Balance at the End of the Period	Unrealized Gain / Loss recorded as Profit/Loss during the Period for Financial Assets and Financial Liabilities held at the End of the Period	Transfers to Fair Value of Level 3	Transfers from Fair Value of Level 3	Balance at the End of the Period	Unrealized Gain / Loss recorded as Profit/Loss during the Period for Financial Assets and Financial Liabilities held at the End of the Period
Monetary Claims Bought	¥ —	¥ —	¥ 289	¥ —	$ —	$ —	$ 1	$ —
Money Held in Trust								
Other Money Held in Trust	—	—	107	—	—	—	0	—
Securities								
Other Securities								
Bonds	—	—	12,217	—	—	—	82	—
Corporate Bonds	—	—	12,217	—	—	—	82	—
Other	—	—	47,885	—	—	—	321	—
Foreign Bonds	—	—	26,436	—	—	—	177	—
Investment Trust	—	—	21,448	—	—	—	144	—
Total Assets	¥ —	¥ —	¥ 60,499	¥ —	$ —	$ —	$ 406	$ —

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

As of March 31, 2025	Millions of Yen			
	Balance at the Beginning of the Fiscal Year	Profit or Loss for the Current Period or Other Comprehensive Income: Recorded in Profit or Loss	Profit or Loss for the Current Period or Other Comprehensive Income: Recorded in Other Comprehensive Income (*1)	Net Amount of Purchase, Sale, Issuance and Settlement
Monetary Claims Bought	¥ 400	¥ —	¥ (3)	¥ (73)
Money Held in Trust				
Other Money Held in Trust	236	—	190	(76)
Securities				
Other Securities				
Bonds	1,345	—	(45)	2,190
Corporate Bonds	1,345	—	(45)	2,190
Other	53,130	—	8,061	(13,078)
Foreign Bonds	25,899	—	(697)	(228)
Investment Trust	27,231	—	8,758	(12,849)
Total Assets	¥ 55,113	¥ —	¥ 8,202	¥(11,038)

As of March 31, 2025	Millions of Yen Transfers to Fair Value of Level 3 (*2)	Transfers from Fair Value of Level 3	Balance at the End of the Period	Unrealized Gain / Loss recorded as Profit/Loss during the Period for Financial Assets and Financial Liabilities held at the End of the Period
Monetary Claims Bought	¥ —	¥ —	¥ 323	¥ —
Money Held in Trust				
Other Money Held in Trust	—	—	350	—
Securities				
Other Securities				
Bonds	9,364	—	12,854	—
Corporate Bonds	9,364	—	12,854	—
Other	—	—	48,113	—
Foreign Bonds	—	—	24,973	—
Investment Trust	—	—	23,140	—
Total Assets	¥ 9,364	¥ —	¥ 61,642	¥ —

(*) 1. "Recorded in Other Comprehensive Income" is included Net Unrealized Gains (Losses) on Other Securities in Other Comprehensive Income of Consolidated Statement of Comprehensive Income.
2. These are transfers from the fair value of Level 2 to that of Level 3. This is because observability of inputs used by calculating fair values has been lowered.This transfer is implemented at the end of the period.

Explanation of Market Value Evaluation Process

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

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

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

As of September 30, 2025

None

As of March 31, 2025

None

17. Fair Value of Securities

Held-to-Maturity Debt Securities

As of September 30, 2025	Type	Millions of Yen: Consolidated Balance Sheet Amount	Millions of Yen: Fair Value	Millions of Yen: Difference	Millions of U.S. Dollars: Consolidated Balance Sheet Amount	Millions of U.S. Dollars: Fair Value	Millions of U.S. Dollars: Difference
Held-to-Maturity Debt Securities Whose Fair Value exceeding Consolidated Balance Sheet Amount	Japanese Government Bonds	**¥ —**	**¥ —**	**¥ —**	**$ —**	**$ —**	**$ —**
	Municipal Government Bonds	**—**	**—**	**—**	**—**	**—**	**—**
	Corporate Bonds	**—**	**—**	**—**	**—**	**—**	**—**
	Other	**12,231,786**	**12,296,067**	**64,281**	**82,153**	**82,584**	**431**
	Foreign Bonds	**12,180,857**	**12,245,052**	**64,194**	**81,811**	**82,242**	**431**
	Other	**50,928**	**51,015**	**87**	**342**	**342**	**0**
	Subtotal	**12,231,786**	**12,296,067**	**64,281**	**82,153**	**82,584**	**431**
Held-to-Maturity Debt Securities Whose Fair Value not exceeding Consolidated Balance Sheet Amount	Japanese Government Bonds	**2,936,988**	**2,311,519**	**(625,468)**	**19,725**	**15,525**	**(4,200)**
	Municipal Government Bonds	**—**	**—**	**—**	**—**	**—**	**—**
	Corporate Bonds	**100,000**	**97,799**	**(2,201)**	**671**	**656**	**(14)**
	Other	**1,096,763**	**1,069,969**	**(26,794)**	**7,366**	**7,186**	**(179)**
	Foreign Bonds	**1,037,999**	**1,012,174**	**(25,825)**	**6,971**	**6,798**	**(173)**
	Other	**58,764**	**57,794**	**(969)**	**394**	**388**	**(6)**
	Subtotal	**4,133,752**	**3,479,288**	**(654,464)**	**27,763**	**23,368**	**(4,395)**
Total		**¥ 16,365,538**	**¥15,775,355**	**¥ (590,182)**	**$ 109,916**	**$ 105,953**	**$ (3,963)**

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

As of March 31, 2025	Type	Millions of Yen: Consolidated Balance Sheet Amount	Millions of Yen: Fair Value	Millions of Yen: Difference
Held-to-Maturity Debt Securities Whose Fair Value exceeding Consolidated Balance Sheet Amount	Japanese Government Bonds	¥ —	¥ —	¥ —
	Municipal Government Bonds	—	—	—
	Corporate Bonds	—	—	—
	Other	9,337,004	9,363,913	26,908
	Foreign Bonds	9,283,403	9,310,229	26,825
	Other	53,601	53,683	82
	Subtotal	9,337,004	9,363,913	26,908
Held-to-Maturity Debt Securities Whose Fair Value not exceeding Consolidated Balance Sheet Amount	Japanese Government Bonds	2,936,301	2,396,123	(540,177)
	Municipal Government Bonds	—	—	—
	Corporate Bonds	100,000	97,555	(2,445)
	Other	2,665,776	2,635,733	(30,043)
	Foreign Bonds	2,597,194	2,567,975	(29,219)
	Other	68,582	67,757	(824)
	Subtotal	5,702,078	5,129,412	(572,666)
Total		¥ 15,039,083	¥14,493,325	¥ (545,757)

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

Other Securities

As of September 30, 2025	Type	Millions of Yen			Millions of U.S. Dollars		
		Consolidated Balance Sheet Amount	Acquisition Cost	Difference	Consolidated Balance Sheet Amount	Acquisition Cost	Difference
Other Securities Whose Consolidated Balance Sheet Amount exceeding Acquisition Cost	Stocks	¥ 556,004	¥ 166,044	¥ 389,959	$ 3,734	$ 1,115	$ 2,619
	Bonds	860	859	1	5	5	0
	Japanese Government Bonds	—	—	—	—	—	—
	Municipal Government Bonds	15	14	0	0	0	0
	Corporate Bonds	845	844	0	5	5	0
	Other	6,216,502	5,667,905	548,596	41,752	38,067	3,684
	Foreign Bonds	3,398,946	3,340,709	58,237	22,828	22,437	391
	Foreign Stocks	57,823	23,828	33,994	388	160	228
	Investment Trusts	2,744,839	2,288,478	456,360	18,435	15,370	3,065
	Other	14,893	14,889	4	100	100	0
	Subtotal	6,773,367	5,834,810	938,557	45,492	39,188	6,303
Other Securities Whose Consolidated Balance Sheet Amount not exceeding Acquisition Cost	Stocks	1,809	2,204	(395)	12	14	(2)
	Bonds	2,641,454	3,120,728	(479,274)	17,740	20,959	(3,218)
	Japanese Government Bonds	2,109,440	2,534,156	(424,715)	14,167	17,020	(2,852)
	Municipal Government Bonds	106,855	119,337	(12,482)	717	801	(83)
	Corporate Bonds	425,158	467,234	(42,076)	2,855	3,138	(282)
	Other	6,594,712	6,947,419	(352,707)	44,292	46,661	(2,368)
	Foreign Bonds	5,231,443	5,538,887	(307,443)	35,136	37,201	(2,064)
	Foreign Stocks	—	—	—	—	—	—
	Investment Trusts	1,273,459	1,317,133	(43,674)	8,553	8,846	(293)
	Other	89,808	91,398	(1,589)	603	613	(10)
	Subtotal	9,237,976	10,070,353	(832,377)	62,045	67,636	(5,590)
Total		¥16,011,343	¥15,905,163	¥ 106,180	$ 107,538	$ 106,824	$ 713

Notes: 1. The above analysis of Other Securities includes Securities, negotiable certificates of deposit disclosed as Cash and Due from Banks and trust beneficiary interests in Monetary Claims Bought in the consolidated balance sheet.
2. Investment Trusts include Japanese trusts and foreign trusts.
3. Difference includes ¥34,390 million ($230 million), which was recognized in the statement of operations for September 30, 2025 by applying the fair-value hedge accounting.

As of March 31, 2025	Type	Millions of Yen: Consolidated Balance Sheet Amount	Acquisition Cost	Difference
Other Securities Whose Consolidated Balance Sheet Amount exceeding Acquisition Cost	Stocks	¥ 500,746	¥ 173,048	¥ 327,698
	Bonds	9,692	9,553	138
	Japanese Government Bonds	9,626	9,487	138
	Municipal Government Bonds	17	17	0
	Corporate Bonds	49	48	0
	Other	3,081,966	2,738,360	343,605
	Foreign Bonds	1,575,286	1,552,848	22,437
	Foreign Stocks	52,370	23,094	29,275
	Investment Trusts	1,439,355	1,147,465	291,890
	Other	14,954	14,952	2
	Subtotal	3,592,405	2,920,962	671,442
Other Securities Whose Consolidated Balance Sheet Amount not exceeding Acquisition Cost	Stocks	14,072	15,255	(1,182)
	Bonds	3,823,554	4,237,470	(413,915)
	Japanese Government Bonds	3,211,583	3,574,205	(362,622)
	Municipal Government Bonds	138,284	150,158	(11,874)
	Corporate Bonds	473,686	513,105	(39,419)
	Other	7,881,774	8,358,185	(476,411)
	Foreign Bonds	5,874,725	6,243,142	(368,416)
	Foreign Stocks	—	—	—
	Investment Trusts	1,907,678	2,014,525	(106,847)
	Other	99,370	100,517	(1,147)
	Subtotal	11,719,401	12,610,911	(891,510)
Total		¥ 15,311,806	¥ 15,531,874	¥ (220,067)

Notes: 1. The above analysis of Other Securities includes Securities, negotiable certificates of deposit disclosed as Cash and Due from Banks and trust beneficiary interests in Monetary Claims Bought in the consolidated balance sheet.
2. Investment Trusts include Japanese trusts and foreign trusts.
3. Difference includes ¥(274) million, which was recognized in the statement of operations for March 31, 2025 by applying the fair-value hedge accounting.

Securities Recognized for Revaluation Loss

Securities other than those for trading purposes (except Stocks and others with no market prices and Investments in Partnership) are revalued to their fair value, and the difference between the book value and the fair value is treated as a realized loss for the six-month period ended September 30, 2025 and the fiscal year ended March 31, 2025 (“revaluation loss”), if the fair value has significantly deteriorated from the book value unless a recovery in the fair value is deemed probable.

The amount of revaluation loss for the six-month period ended September 30, 2025 was ¥191 million ($1 million), including ¥191 million ($1 million) on Investment Trusts.

The amount of revaluation loss for the fiscal year ended March 31, 2025 was ¥9,693 million including ¥2,699 million on Bonds (Corporate Bonds) and ¥6,993 million on Investment Trusts.

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

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

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

18. Fair Value of Money Held in Trust

Held-to-Maturity Money Held in Trust

As of September 30, 2025	Millions of Yen: Consolidated Balance Sheet Amount	Fair Value	Difference	Held-to-Maturity Money Held in Trust Whose Fair Value exceeding Consolidated Balance Sheet Amount	Held-to-Maturity Money Held in Trust Whose Fair Value not exceeding Consolidated Balance Sheet Amount
Held-to-Maturity Money Held in Trust	**¥ 1**	**¥ 1**	**¥ —**	**¥ —**	**¥ —**

	Millions of U.S. Dollars				
As of September 30, 2025	Consolidated Balance Sheet Amount	Fair Value	Difference	Held-to-Maturity Money Held in Trust Whose Fair Value exceeding Consolidated Balance Sheet Amount	Held-to-Maturity Money Held in Trust Whose Fair Value not exceeding Consolidated Balance Sheet Amount
Held-to-Maturity Money Held in Trust	**$ 0**	**$ 0**	**$ —**	**$ —**	**$ —**

Note: "Held-to-Maturity Money Held in Trust Whose Fair Value exceeding Consolidated Balance Sheet Amount" and "Held-to-Maturity Money Held in Trust Whose Fair Value not exceeding Consolidated Balance Sheet Amount" are gross valuation of the difference between the consolidated balance sheet amount and the fair value presented in "Difference."

	Millions of Yen				
As of March 31, 2025	Consolidated Balance Sheet Amount	Fair Value	Difference	Held-to-Maturity Money Held in Trust Whose Fair Value exceeding Consolidated Balance Sheet Amount	Held-to-Maturity Money Held in Trust Whose Fair Value not exceeding Consolidated Balance Sheet Amount
Held-to-Maturity Money Held in Trust	¥ 1	¥ 1	¥ —	¥ —	¥ —

Note: "Held-to-Maturity Money Held in Trust Whose Fair Value exceeding Consolidated Balance Sheet Amount" and "Held-to-Maturity Money Held in Trust Whose Fair Value not exceeding Consolidated Balance Sheet Amount" are gross valuation of the difference between the consolidated balance sheet amount and the fair value presented in "Difference."

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

	Millions of Yen				
As of September 30, 2025	Consolidated Balance Sheet Amount	Acquisition Cost	Difference	Other Money Held in Trust Whose Consolidated Balance Sheet Amount exceeding Acquisition Cost	Other Money Held in Trust Whose Consolidated Balance Sheet Amount not exceeding Acquisition Cost
Other Money Held in Trust	**¥ 7,552,215**	**¥ 7,993,910**	**¥ (441,695)**	**¥ 3,024**	**¥ 444,720**

	Millions of U.S. Dollars				
As of September 30, 2025	Consolidated Balance Sheet Amount	Acquisition Cost	Difference	Other Money Held in Trust Whose Consolidated Balance Sheet Amount exceeding Acquisition Cost	Other Money Held in Trust Whose Consolidated Balance Sheet Amount not exceeding Acquisition Cost
Other Money Held in Trust	**$ 50,723**	**$ 53,690**	**$ (2,966)**	**$ 20**	**$ 2,986**

Note: 1. "Other Money Held in Trust Whose Consolidated Balance Sheet Amount exceeding Acquisition Cost" and "Other Money Held in Trust Whose Consolidated Balance Sheet Amount not exceeding Acquisition Cost" are gross valuation of the difference between the acquisition cost and the consolidated balance sheet amount presented in "Difference."
2. Difference includes ¥(2,069) million ($(13) million), which was recognized in the statement of operations for September 30, 2025 by applying the fair-value hedge accounting.

	Millions of Yen				
As of March 31, 2025	Consolidated Balance Sheet Amount	Acquisition Cost	Difference	Other Money Held in Trust Whose Consolidated Balance Sheet Amount exceeding Acquisition Cost	Other Money Held in Trust Whose Consolidated Balance Sheet Amount not exceeding Acquisition Cost
Other Money Held in Trust	¥ 7,880,564	¥ 8,382,507	¥ (501,942)	¥ 4,844	¥ 506,787

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

19. Fair Value of Derivative Instruments

(1) Derivative Instruments not accounted for as hedges

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

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

Interest Rate-Related Derivative Instruments

			Millions of Yen				Millions of U.S. Dollars			
			Contract Amount or Notional Amount		Fair Value	Unrealized Gain/Loss	Contract Amount or Notional Amount		Fair Value	Unrealized Gain/Loss
As of September 30, 2025			Total	Over 1 Year			Total	Over 1 Year		
Exchange-traded Transactions	Interest Rate Futures:	Sold	¥ —	¥ —	¥ —	¥ —	$ —	$ —	$ —	$ —
		Purchased	—	—	—	—	—	—	—	—
	Interest Rate Options:	Sold	**21,844**	—	**(28)**	**(8)**	**146**	—	**(0)**	**(0)**
		Purchased	**10,936**	—	**22**	**5**	**73**	—	**0**	**0**
Over-the-counter Transactions	Forward Rate Agreements:	Sold	—	—	—	—	—	—	—	—
		Purchased	—	—	—	—	—	—	—	—
	Interest Rate Swaps:	Rec.:Fix.-Pay.: Flt.	**1,480,497**	**720,712**	**(18,062)**	**(18,062)**	**9,943**	**4,840**	**(121)**	**(121)**
		Rec.:Flt.-Pay.: Fix.	**1,119,751**	**570,915**	**18,419**	**18,419**	**7,520**	**3,834**	**123**	**123**
		Rec.:Flt.-Pay.: Flt.	—	—	—	—	—	—	—	—
	Interest Rate Options:	Sold	—	—	—	—	—	—	—	—
		Purchased	—	—	—	—	—	—	—	—
	Other:	Sold	—	—	—	—	—	—	—	—
		Purchased	—	—	—	—	—	—	—	—
Total			¥ /	¥ /	¥ **351**	¥ **353**	$ /	$ /	$ **2**	$ **2**

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

			Millions of Yen			
			Contract Amount or Notional Amount		Fair Value	Unrealized Gain/Loss
As of March 31, 2025			Total	Over 1 Year		
Exchange-traded Transactions	Interest Rate Futures:	Sold	¥ —	¥ —	¥ —	¥ —
		Purchased	—	—	—	—
	Interest Rate Options:	Sold	—	—	—	—
		Purchased	—	—	—	—
Over-the-counter Transactions	Forward Rate Agreements:	Sold	—	—	—	—
		Purchased	—	—	—	—
	Interest Rate Swaps:	Rec.:Fix.-Pay.: Flt.	282,741	271,991	(8,417)	(8,417)
		Rec.:Flt.-Pay.: Fix.	282,741	271,991	9,048	9,048
		Rec.:Flt.-Pay.: Flt.	—	—	—	—
	Interest Rate Options:	Sold	—	—	—	—
		Purchased	—	—	—	—
	Other:	Sold	—	—	—	—
		Purchased	—	—	—	—
Total			¥ /	¥ /	¥ 631	¥ 631

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

Currency-Related Derivative Instruments

As of September 30, 2025			Millions of Yen: Contract Amount or Notional Amount: Total	Over 1 Year	Fair Value	Unrealized Gain/Loss	Millions of U.S. Dollars: Contract Amount or Notional Amount: Total	Over 1 Year	Fair Value	Unrealized Gain/Loss
Exchange-traded Transactions	Currency Futures:	Sold	¥ —	¥ —	¥ —	¥ —	$ —	$ —	$ —	$ —
		Purchased	—	—	—	—	—	—	—	—
	Currency Options:	Sold	—	—	—	—	—	—	—	—
		Purchased	—	—	—	—	—	—	—	—
Over-the-counter Transactions	Currency Swaps		—	—	—	—	—	—	—	—
	Forwards:	Sold	**6,315,304**	**6,111**	**(66,599)**	**(66,599)**	**42,415**	**41**	**(447)**	**(447)**
		Purchased	**6,948,538**	**5,702**	**67,808**	**67,808**	**46,668**	**38**	**455**	**455**
	Currency Options:	Sold	—	—	—	—	—	—	—	—
		Purchased	—	—	—	—	—	—	—	—
	Other:	Sold	—	—	—	—	—	—	—	—
		Purchased	—	—	—	—	—	—	—	—
Total			¥ /	¥ /	¥ **1,208**	¥ **1,208**	$ /	$ /	$ **8**	$ **8**

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

As of March 31, 2025			Millions of Yen: Contract Amount or Notional Amount: Total	Over 1 Year	Fair Value	Unrealized Gain/Loss
Exchange-traded Transactions	Currency Futures:	Sold	¥ —	¥ —	¥ —	¥ —
		Purchased	—	—	—	—
	Currency Options:	Sold	—	—	—	—
		Purchased	—	—	—	—
Over-the-counter Transactions	Currency Swaps		—	—	—	—
	Forwards:	Sold	1,144,116	2,232	1,136	1,136
		Purchased	2,711,418	2,011	(5,745)	(5,745)
	Currency Options:	Sold	—	—	—	—
		Purchased	—	—	—	—
	Other:	Sold	—	—	—	—
		Purchased	—	—	—	—
Total			¥ /	¥ /	¥ (4,609)	¥ (4,609)

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

Stock-Related Derivative Instruments

The Bank and its consolidated subsidiaries held no Stock-Related Derivative Instruments as of September 30, 2025 and March 31, 2025.

Bond-Related Derivative Instruments

As of September 30, 2025			Millions of Yen: Contract Amount or Notional Amount: Total	Millions of Yen: Contract Amount or Notional Amount: Over 1 Year	Millions of Yen: Fair Value	Millions of Yen: Unrealized Gain/Loss	Millions of U.S. Dollars: Contract Amount or Notional Amount: Total	Millions of U.S. Dollars: Contract Amount or Notional Amount: Over 1 Year	Millions of U.S. Dollars: Fair Value	Millions of U.S. Dollars: Unrealized Gain/Loss
Exchange-traded Transactions	Bond Futures:	Sold	¥ 116,740	¥ —	¥ (634)	¥ (634)	$ 784	$ —	$ (4)	$ (4)
		Purchased	116,807	—	411	411	784	—	2	2
	Bond Futures Options:	Sold	8,643	—	(18)	2	58	—	(0)	0
		Purchased	1,682	—	13	4	11	—	0	0
Over-the-counter Transactions	Bond Options:	Sold	—	—	—	—	—	—	—	—
		Purchased	—	—	—	—	—	—	—	—
	Other:	Sold	—	—	—	—	—	—	—	—
		Purchased	—	—	—	—	—	—	—	—
Total			¥ /	¥ /	¥ (228)	¥ (216)	$ /	$ /	$ (1)	$ (1)

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

As of March 31, 2025			Millions of Yen: Contract Amount or Notional Amount: Total	Millions of Yen: Contract Amount or Notional Amount: Over 1 Year	Millions of Yen: Fair Value	Millions of Yen: Unrealized Gain/Loss
Exchange-traded Transactions	Bond Futures:	Sold	¥ —	¥ —	¥ —	¥ —
		Purchased	—	—	—	—
	Bond Futures Options:	Sold	—	—	—	—
		Purchased	—	—	—	—
Over-the-counter Transactions	Bond Options:	Sold	—	—	—	—
		Purchased	—	—	—	—
	Other:	Sold	—	—	—	—
		Purchased	—	—	—	—
Total			¥ /	¥ /	¥ —	¥ —

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

Commodities-Related Derivative Instruments

The Bank and its consolidated subsidiaries held no Commodities-Related Derivative Instruments as of September 30, 2025 and March 31, 2025.

Credit Derivative Instruments

The Bank and its consolidated subsidiaries held no Credit Derivative Instruments as of September 30, 2025 and March 31, 2025.

(2) Derivative Instruments accounted for as hedges

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

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

Interest Rate-Related Derivative Instruments

As of September 30, 2025

Method of Hedges	Type of Derivative Instruments	Hedged Items	Millions of Yen: Contract Amount or Notional Amount: Total	Millions of Yen: Contract Amount or Notional Amount: Over 1 Year	Millions of Yen: Fair Value	Millions of U.S. Dollars: Contract Amount or Notional Amount: Total	Millions of U.S. Dollars: Contract Amount or Notional Amount: Over 1 Year	Millions of U.S. Dollars: Fair Value
The Deferral Method	Interest Rate Swaps (Rec.:Fix.-Pay.: Flt.)	Debentures	¥ —	¥ —	¥ —	$ —	$ —	$ —
	Interest Rate Swaps (Rec.:Flt.-Pay.: Fix.)	Yen-denominated Securities, Deposits and Others	**5,061,330**	**4,454,379**	**109,714**	**33,993**	**29,917**	**736**
The Accrual Method	Interest Rate Swaps (Rec.:Fix.-Pay.: Flt.)	Debentures, Borrowed Money	**656,670**	**656,670**	Note 2	**4,410**	**4,410**	Note 2
	Interest Rate Swaps (Rec.:Flt.-Pay.: Fix.)	Loans and Bills Discounted, Yen-denominated Securities and Others	**541,539**	**420,472**	Note 2	**3,637**	**2,824**	Note 2
Total			**¥ /**	**¥ /**	**¥ 109,714**	**$ /**	**$ /**	**$ 736**

Notes: 1. Primarily, the Bank applies the deferral method of hedge accounting which is described in "Accounting and Auditing Treatment relating to the Adoption of 'Accounting for Financial Instruments' for Banks," issued by the Japanese Institute of Certified Public Accountants ("JICPA"), (JICPA Industry Committee Practical Guideline No. 24, issued on March 17, 2022).
2. The fair value of certain interest rate swaps to which the accrual method of hedge accounting is applied, as specifically permitted for certain interest rate swaps, is not included in the table above as the hedging instruments are accounted for together with the Loans and Bills Discounted and other items (ref: 16. Financial Instruments "Disclosures Regarding the Fair Value of Financial Instruments and Other Items").

As of March 31, 2025

Method of Hedges	Type of Derivative Instruments	Hedged Items	Millions of Yen: Contract Amount or Notional Amount: Total	Millions of Yen: Contract Amount or Notional Amount: Over 1 Year	Millions of Yen: Fair Value
The Deferral Method	Interest Rate Swaps (Rec.:Fix.-Pay.: Flt.)	Debentures	¥ —	¥ —	¥ —
	Interest Rate Swaps (Rec.:Flt.-Pay.: Fix.)	Yen-denominated Securities, Deposits and Others	2,971,903	1,954,134	88,176
The Accrual Method	Interest Rate Swaps (Rec.:Fix.-Pay.: Flt.)	Debentures, Borrowed Money	509,040	509,040	Note 2
	Interest Rate Swaps (Rec.:Flt.-Pay.: Fix.)	Loans and Bills Discounted, Yen-denominated Securities and Others	536,835	400,994	Note 2
Total			¥ /	¥ /	¥ 88,176

Notes: 1. Primarily, the Bank applies the deferral method of hedge accounting which is described in "Accounting and Auditing Treatment relating to the Adoption of 'Accounting for Financial Instruments' for Banks," issued by the Japanese Institute of Certified Public Accountants ("JICPA"), (JICPA Industry Committee Practical Guideline No. 24, issued on March 17, 2022).
2. The fair value of certain interest rate swaps to which the accrual method of hedge accounting is applied, as specifically permitted for certain interest rate swaps, is not included in the table above as the hedging instruments are accounted for together with the Loans and Bills Discounted and other items (ref: 16. Financial Instruments "Disclosures Regarding the Fair Value of Financial Instruments and Other Items").

Currency-Related Derivative Instruments

As of September 30, 2025			Millions of Yen			Millions of U.S. Dollars		
Method of Hedges	Type of Derivative Instruments	Hedged Items	Contract Amount or Notional Amount		Fair Value	Contract Amount or Notional Amount		Fair Value
			Total	Over 1 Year		Total	Over 1 Year	
The Deferral Method	Currency Swaps	Foreign Currency Denominated Securities and Others	**¥21,153,179**	**¥14,479,217**	**¥ (470,450)**	**$ 142,072**	**$ 97,247**	**$ (3,159)**
	Forex Forward		**528,316**	**—**	**(13,464)**	**3,548**	**—**	**(90)**
Total			**¥ /**	**¥ /**	**¥ (483,914)**	**$ /**	**$ /**	**$ (3,250)**

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

As of March 31, 2025			Millions of Yen		
Method of Hedges	Type of Derivative Instruments	Hedged Items	Contract Amount or Notional Amount		Fair Value
			Total	Over 1 Year	
The Deferral Method	Currency Swaps	Foreign Currency Denominated Securities and Others	¥19,970,866	¥13,868,118	¥ 79,087
	Forex Forward		631,662	—	(3,404)
Total			¥ /	¥ /	¥ 75,682

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

Stock-Related Derivative Instruments

The Bank and its consolidated subsidiaries held no Stock-Related Derivative Instruments as of September 30, 2025 and March 31, 2025.

Bond-Related Derivative Instruments

The Bank and its consolidated subsidiaries held no Bond-Related Derivative Instruments as of September 30, 2025 and March 31, 2025.

20. The Norinchukin Bank (Parent Company)

(1) Semiannual Non-consolidated Balance Sheet (Unaudited)

	Millions of Yen		Millions of U.S. Dollars
	September 30 2025	March 31 2025	**September 30 2025**
Assets			
Cash and Due from Banks	**¥ 16,348,230**	¥ 20,639,038	**$ 109,800**
Securities Purchased under Resale Agreements	**37,300**	—	**250**
Monetary Claims Bought	**199,501**	221,553	**1,339**
Trading Assets	**143,439**	9,463	**963**
Money Held in Trust	**7,663,563**	7,934,102	**51,471**
Securities	**33,688,501**	31,594,610	**226,264**
Loans and Bills Discounted	**18,934,548**	17,476,183	**127,171**
Foreign Exchange Assets	**221,837**	201,606	**1,489**
Other Assets	**1,559,234**	1,147,516	**10,472**
Tangible Fixed Assets	**134,292**	132,022	**901**
Intangible Fixed Assets	**71,596**	68,163	**480**
Prepaid Pension Cost	**19,014**	16,737	**127**
Customers' Liabilities for Acceptances and Guarantees	**220,112**	236,828	**1,478**
Reserve for Possible Loan Losses	**(97,509)**	(117,904)	**(654)**
Reserve for Possible Investment Losses	**—**	(8)	**—**
Total Assets	**¥ 79,143,663**	¥ 79,559,916	**$ 531,557**
Liabilities and Net Assets			
Liabilities			
Deposits	**¥ 53,825,556**	¥ 56,135,412	**$ 361,512**
Negotiable Certificates of Deposit	**1,183,199**	1,593,503	**7,946**
Debentures	**596,801**	449,823	**4,008**
Call Money	**1,255,400**	1,262,400	**8,431**
Payables under Repurchase Agreements	**6,564,207**	5,608,382	**44,087**
Trading Liabilities	**18,608**	8,814	**124**
Borrowed Money	**3,504,902**	3,485,225	**23,540**
Foreign Exchange Liabilities	**104**	—	**0**
Short-term Entrusted Funds	**2,856,982**	2,381,780	**19,188**
Other Liabilities	**4,233,360**	3,973,037	**28,432**
Reserve for Bonus Payments	**5,345**	5,479	**35**
Reserve for Retirement Benefits	**3,298**	6,824	**22**
Reserve for Directors' Retirement Benefits	**831**	1,031	**5**
Deferred Tax Liabilities	**78,718**	70,139	**528**
Deferred Tax Liabilities for Land Revaluation	**541**	541	**3**
Acceptances and Guarantees	**220,112**	236,828	**1,478**
Total Liabilities	**74,347,970**	75,219,227	**499,348**
Net Assets			
Paid-in Capital	**4,817,427**	4,817,427	**32,355**
Capital Surplus	**25,020**	25,020	**168**
Retained Earnings	**318,752**	221,519	**2,140**
Total Owners' Equity	**5,161,200**	5,063,967	**34,664**
Net Unrealized Gains (Losses) on Other Securities, net of taxes	**(183,227)**	(550,095)	**(1,230)**
Net Deferred Gains (Losses) on Hedging Instruments, net of taxes	**(177,603)**	(168,506)	**(1,192)**
Revaluation Reserve for Land, net of taxes	**(4,678)**	(4,678)	**(31)**
Total Valuation and Translation Adjustments	**(365,508)**	(723,279)	**(2,454)**
Total Net Assets	**4,795,692**	4,340,688	**32,209**
Total Liabilities and Net Assets	**¥ 79,143,663**	¥ 79,559,916	**$ 531,557**

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

	Millions of Yen		Millions of U.S. Dollars
For the six-month period ended September 30	**2025**	2024	**2025**
Ordinary Income	**¥ 1,085,591**	¥ 1,053,174	**$ 7,291**
Interest Income:	**852,244**	897,941	**5,723**
Interest on Loans and Bills Discounted	**190,274**	185,000	**1,277**
Interest and Dividends on Securities	**591,627**	613,634	**3,973**
Fees and Commissions	**9,791**	6,035	**65**
Trading Income	**1,446**	830	**9**
Other Operating Income	**50,798**	86,752	**341**
Other Ordinary Income	**171,310**	61,614	**1,150**
Ordinary Expenses	**990,988**	1,933,628	**6,655**
Interest Expenses:	**854,835**	1,261,282	**5,741**
Interest on Deposits	**112,822**	137,977	**757**
Fees and Commissions	**7,557**	9,883	**50**
Trading Expenses	**—**	322	**—**
Other Operating Expenses	**29,436**	498,286	**197**
General and Administrative Expenses	**74,423**	79,075	**499**
Other Ordinary Expenses	**24,735**	84,779	**166**
Ordinary Profits (Losses)	**94,602**	(880,454)	**635**
Extraordinary Profits	**—**	—	**—**
Extraordinary Losses	**59**	82	**0**
Income (Loss) before Income Taxes	**94,542**	(880,536)	**634**
Income Taxes — Current	**1,337**	(681)	**8**
Income Taxes — Refund of Income Taxes	**(4,756)**	(59,807)	**(31)**
Income Taxes — Deferred	**729**	91,754	**4**
Total Income Taxes	**(2,689)**	31,265	**(18)**
Net Income (Loss)	**¥ 97,232**	¥ (911,801)	**$ 653**

21. Subsequent Events

First Brands Group, LLC (“FBG”), a counterparty of a group company of JA Mitsui Leasing (“JAML”) filed a petition under Chapter 11 of the U.S. Bankruptcy Code on September 28, 2025. According to the publicly disclosed information, FBG may have engaged in practices such as inflated billing, fabricated billing, or multiple assignments of considerable amounts of its receivables.

Given this situation, JAML will recognize 150,458 million yen in allowance for doubtful accounts in the consolidated financial results for the third quarter of the fiscal year ending March 31, 2026.

Accordingly, the loss of JAML including this matter is recognized as 52,371 million yen under “Other Ordinary Expenses” in the Bank's consolidated financial results for the third quarter of the fiscal year ending March 31, 2026.

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, 2025, the Bank had 25 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 As of September 30, 2025	b As of September 30, 2024	c 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	**5,299,417**	6,059,936	
1a		Of which: capital and capital surplus	**4,840,827**	4,799,656	
2		Of which: retained earnings	**458,590**	1,260,280	
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	**(182,969)**	(768,091)	(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)	**5,116,447**	5,291,845	
Common Equity Tier 1 capital: regulatory adjustments					
8+9		Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	**76,139**	63,774	
8		Of which goodwill (net of related tax liability, including those equivalent)	**1,793**	2,209	
9		Of which other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	**74,345**	61,565	
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	**(106,425)**	1,541	
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	**57,197**	42,659	
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	**–**	–	
19		Of which: significant investments in the common stock of financials	**–**	–	
20		Of which: mortgage servicing rights	**–**	–	
21		Of which: deferred tax assets arising from temporary differences (net of related tax liability)	**–**	–	
22		Amount exceeding the 15% threshold on specified items	**–**	–	
23		Of which: significant investments in the common stock of financials	**–**	–	
24		Of which: mortgage servicing rights	**–**	–	
25		Of which: deferred tax assets arising from temporary differences (net of related tax liability)	**–**	–	
27		Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	**–**	–	
28		Common Equity Tier 1 capital: regulatory adjustments (B)	**26,911**	107,976	
Common Equity Tier 1 capital (CET1)					
29		Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	**5,089,536**	5,183,869	
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	**–**	–	
30	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	**600,004**	600,004	
30		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	**–**	–	

(Millions of Yen, %)

Basel III Template No.	Items	a As of September 30, 2025	b As of September 30, 2024	c Reference to Template CC2
34	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	**4,618**	4,021	
36	Additional Tier 1 capital: instruments (D)	**604,622**	604,025	
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)	**95,142**	66,163	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	**–**	–	
43	Additional Tier 1 capital: regulatory adjustments (E)	**95,142**	66,163	
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	**509,479**	537,861	
Tier 1 capital (T1=CET1+AT1)				
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	**5,599,015**	5,721,731	
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	**642,830**	–	
	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)	**427**	754	
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	**32,726**	23,103	
50a	Of which: general reserve for possible loan losses	**2,921**	2,030	
50b	Of which: eligible provisions	**29,805**	21,073	
51	Tier 2 capital: instruments and provisions (H)	**675,984**	23,858	
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)	**675,984**	23,858	
Total capital (TC=T1+T2)				
59	Total capital (TC=T1+T2) ((G) + (J)) (K)	**6,275,000**	5,745,589	
Risk weighted assets				
60	Risk weighted assets (L)	**27,924,516**	25,696,520	

(Millions of Yen, %)

Basel III Template No.	Items	a As of September 30, 2025	b As of September 30, 2024	c Reference to Template CC2
Capital Ratio and buffers (consolidated)				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	**18.22%**	20.17%	
62	Tier 1 capital ratio (consolidated) ((G)/(L))	**20.05%**	22.26%	
63	Total capital ratio (consolidated) ((K)/(L))	**22.47%**	22.35%	
64	CET1 specific buffer requirement	**3.21%**	3.23%	
65	Of which: capital conservation buffer requirement	**2.50%**	2.50%	
66	Of which: countercyclical buffer requirement	**0.21%**	0.23%	
67	Of which: G-SIB/D-SIB additional requirement	**0.50%**	0.50%	
68	CET1 available after meeting the bank's minimum capital requirements	**13.72%**	14.35%	
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)	**259,789**	166,356	
73	Significant investments in the common stock of other financial institutions that are below the thresholds for deduction (before risk weighting)	**58,828**	44,835	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	**–**	–	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	**–**	–	
Provisions included in Tier 2 capital: instruments and provisions				
76	Provisions (general reserve for possible loan losses)	**2,921**	2,030	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	**41,216**	29,940	
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")	**29,805**	21,073	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	**110,786**	114,348	

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, 2025	As of September 30, 2024	Reference numbers or symbols for referring to Template CC1	Reference numbers or symbols for referring to appended tables
	Consolidated balance sheet amount	Consolidated balance sheet amount		
(Assets)				
Loans and Bills Discounted	**19,604,839**	17,797,411		
Foreign Exchanges Assets	**221,837**	286,395		
Securities	**33,407,542**	38,076,341		2-b, 6-a
Money Held in Trust	**7,664,521**	8,534,736		6-b
Trading Assets	**143,439**	33,704		
Monetary Claims Bought	**199,501**	271,601		
Receivables under Resale Agreements	**37,314**	106		
Cash and Due from Banks	**16,441,559**	20,941,595		
Other Assets	**1,585,167**	2,291,476		
Tangible Fixed Assets	**136,293**	126,614		
Intangible Fixed Assets	**74,345**	61,565		2-a
Net Defined Benefit Asset	**57,197**	42,659		3
Deferred Tax Assets	**3,107**	3,555		4-a
Customers' Liabilities for Acceptances and Guarantees	**3,831,692**	3,384,262		
Reserve for Possible Loan Losses	**(115,459)**	(127,672)		
Total Assets	**83,292,899**	91,724,355		
(Liabilities)				
Deposits	**53,818,454**	58,923,704		
Negotiable Certificates of Deposit	**1,183,199**	1,251,857		
Debentures	**596,801**	358,224		
Trading Liabilities	**18,608**	5,407		
Borrowed Money	**3,561,246**	3,943,366		8
Call Money and Bills Sold	**1,255,400**	892,400		
Payables under Repurchase Agreements	**6,646,561**	9,274,859		
Foreign Exchanges Liabilities	**104**	400		
Short-term Entrusted Funds	**2,856,982**	3,685,145		
Other Liabilities	**4,293,808**	4,620,449		
Reserve for Bonus Payments	**7,623**	7,840		
Net Defined Benefit Liability	**2,164**	2,505		
Reserve for Directors' Retirement Benefits	**1,118**	1,232		
Deferred Tax Liabilities	**90,582**	69,306		4-b
Deferred Tax Liabilities for Land Revaluation	**541**	646		4-c
Acceptances and Guarantees	**3,831,692**	3,384,262		
Total Liabilities	**78,164,889**	86,421,610		
(Net Assets)				
Paid-in Capital	**4,817,427**	4,776,257		1-a
Capital Surplus	**23,399**	23,399		1-b
Retained Earnings	**458,590**	1,260,280		1-c
Total Owners' Equity	**5,299,417**	6,059,936		
Net Unrealized Gains on Other Securities	**(180,174)**	(792,564)		
Net Deferred Losses on Hedging Instruments	**(35,458)**	(17,337)		5
Revaluation Reserve for Land	**(4,678)**	(4,346)		
Foreign Currency Translation Adjustment	**7,363**	17,854		
Remeasurements of Defined Benefit Plans	**29,978**	28,302		
Total Accumulated Other Comprehensive Income	**(182,969)**	(768,091)	(a)	
Non-controlling Interests	**11,562**	10,899		7
Total Net Assets	**5,128,010**	5,302,744		
Total Liabilities and Net Assets	**83,292,899**	91,724,355		

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, 2025**	As of September 30, 2024	Remarks
1-a	Paid-in Capital	**4,817,427**	4,776,257	
1-b	Capital Surplus	**23,399**	23,399	
1-c	Retained Earnings	**458,590**	1,260,280	
	Total Owners' Equity	**5,299,417**	6,059,936	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2025**	As of September 30, 2024	Remarks
	Directly issued qualifying common share capital plus related capital surplus and retained earnings	**5,299,417**	6,059,936	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	**4,840,827**	4,799,656	
2	Of which: retained earnings	**458,590**	1,260,280	
	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, 2025**	As of September 30, 2024	Remarks
2-a	Intangible Fixed Assets	**74,345**	61,565	
2-b	Securities	**33,407,542**	38,076,341	
	Of which: goodwill attributable to equity-method investees	**1,793**	2,209	
	Income taxes related to above	**–**	–	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2025**	As of September 30, 2024	Remarks
8	Intangible assets: goodwill	**1,793**	2,209	
9	Intangible assets: other	**74,345**	61,565	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, 2025**	As of September 30, 2024	Remarks
3	Net Defined Benefit Asset	**57,197**	42,659	
	Income taxes related to above	**–**	–	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2025**	As of September 30, 2024	Remarks
15	Net defined-benefit asset	**57,197**	42,659	

4. Deferred Tax Assets

(1) Consolidated Balance Sheet (Millions of Yen)

Reference numbers	Consolidated balance sheet items	**As of September 30, 2025**	As of September 30, 2024	Remarks
4-a	Deferred Tax Assets	**3,107**	3,555	
4-b	Deferred Tax Liabilities	**90,582**	69,306	
4-c	Deferred Tax Liabilities for Land Revaluation	**541**	646	
	Intangible assets to which tax-effect accounting was applied	**–**	–	
	Portion of net defined-benefit asset to which tax-effect accounting was applied	**–**	–	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2025**	As of September 30, 2024	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 consolidated balance sheet due to offsetting of assets and liabilities.
	Deferred tax assets arising from temporary differences (net of related tax liability)	**–**	–	This item does not agree with the amount reported on the consolidated balance sheet due to offsetting of assets and liabilities.
21	Amount exceeding the 10% threshold on specified items	**–**	–	
25	Amount exceeding the 15% threshold on specified items	**–**	–	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	**–**	–	

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, 2025**	As of September 30, 2024	Remarks
5	Net Deferred Losses on Hedging Instruments	**(35,458)**	(17,337)	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2025**	As of September 30, 2024	Remarks
11	Deferred gains or losses on derivatives under hedge accounting	**(106,425)**	1,541	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, 2025**	As of September 30, 2024	Remarks
6-a	Securities	**33,407,542**	38,076,341	
6-b	Money Held in Trust	**7,664,521**	8,534,736	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2025**	As of September 30, 2024	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	**259,789**	166,356	
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)	**259,789**	166,356	

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2025	As of September 30, 2024	Remarks
	Significant investments in the capital, etc., of other financial institutions	**153,971**	110,999	
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)	**95,142**	66,163	
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)	**58,828**	44,835	

7. Non-controlling Interests

(1) Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Consolidated balance sheet items	As of September 30, 2025	As of September 30, 2024	Remarks
7	Non-controlling Interest	**11,562**	10,899	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2025	As of September 30, 2024	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)	**4,618**	4,021	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)	**427**	754	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, 2025	As of September 30, 2024	Remarks
8	Borrowed Money	**3,561,246**	3,943,366	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2025	As of September 30, 2024	Remarks
32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	**600,004**	600,004	
46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	**642,830**	–	

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, 2025	As of September 30, 2024	**As of September 30, 2025**	As of September 30, 2024
1	Credit risk (excluding counterparty credit risk)	**11,721,949**	11,562,393	**937,755**	924,991
2	Of which: standardized approach (SA)	**5,063,113**	4,490,433	**405,049**	359,234
3	Of which: foundation internal ratings-based (F-IRB) approach	**4,533,651**	4,529,911	**362,692**	362,392
4	Of which: supervisory slotting approach	**222,161**	2,148,681	**17,772**	171,894
5	Of which: advanced internal rating-based (A-IRB) approach	**1,744,362**	249,955	**139,548**	19,996
	Of which: significant investments	**–**	–	**–**	–
	Of which: estimated residual value of lease transactions	**–**	–	**–**	–
	Others	**158,660**	143,411	**12,692**	11,472
6	Counterparty credit risk (CCR)	**208,297**	292,519	**16,663**	23,401
7	Of which: standardized approach for counterparty credit risk (SA-CCR)	**101,101**	144,245	**8,088**	11,539
8	Of which: expected positive exposure (EPE) method	**–**	–	**–**	–
	Of which: central counterparty related exposure (CCP)	**60,338**	67,186	**4,827**	5,374
9	Others	**46,857**	81,086	**3,748**	6,486
10	Credit valuation adjustment (CVA)	**132,842**	193,902	**10,627**	15,512
	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)	**132,842**	193,902	**10,627**	15,512
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	**6,361,618**	6,755,699	**508,929**	540,455
13	Equity investments in funds - mandate-based approach	**237,189**	–	**18,975**	–
	Equity investments in funds - simple approach (subject to 250% RW)	**–**	–	**–**	–
	Equity investments in funds - simple approach (subject to 400% RW)	**100,723**	110,899	**8,057**	8,871
14	Equity investments in funds - fall-back approach (subject to 1250% RW)	**199,653**	692,005	**15,972**	55,360
15	Settlement risk	**–**	2,354	**–**	188
16	Securitization exposures in banking book	**2,847,390**	1,995,926	**227,791**	159,674
17	Of which: securitization IRB approach (SEC-IRBA)	**–**	–	**–**	–
18	Of which: securitization external ratings-based approach (SEC-ERBA) ,including internal assessment approach (IAA)	**2,847,390**	1,995,926	**227,791**	159,674
19	Of which: securitization standardized approach (SEC-SA)	**–**	–	**–**	–
	Of which: 1250% risk weight is applied	**0**	0	**0**	0
20	Market risk	**3,764,395**	2,366,019	**301,151**	189,281
21	Of which: standardized approach (SA)	**3,764,395**	2,366,019	**301,151**	189,281
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	**2,203,383**	1,612,711	**176,270**	129,016
25	Amounts below the thresholds for deduction	**147,072**	112,088	**11,765**	8,967
26	Floor adjustment	**–**	–	**–**	–
27	Total	**27,924,516**	25,696,520	**2,233,961**	2,055,721

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, 2025

(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	**68,913**	**18,107,967**	**102,030**	**18,074,850**
2	Debt Securities	**–**	**15,316,003**	**–**	**15,316,003**
3	Off-balance sheet exposures	**80**	**16,905,049**	**123**	**16,905,006**
4	Total on-balance sheet assets (1+2+3)	**68,994**	**50,329,020**	**102,154**	**50,295,859**
	Off-balance sheet assets				
5	Acceptances and Guarantees	**8,412**	**3,823,279**	**7,041**	**3,824,650**
6	Commitments	**137**	**2,437,536**	**660**	**2,437,013**
7	Total off-balance sheet assets (5+6)	**8,550**	**6,260,816**	**7,701**	**6,261,664**
	Total				
8	Total (4+7)	**77,544**	**56,589,837**	**109,856**	**56,557,524**

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, 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."

CR2: Changes in stock of defaulted loans and debt securities

(Millions of Yen)

No.			**For the Six Months Ended September 30, 2025**	For the Six Months Ended September 30, 2024
1	Defaulted loans and debt securities at end of the previous reporting period		**84,009**	85,970
2	Breakdown of changes by factors during current reporting period in loans and debt securities	Default	**27,341**	39,398
3		Returned to non-defaulted status	**3,090**	4,021
4		Amounts written off	**17,558**	2,295
5		Other changes (Decrease in the balance due to a recovery of exposure mainly at default)	**(21,707)**	(34,029)
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)		**68,994**	85,023

CR3: Credit risk mitigation techniques – overview

For the Six Months Ended September 30, 2025

(Millions of Yen)

No.		a	b	c	d	e
		Exposures unsecured	Exposures totally secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	**16,869,634**	**1,205,216**	**875,754**	**855,922**	**–**
2	Debt securities	**15,248,397**	**67,606**	**–**	**67,606**	**–**
3	Other on-balance sheet assets (debt instruments)	**16,903,656**	**1,349**	**488**	**1,655**	**–**
4	Total	**49,021,688**	**1,274,171**	**876,242**	**925,184**	**–**
5	Of which defaulted	**68,878**	**115**	**2,222**	**–**	**–**

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	–	–

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

For the Six Months Ended September 30, 2025

(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	**1,898,230**	**97,270**	**1,775,932**	**38,908**	**4,639,427**	**255.64%**
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 ¥423.6 billion. Because this amount is extremely limited, being only about 1.93% of the credit risk assets on a consolidated basis (¥21,956.7 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, 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 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 ¥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.

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

For the Six Months Ended September 30, 2025

(Millions of Yen)

Total credit exposures amount (post CCF and post-CRM)

No.	Asset class / Risk weight	0%	20%	50%	100%	150%	Others	Total
1a	Japanese government and the Bank of Japan	–	–	–	–	–	–	–
1b	Foreign central government and their central banks	–	–	–	–	–	–	–
1c	Bank for International Settlements	–	–	–	–	–	–	–

No.	Asset class	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	–	–	–	–	–	–	–	–

No.	Asset class	0%	20%	30%	50%	100%	150%	Others	Total
3	Multilateral Development Bank	–	–	–	–	–	–	–	–

No.	Asset class	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	–	–	–	–	–	–	–	–	–

No.	Asset class	10%	15%	20%	25%	35%	50%	100%	Others	Total
5	Covered bonds	–	–	–	–	–	–	–	–	–

No.	Asset class	20%	50%	75%	80%	85%	100%	130%	150%	Others	Total
6	Corporates including specialized lending	–	–	–	–	–	–	–	–	–	–
	Of which: specialized lending	–	–	–	–	–	–	–	–	–	–

No.	Asset class	100%	150%	250%	400%	Others	Total
7a	Subordinated debt and other capital	–	–	–	–	–	–
7b	Equity	–	–	1,746,622	68,217	–	1,814,840

No.	Asset class	45%	75%	100%	Others	Total
8	SMEs and individuals	–	–	–	–	–

No.	Asset class	20%	25%	30%	40%	50%	70%	75%	Others	Total
9a	Real estate of which: general RRE	–	–	–	–	–	–	–	–	–
		20%	31.25%	37.5%	50%	62.5%			Others	Total
	Of which: mortgage is second priority and meets eligibility criteria	–	–	–	–	–			–	–

No.	Asset class	30%	35%	45%	60%	75%	105%	150%	Others	Total
9b	Real estate of which: IPRRE	–	–	–	–	–	–	–	–	–
		30%	43.75%	56.25%	75%	93.75%			Others	Total
	Of which: mortgage is second priority and meets eligibility criteria	–	–	–	–	–			–	–

(Millions of Yen)

No.	Asset classes \ Risk weight	Total credit exposures amount (post CCF and post-CRM)					
		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	–	–			–	–

No.	Asset classes	60%	Others	Total
9d	Real estate of which: other real estate related	–	–	–
		60%	Others	Total
	Of which: mortgage is second priority and meets eligibility criteria	–	–	–

No.	Asset classes	100%	150%	Others	Total
9e	Real estate of which: ADC	–	–	–	–

No.	Asset classes	50%	100%	150%	Others	Total
10a	Delinquency excluding general RRE	–	–	–	–	–
10b	Delinquency for general RRE	–	–	–	–	–

No.	Asset classes	0%	10%	20%	Others	Total
11a	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 ¥423.6 billion. Because this amount is extremely limited, being only about 1.93% of the credit risk assets on a consolidated basis (¥21,956.7 billion), a statement concerning the assets subject to the Standardized Approach excluding equity exposure is omitted here.

For the Six Months Ended September 30, 2024

(Millions of Yen)

No.	Asset classes \ Risk weight	Total credit exposures amount (post CCF and post-CRM) 0%	20%	50%	100%	150%	Others	Total
1a	Japanese government and the Bank of Japan	–	–	–	–	–	–	–
1b	Foreign central government and their central banks	–	–	–	–	–	–	–
1c	Bank for International Settlements	–	–	–	–	–	–	–

No.		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	–	–	–	–	–	–	–	–

No.		0%	20%	30%	50%	100%	150%	Others	Total
3	Multilateral Development Bank	–	–	–	–	–	–	–	–

No.		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	–	–	–	–	–	–	–	–	–

No.		10%	15%	20%	25%	35%	50%	100%	Others	Total
5	Covered bonds	–	–	–	–	–	–	–	–	–

No.		20%	50%	75%	80%	85%	100%	130%	150%	Others	Total
6	Corporates including specialized lending	–	–	–	–	–	–	–	–	–	–
	Of which: specialized lending	–	–	–	–	–	–	–	–	–	–

No.		100%	150%	250%	400%	Others	Total
7a	Subordinated debt and other capital	–	–	–	–	–	–
7b	Equity	–	–	1,516,231	80,930	–	1,597,162

No.		45%	75%	100%	Others	Total
8	SMEs and individuals	–	–	–	–	–

No.		20%	25%	30%	40%	50%	70%	75%	Others	Total
9a	Real estate of which: general RRE	–	–	–	–	–	–	–	–	–
		20%	31.25%	37.5%	50%	62.5%			Others	Total
	Of which: mortgage is second priority and meets eligibility criteria	–	–	–	–	–			–	–

No.		30%	35%	45%	60%	75%	105%	150%	Others	Total
9b	Real estate of which: IPRRE	–	–	–	–	–	–	–	–	–
		30%	43.75%	56.25%	75%	93.75%			Others	Total
	Of which: mortgage is second priority and meets eligibility criteria	–	–	–	–	–			–	–

(Millions of Yen)

No.	Asset classes \ Risk weight	Total credit exposures amount (post CCF and post-CRM)					
		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	–	–			–	–

No.	Asset classes	60%	Others	Total
9d	Real estate of which: Other real estate related	–	–	–
		60%	Others	Total
	Of which: mortgage is second priority and meets eligibility criteria	–	–	–

No.	Asset classes	100%	150%	Others	Total
9e	Real estate of which: ADC	–	–	–	–

No.	Asset classes	50%	100%	150%	Others	Total
10a	Delinquency excluding general RRE	–	–	–	–	–
10b	Delinquency for general RRE	–	–	–	–	–

No.	Asset classes	0%	10%	20%	Others	Total
11a	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 ¥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.

CR5b: Standardized approach - exposures and CCF by risk weights

For the Six Months Ended September 30, 2025

(Millions of Yen, %)

No.	Risk weight	a On-balance sheet exposure	b Off-balance sheet exposures	c Weighted average CCF	d 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%	**1,841,686**	**68,086**	**40.00%**	**1,746,622**
9	400%	**56,543**	**29,183**	**40.00%**	**68,217**
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 ¥423.6 billion. Because this amount is extremely limited, being only about 1.93% of the credit risk assets on a consolidated basis (¥21,956.7 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, 2024

(Millions of Yen,%)

No.	Risk weight	a On-balance sheet exposure	b Off-balance sheet exposures	c Weighted average CCF	d 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.

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

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

For the Six Months Ended September 30, 2025

(Millions of Yen, %, Thousands, Year)

		a	b	c	d	e	f	g	h	i	j	k	l
No.	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	Sovereign exposure												
1	0.00 to 0.15 or less	32,732,576	1,067	10.00%	33,064,968	0.00%	0.0	45.00%	2.6	16,075	0.04%	10	
2	Exceeding 0.15 to 0.25 or less	–	–	–	–	–	–	–	–	–	–	–	
3	Exceeding 0.25 to 0.50 or less	77,665	–	–	77,665	0.26%	0.0	45.00%	2.1	36,521	47.02%	90	
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	32,810,242	1,067	10.00%	33,142,633	0.00%	0.0	45.00%	2.6	52,597	0.15%	101	9
	Bank exposure												
1	0.00 to 0.15 or less	2,089,435	17,923	24.68%	1,695,923	0.05%	0.1	44.99%	2.5	464,333	27.37%	386	
2	Exceeding 0.15 to 0.25 or less	–	–	–	–	–	–	–	–	–	–	–	
3	Exceeding 0.25 to 0.50 or less	22,555	1,368	56.15%	11,196	0.36%	0.0	45.00%	3.5	7,912	70.66%	18	
4	Exceeding 0.50 to 0.75 or less	–	–	–	–	–	–	–	–	–	–	–	
5	Exceeding 0.75 to 2.50 or less	1,165	99	100.00%	1,264	1.04%	0.0	45.00%	4.5	1,505	119.08%	5	
6	Exceeding 2.50 to 10.00 or less	6,094	598	10.12%	6,015	2.97%	0.0	44.74%	1.0	7,747	128.78%	79	
7	Exceeding 10.00 to 100.00 or less	–	–	–	–	–	–	–	–	–	–	–	
8	100.00 (default)	–	–	–	–	–	–	–	–	–	–	–	
9	Subtotal	2,119,251	19,990	26.77%	1,714,400	0.06%	0.2	44.99%	2.5	481,498	28.08%	489	–
	Corporate exposure (excluding SMEs exposure and specialized lending)												
1	0.00 to 0.15 or less	9,446,529	2,444,690	35.63%	10,425,116	0.05%	0.8	39.63%	2.8	2,291,711	21.98%	2,299	
2	Exceeding 0.15 to 0.25 or less	570,764	13,736	35.77%	343,139	0.20%	0.0	41.81%	2.1	146,707	42.75%	287	
3	Exceeding 0.25 to 0.50 or less	299,682	46,714	27.40%	248,689	0.28%	0.1	39.95%	2.7	124,734	50.15%	282	
4	Exceeding 0.50 to 0.75 or less	63,362	4,624	56.85%	63,977	0.71%	0.0	40.57%	2.6	48,298	75.49%	184	
5	Exceeding 0.75 to 2.50 or less	105,888	18,954	23.75%	81,351	1.14%	0.0	40.27%	2.1	66,508	81.75%	375	
6	Exceeding 2.50 to 10.00 or less	57,290	10,657	15.06%	55,023	3.44%	0.1	40.04%	3.7	72,504	131.77%	758	
7	Exceeding 10.00 to 100.00 or less	335,238	17,715	61.39%	344,118	13.05%	0.4	40.13%	2.7	660,921	192.06%	18,035	
8	100.00 (default)	46,426	2,708	97.91%	47,334	100.00%	0.0	40.00%	2.7	–	0.00%	18,933	
9	Subtotal	10,925,183	2,559,801	35.59%	11,608,750	0.88%	1.8	39.73%	2.7	3,411,385	29.38%	41,157	28,632
	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	33	–	–	33	0.71%	0.0	45.00%	1.0	23	71.90%	0	
5	Exceeding 0.75 to 2.50 or less	–	–	–	–	–	–	–	–	–	–	–	
6	Exceeding 2.50 to 10.00 or less	0	16	100.00%	16	3.84%	0.0	43.01%	4.0	23	138.53%	0	
7	Exceeding 10.00 to 100.00 or less	–	–	–	–	–	–	–	–	–	–	–	
8	100.00 (default)	369	11	100.00%	351	100.00%	0.0	43.40%	1.1	–	0.00%	152	
9	Subtotal	402	28	100.00%	401	87.77%	0.0	43.52%	1.2	47	11.72%	153	105
	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)

		a	b	c	d	e	f	g	h	i	j	k	l
No.	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	Equity Exposure for 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	101,892	33,000	100.00%	134,747	0.05%	0.0	40.81%	2.0	20,456	15.18%	32	
2	Exceeding 0.15 to 0.25 or less	–	–	–	–	–	–	–	–	–	–	–	
3	Exceeding 0.25 to 0.50 or less	22,513	–	–	34,875	0.31%	0.0	44.56%	3.3	26,753	76.71%	49	
4	Exceeding 0.50 to 0.75 or less	–	–	–	–	–	–	–	–	–	–	–	
5	Exceeding 0.75 to 2.50 or less	8,277	–	–	8,277	0.76%	0.0	40.00%	1.0	4,766	57.58%	25	
6	Exceeding 2.50 to 10.00 or less	14,905	–	–	2,543	2.54%	0.0	45.00%	4.1	4,498	176.82%	29	
7	Exceeding 10.00 to 100.00 or less	–	–	–	–	–	–	–	–	–	–	–	
8	100.00 (default)	–	–	–	–	–	–	–	–	–	–	–	
9	Subtotal	147,588	33,000	100.00%	180,443	0.17%	0.0	41.56%	2.2	56,474	31.29%	135	–
	Debt purchased for corporate (Dilution risk)												
1	0.00 to 0.15 or less	–	–	–	11,431	0.05%	0.0	45.00%	1.0	1,742	15.24%	2	
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	–	–	–	11,431	0.05%	0.0	45.00%	1.0	1,742	15.24%	2	–
	Loan participation (corporate) (Default risk of seller)												
1	0.00 to 0.15 or less	–	–	–	37,149	0.04%	0.0	42.08%	3.6	5,159	13.88%	6	
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	–	–	–	37,149	0.04%	0.0	42.08%	3.6	5,159	13.88%	6	–
	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)

		a	b	c	d	e	f	g	h	i	j	k	l
No.	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	Retail exposure secured by residential properties												
1	0.00 to 0.15 or less	–	1,113,784	100.00%	1,113,784	0.13%	57.8	31.37%	–	101,416	9.10%	454	
2	Exceeding 0.15 to 0.25 or less	–	2,475,455	100.00%	2,475,455	0.20%	93.1	31.37%	–	311,616	12.58%	1,553	
3	Exceeding 0.25 to 0.50 or less	–	–	–	–	–	–	–	–	–	–	–	
4	Exceeding 0.50 to 0.75 or less	141,263	–	–	141,263	0.56%	7.1	40.49%	–	48,273	34.17%	320	
5	Exceeding 0.75 to 2.50 or less	5,391	–	–	5,391	0.79%	2.2	53.95%	–	3,112	57.72%	22	
6	Exceeding 2.50 to 10.00 or less	–	–	–	–	–	–	–	–	–	–	–	
7	Exceeding 10.00 to 100.00 or less	1,303	14,026	100.00%	15,330	11.16%	0.8	32.37%	–	23,283	151.87%	572	
8	100.00 (default)	1,695	4,083	100.00%	5,779	100.00%	0.5	48.22%	–	6,159	106.57%	2,294	
9	Subtotal	149,654	3,607,350	100.00%	3,757,004	0.39%	161.7	31.77%	–	493,862	13.14%	5,217	1,729
	Other retail exposure												
1	0.00 to 0.15 or less	–	–	–	–	–	–	–	–	–	–	–	
2	Exceeding 0.15 to 0.25 or less	475	4,065	100.00%	4,541	0.23%	1.6	89.08%	–	1,799	39.63%	9	
3	Exceeding 0.25 to 0.50 or less	–	–	–	–	–	–	–	–	–	–	–	
4	Exceeding 0.50 to 0.75 or less	65,805	9	100.00%	65,814	0.54%	2.4	45.43%	–	22,448	34.10%	161	
5	Exceeding 0.75 to 2.50 or less	1,068	4,902	100.00%	5,970	1.17%	2.7	95.71%	–	6,198	103.82%	66	
6	Exceeding 2.50 to 10.00 or less	–	1	100.00%	1	8.35%	0.0	89.08%	–	1	142.11%	0	
7	Exceeding 10.00 to 100.00 or less	155	7	100.00%	163	27.69%	0.0	61.16%	–	236	144.35%	33	
8	100.00 (default)	653	69	100.00%	723	100.00%	0.0	110.08%	–	197	27.30%	780	
9	Subtotal	68,158	9,056	100.00%	77,215	1.56%	6.9	52.53%	–	30,883	39.99%	1,051	64
Total		46,220,481	6,230,294	73.28%	50,529,430	0.23%	170.8	42.80%	2.5	4,533,651	8.97%	48,314	30,541

For the Six Months Ended September 30, 2024

(Millions of Yen, %, Thousands, Year)

		a	b	c	d	e	f	g	h	i	j	k	l
No.	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	Sovereign exposure												
1	0.00 to 0.15 or less	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 Original on-balance sheet gross exposure	b Off-balance sheet exposures before CCF and CRM	c Average CCF	d EAD post CRM and post-CCF	e Average PD	f Number of obligors	g Average LGD	h Average maturity	i RWA	j RWA density	k EL	l Provisions
	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)

		a	b	c	d	e	f	g	h	i	j	k	l
No.	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	Retail exposure secured by 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

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

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

For the Six Months Ended September 30, 2025

(Millions of Yen, %, Thousands, Year)

		a	b	c	d	e	f	g	h	i	j	k	l
No.	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	Sovereign exposure												
1	0.00 to 0.15 or less	–	–	–	–	–	–	–	–	–	–	–	
2	Exceeding 0.15 to 0.25 or less	–	–	–	–	–	–	–	–	–	–	–	
3	Exceeding 0.25 to 0.50 or less	–	–	–	–	–	–	–	–	–	–	–	
4	Exceeding 0.50 to 0.75 or less	–	–	–	–	–	–	–	–	–	–	–	
5	Exceeding 0.75 to 2.50 or less	–	–	–	–	–	–	–	–	–	–	–	
6	Exceeding 2.50 to 10.00 or less	–	–	–	–	–	–	–	–	–	–	–	
7	Exceeding 10.00 to 100.00 or less	–	–	–	–	–	–	–	–	–	–	–	
8	100.00 (default)	–	–	–	–	–	–	–	–	–	–	–	
9	Subtotal	–	–	–	–	–	–	–	–	–	–	–	–
	Bank exposure												
1	0.00 to 0.15 or less	–	–	–	–	–	–	–	–	–	–	–	
2	Exceeding 0.15 to 0.25 or less	–	–	–	–	–	–	–	–	–	–	–	
3	Exceeding 0.25 to 0.50 or less	–	–	–	–	–	–	–	–	–	–	–	
4	Exceeding 0.50 to 0.75 or less	–	–	–	–	–	–	–	–	–	–	–	
5	Exceeding 0.75 to 2.50 or less	–	–	–	–	–	–	–	–	–	–	–	
6	Exceeding 2.50 to 10.00 or less	–	–	–	–	–	–	–	–	–	–	–	
7	Exceeding 10.00 to 100.00 or less	–	–	–	–	–	–	–	–	–	–	–	
8	100.00 (default)	–	–	–	–	–	–	–	–	–	–	–	
9	Subtotal	–	–	–	–	–	–	–	–	–	–	–	–
	Corporate exposure (excluding SMEs exposure and specialized lending)												
1	0.00 to 0.15 or less	**362,518**	**9,058**	**30.64%**	**373,095**	**0.06%**	**0.1**	**32.24%**	**3.2**	**72,895**	**19.53%**	**78**	
2	Exceeding 0.15 to 0.25 or less	**14,625**	–	–	**14,017**	**0.20%**	**0.0**	**17.80%**	**3.5**	**2,983**	**21.28%**	**4**	
3	Exceeding 0.25 to 0.50 or less	**87,914**	**9,329**	**37.26%**	**91,397**	**0.30%**	**0.0**	**31.69%**	**3.7**	**44,852**	**49.07%**	**90**	
4	Exceeding 0.50 to 0.75 or less	**27,354**	**3,206**	**29.82%**	**28,560**	**0.71%**	**0.0**	**32.04%**	**1.7**	**14,426**	**50.51%**	**64**	
5	Exceeding 0.75 to 2.50 or less	**14,770**	**194**	**99.07%**	**14,882**	**1.42%**	**0.0**	**29.91%**	**2.1**	**9,793**	**65.80%**	**63**	
6	Exceeding 2.50 to 10.00 or less	**19,437**	**3,403**	**77.27%**	**21,379**	**3.84%**	**0.1**	**29.96%**	**2.4**	**19,621**	**91.77%**	**246**	
7	Exceeding 10.00 to 100.00 or less	**8,420**	**5,239**	**91.41%**	**13,077**	**13.38%**	**0.0**	**25.35%**	**2.0**	**15,202**	**116.24%**	**443**	
8	100.00 (default)	**9,926**	**234**	**88.90%**	**9,923**	**100.00%**	**0.0**	**30.23%**	**1.7**	–	**0.00%**	**3,000**	
9	Subtotal	**544,966**	**30,667**	**49.01%**	**566,333**	**2.37%**	**0.4**	**31.44%**	**3.1**	**179,773**	**31.74%**	**3,991**	**6,329**

(Millions of Yen, %, Thousands, Year)

		a	b	c	d	e	f	g	h	i	j	k	l
No.	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	SMEs exposure												
1	0.00 to 0.15 or less	11,650	0	50.00%	12,046	0.09%	0.0	31.31%	2.8	2,326	19.31%	3	
2	Exceeding 0.15 to 0.25 or less	–	–	–	–	–	–	–	–	–	–	–	
3	Exceeding 0.25 to 0.50 or less	3,471	582	62.91%	4,337	0.25%	0.0	31.05%	2.8	1,485	34.24%	3	
4	Exceeding 0.50 to 0.75 or less	7,057	548	83.58%	7,560	0.71%	0.0	30.01%	1.8	3,206	42.40%	16	
5	Exceeding 0.75 to 2.50 or less	9,113	1,870	92.62%	10,773	1.42%	0.2	30.75%	3.2	7,140	66.28%	47	
6	Exceeding 2.50 to 10.00 or less	21,504	2,726	99.15%	23,355	3.84%	0.3	31.20%	2.3	18,217	77.99%	279	
7	Exceeding 10.00 to 100.00 or less	15,362	2,988	99.79%	15,932	13.38%	0.3	31.56%	2.3	19,469	122.20%	672	
8	100.00 (default)	15,436	1,442	100.00%	13,349	100.00%	0.1	31.52%	2.2	–	0.00%	4,208	
9	Subtotal	83,595	10,159	95.34%	87,355	19.00%	1.1	31.16%	2.4	51,846	59.35%	5,230	9,732
	Specialized lending exposure												
1	0.00 to 0.15 or less	345,644	10,790	40.00%	349,960	0.07%	0.0	35.14%	4.6	110,567	31.59%	97	
2	Exceeding 0.15 to 0.25 or less	1,045,875	262,741	39.99%	1,121,845	0.20%	0.1	34.82%	4.3	530,823	47.31%	781	
3	Exceeding 0.25 to 0.50 or less	670,371	198,512	40.61%	738,044	0.36%	0.0	34.05%	4.3	444,017	60.16%	904	
4	Exceeding 0.50 to 0.75 or less	–	–	–	–	–	–	–	–	–	–	–	
5	Exceeding 0.75 to 2.50 or less	447,736	86,581	39.99%	423,239	0.76%	0.0	33.99%	4.1	330,587	78.10%	1,093	
6	Exceeding 2.50 to 10.00 or less	67,386	5,513	40.00%	68,337	2.54%	0.0	32.88%	4.5	73,701	107.84%	570	
7	Exceeding 10.00 to 100.00 or less	5,880	–	–	5,880	13.02%	0.0	39.77%	5.0	12,470	212.08%	304	
8	100.00 (default)	–	–	–	–	–	–	–	–	–	–	–	
9	Subtotal	2,582,894	564,140	40.21%	2,707,306	0.40%	0.2	34.48%	4.3	1,502,168	55.48%	3,752	–
	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	–	–	–	–	–	–	–	–	–	–	–	
2	Exceeding 0.15 to 0.25 or less	–	–	–	–	–	–	–	–	–	–	–	
3	Exceeding 0.25 to 0.50 or less	15,615	–	–	15,615	0.36%	0.0	35.14%	5.0	10,573	67.71%	19	
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	15,615	–	–	15,615	0.36%	0.0	35.14%	5.0	10,573	67.71%	19	–
	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)

		a	b	c	d	e	f	g	h	i	j	k	l
No.	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	Debt purchased for 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		**3,227,072**	**604,966**	**41.58%**	**3,376,609**	**1.21%**	**1.8**	**33.89%**	**4.1**	**1,744,362**	**51.66%**	**12,995**	**16,061**

For the Six Months Ended September 30, 2024

(Millions of Yen, %, Thousands, Year)

		a	b	c	d	e	f	g	h	i	j	k	l
No.	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	Sovereign exposure												
1	0.00 to 0.15 or less	–	–	–	–	–	–	–	–	–	–	–	
2	Exceeding 0.15 to 0.25 or less	–	–	–	–	–	–	–	–	–	–	–	
3	Exceeding 0.25 to 0.50 or less	–	–	–	–	–	–	–	–	–	–	–	
4	Exceeding 0.50 to 0.75 or less	–	–	–	–	–	–	–	–	–	–	–	
5	Exceeding 0.75 to 2.50 or less	–	–	–	–	–	–	–	–	–	–	–	
6	Exceeding 2.50 to 10.00 or less	–	–	–	–	–	–	–	–	–	–	–	
7	Exceeding 10.00 to 100.00 or less	–	–	–	–	–	–	–	–	–	–	–	
8	100.00 (default)	–	–	–	–	–	–	–	–	–	–	–	
9	Subtotal	–	–	–	–	–	–	–	–	–	–	–	–
	Bank exposure												
1	0.00 to 0.15 or less	–	–	–	–	–	–	–	–	–	–	–	
2	Exceeding 0.15 to 0.25 or less	–	–	–	–	–	–	–	–	–	–	–	
3	Exceeding 0.25 to 0.50 or less	–	–	–	–	–	–	–	–	–	–	–	
4	Exceeding 0.50 to 0.75 or less	–	–	–	–	–	–	–	–	–	–	–	
5	Exceeding 0.75 to 2.50 or less	–	–	–	–	–	–	–	–	–	–	–	
6	Exceeding 2.50 to 10.00 or less	–	–	–	–	–	–	–	–	–	–	–	
7	Exceeding 10.00 to 100.00 or less	–	–	–	–	–	–	–	–	–	–	–	
8	100.00 (default)	–	–	–	–	–	–	–	–	–	–	–	
9	Subtotal	–	–	–	–	–	–	–	–	–	–	–	–
	Corporate exposure (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)

		a	b	c	d	e	f	g	h	i	j	k	l
No.	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	SMEs exposure												
1	0.00 to 0.15 or less	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)

		a	b	c	d	e	f	g	h	i	j	k	l
No.	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
	Debt purchased for 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

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

(Millions of Yen)

No.	Portfolio	As of September 30, 2025		As of September 30, 2024	
		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, 2025 and 2024, credit derivatives are not shown in these statements.

CR10: IRB (specialized lending under the slotting approach)

For the Six Months Ended September 30, 2025

(Millions of Yen, %)

a	b	c	d	e	f	g	h	i	j	k	l
Specialized Lending (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	50,806	778	50%	–	–	–	51,117	51,117	25,558	–
	Equal to or more than 2.5 years	45,023	–	70%	–	28,349	–	16,674	45,023	31,516	180
Good	Less than 2.5 years	31,939	–	70%	–	7,460	–	24,478	31,939	22,357	127
	Equal to or more than 2.5 years	45,835	–	90%	–	45,835	–	–	45,835	41,251	366
Satisfactory		25,929	1,424	115%	–	331	–	26,168	26,499	30,474	741
Weak		33,078	–	250%	–	10,441	–	17,959	28,400	71,002	2,272
Default		–	–	–	–	–	–	–	–	–	–
Total		232,612	2,203	–	–	92,417	–	136,398	228,816	222,161	3,688
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, 2024

(Millions of Yen, %)

a	b	c	d	e	f	g	h	i	j	k	l
Specialized Lending (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		–	–	–					–	–	–

Counterparty Credit Risk (Consolidated)

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

For the Six Months Ended September 30, 2025

(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	**76,162**	**295,915**		**1.4**	**520,909**	**101,101**
2	Expected positive exposure method			–	–	–	–
3	Simple Approach for credit risk mitigation					–	–
4	Comprehensive Approach for credit risk mitigation					**8,747,895**	**46,857**
5	VaR					–	–
6	Total						**147,958**

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

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

(Millions of Yen)

No.		For the Six Months Ended September 30, 2025		For the Six Months Ended September 30, 2024	
		a	b	a	b
		Components	Capital requirements under BA-CVA	Components	Capital requirements under BA-CVA
1	Aggregation of systematic components of CVA risk	**31,050**		44,471	
2	Aggregation of idiosyncratic components of CVA risk	**5,919**		10,007	
3	Total		**10,627**		15,512

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

For the Six Months Ended September 30, 2025

(Millions of Yen)

No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n
		Credit exposures amount (post CCF and post CRM)													
	Items \ Risk weight	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, 2025.

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
		Credit exposures amount (post CCF and post CRM)													
	Items \ Risk weight	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.

CCR4: IRB – CCR exposures by portfolio and PD scale

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

For the Six Months Ended September 30, 2025

(Millions of Yen, %, Thousands, Year)

No.		a	b	c	d	e	f	g
	PD scale	EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density
	Sovereign exposure							
1	0.00 to 0.15 or less	3,656,199	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	3,656,199	0.00%	0.0	45.00%	4.9	–	0.00%
	Bank exposure							
1	0.00 to 0.15 or less	5,369,594	0.05%	0.0	5.27%	0.2	145,034	2.70%
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	5,369,594	0.05%	0.0	5.27%	0.2	145,034	2.70%
	Corporate exposure (excluding SMEs exposure and specialized lending)							
1	0.00 to 0.15 or less	242,778	0.05%	0.0	1.49%	0.1	2,866	1.18%
2	Exceeding 0.15 to 0.25 or less	68	0.20%	0.0	40.00%	1.0	18	26.68%
3	Exceeding 0.25 to 0.50 or less	–	–	–	–	–	–	–
4	Exceeding 0.50 to 0.75 or less	18	0.71%	0.0	40.00%	1.0	10	55.58%
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	242,865	0.05%	0.0	1.51%	0.1	2,895	1.19%
	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		9,268,659	0.03%	0.1	20.84%	2.1	147,929	1.59%

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

For the Six Months Ended September 30, 2024

(Millions of Yen, %, Thousands, Year)

No.		a	b	c	d	e	f	g
	PD scale	EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density
	Sovereign exposure							
1	0.00 to 0.15 or less	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.

CCR4: IRB – CCR exposures by portfolio and PD scale

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

For the Six Months Ended September 30, 2025

(Millions of Yen, %, Thousands, Year)

No.		a	b	c	d	e	f	g
	PD scale	EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density
	Sovereign exposure							
1	0.00 to 0.15 or less	–	–	–	–	–	–	–
2	Exceeding 0.15 to 0.25 or less	–	–	–	–	–	–	–
3	Exceeding 0.25 to 0.50 or less	–	–	–	–	–	–	–
4	Exceeding 0.50 to 0.75 or less	–	–	–	–	–	–	–
5	Exceeding 0.75 to 2.50 or less	–	–	–	–	–	–	–
6	Exceeding 2.50 to 10.00 or less	–	–	–	–	–	–	–
7	Exceeding 10.00 to 100.00 or less	–	–	–	–	–	–	–
8	100.00 (default)	–	–	–	–	–	–	–
9	Subtotal	–	–	–	–	–	–	–
	Bank exposure							
1	0.00 to 0.15 or less	–	–	–	–	–	–	–
2	Exceeding 0.15 to 0.25 or less	–	–	–	–	–	–	–
3	Exceeding 0.25 to 0.50 or less	–	–	–	–	–	–	–
4	Exceeding 0.50 to 0.75 or less	–	–	–	–	–	–	–
5	Exceeding 0.75 to 2.50 or less	–	–	–	–	–	–	–
6	Exceeding 2.50 to 10.00 or less	–	–	–	–	–	–	–
7	Exceeding 10.00 to 100.00 or less	–	–	–	–	–	–	–
8	100.00 (default)	–	–	–	–	–	–	–
9	Subtotal	–	–	–	–	–	–	–
	Corporate exposure (excluding SMEs exposure and specialized lending)							
1	0.00 to 0.15 or less	**135**	**0.05%**	**0.0**	**32.84%**	**3.6**	**26**	**19.40%**
2	Exceeding 0.15 to 0.25 or less	–	–	–	–	–	–	–
3	Exceeding 0.25 to 0.50 or less	**9**	**0.25%**	**0.0**	**32.84%**	**2.4**	**3**	**35.49%**
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	**145**	**0.06%**	**0.0**	**32.84%**	**3.5**	**29**	**20.45%**
	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		**145**	**0.06%**	**0.0**	**32.84%**	**3.5**	**29**	**20.45%**

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

For the Six Months Ended September 30, 2024

(Millions of Yen, %, Thousands, Year)

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

CCR5: Composition of collateral for CCR exposure

For the Six Months Ended September 30, 2025

(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	**–**	**12,400**	**20,541**	**610,207**	**1,124,684**	**39,069**
2	Cash – other currencies	**–**	**9,757**	**59,304**	**132,406**	**9,143,328**	**645,201**
3	Domestic sovereign debt	**4,019**	**–**	**112,773**	**–**	**457**	**3,103,658**
4	Other sovereign debt	**11,966**	**–**	**17,157**	**–**	**605,781**	**6,467,441**
5	Government agency debt	**–**	**–**	**–**	**–**	**–**	**1,587,681**
6	Corporate bonds	**–**	**–**	**–**	**–**	**–**	**–**
7	Equity securities	**–**	**–**	**–**	**12,442**	**–**	**–**
8	Other collateral	**–**	**–**	**–**	**–**	**–**	**–**
9	Total	**15,986**	**22,157**	**209,777**	**755,057**	**10,874,251**	**11,843,052**

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

CCR6: Credit derivatives exposures

(Millions of Yen)

No.		**As of September 30, 2025**		As of September 30, 2024	
		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, 2025 and 2024.

CCR8: Exposures to central counterparties

(Millions of Yen)

No.		As of September 30, 2025		As of September 30, 2024	
		a	b	a	b
		EAD (post-CRM)	RWA	EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)		**60,338**		67,186
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	**7,015,279**	**19,547**	12,535,017	30,299
3	(i) OTC derivatives	**456,078**	**12,143**	645,649	19,718
4	(ii) Exchange-traded derivatives	**6,176**	**152**	13,588	543
5	(iii) Securities financing transactions	**6,553,025**	**7,251**	11,875,779	10,037
6	(iv) Netting sets where cross-product netting has been approved	**–**	**–**	–	–
7	Segregated initial margin	**179,701**		99,298	
8	Non-segregated initial margin	**202,912**	**4,058**	360,056	7,201
9	Pre-funded default fund contributions	**118,232**	**36,733**	99,048	29,686
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, 2025

(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	–	–	–	–	–	–	3,545,347	–	3,545,347
2	residential mortgage	–	–	–	–	–	–	2,180,307	–	2,180,307
3	credit card	–	–	–	–	–	–	1,114,481	–	1,114,481
4	other retail exposures	–	–	–	–	–	–	250,557	–	250,557
5	re-securitization	–	–	–	–	–	–	0	–	0
6	Wholesale (total) – of which	–	–	–	–	–	–	10,511,217	–	10,511,217
7	loans to corporates	–	–	–	–	–	–	10,458,744	–	10,458,744
8	commercial mortgage	–	–	–	–	–	–	–	–	–
9	lease and receivables	–	–	–	–	–	–	52,473	–	52,473
10	other wholesale	–	–	–	–	–	–	–	–	–
11	re-securitization	–	–	–	–	–	–	–	–	–

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	–	–	–	–	–	–	–	–	–

SEC2: Securitization exposures in the trading book

For the Six Months Ended September 30, 2025

(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, 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	–	–	–	–	–	–	–	–	–

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, 2025

(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	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
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, 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
	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, 2025

(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	13,877,566	13,877,566	13,877,566	3,460,411	10,417,155	–	–	–	–	–	–	–	–	–	–
2	>20% to 50% RW	58,646	58,646	58,646	58,646	–	–	–	–	–	–	–	–	–	–	–
3	>50% to 100% RW	25,740	25,740	25,740	25,740	–	–	–	–	–	–	–	–	–	–	–
4	>100% to <1250% RW	94,611	94,611	94,611	548	94,062	–	–	–	–	–	–	–	–	–	–
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	14,056,565	14,056,565	14,056,565	3,545,347	10,511,217	–	–	–	–	–	–	–	–	–	–
8	SEC-SA	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
9	1250%	0	0	–	–	–	0	–	0	–	–	–	–	–	–	–
	RWA (by regulatory approach)															
10	SEC-IRBA or IAA	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
11	SEC-ERBA	2,847,390	2,847,390	2,847,390	712,576	2,134,813	–	–	–	–	–	–	–	–	–	–
12	SEC-SA	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
13	1250%	0	0	–	–	–	0	–	0	–	–	–	–	–	–	–
	Capital charge after cap															
14	SEC-IRBA or IAA	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
15	SEC-ERBA	227,791	227,791	227,791	57,006	170,785	–	–	–	–	–	–	–	–	–	–
16	SEC-SA	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
17	1250%	0	0	–	–	–	0	–	0	–	–	–	–	–	–	–

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
	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	–	–	–	–	–	–	–
	Exposure values (by regulatory approach)															
6	SEC-IRBA	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
7	SEC-ERBA or IAA	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	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
11	SEC-ERBA or IAA	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	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
15	SEC-ERBA or IAA	159,674	159,674	159,674	51,209	108,465	–	–	–	–	–	–	–	–	–	–
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, 2025

(Millions of Yen)

No.		Capital requirement in standardized approach
1	General interest rate risk	**2,327**
2	Equity risk	**—**
3	Commodity risk	**1,763**
4	Foreign exchange risk	**295,824**
5	Credit spread risk – non-securitizations	**1,236**
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	**301,151**

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

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, 2025	As of September 30, 2024
	Exposure	Exposure
Look-through approach	**11,804**	14,244
Mandate-based approach	**164**	–
Simple approach (subject to 250% RW)	**–**	–
Simple approach (subject to 400% RW)	**26**	28
Fall-back approach (subject to 1250% RW)	**16**	55
Total	**12,011**	14,328

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
		⊿EVE		⊿NII	
		As of September 30, 2025	As of September 30, 2024	As of September 30, 2025	As of September 30, 2024
1	Parallel up	**1,505,709**	1,778,422	**4,575**	118,578
2	Parallel down	**(1,516,342)**	(1,789,822)	**95,631**	(23,182)
3	Steepener	**721,482**	836,379		
4	Flattener	**(412,649)**	21,741		
5	Short rate up	**316,995**	427,795		
6	Short rate down	**143,884**	129,226		
7	Maximum	**1,505,709**	1,778,422	**95,631**	118,578
		e		f	
		As of September 30, 2025		As of September 30, 2024	
8	Tier 1 capital	**5,599,015**		5,721,731	

Notes: 1. Interest risk measurements are conducted as to the non-consolidated and consolidated subsidiaries that retain more than a certain level of interest rate risk.
2. The significant year-on-year changes in ⊿EVE and ⊿NII are attributable to a reduction in interest rate exposure resulting from the sale of low-yielding assets.

Macroprudential Supervisory Measures

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

For the Six Months Ended September 30, 2025

(Millions of Yen, %)

	a	b	c	d
Geographical breakdown	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%**	**154,260**		
Hong Kong (China)	**0.50%**	**79,783**		
Sweden	**2.00%**	**46,750**		
U.K.	**2.00%**	**1,066,922**		
Australia	**1.00%**	**587,519**		
Germany	**0.75%**	**167,675**		
Netherlands	**2.00%**	**387,692**		
France	**1.00%**	**289,377**		
Belgium	**1.00%**	**32,859**		
South Korea	**1.00%**	**53,210**		
Subtotal		**2,866,053**		
Total		**19,173,205**	**0.21%**	**58,641**

Notes: 1. *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.*
2. *Credit risk assets related to countries or regions where the rate prescribed by the relevant authorities is greater than zero remain at a limited level, and therefore changes in such rates have only a limited impact on the Bank's countercyclical capital buffer ratio.*

For the Six Months Ended September 30, 2024

(Millions of Yen, %)

	a	b	c	d
Geographical breakdown	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

Notes: 1. *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.*
2. *Credit risk assets related to countries or regions where the rate prescribed by the relevant authorities is greater than zero remain at a limited level, and therefore changes in such rates have only a limited impact on the Bank's countercyclical capital buffer ratio.*

Operational Risk (Consolidated)

OR1: Historical losses

For the Six Months Ended September 30, 2025

(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)	**16,624**	**326**	**82**	**148**	**1,550**	**56**	**21**	**104**	**35**	**12**	**1,896**
2	Total number of operational risk losses	**10**	**9**	**10**	**3**	**5**	**2**	**5**	**5**	**5**	**2**	**6**
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	**16,624**	**326**	**82**	**148**	**1,550**	**56**	**21**	**104**	**35**	**12**	**1,896**
Using ¥10,000,000 threshold												
6	Total amount of operational losses net of recoveries (no exclusions)	**16,609**	**312**	**55**	**148**	**1,544**	**47**	–	**98**	**23**	**10**	**1,885**
7	Total number of operational risk losses	**7**	**5**	**4**	**3**	**3**	**1**	–	**4**	**2**	**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	**16,609**	**312**	**55**	**148**	**1,544**	**47**	–	**98**	**23**	**10**	**1,885**
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, 2025.

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.

OR2: Business Indicator and subcomponents

For the Six Months Ended September 30, 2025

(Millions of Yen)

No.		a	b	c
		T	T-1	T-2
1	ILDC: Interest, lease and dividend component	**1,060,204**		
2	Interest and lease income	**1,399,239**	**1,651,093**	**893,751**
3	Interest and lease expense	**2,219,604**	**2,601,650**	**1,352,753**
4	Interest earning assets	**46,074,049**	**57,176,479**	**49,969,267**
5	Dividend income	**245,429**	**331,587**	**410,244**
6	SC: Services component	**89,616**		
7	Fee and commission income	**31,073**	**33,857**	**31,634**
8	Fee and commission expense	**16,518**	**19,174**	**17,191**
9	Other operating income	**55,510**	**54,350**	**55,079**
10	Other operating expense	**56,644**	**54,581**	**54,573**
11	FC: Financial component	**721,375**		
12	Net P&L on the trading book	**(1,601)**	**(98)**	**240**
13	Net P&L on the banking book	**(980,773)**	**941,291**	**236,059**
14	BI: Business indicator	**1,871,196**		
15	BIC: Business indicator component	**276,836**		
16	BI gross of excluded divested activities	**1,871,196**		
17	Reduction in BI due to excluded divested activities	**–**		

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	–		

OR3: Minimum required operational risk capital

For the Six Months Ended September 30, 2025

(Millions of Yen)

No.		
1	BIC: Business indicator component	**276,836**
2	ILM: Internal loss multiplier	**0.63**
3	Minimum required operational risk capital	**176,270**
4	Operational risk RWA	**2,203,383**

For the Six Months Ended September 30, 2024

(Millions of Yen)

No.		
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

Asset encumbrance (Consolidated)

ENC1: Asset encumbrance

For the Six Months Ended September 30, 2025

(Millions of Yen)

No.		a	b	c	d
		Pledge assets	Non-pledged assets	Total	Of which: securitization exposures
1	Loans and Bills Discounted	**–**	**19,604,839**	**19,604,839**	**1,321,075**
2	Foreign Exchanges Assets	**–**	**221,837**	**221,837**	**–**
3	Securities	**12,514,199**	**20,689,671**	**33,203,870**	**12,210,946**
4	Money Held in Trust	**1,463,499**	**6,201,022**	**7,664,521**	**–**
5	Trading Assets	**–**	**143,439**	**143,439**	**–**
6	Monetary Claims Bought	**–**	**199,501**	**199,501**	**198,112**
7	Receivables under Resale Agreements	**37,314**	**–**	**37,314**	**–**
8	Cash and Due from Banks	**–**	**16,441,559**	**16,441,559**	**–**
9	Other Assets	**798,971**	**660,603**	**1,459,574**	**121,639**
10	Tangible Fixed Assets	**–**	**136,293**	**136,293**	**–**
11	Customers' Liabilities for Acceptances and Guarantees	**–**	**3,831,692**	**3,831,692**	**–**
12	Reserve for Possible Loan Losses	**–**	**(115,459)**	**(115,459)**	**–**
	Total	**14,813,983**	**68,015,000**	**82,828,984**	**13,851,773**

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

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, 2025

(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	52,597	336,126	74,021	357,550
	Of which: Japanese regional municipal bodies	–	–	–	–
	Of which: non-central government public sector entities in foreign countries	30,753	238,233	33,156	240,635
	Of which: Multilateral Development Bank	–	–	–	–
	Of which: Japan Finance Organization for Municipalities	–	10,140	–	10,140
	Of which: Japanese government institutions	1,677	63,336	1,677	63,336
	Of which: three regional public sectors of Japan	–	–	–	–
2	Banks	481,498	544,861	478,605	544,661
3	Equity	–	–	4,639,427	4,639,427
4	Purchased receivables	75,237	179,040	75,237	179,040
5	Corporate excluding specialized lending and SMEs	3,589,871	6,987,404	3,681,171	7,078,704
	Of which: F-IRB is applied	3,410,098		3,501,397	
	Of which: A-IRB is applied	179,773		179,773	
6	SMEs	51,893	72,059	51,893	72,059
	Of which: F-IRB is applied	47		47	
	Of which: A-IRB is applied	51,846		51,846	
7	RRE	493,862	2,361,140	493,862	2,361,140
8	Retail – qualifying revolving (QRRE)	–	–	–	–
9	Other retail	30,883	66,527	30,883	66,527
10	Specialized lending	1,724,329	2,999,786	2,038,185	3,313,642
	Of which: loan for IPRRE and high volatility IPRRE	129,358	106,669	129,358	106,669
11	Total	6,500,175	13,546,947	11,563,288	18,612,753

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

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: Foreign 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: FIRB is applied	3,362,394		3,443,237	
	Of which: AIRB is applied	198,343		198,343	
6	SMEs	51,675	68,458	51,675	68,458
	Of which: FIRB is applied	378		378	
	Of which: AIRB 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: These is no difference in the mapping criteria to classify the exposures to which the Standardized Approach is applied into the portfolio under the Internal Ratings-Based Approach.

Composition of Leverage Ratio Disclosure (Consolidated)

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

(Millions of Yen)

No.		items	As of September 30, 2025	As of September 30, 2024
1		Total consolidated assets as per published financial statements	**83,292,899**	91,724,355
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 (-)	**15,550,301**	17,671,429
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	**576,292**	78,278
	8a	Total exposures related to derivative transactions	**812,067**	960,287
	8b	The accounting value of derivatives recognized as assets (-)	**235,774**	882,009
9		Adjustment for securities financing transactions (SFTs) (ie repurchase agreements and similar secured lending)	**417,688**	799,532
	9a	Total exposures related to SFTs	**503,547**	856,474
	9b	The accounting value of the SFTs recognized as assets (-)	**85,858**	56,942
10		Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	**5,116,351**	4,446,939
11		Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital (-)	**–**	–
12		Other adjustments	**(4,554,100)**	(3,558,469)
	12a	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)	**228,479**	172,598
	12b	The amount of customers' liabilities for acceptances and guarantees (-)	**3,831,692**	3,384,262
	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 (-)	**493,929**	1,609
	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	**69,298,830**	75,819,206

LR2: Leverage ratio common disclosure template

(Millions of Yen, %)

No.	items		As of September 30, 2025	As of September 30, 2024
On balance sheet exposures (1)				
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)		**63,589,272**	69,729,712
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 (-)		**493,929**	1,609
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) (-)		**228,479**	172,598
7	Total on-balance sheet exposures	(a)	**62,866,863**	69,555,505
Derivative exposures (2)				
8	Replacement cost (RC) associated with all derivatives transactions multiplied by 1.4		**284,099**	441,163
9	Potential future exposure (PFE) associated with all derivatives transactions multiplied by 1.4		**527,968**	519,123
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)	**812,067**	960,287
Securities financing transaction exposures (3)				
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions		**687,722**	2,860,717
15	Netted amounts of cash payables and cash receivables of gross SFT assets (-)		**601,863**	2,803,775
16	Counterparty credit risk exposure for SFT assets		**417,688**	799,532
17	Agent transaction exposures			
18	Total exposures related to SFTs	(c)	**503,547**	856,474
Other off balance sheet exposures (4)				
19	Off-balance sheet exposure at gross notional amount		**7,669,150**	6,531,375
20	Adjustments for conversion to credit equivalent amounts (-)		**2,552,799**	2,084,435
22	Off-balance sheet items	(d)	**5,116,351**	4,446,939
Leverage ratio (5)				
23	Tier 1 capital	(e)	**5,599,015**	5,721,731
24	Total exposures ((a)+(b)+(c)+(d))	(f)	**69,298,830**	75,819,206
25	Leverage ratio on a consolidated basis ((e)/(f))		**8.07%**	7.54%
26	National minimum leverage ratio requirement		**3.15%**	3.15%
27	Applicable leverage buffers		**–**	–
Leverage ratio included in due from the Bank of Japan (6)				
	Total exposures	(f)	**69,298,830**	75,819,206
	The deposits with the Bank of Japan		**15,550,301**	17,671,429
	Total exposures (including the deposits with the Bank of Japan)	(f')	**84,849,131**	93,490,635
	Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) ((e)/(f'))		**6.59%**	6.12%
Average disclosure (7)				
28	Mean value of the amount of assets related to SFTs (after the deductions) ((g)+(h))		**79,984**	55,393
	Mean value of the amount of assets related to SFTs	(g)	**698,328**	4,039,459
	Mean value of the amount of deductions from the assets above (-)	(h)	**618,343**	3,984,065
29	Quarter-end value of the amount of assets related to SFTs ((i)+(j))		**85,858**	56,942
14	Quarter-end value of the amount of assets related to SFTs	(i)	**687,722**	2,860,717
15	Quarter-end value of the amount of deductions from the assets above (line 14) (-)	(j)	**601,863**	2,803,775
30	Total exposures incorporating mean values from line 28 of the amount of assets related to SFTs	(k)	**69,292,956**	75,817,658
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)	**84,843,257**	93,489,087
31	Leverage ratio on a consolidated basis incorporating mean values from line 28 of the amount of assets related to SFTs ((e)/(k))		**8.08%**	7.54%
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))		**6.59%**	6.12%

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 the amount of Total exposures mainly due to On-balance sheet exposures brought by the asset sales.

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, 2025)		The previous quarter (April 1 to June 30, 2025)	
High-quality liquid assets (1)					
1	Total high-quality liquid assets		**22,553,486**		24,608,039
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	**12,472**	**1,172**	12,377	1,159
3	of which: stable deposits	**1,063**	**31**	1,112	33
4	of which: quasi-stable deposits	**11,408**	**1,140**	11,265	1,126
5	Cash outflows relating to unsecured wholesale funding	**11,044,563**	**8,037,811**	12,096,677	8,335,131
6	of which: qualifying operational deposits	**–**	**–**	–	–
7	of which: capital relating to unsecured wholesale funding, excluding qualifying operational deposits and debt securities	**10,316,876**	**7,310,124**	11,357,967	7,596,421
8	of which: debt securities	**727,687**	**727,687**	738,709	738,709
9	Cash outflows relating to secured funding, etc.		**58,772**		57,567
10	Cash outflows relating to funding programs and credit/ liquidity facilities such as derivative transactions, etc.	**6,009,730**	**3,986,778**	5,721,915	3,847,682
11	of which: cash outflows relating to derivative transactions	**3,558,855**	**3,558,855**	3,477,657	3,477,657
12	of which: cash outflows relating to funding programs	**–**	**–**	–	–
13	of which: cash outflows relating to credit/liquidity facilities	**2,450,875**	**427,923**	2,244,258	370,024
14	Cash outflows based on an obligation to provide capital	**3,411,211**	**248,836**	3,338,261	205,730
15	Cash outflows relating to contingencies	**8,556,860**	**196,729**	8,298,700	181,391
16	Total cash outflows		**12,530,101**		12,628,662
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.	**4,794**	**–**	0	–
18	Cash inflows relating to collections of advances, etc.	**1,761,103**	**1,192,563**	1,964,153	1,305,724
19	Other cash inflows	**2,615,646**	**328,211**	2,612,550	509,008
20	Total cash inflows	**4,381,544**	**1,520,774**	4,576,703	1,814,732
Liquidity coverage ratio on a consolidated basis (4)					
21	Sum of high-quality liquid assets that can be included		**22,553,486**		24,608,039
22	Net cash outflows		**11,009,326**		10,813,929
23	Liquidity coverage ratio on a consolidated basis		**204.8%**		227.5%
24	The number of data for calculating the average value		**62**		62

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

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

The consolidated liquidity coverage ratio has shown stable progress over 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, 2025)					The previous quarter (April 1 to June 30, 2025)				
		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:	5,754,224	–	–	642,830	6,397,054	5,489,510	–	–	642,830	6,132,340
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	5,754,224	–	–	642,830	6,397,054	5,489,510	–	–	642,830	6,132,340
3	Other capital instruments that are not included in the above category	–	–	–	–	–	–	–	–	–	–
4	Funding from retail and small business customers; of which:	12,086	–	–	–	10,928	12,142	–	–	–	10,988
5	Stable deposits	999	–	–	–	949	1,203	–	–	–	1,143
6	Less stable deposits	11,087	–	–	–	9,978	10,938	–	–	–	9,844
7	Wholesale funding; of which:	2,891,418	36,106,080	26,527,077	3,146,649	39,225,609	2,964,426	39,603,811	22,934,274	2,928,209	39,145,061
8	Operational deposits	–	–	–	–	–	–	–	–	–	–
9	Other wholesale funding	2,891,418	36,106,080	26,527,077	3,146,649	39,225,609	2,964,426	39,603,811	22,934,274	2,928,209	39,145,061
10	Liabilities with matching interdependent assets	–	–	–	–	–	–	–	–	–	–
11	Other liabilities; of which:	18,288	3,753,381	20,902	964	16,973	10,520	3,477,839	120,248	33,954	66,160
12	Derivative liabilities				957					33,907	
13	All other liabilities and equity not included in the above categories	18,288	3,753,381	20,902	6	16,973	10,520	3,477,839	120,248	47	66,160
14	Total available stable funding					45,650,566					45,354,551
Required stable funding (RSF) items (2)											
15	HQLA					1,436,349					1,396,619
16	Deposits held at financial institutions for operational purposes	8,263	–	–	–	4,131	2,242	–	–	–	1,121
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	5,684,820	5,662,080	1,590,926	25,779,827	30,005,144	5,366,687	4,798,576	1,624,961	24,137,142	27,976,397
18	Loans to- and repo transactions with-financial institutions (secured by level 1 HQLA)	–	36,830	–	–	–	–	–	–	–	–
19	Loans to- and repo transactions with-financial institutions (not included in item 18)	563,744	1,529,429	401,715	2,967,141	3,699,261	608,356	1,491,842	451,840	2,872,479	3,684,929
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	608,905	3,896,901	1,134,059	9,126,341	10,711,222	662,745	3,187,026	1,042,813	8,832,473	10,119,176
21	With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk	–	2,164,753	341,743	457,310	1,562,745	–	1,413,703	338,291	385,128	1,136,676
22	Residential mortgages; of which:	–	2,298	4,935	224,897	178,206	–	2,448	4,914	222,319	176,250
23	With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk	–	1,542	3,196	82,863	56,230	–	1,611	3,166	82,013	55,697
24	Securities that are not in default and do not qualify as HQLA and other similar assets	4,512,171	196,620	50,216	13,461,448	15,416,454	4,095,585	117,259	125,392	12,209,869	13,996,042
25	Assets with matching interdependent liabilities	–	–	–	–	–	–	–	–	–	–
26	Other assets; of which:	975,328	337,882	149,192	1,773,361	3,002,278	888,239	282,206	150,682	1,641,243	2,856,244
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)				720,600	613,829				667,480	568,609
29	Derivative assets				–	–				–	–
30	Derivative liabilities (before deduction of variation margin posted)				25,522	25,522				21,607	21,607
31	All other assets not included in the above categories	975,328	337,882	149,192	1,027,237	2,362,926	888,239	282,206	150,682	952,154	2,266,027
32	Off-balance sheet items				11,179,885	329,111				10,533,833	305,622
33	Total required stable funding					34,777,015					32,536,006
34	Consolidated net stable funding ratio (NSFR)					131.2%					139.3%

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 over 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, 2025	As of September 30, 2024	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	**5,161,200**	5,953,203	
1a		Of which: capital and capital surplus	**4,842,448**	4,801,277	
2		Of which: retained earnings	**318,752**	1,151,926	
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	**(365,508)**	(1,010,124)	(a)
6		Common Equity Tier 1 capital: instruments and reserves (A)	**4,795,692**	4,943,079	
Common Equity Tier 1 capital: regulatory adjustments					
8+9		Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	**71,596**	56,581	
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)	**71,596**	56,581	
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	**(248,569)**	(191,774)	
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)	**19,014**	13,421	
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	**–**	–	
19		Of which: significant investments in the common stock of financials	**–**	–	
20		Of which: mortgage servicing rights	**–**	–	
21		Of which: deferred tax assets arising from temporary differences (net of related tax liability)	**–**	–	
22		Amount exceeding the 15% threshold on specified items	**–**	–	
23		Of which: significant investments in the common stock of financials	**–**	–	
24		Of which: mortgage servicing rights	**–**	–	
25		Of which: deferred tax assets arising from temporary differences (net of related tax liability)	**–**	–	
27		Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	**–**	–	
28		Common Equity Tier 1 capital: regulatory adjustments (B)	**(157,959)**	(121,772)	
Common Equity Tier 1 capital (CET1)					
29		Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	**4,953,651**	5,064,851	
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**	600,004	
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	**–**	–	

(Millions of Yen, %)

Basel III Template No.	Items	a As of September 30, 2025	b As of September 30, 2024	c Reference to Template CC2
36	Additional Tier 1 capital: instruments (D)	**600,004**	600,004	
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	**–**	–	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	**–**	–	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	**–**	–	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	**37,967**	38,224	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	**–**	–	
43	Additional Tier 1 capital: regulatory adjustments (E)	**37,967**	38,224	
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	**562,036**	561,779	
Tier 1 capital (T1=CET1+AT1)				
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	**5,515,688**	5,626,630	
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	**642,830**	–	
	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	**22,296**	25,155	
50a	Of which: general reserve for possible loan losses	**94**	50	
50b	Of which: eligible provisions	**22,202**	25,105	
51	Tier 2 capital: instruments and provisions (H)	**665,126**	25,155	
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)	**665,126**	25,155	
Total capital (TC=T1+T2)				
59	Total capital (TC=T1+T2) ((G) + (J)) (K)	**6,180,814**	5,651,786	
Risk weighted assets				
60	Risk weighted assets (L)	**27,871,858**	25,419,736	

(Millions of Yen, %)

Basel III Template No.	Items	a As of September 30, 2025	b As of September 30, 2024	c Reference to Template CC2
Capital Ratio and buffers (non-consolidated)				
61	Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))	**17.77%**	19.92%	
62	Tier 1 capital ratio (non-consolidated)((G)/(L))	**19.78%**	22.13%	
63	Total capital ratio (non-consolidated)((K)/(L))	**22.17%**	22.23%	
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)	**258,695**	165,114	
73	Significant investments in the common stock of other financial institutions that are below the thresholds for deduction (before risk weighting)	**28,199**	28,199	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	**–**	–	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	**–**	–	
Provisions included in Tier 2 capital: instruments and provisions				
76	Provisions (general reserve for possible loan losses)	**94**	50	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	**35,815**	25,143	
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")	**22,202**	25,105	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	**113,251**	115,165	

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, 2025		As of September 30, 2024		Reference numbers or symbols for referring to Template CC1	Reference numbers or symbols for referring to appended tables
	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation	Non-Consolidated balance sheet amount	Non-Consolidated balance sheet amounts based on regulatory scope of consolidation		
(Assets)						
Loans and Bills Discounted	**18,934,548**	**18,934,548**	17,127,609	17,127,609		
Foreign Exchanges Assets	**221,837**	**221,837**	286,395	286,395		
Securities	**33,688,501**	**33,688,501**	38,374,123	38,374,123		6-a
Money Held in Trust	**7,663,563**	**7,663,563**	8,533,445	8,533,445		6-b
Trading Assets	**143,439**	**143,439**	33,704	33,704		
Monetary Claims Bought	**199,501**	**199,501**	271,601	271,601		
Receivables under Resale Agreements	**37,300**	**37,300**	–	–		
Cash and Due from Banks	**16,348,230**	**16,348,230**	20,858,113	20,858,113		
Other Assets	**1,559,234**	**1,559,234**	2,277,196	2,277,196		
Tangible Fixed Assets	**134,292**	**134,292**	124,501	124,501		
Intangible Fixed Assets	**71,596**	**71,596**	56,581	56,581		2
Defined-benefit pension fund net assets (prepaid pension costs)	**19,014**	**19,014**	13,421	13,421		3
Customers’ Liabilities for Acceptances and Guarantees	**220,112**	**220,112**	214,048	214,048		
Reserve for Possible Loan Losses	**(97,509)**	**(97,509)**	(117,169)	(117,169)		
Total Assets	**79,143,663**	**79,143,663**	88,053,573	88,053,573		
(Liabilities)						
Deposits	**53,825,556**	**53,825,556**	58,908,129	58,908,129		
Negotiable Certificates of Deposit	**1,183,199**	**1,183,199**	1,251,857	1,251,857		
Debentures	**596,801**	**596,801**	358,224	358,224		
Trading Liabilities	**18,608**	**18,608**	5,407	5,407		
Borrowed Money	**3,504,902**	**3,504,902**	3,886,856	3,886,856		7
Call Money	**1,255,400**	**1,255,400**	892,400	892,400		
Payables under Repurchase Agreements	**6,564,207**	**6,564,207**	9,259,955	9,259,955		
Foreign Exchanges Liabilities	**104**	**104**	400	400		
Short-term Entrusted Liability	**2,856,982**	**2,856,982**	3,685,145	3,685,145		
Other Liabilities	**4,233,360**	**4,233,360**	4,572,679	4,572,679		
Reserve for Bonus Payments	**5,345**	**5,345**	5,668	5,668		
Reserve for Employees’ Retirement Benefits	**3,298**	**3,298**	9,636	9,636		
Reserve for Directors’ Retirement Benefits	**831**	**831**	918	918		
Deferred Tax Liabilities	**78,718**	**78,718**	58,519	58,519		4-a
Deferred Tax Liabilities for Land Revaluation	**541**	**541**	646	646		4-b
Acceptances and Guarantees	**220,112**	**220,112**	214,048	214,048		
Total Liabilities	**74,347,970**	**74,347,970**	83,110,493	83,110,493		

(Millions of Yen)

Items	a	b	c	d	e	f
	As of September 30, 2025		As of September 30, 2024		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		
(Net Assets)						
Paid-in Capital	**4,817,427**	**4,817,427**	4,776,257	4,776,257		1-a
Common equity	**4,792,427**	**4,792,427**	4,751,257	4,751,257		
of which: lower dividend rate stock	**(4,366,710)**	**(4,366,710)**	(4,325,539)	(4,325,539)		
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		
Retained Earnings	**318,752**	**318,752**	1,151,926	1,151,926		1-c
Legal reserves	**–**	**–**	875,166	875,166		
Voluntary reserves	**318,752**	**318,752**	276,760	276,760		
Special reserves	**–**	**–**	398,783	398,783		
General reserves	**192,734**	**192,734**	503,612	503,612		
AFF Industries, Community and Environment Reserve Fund	**28,784**	**28,784**	33,604	33,604		
Reserves for tax basis adjustments of fixed assets	**–**	**–**	26,482	26,482		
Others	**–**	**–**	7	7		
Unappropriated retained earnings or unappropriated deficit (deficit in parentheses)	**97,232**	**97,232**	(685,729)	(685,729)		
Total Owners' Equity	**5,161,200**	**5,161,200**	5,953,203	5,953,203		
Net Unrealized Gains on Other Securities	**(183,227)**	**(183,227)**	(795,123)	(795,123)		
Net Deferred Losses on Hedging Instruments	**(177,603)**	**(177,603)**	(210,654)	(210,654)		5
Revaluation Reserve for Land, net of taxes	**(4,678)**	**(4,678)**	(4,346)	(4,346)		
Total Valuation and Translation Adjustment	**(365,508)**	**(365,508)**	(1,010,124)	(1,010,124)	(a)	
Total Net Assets	**4,795,692**	**4,795,692**	4,943,079	4,943,079		
Total Liabilities and Net Assets	**79,143,663**	**79,143,663**	88,053,573	88,053,573		

Appended Tables

1. Owners' Equity

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

Reference numbers	Non-Consolidated balance sheet items	**As of September 30, 2025**	As of September 30, 2024	Remarks
1-a	Paid-in Capital	**4,817,427**	4,776,257	
1-b	Capital Surplus	**25,020**	25,020	
1-c	Retained Earnings	**318,752**	1,151,926	
	Total Owners' Equity	**5,161,200**	5,953,203	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2025**	As of September 30, 2024	Remarks
	Directly issued qualifying common share capital plus related capital surplus and retained earnings	**5,161,200**	5,953,203	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	**4,842,448**	4,801,277	
2	Of which: retained earnings	**318,752**	1,151,926	
	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, 2025**	As of September 30, 2024	Remarks
2	Intangible Fixed Assets	**71,596**	56,581	
	Income taxes related to above	**–**	–	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2025**	As of September 30, 2024	Remarks
8	Intangible assets: goodwill	**–**	–	
9	Intangible assets: other	**71,596**	56,581	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, 2025**	As of September 30, 2024	Remarks
3	Defined-benefit pension fund net assets (prepaid pension costs)	**19,014**	13,421	
	Income taxes related to above	**–**	–	

(2) Composition of Capital (Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2025**	As of September 30, 2024	Remarks
15	Defined-benefit pension fund net assets (prepaid pension costs)	**19,014**	13,421	

4. Deferred Tax Assets

(1) Non-Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Non-Consolidated balance sheet items	**As of September 30, 2025**	As of September 30, 2024	Remarks
4-a	Deferred Tax Liabilities	**78,718**	58,519	
4-b	Deferred Tax Liabilities for Land Revaluation	**541**	646	
	Intangible assets to which tax-effect accounting was applied	**–**	–	
	Net defined-benefit asset to which tax-effect accounting was applied	**–**	–	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2025**	As of September 30, 2024	Remarks
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	**–**	–	
	Deferred tax assets arising from temporary differences (net of related tax liability)	**–**	–	
21	Amount exceeding the 10% threshold on specified items	**–**	–	
25	Amount exceeding the 15% threshold on specified items	**–**	–	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	**–**	–	

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, 2025**	As of September 30, 2024	Remarks
5	Net Deferred Losses on Hedging Instruments	**(177,603)**	(210,654)	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2025**	As of September 30, 2024	Remarks
11	Deferred gains or losses on derivatives under hedge accounting	**(248,569)**	(191,774)	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, 2025**	As of September 30, 2024	Remarks
6-a	Securities	**33,688,501**	38,374,123	
6-b	Money Held in Trust	**7,663,563**	8,533,445	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	**As of September 30, 2025**	As of September 30, 2024	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	**–**	–	

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2025	As of September 30, 2024	Remarks
	Non-significant investments in the capital etc., of other financial institutions	**258,695**	165,114	
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)	**258,695**	165,114	
	Significant investments in the capital, etc., of other financial institutions	**66,167**	66,424	
19	Amount exceeding the 10% threshold on specified items	**–**	–	
23	Amount exceeding the 15% threshold on specified items	**–**	–	
40	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	**37,967**	38,224	
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**	28,199	

7. Other Capital Instruments

(1) Non-Consolidated Balance Sheet

(Millions of Yen)

Reference numbers	Non-Consolidated balance sheet items	As of September 30, 2025	As of September 30, 2024	Remarks
7	Borrowed Money	**3,504,902**	3,886,856	

(2) Composition of Capital

(Millions of Yen)

Basel III Template No.	Composition of capital disclosure	As of September 30, 2025	As of September 30, 2024	Remarks
32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standard	**600,004**	600,004	
46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	**642,830**	–	

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, 2025	As of September 30, 2024	**As of September 30, 2025**	As of September 30, 2024
1	Credit risk (excluding counterparty credit risk)	**11,030,794**	10,671,988	**882,463**	853,759
2	Of which: standardized approach (SA)	**5,420,454**	4,908,020	**433,636**	392,641
3	Of which: foundation internal ratings-based (F-IRB) approach	**3,787,271**	3,650,451	**302,981**	292,036
4	Of which: supervisory slotting approach	**222,161**	1,766,978	**17,772**	141,358
5	Of which: advanced internal rating-based (A-IRB) approach	**1,450,978**	211,193	**116,078**	16,895
	Of which: significant investments	**–**	–	**–**	–
	Of which: estimated residual value of lease transactions	**–**	–	**–**	–
	Others	**149,929**	135,344	**11,994**	10,827
6	Counterparty credit risk (CCR)	**314,709**	386,175	**25,176**	30,894
7	Of which: standardized approach for counterparty credit risk (SA-CCR)	**101,101**	144,245	**8,088**	11,539
8	Of which: expected positive exposure (EPE) method	**–**	–	**–**	–
	Of which: central counterparty related exposure (CCP)	**58,342**	63,102	**4,667**	5,048
9	Others	**155,265**	178,827	**12,421**	14,306
10	Credit valuation adjustment (CVA)	**132,842**	193,902	**10,627**	15,512
	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)	**132,842**	193,902	**10,627**	15,512
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	**7,007,329**	7,347,837	**560,586**	587,827
13	Equity investments in funds - mandate-based approach	**237,189**	–	**18,975**	–
	Equity investments in funds - simple approach (subject to 250% RW)	**–**	–	**–**	–
	Equity investments in funds - simple approach (subject to 400% RW)	**96,999**	107,481	**7,759**	8,598
14	Equity investments in funds - fall-back approach (subject to 1250% RW)	**195,674**	689,817	**15,653**	55,185
15	Settlement risk	**–**	2,354	**–**	188
16	Securitization exposures in banking book	**2,847,390**	1,995,926	**227,791**	159,674
17	Of which: securitization IRB approach (SEC-IRBA)	**–**	–	**–**	–
18	Of which: securitization external ratings-based approach (SEC-ERBA) ,including internal assessment approach (IAA)	**2,847,390**	1,995,926	**227,791**	159,674
19	Of which: securitization standardized approach (SEC-SA)	**–**	–	**–**	–
	Of which: 1250% risk weight is applied	**0**	0	**0**	0
20	Market risk	**3,760,203**	2,362,137	**300,816**	188,971
21	Of which: standardized approach (SA)	**3,760,203**	2,362,137	**300,816**	188,971
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	**2,178,227**	1,591,616	**174,258**	127,329
25	Amounts below the thresholds for deduction	**70,499**	70,499	**5,639**	5,639
26	Floor adjustment	**–**	–	**–**	–
27	Total	**27,871,858**	25,419,736	**2,229,748**	2,033,578

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

IRRBB1 – Quantitative information on IRRBB

(Millions of Yen)

No.		a	b	c	d
		⊿EVE		⊿NII	
		As of September 30, 2025	As of September 30, 2024	**As of September 30, 2025**	As of September 30, 2024
1	Parallel up	**1,457,323**	1,726,608	**3,833**	103,931
2	Parallel down	**(1,459,733)**	(1,729,868)	**96,346**	(8,549)
3	Steepener	**710,139**	826,007		
4	Flattener	**(409,226)**	27,246		
5	Short rate up	**306,765**	415,233		
6	Short rate down	**143,884**	129,226		
7	Maximum	**1,457,323**	1,726,608	**96,346**	103,931
		e		f	
		As of September 30, 2025		As of September 30, 2024	
8	Tier 1 capital	**5,515,688**		5,626,630	

Notes: The significant year-on-year changes in ⊿EVE and ⊿NII are attributable to a reduction in interest rate exposure resulting from the sale of low-yielding assets.

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, 2025	As of September 30, 2024
1		Total non-consolidated assets as per published financial statements	**79,143,663**	88,053,573
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 (–)	**15,528,136**	17,650,106
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	**576,276**	78,275
	8a	Total exposures related to derivative transactions	**812,067**	960,287
	8b	The accounting value of derivatives recognized as assets (–)	**235,791**	882,011
9		Adjustment for securities financing transactions (SFTs) (ie repurchase agreements and similar secured lending)	**412,721**	769,245
	9a	Total exposures related to SFTs	**495,129**	825,485
	9b	The accounting value of the SFTs recognized as assets (–)	**82,407**	56,239
10		Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	**1,495,247**	1,259,364
11		Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital (–)	**–**	–
12		Other adjustments	**(842,619)**	(323,884)
	12a	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (–)	**128,577**	108,227
	12b	The amount of customers' liabilities for acceptances and guarantees (–)	**220,112**	214,048
	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 (–)	**493,929**	1,609
13		Leverage ratio exposure measure	**65,257,152**	72,186,467

LR2: Leverage ratio common disclosure template

(Millions of Yen, %)

No.	items		As of September 30, 2025	As of September 30, 2024
On balance sheet exposures (1)				
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)		**63,077,215**	69,251,167
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 (–)		**493,929**	1,609
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) (–)		**128,577**	108,227
7	Total on-balance sheet exposures	(a)	**62,454,707**	69,141,330
Derivative exposures (2)				
8	Replacement cost (RC) associated with all derivatives transactions multiplied by 1.4		**284,099**	441,163
9	Potential future exposure (PFE) associated with all derivatives transactions multiplied by 1.4		**527,968**	519,123
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)	**812,067**	960,287
Securities financing transaction exposures (3)				
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions		**82,407**	56,239
15	Netted amounts of cash payables and cash receivables of gross SFT assets (–)		**–**	–
16	Counterparty credit risk exposure for SFT assets		**412,721**	769,245
17	Agent transaction exposures			
18	Total exposures related to SFTs	(c)	**495,129**	825,485
Off balance sheet exposures (4)				
19	Off-balance sheet exposure at gross notional amount		**4,206,552**	3,568,221
20	Adjustments for conversion to credit equivalent amounts (–)		**2,711,304**	2,308,857
22	Off-balance sheet items	(d)	**1,495,247**	1,259,364
Leverage ratio (5)				
23	Tier 1 capital	(e)	**5,515,688**	5,626,630
24	Total exposures ((a)+(b)+(c)+(d))	(f)	**65,257,152**	72,186,467
25	Leverage ratio on a non-consolidated basis ((e)/(f))		**8.45%**	7.79%
26	National minimum leverage ratio requirement		**3.15%**	3.15%
27	Applicable leverage buffers		**–**	–
Leverage ratio included in due from the Bank of Japan (6)				
	Total exposures	(f)	**65,257,152**	72,186,467
	The deposits with the Bank of Japan		**15,528,136**	17,650,106
	Total exposures (including the deposits with the Bank of Japan)	(f')	**80,785,289**	89,836,573
	Leverage ratio on a non-consolidated basis (including the deposits with the Bank of Japan) ((e)/(f'))		**6.82%**	6.26%
Disclosure of Average (7)				
28	Mean value of the amount of assets related to SFTs (after the deductions) ((g) + (h))		**76,463**	55,152
	Mean value of the amount of assets related to SFTs	(g)	**76,463**	55,152
	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))		**82,407**	56,239
14	Quarter-end value of the amount of assets related to SFTs	(i)	**82,407**	56,239
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)	**65,251,207**	72,185,380
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)	**80,779,344**	89,835,487
31	Leverage ratio on a non-consolidated basis incorporating mean values from line 28 of the amount of assets related to SFTs ((e)/(k))		**8.45%**	7.79%
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))		**6.82%**	6.26%

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 the amount of Total exposures mainly due to On-balance sheet exposures brought by the asset sales.

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, 2025)		The previous quarter (April 1 to June 30, 2025)	
High-quality liquid assets (1)					
1	Total high-quality liquid assets		**22,011,147**		24,132,295
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	**12,472**	**1,172**	12,377	1,159
3	of which: stable deposits	**1,063**	**31**	1,112	33
4	of which: quasi-stable deposits	**11,408**	**1,140**	11,265	1,126
5	Cash outflows relating to unsecured wholesale funding	**11,002,197**	**7,998,011**	12,057,181	8,300,680
6	of which: qualifying operational deposits	**–**	**–**	–	–
7	of which: capital relating to unsecured wholesale funding, excluding qualifying operational deposits and debt securities	**10,276,483**	**7,272,297**	11,318,484	7,561,983
8	of which: debt securities	**725,713**	**725,713**	738,696	738,696
9	Cash outflows relating to secured funding, etc.		**58,772**		57,567
10	Cash outflows relating to funding programs and credit/liquidity facilities such as derivative transactions, etc.	**5,799,088**	**3,953,841**	5,511,136	3,814,558
11	of which: cash outflows relating to derivative transactions	**3,558,855**	**3,558,855**	3,477,657	3,477,657
12	of which: cash outflows relating to funding programs	**–**	**–**	–	–
13	of which: cash outflows relating to credit/liquidity facilities	**2,240,233**	**394,986**	2,033,478	336,900
14	Cash outflows based on an obligation to provide capital	**3,399,731**	**237,369**	3,324,952	192,457
15	Cash outflows relating to contingencies	**5,471,094**	**157,327**	5,769,407	157,628
16	Total cash outflows		**12,406,495**		12,524,051
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.	**4,794**	**–**	0	–
18	Cash inflows relating to collections of advances, etc.	**1,876,163**	**1,310,439**	2,065,220	1,410,444
19	Other cash inflows	**2,808,295**	**476,284**	2,607,202	508,279
20	Total cash inflows	**4,689,253**	**1,786,724**	4,672,423	1,918,724
Liquidity coverage ratio on a non-consolidated basis (4)					
21	Sum of high-quality liquid assets that can be included		**22,011,147**		24,132,295
22	Net cash outflows		**10,619,771**		10,605,327
23	Liquidity coverage ratio on a non-consolidated basis		**207.2%**		227.5%
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 stable progress over 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, 2025)**					The previous quarter (April 1 to June 30, 2025)				
		Unweighted value by residual maturity				Weighted value	Unweighted valzue 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:	**5,417,992**	**–**	**–**	**642,830**	**6,060,822**	5,164,753	–	–	642,830	5,807,583
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	**5,417,992**	**–**	**–**	**642,830**	**6,060,822**	5,164,753	–	–	642,830	5,807,583
3	Other capital instruments that are not included in the above category	**–**	**–**	**–**	**–**	**–**	–	–	–	–	–
4	Funding from retail and small business customers; of which:	**12,086**	**–**	**–**	**–**	**10,928**	12,142	–	–	–	10,988
5	Stable deposits	**999**	**–**	**–**	**–**	**949**	1,203	–	–	–	1,143
6	Less stable deposits	**11,087**	**–**	**–**	**–**	**9,978**	10,938	–	–	–	9,844
7	Wholesale funding; of which:	**2,901,530**	**35,956,869**	**26,527,077**	**3,146,649**	**39,222,240**	2,982,262	39,435,436	22,934,274	2,928,209	39,133,661
8	Operational deposits	**–**	**–**	**–**	**–**	**–**	–	–	–	–	–
9	Other wholesale funding	**2,901,530**	**35,956,869**	**26,527,077**	**3,146,649**	**39,222,240**	2,982,262	39,435,436	22,934,274	2,928,209	39,133,661
10	Liabilities with matching interdependent assets	**–**	**–**	**–**	**–**	**–**	–	–	–	–	–
11	Other liabilities; of which:	**11,699**	**3,687,214**	**20,902**	**964**	**10,457**	4,461	3,412,337	120,248	33,954	60,171
12	Derivative liabilities				**957**					33,907	
13	All other liabilities and equity not included in the above categories	**11,699**	**3,687,214**	**20,902**	**6**	**10,457**	4,461	3,412,337	120,248	47	60,171
14	Total available stable funding					**45,304,449**					45,012,404
Required stable funding (RSF) items (2)											
15	HQLA					**1,438,154**					1,167,582
16	Deposits held at financial institutions for operational purposes	**7,249**	**–**	**–**	**–**	**3,624**	1,055	–	–	–	527
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	**5,829,490**	**6,009,677**	**1,595,076**	**24,959,192**	**29,526,598**	5,521,257	5,126,223	1,776,598	23,134,529	27,396,603
18	Loans to- and repo transactions with-financial institutions (secured by level 1 HQLA)	**–**	**36,830**	**–**	**–**	**–**	–	–	–	–	–
19	Loans to- and repo transactions with-financial institutions (not included in item 18)	**544,501**	**1,904,896**	**430,186**	**3,164,148**	**3,956,203**	582,502	1,830,013	631,909	2,873,378	3,808,074
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	**489,654**	**3,871,661**	**1,114,671**	**8,335,554**	**9,915,376**	562,113	3,178,948	1,019,294	8,052,868	9,355,176
21	With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk	**–**	**2,164,753**	**341,743**	**457,310**	**1,562,745**	–	1,413,703	338,291	385,128	1,136,676
22	Residential mortgages; of which:	**–**	**1**	**1**	**7**	**8**	–	1	1	8	8
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	**4,795,335**	**196,286**	**50,216**	**13,459,481**	**15,655,010**	4,376,641	117,259	125,392	12,208,273	14,233,343
25	Assets with matching interdependent liabilities	**–**	**–**	**–**	**–**	**–**	–	–	–	–	–
26	Other assets; of which:	**1,008,422**	**338,210**	**144,546**	**1,759,209**	**3,017,468**	927,762	284,547	146,754	1,630,877	2,884,396
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)				**716,835**	**610,628**				663,608	565,317
29	Derivative assets				**–**	**–**				–	–
30	Derivative liabilities (before deduction of variation margin posted)				**25,522**	**25,522**				21,607	21,607
31	All other assets not included in the above categories	**1,008,422**	**338,210**	**144,546**	**1,016,852**	**2,381,317**	927,762	284,547	146,754	945,662	2,297,470
32	Off-balance sheet items				**7,759,211**	**276,244**				7,251,852	255,815
33	Total required stable funding					**34,262,090**					31,704,925
34	Non-consolidated net stable funding ratio (NSFR)					**132.2%**					141.9%

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 over 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.

Status of Capital and Shareholders

Members and Share Ownership (As of September 30, 2025)

Common Stocks (Including lower dividend rate stocks)

The face value of one common stock is ¥100.

Type of Organization	Number of Members	Stocks Owned
Agricultural Cooperatives	625 (132)	10,749,137,420 (9,655,330,000)
Federations of Agricultural Cooperatives	93 (31)	35,743,451,690 (33,039,690,000)
Forest Owners' Cooperatives	590 (0)	19,946,720 (0)
Forestry Production Cooperatives	10 (0)	14,050 (0)
Federations of Forest Owners' Cooperatives	45 (0)	22,590,600 (0)
Fishery Cooperatives	881 (5)	132,792,451 (72,630,000)
Fishery Production Cooperatives	17 (0)	21,140 (0)
Federations of Fishery Cooperatives	63 (10)	1,223,523,489 (899,450,000)
Marine Products Processing Cooperatives	33 (0)	501,700 (0)
Federations of Marine Products Processing Cooperatives	6 (0)	694,650 (0)
Mutual Insurance Federation of Fishery Cooperative Associations	1 (0)	7,064,800 (0)
Agricultural Mutual Relief Insurance Associations	44 (0)	1,338,100 (0)
Federations of Agricultural Mutual Relief Insurance Associations	3 (0)	21,000 (0)
Fishing Boat Insurance Association	1 (0)	2,454,350 (0)
Agricultural Credit Guarantee Fund Associations	10 (0)	139,650 (0)
Fishery Credit Guarantee Fund Associations	4 (0)	17,158,100 (0)
Fishery Mutual Relief Insurance Associations	11 (0)	132,000 (0)
Federation of Fishery Mutual Relief Insurance Associations	1 (0)	292,800 (0)
Land Improvement Districts	711 (0)	2,867,640 (0)
Federations of Land Improvement Districts	3 (0)	2,450 (0)
Medium and Small-Sized Enterprise Cooperative Associations Related to Sericulture, Forestry or Salt Production	15 (0)	133,500 (0)
Total	3,167 (178)	47,924,278,300 (43,667,100,000)

Voting Rights of Members

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

Trends in the Bank's Capital

(Millions of Yen)

Date	Increase in Capital	Capital after Increase	Method of Increase
November 30, 1983	15,000	45,000	Allotment
November 30, 1990	30,000	75,000	Allotment
November 30, 1992	25,000	100,000	Allotment
February 16, 1995	24,999	124,999	Private placement
September 25, 1997	150,000	274,999	Allotment
March 25, 1998	850,000	1,124,999	Allotment
November 29, 2002	100,000	1,224,999	Allotment
December 1, 2005	225,717	1,450,717	Allotment
March 30, 2006	14,300	1,465,017	Allotment
September 29, 2006	19,000	1,484,017	Allotment
November 26, 2007	15,900	1,499,917	Allotment
February 28, 2008	12,900	1,512,817	Allotment
March 25, 2008	503,216	2,016,033	Allotment
December 29, 2008	24,800	2,040,833	Allotment
March 30, 2009	1,380,537	3,421,370	Allotment
September 28, 2009	4,539	3,425,909	Allotment
September 29, 2015	45,551	3,471,460	Allotment
December 29, 2015	9,028	3,480,488	Allotment
March 29, 2019	559,710	4,040,198	Allotment
September 30, 2024	736,058	4,776,257	Allotment
March 31, 2025	41,170	4,817,427	Allotment

Management (As of September 30, 2025)

Supervisory Committee

YAMANO Toru
NAKAZAKI Kazuhisa
SAITO Taneji
SHIROUZU Kiyohiro
BANDO Mariko
SATO Takafumi
KITABAYASHI Taro
TERASHITA Saburo
ITO Seikoh
FUKUMOTO Hiroyuki
KUBOTA Tadashi
TANABE Masanori
MINAGAWA Yoshitsugu
SAKAMOTO Masanobu
HIRAMOTO Mitsuo
URABE Hiromichi
MAEKAWA Osamu
KOBAYASHI Eizo
KUNIHIRO Tadashi

Directors and Officers

KITABAYASHI Taro
Representative Director and President
Chief Executive Officer

NAGANO Masaki
Representative Director and Senior Managing Executive Officer
(in charge of Corporate & Shared Services)
Member of the Board of Directors
Chief Operating Officer and Chief Financial Officer

KAWATA Junji
Director and Senior Managing Executive Officer
(in charge of Retail Banking Business)
Member of the Board of Directors
Head of JA and JF Business Support

OZAKI Taro
Director and Senior Managing Executive Officer
(in charge of Food & Agri Banking Business)
Member of the Board of Directors
Head of Food & Agri Banking Business

YASUTAKE Atsushi
Director and Senior Managing Executive Officer
(In charge of Risk Management Unit, Corporate & Shared Services)
Member of the Board of Directors
Chief Risk Officer (BCP and financial risks)

USHIKUBO Katsuhiko
Director and Senior Managing Executive Officer
(in charge of Global Investment and Banking)
Member of the Board of Directors
Chief Investment Officer

HAMBA Yuji
Director and Managing Executive Officer
Member of the Board of Directors
Chief Information & Digital Officer (CI&DO)

UTSUMI Tomoe
Managing Executive Officer
(Operation & IT Unit)
Head of Operations
Chief Diversity Officer

KAWASHIMA Kenji
Managing Executive Officer
(Business Administration Unit)
Chief Strategy Officer
Co-Chief Sustainability Officer (Co-CSuO)

TSUCHIDA Tomoko
Managing Executive Officer
(Value Chain Unit)
Co-Head of Food & Agri Banking Business
Co-Chief Sustainability Officer (Co-CSuO)

TAKII Kazutaka
Managing Executive Officer
Co-Head of JA and JF Business Support

YAMADA Yukihiro
Managing Executive Officer
Co-Chief Investment Officer

HASEGAWA Tomonari
Managing Executive Officer
(Banking Unit)
Co-Head of Food & Agri Banking Business

SHINODA Takashi
Managing Executive Officer
Co-Head of JA and JF Business Support

TAMEI Kiyofumi
Managing Executive Officer
(Value Chain Unit)
Co-Head of Food & Agri Banking Business

MORI Junji
Managing Executive Officer
Co-Chief Investment Officer

CHISHIRO Koji
Executive Officer
(General Manager of Legal Affairs and Compliance Division)
Chief Compliance Officer (non-financial risk)

MIYAJI Susumu
Executive Officer
(General Manager of Business Development & Strategic Investment Division)
Head of Business Development & Strategic Investment

OGASAWARA Aki
Executive Officer
(General Manager of Human Resources Division)
Chief Human Resources Officer

Audit & Supervisory Board

IWASO Satoshi
SAKAI Hiroyuki
MIURA Ryoko
TOCHIO Masaya
MUROI Masahiro

List of Group Companies

(As of September 30, 2025)

Company Name	Address	Nature of Business	Date of Establishment	Capital (Millions of Yen) Percentage of Voting Rights (%) Note1
The Norinchukin Trust & Banking Co., Ltd.	2-1, Kandanishikichou 2-chome, Chiyoda-ku, Tokyo 101-0054, Japan	Trust & Banking	August 17, 1995	20,000 100.00
The Cooperative Servicing Co., Ltd.	23-14, Higashiikebukuro 3-chome, Toshima-ku, Tokyo 170-0013, Japan	Management and Collection of Non-Performing Loans	April 11, 2001	500 100.00
Norinchukin Research Institute Co., Ltd.	27-11, Sendagaya 5-chome, Shibuya-ku, Tokyo 151-0051, Japan	Research	March 25, 1986	300 100.00
Norinchukin Facilities Co., Ltd.	2-24, Toyosu 3-chome, Koto-ku, Tokyo 135-0061, Japan	Provider of facility management and administrative services	August 6, 1956	100 100.00
Nochu Business Support Co., Ltd.	2-1, Otemachi 1-chome, Chiyoda-ku, Tokyo 100-8155, Japan	Provider of administrative services for The Norinchukin Bank	August 18, 1998	100 100.00
Norinchukin Capital Co., Ltd.	3-1, Otemachi 1-chome, Chiyoda-ku, Tokyo 100-0004, Japan	Private Equity Investments & Fund Management	August 10, 2021	100 100.00
Norinchukin Business Assist Co., Ltd.	3-1, Otemachi 1-chome, Chiyoda-ku, Tokyo 100-6828, Japan	Provider of administrative services for The Norinchukin Bank Agriculture-Welfare collaboration business	December 1, 2016	30 100.00 (20.00) Note2
Norinchukin Academy Co., Ltd.	27-11, Sendagaya 5-chome, Shibuya-ku, Tokyo 151-0051, Japan	Training	May 25, 1981	20 100.00
Norinchukin Value Investments Co., Ltd.	2-3, Uchisaiwaicho 2-chome, Chiyoda-ku, Tokyo 100-0011, Japan	Investment Management Services & Investment Advisory Services	October 2, 2014	444 92.50 (27.75) Note2
Kyodo Housing Loan Co., Ltd.	27-11, Sendagaya 5-chome, Shibuya-ku, Tokyo 151-0051, Japan	Mortgage Loans & Housing Loan Guarantee	August 10, 1979	10,500 92.12
Nochu Information System Co., Ltd.	2-3, Toyosu 3-chome, Koto-ku, Tokyo 135-0061, Japan	System Development & Maintenance	May 29, 1981	100 90.00
AgriweB Co., Ltd.	2-24 Toyosu 3-chome, Koto-ku, Tokyo 135-0061, Japan	Information and communications business	January 7, 2025	30 86.66
Nochu-JAML Investment Advisors Co., Ltd.	9-2, Kandaogawamachi 3-chome, Chiyoda-ku, Tokyo 101-0052, Japan Note3	Real Estate Asset Management	September 15, 2021	100 70.00
Norinchukin Zenkyoren Asset Management Co., Ltd.	6-5, Kudanminami 1-chome, Chiyoda-ku, Tokyo 102-0074, Japan	Asset Management & Investment Advice	September 28, 1993	1,466 66.65
OWNERS CLASS Co.,Ltd.	2-3, Uchisaiwaicho 2-chome, Chiyoda-ku, Tokyo 100-0011, Japan	Corporate defined contribution plan administration services (Plan)	September 30, 2025	600 60.00 (60.00) Note2
JA Card Co., Ltd.	14-1, Sotokanda 4-chome, Chiyoda-ku, Tokyo 101-0021, Japan	Planning and promotion, such as JA card business	October 2, 2017	100 51.00
The Agribusiness Investment & Consultation Co., Ltd.	3-1, Otemachi 1-chome, Chiyoda-ku, Tokyo 100-6828, Japan	Investment in Agricultural Corporations	October 24, 2002	6,070 38.10
JA MITSUI LEASING, LTD.	13-1, Ginza 8-chome, Chuo-ku, Tokyo 104-0061, Japan	Leasing Business	April 1, 2008	32,000 34.67
BOT Lease Co., Ltd. Note4	27-1, Shinkawa 2-chome, Chuo-ku, Tokyo 104-8263, Japan	Leasing Business	October 6, 1979	20,049 25.00
Ant Capital Partners Co., Ltd.	4-1, Marunouchi 2-chome, Chiyoda-ku, Tokyo 100-6390, Japan	Private Equity Investments & Fund Management	October 23, 2000	100 24.95
Norinchukin Bank Europe N.V.	Gustav Mahlerlaan 1216, 4th Floor, 1081 LA Amsterdam, The Netherlands	Commercial banking in Europe	September 21, 2018	€2,000 million 100.00
Norinchukin Australia Pty Limited	Level 29, 126 Phillip Street, Sydney, NSW2000, Australia	Project financing operations in Australia and New Zealand	February 8, 2017	A$401 million 100.00
Norinchukin Hong Kong Limited	34th Floor, Edinburgh Tower, The Landmark, 15 Queen's Road,Central, Hong Kong, People's Republic of China Note5	Provider of export support, market research, and investment and loan intermediary services mainly in Hong Kong, Macau and Guangdong Province, China	February 7, 2023	HK$3.4 million 100.00
Gulf Japan Food Fund GP	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands	Investments	July 29, 2015	$50,000 20.10

Note1: The percentage of voting rights is rounded down to two decimal places.
Note2: The percentage of share units indirectly owned by The Norinchukin Bank.
Note3: As of December 19, 2025, Nochu-JAML Investment Advisors Co., Ltd. has changed its principal office location to 4-4 Nihonbashi Muromachi 3-chome, Chuo-ku, Tokyo 103-0022, Japan.
Note4: As of October 1, 2025, BOT Lease Co., Ltd. has changed its company name to MUFG Finance and Leasing Co., Ltd.
Note5: As of January 12, 2026, Norinchukin Hong Kong Limited has changed its principal office location to Suite 3202, 32/F, Two Exchange Square, 8 Connaught Place, Central, Hong Kong, People's Republic of China.

Global Network (As of November 1, 2025)

Overseas Branches

New York Branch

21st Floor, 245 Park Avenue,
New York, NY 10167-0104, U.S.A.
Telephone: 1-212-697-1717
Fax: 1-212-697-5754
SWIFT: NOCUUS33

London Branch

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

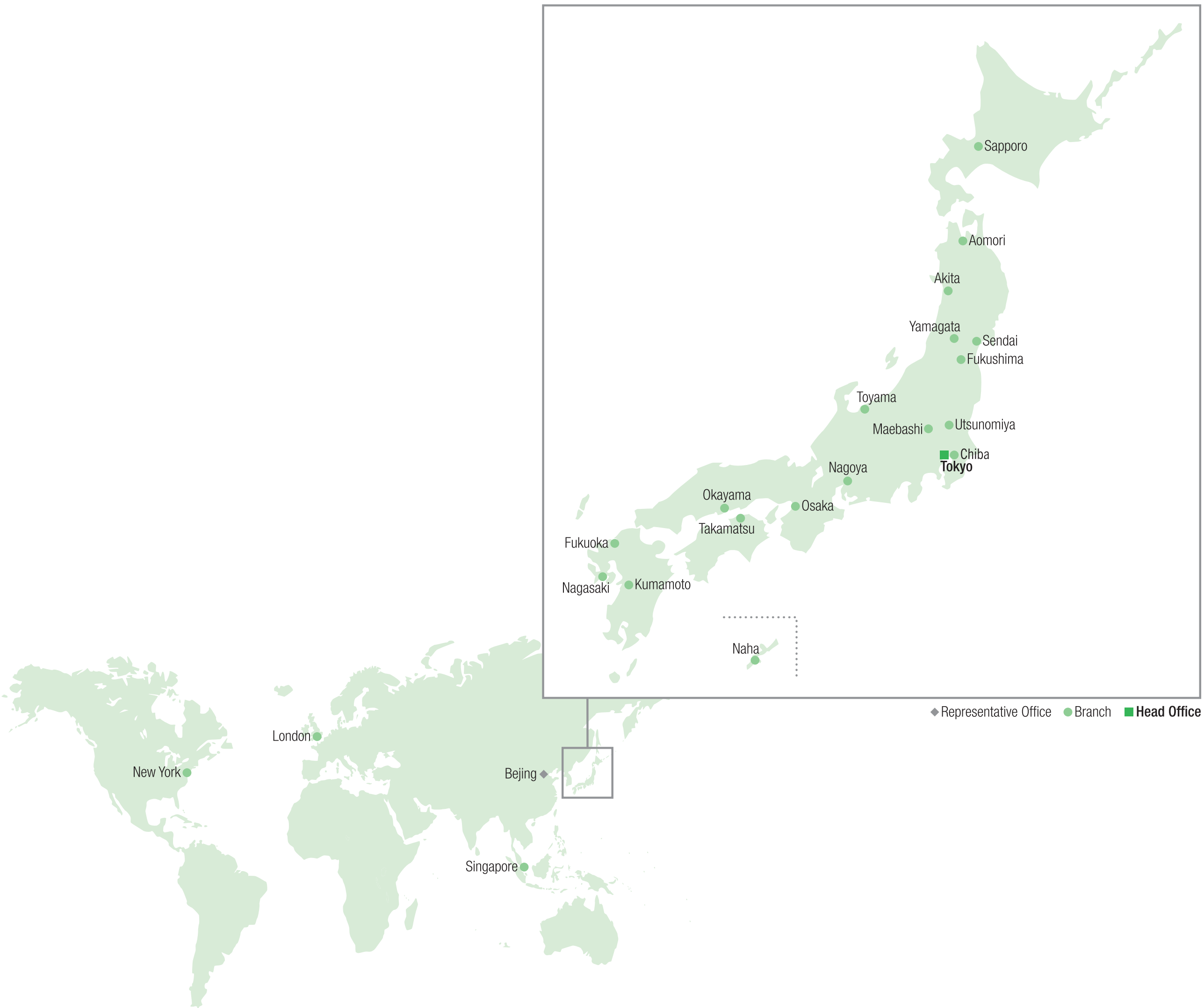
Singapore Branch

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

Overseas Representative Offices

Beijing Representative Office

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



Corporate Outline

Name	The Norinchukin Bank
Legal basis	The Norinchukin Bank Act (Act No. 93 of 2001)
Date of establishment	December 20, 1923
Chairman of the Supervisory Committee	YAMANO Toru
President and Chief Executive Officer	KITABAYASHI Taro
Paid-in capital	¥4,817.4 billion (US$32.3 billion) (As of September 30, 2025) *All capital is from private parties (members).
Total assets (On a consolidated basis)	¥83,292.8 billion (US$559.4 billion) (As of September 30, 2025)
Capital ratio (On a consolidated basis, Basel III standard)	Common Equity Tier 1 Capital Ratio 18.22% (As of September 30, 2025) Tier 1 Capital Ratio 20.05% (As of September 30, 2025) Total Capital Ratio 22.47% (As of September 30, 2025)
Members	Japan Agricultural Cooperatives (JA), Japan Fishery Cooperatives (JF), Japan Forest Owners' Cooperatives (JForest), and related federations, as well as other agricultural, fishery and forestry cooperative organizations that have invested in the Bank (Number of shareholders: 3,167) (As of September 30, 2025)
Number of employees	3,380 (As of September 30, 2025)
Business locations	(In Japan) ▪ Head office: 1 ▪ Branch: 18 (Overseas) ▪ Branch: 3 ▪ Representative office: 1 (As of September 30, 2025)

Ratings (As of September 30, 2025)

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

Contact Information

Head Office
2-1, Otemachi 1-chome, Chiyoda-ku, Tokyo 100-8155 Japan
URL: https://www.nochubank.or.jp/en/
SWIFT: NOCUJPJT

For Domestic Inquiry (Japan)

- The Bank's consultation and complaints reception desk:
  03-3279-0111

- Designated ADR organization under the Norinchukin Bank Act with which the Bank contracts:
  Japan Bankers Association Customer Relations Center:
  0570-017109, 03-5252-3772
  https://www.zenginkyo.or.jp/en/adr/foreign-languages/

- Financial Instruments Mediation Assistance Center (FINMAC):
  https://www.finmac.or.jp/english/

- JA Bank / JF Marine Bank Consultation Center (Japanese only):
  03-6837-1359 (matters related to JA Bank)
  03-6631-3226 (matters related to JF Marine Bank)

- Other ADR centers operated by Bar associations in Japan (in Japanese)
  https://www.nochubank.or.jp/pdf/20220406_lawyer.pdf

For Overseas Inquiry (USA, Canada, Mexico)

- New York Branch External Whistleblower Hotline
  (open 24 hours a day, 7 days a week):
  Website: https://report.syntrio.com/nochubank
  Telephone: 833-490-0007 (English, from USA and Canada)
  800-216-1288 (Spanish from USA and Canada)
  800-681-5340 (Spanish from Mexico)
  855-725-0002 (French from Canada)
  E-mail: standard-reports@mitratech.com
  (must include Norinchukin's name with report)
  Fax: 215-689-3885 (must include Norinchukin's name with report)

NORINCHUKIN

農林中央金庫