

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	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	5,299,417	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	—	—	
	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	b	c
		As of September 30, 2025	As of September 30, 2024	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	b	c
		As of September 30, 2025	As of September 30, 2024	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	39,398
3		Returned to non-defaulted status	4,021
4		Amounts written off	2,295
5		Other changes (Decrease in the balance due to a recovery of exposure mainly at default)	(21,707)
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					
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density		
1a	Japanese government and the Bank of Japan	—	—	—	—	—	—	—	—	—	—
1b	Foreign central government and their central banks	—	—	—	—	—	—	—	—	—	—
1c	Bank for International Settlements	—	—	—	—	—	—	—	—	—	—
2a	Japanese regional municipal bodies	—	—	—	—	—	—	—	—	—	—
2b	Non-central government public sector entities in foreign countries	—	—	—	—	—	—	—	—	—	—
2c	Japan Finance Organization for Municipalities	—	—	—	—	—	—	—	—	—	—
2d	Japanese government institutions	—	—	—	—	—	—	—	—	—	—
2e	Three regional public sectors of Japan	—	—	—	—	—	—	—	—	—	—
3	Multilateral Development Bank	—	—	—	—	—	—	—	—	—	—
4	Banks, business operators conducting the type I financial instruments business and insurance companies	—	—	—	—	—	—	—	—	—	—
	Of which: business operators conducting the type I financial instruments business and insurance companies	—	—	—	—	—	—	—	—	—	—
5	Covered bonds	—	—	—	—	—	—	—	—	—	—
6	Corporates including specialized lending	—	—	—	—	—	—	—	—	—	—
	Of which: specialized lending	—	—	—	—	—	—	—	—	—	—
7a	Subordinated debt and other capital	—	—	—	—	—	—	—	—	—	—
7b	Equity	1,562,999	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)

No.	Asset class	Risk weight	Total credit exposures amount (post CCF and post-CRM)							Others	Total	
			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		-	-	-	-	-	-	-	-	-	
			0%	10%	20%	50%	100%	150%	Others	Total		
2a	Japanese regional municipal bodies		-	-	-	-	-	-	-	-	-	
2b	Non-central government public sector entities in foreign countries		-	-	-	-	-	-	-	-	-	
2c	Japan Finance Organization for Municipalities		-	-	-	-	-	-	-	-	-	
2d	Japanese government institutions		-	-	-	-	-	-	-	-	-	
2e	Three regional public sectors of Japan		-	-	-	-	-	-	-	-	-	
			0%	20%	30%	50%	100%	150%	Others	Total		
3	Multilateral Development Bank		-	-	-	-	-	-	-	-	-	
			20%	30%	40%	50%	75%	100%	150%	Others	Total	
4	Banks, business operators conducting the type I financial instruments business and insurance companies		-	-	-	-	-	-	-	-	-	
	Of which: business operators conducting the type I financial instruments business and insurance companies		-	-	-	-	-	-	-	-	-	
			10%	15%	20%	25%	35%	50%	100%	Others	Total	
5	Covered bonds		-	-	-	-	-	-	-	-	-	
			20%	50%	75%	80%	85%	100%	130%	150%	Others	Total
6	Corporates including specialized lending		-	-	-	-	-	-	-	-	-	
	Of which: specialized lending		-	-	-	-	-	-	-	-	-	
			100%	150%	250%			400%	Others	Total		
7a	Subordinated debt and other capital		-	-	-	-	-	-	-	-	-	
7b	Equity		-	-	-	1,746,622	-	68,217	-	1,814,840	-	
			45%	75%	100%			Others	Total			
8	SMEs and individuals		-	-	-	-	-	-	-	-	-	
			20%	25%	30%	40%	50%	70%	75%	Others	Total	
9a	Real estate of which: general RRE		-	-	-	-	-	-	-	-	-	
	Of which: mortgage is second priority and meets eligibility criteria		-	-	-	-	-	-	-	-	-	
			20%	31.25%	37.5%	50%	62.5%			Others	Total	
			30%	35%	45%	60%	75%	105%	150%	Others	Total	
9b	Real estate of which: IPRRE		-	-	-	-	-	-	-	-	-	
	Of which: mortgage is second priority and meets eligibility criteria		-	-	-	-	-	-	-	-	-	
			30%	43.75%	56.25%	75%	93.75%			Others	Total	

(Millions of Yen)

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

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

2. The total of the credit risk assets subject to the Standardized Approach (above b+c), excluding equity exposure, is ¥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)							Others	Total	
			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		-	-	-	-	-	-	-	-	-	
			0%	10%	20%	50%	100%	150%	Others	Total		
2a	Japanese regional municipal bodies		-	-	-	-	-	-	-	-	-	
2b	Non-central government public sector entities in foreign countries		-	-	-	-	-	-	-	-	-	
2c	Japan Finance Organization for Municipalities		-	-	-	-	-	-	-	-	-	
2d	Japanese government institutions		-	-	-	-	-	-	-	-	-	
2e	Three regional public sectors of Japan		-	-	-	-	-	-	-	-	-	
			0%	20%	30%	50%	100%	150%	Others	Total		
3	Multilateral Development Bank		-	-	-	-	-	-	-	-	-	
			20%	30%	40%	50%	75%	100%	150%	Others	Total	
4	Banks, business operators conducting the type I financial instruments business and insurance companies		-	-	-	-	-	-	-	-	-	
	Of which: business operators conducting the type I financial instruments business and insurance companies		-	-	-	-	-	-	-	-	-	
			10%	15%	20%	25%	35%	50%	100%	Others	Total	
5	Covered bonds		-	-	-	-	-	-	-	-	-	
			20%	50%	75%	80%	85%	100%	130%	150%	Others	Total
6	Corporates including specialized lending		-	-	-	-	-	-	-	-	-	
	Of which: specialized lending		-	-	-	-	-	-	-	-	-	
			100%	150%	250%	400%	Others	Total				
7a	Subordinated debt and other capital		-	-	-	-	-	-	-	-	-	
7b	Equity		-	-	-	1,516,231	-	80,930	-	1,597,162		
			45%	75%	100%	Others	Total					
8	SMEs and individuals		-	-	-	-	-	-	-	-		
			20%	25%	30%	40%	50%	70%	75%	Others	Total	
9a	Real estate of which: general RRE		-	-	-	-	-	-	-	-	-	
	Of which: mortgage is second priority and meets eligibility criteria		20%	31.25%	37.5%	50%	62.5%	-	-	Others	Total	
			-	-	-	-	-	-	-	-	-	
			30%	35%	45%	60%	75%	105%	150%	Others	Total	
9b	Real estate of which: IPRRE		-	-	-	-	-	-	-	-	-	
	Of which: mortgage is second priority and meets eligibility criteria		30%	43.75%	56.25%	75%	93.75%	-	-	Others	Total	
			-	-	-	-	-	-	-	-	-	

(Millions of Yen)

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

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

2. The total of the credit risk assets subject to the Standardized Approach (above b+c), excluding equity exposure, is ¥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	b	c	d
		On-balance sheet exposure	Off-balance sheet exposures	Weighted average CCF	Exposure (post-CCF and post-CRM)
1	Less than 40%	—	—	—	—
2	40%-70%	—	—	—	—
3	75%	—	—	—	—
	80%	—	—	—	—
4	85%	—	—	—	—
5	90%-100%	—	—	—	—
6	105%-130%	—	—	—	—
7	150%	—	—	—	—
8	250%	1,841,686	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	b	c	d
		On-balance sheet exposure	Off-balance sheet exposures	Weighted average CCF	Exposure (post-CCF and post-CRM)
1	Less than 40%	—	—	—	—
2	40%-70%	—	—	—	—
3	75%	—	—	—	—
	80%	—	—	—	—
4	85%	—	—	—	—
5	90%-100%	—	—	—	—
6	105%-130%	—	—	—	—
7	150%	—	—	—	—
8	250%	1,494,095	55,338	40.00%	1,516,231
9	400%	68,904	30,067	40.00%	80,930
10	1250%	—	—	—	—
11	Total exposures	—	—	—	—

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

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

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)

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

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Equity Exposure for Credit Risk Using Internal Ratings: PD/LGD Approach													
1	0.00 to 0.15 or less	–	–	–	–	–	–	–	–	–	–	–	–
2	Exceeding 0.15 to 0.25 or less	–	–	–	–	–	–	–	–	–	–	–	–
3	Exceeding 0.25 to 0.50 or less	–	–	–	–	–	–	–	–	–	–	–	–
4	Exceeding 0.50 to 0.75 or less	–	–	–	–	–	–	–	–	–	–	–	–
5	Exceeding 0.75 to 2.50 or less	–	–	–	–	–	–	–	–	–	–	–	–
6	Exceeding 2.50 to 10.00 or less	–	–	–	–	–	–	–	–	–	–	–	–
7	Exceeding 10.00 to 100.00 or less	–	–	–	–	–	–	–	–	–	–	–	–
8	100.00 (default)	–	–	–	–	–	–	–	–	–	–	–	–
9	Subtotal	–	–	–	–	–	–	–	–	–	–	–	–
Debt purchased for corporate (Default risk)													
1	0.00 to 0.15 or less	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)

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

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

(Millions of Yen, %, Thousands, Year)

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

(Millions of Yen, %, Thousands, Year)

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

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)

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

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

No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
Debt purchased for retail													
1	0.00 to 0.15 or less	-	-	-	-	-	-	-	-	-	-	-	-
2	Exceeding 0.15 to 0.25 or less	-	-	-	-	-	-	-	-	-	-	-	-
3	Exceeding 0.25 to 0.50 or less	-	-	-	-	-	-	-	-	-	-	-	-
4	Exceeding 0.50 to 0.75 or less	-	-	-	-	-	-	-	-	-	-	-	-
5	Exceeding 0.75 to 2.50 or less	-	-	-	-	-	-	-	-	-	-	-	-
6	Exceeding 2.50 to 10.00 or less	-	-	-	-	-	-	-	-	-	-	-	-
7	Exceeding 10.00 to 100.00 or less	-	-	-	-	-	-	-	-	-	-	-	-
8	100.00 (default)	-	-	-	-	-	-	-	-	-	-	-	-
9	Subtotal	-	-	-	-	-	-	-	-	-	-	-	-
Qualifying revolving retail exposure													
1	0.00 to 0.15 or less	-	-	-	-	-	-	-	-	-	-	-	-
2	Exceeding 0.15 to 0.25 or less	-	-	-	-	-	-	-	-	-	-	-	-
3	Exceeding 0.25 to 0.50 or less	-	-	-	-	-	-	-	-	-	-	-	-
4	Exceeding 0.50 to 0.75 or less	-	-	-	-	-	-	-	-	-	-	-	-
5	Exceeding 0.75 to 2.50 or less	-	-	-	-	-	-	-	-	-	-	-	-
6	Exceeding 2.50 to 10.00 or less	-	-	-	-	-	-	-	-	-	-	-	-
7	Exceeding 10.00 to 100.00 or less	-	-	-	-	-	-	-	-	-	-	-	-
8	100.00 (default)	-	-	-	-	-	-	-	-	-	-	-	-
9	Subtotal	-	-	-	-	-	-	-	-	-	-	-	-
Retail exposure secured by residential properties													
1	0.00 to 0.15 or less	-	-	-	-	-	-	-	-	-	-	-	-
2	Exceeding 0.15 to 0.25 or less	-	-	-	-	-	-	-	-	-	-	-	-
3	Exceeding 0.25 to 0.50 or less	-	-	-	-	-	-	-	-	-	-	-	-
4	Exceeding 0.50 to 0.75 or less	-	-	-	-	-	-	-	-	-	-	-	-
5	Exceeding 0.75 to 2.50 or less	-	-	-	-	-	-	-	-	-	-	-	-
6	Exceeding 2.50 to 10.00 or less	-	-	-	-	-	-	-	-	-	-	-	-
7	Exceeding 10.00 to 100.00 or less	-	-	-	-	-	-	-	-	-	-	-	-
8	100.00 (default)	-	-	-	-	-	-	-	-	-	-	-	-
9	Subtotal	-	-	-	-	-	-	-	-	-	-	-	-
Other retail exposure													
1	0.00 to 0.15 or less	-	-	-	-	-	-	-	-	-	-	-	-
2	Exceeding 0.15 to 0.25 or less	-	-	-	-	-	-	-	-	-	-	-	-
3	Exceeding 0.25 to 0.50 or less	-	-	-	-	-	-	-	-	-	-	-	-
4	Exceeding 0.50 to 0.75 or less	-	-	-	-	-	-	-	-	-	-	-	-
5	Exceeding 0.75 to 2.50 or less	-	-	-	-	-	-	-	-	-	-	-	-
6	Exceeding 2.50 to 10.00 or less	-	-	-	-	-	-	-	-	-	-	-	-
7	Exceeding 10.00 to 100.00 or less	-	-	-	-	-	-	-	-	-	-	-	-
8	100.00 (default)	-	-	-	-	-	-	-	-	-	-	-	-
9	Subtotal	-	-	-	-	-	-	-	-	-	-	-	-
Total		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)

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
Sovereign exposure													
1	0.00 to 0.15 or less	–	–	–	–	–	–	–	–	–	–	–	–
2	Exceeding 0.15 to 0.25 or less	–	–	–	–	–	–	–	–	–	–	–	–
3	Exceeding 0.25 to 0.50 or less	–	–	–	–	–	–	–	–	–	–	–	–
4	Exceeding 0.50 to 0.75 or less	–	–	–	–	–	–	–	–	–	–	–	–
5	Exceeding 0.75 to 2.50 or less	–	–	–	–	–	–	–	–	–	–	–	–
6	Exceeding 2.50 to 10.00 or less	–	–	–	–	–	–	–	–	–	–	–	–
7	Exceeding 10.00 to 100.00 or less	–	–	–	–	–	–	–	–	–	–	–	–
8	100.00 (default)	–	–	–	–	–	–	–	–	–	–	–	–
9	Subtotal	–	–	–	–	–	–	–	–	–	–	–	–
Bank exposure													
1	0.00 to 0.15 or less	–	–	–	–	–	–	–	–	–	–	–	–
2	Exceeding 0.15 to 0.25 or less	–	–	–	–	–	–	–	–	–	–	–	–
3	Exceeding 0.25 to 0.50 or less	–	–	–	–	–	–	–	–	–	–	–	–
4	Exceeding 0.50 to 0.75 or less	–	–	–	–	–	–	–	–	–	–	–	–
5	Exceeding 0.75 to 2.50 or less	–	–	–	–	–	–	–	–	–	–	–	–
6	Exceeding 2.50 to 10.00 or less	–	–	–	–	–	–	–	–	–	–	–	–
7	Exceeding 10.00 to 100.00 or less	–	–	–	–	–	–	–	–	–	–	–	–
8	100.00 (default)	–	–	–	–	–	–	–	–	–	–	–	–
9	Subtotal	–	–	–	–	–	–	–	–	–	–	–	–
Corporate exposure (excluding SMEs exposure and specialized lending)													
1	0.00 to 0.15 or less	343,355	11,693	32.83%	360,376	0.06%	0.1	31.89%	3.4	73,230	20.32%	75	–
2	Exceeding 0.15 to 0.25 or less	9,337	5,175	40.00%	9,011	0.20%	0.0	17.90%	2.9	1,701	18.87%	3	–
3	Exceeding 0.25 to 0.50 or less	99,119	9,175	36.14%	102,297	0.30%	0.0	35.46%	3.5	55,620	54.37%	112	–
4	Exceeding 0.50 to 0.75 or less	–	–	–	–	–	–	–	–	–	–	–	–
5	Exceeding 0.75 to 2.50 or less	43,096	5,280	31.44%	44,677	0.95%	0.0	30.40%	2.2	25,836	57.82%	128	–
6	Exceeding 2.50 to 10.00 or less	22,615	3,203	75.86%	24,428	3.84%	0.1	30.24%	2.4	22,597	92.50%	283	–
7	Exceeding 10.00 to 100.00 or less	10,172	6,228	91.59%	15,667	13.38%	0.0	26.69%	2.1	19,357	123.55%	559	–
8	100.00 (default)	10,552	–	–	10,261	100.00%	0.0	29.60%	1.5	–	0.00%	3,038	–
9	Subtotal	538,248	40,755	46.67%	566,720	2.52%	0.5	31.94%	3.2	198,343	34.99%	4,202	5,554

(Millions of Yen, %, Thousands, Year)

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

(Millions of Yen, %, Thousands, Year)

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

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.	Items	Risk weight	a	b	c	d	e	f	g	h	i	j	k	l	m	n
			Credit exposures amount (post CCF and post CRM)													
			0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total
1	Japanese government and the Bank of Japan		—	—	—	—	—	—	—	—	—	—	—	—	—	—
2	Foreign central government and their central banks		—	—	—	—	—	—	—	—	—	—	—	—	—	—
3	Bank for International Settlements		—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Japanese regional municipal bodies		—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Non-central government public sector entities in foreign countries		—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Multilateral Development Bank		—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Japan Finance Organization for Municipalities		—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Japanese government institutions		—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Three regional public sectors of Japan		—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Banks, business operators conducting the type I financial instruments business and insurance companies		—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Corporates		—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	SMEs and individuals		—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Other than above		—	—	—	—	—	—	—	—	—	—	—	—	—	—
14	Total		—	—	—	—	—	—	—	—	—	—	—	—	—	—

Note: The Bank had no counterparty credit risk exposure subject to the Standardized Approach as of September 30, 2025.

For the Six Months Ended September 30, 2024

(Millions of Yen)

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

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

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.	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density
Sovereign exposure								
1	0.00 to 0.15 or less	3,656,199	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.	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density
Sovereign exposure								
1	0.00 to 0.15 or less	3,845,638	0.00%	0.0	45.00%	5.0	—	0.00%
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	3,845,638	0.00%	0.0	45.00%	5.0	—	0.00%
Bank exposure								
1	0.00 to 0.15 or less	8,028,283	0.05%	0.0	4.49%	0.2	220,215	2.74%
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	8,028,283	0.05%	0.0	4.49%	0.2	220,215	2.74%
Corporate exposure (excluding SMEs exposure and specialized lending)								
1	0.00 to 0.15 or less	1,021,661	0.05%	0.0	0.43%	0.0	5,036	0.49%
2	Exceeding 0.15 to 0.25 or less	50	0.20%	0.0	40.00%	1.2	14	28.36%
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	64	0.77%	0.0	40.00%	1.0	37	57.81%
6	Exceeding 2.50 to 10.00 or less	6	3.84%	0.0	40.00%	1.0	6	106.32%
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	1,021,781	0.05%	0.0	0.43%	0.0	5,094	0.49%
SMEs exposure								
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Total		12,895,707	0.03%	0.0	16.25%	1.6	225,327	1.74%

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

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.	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density
Sovereign exposure								
1	0.00 to 0.15 or less	–	–	–	–	–	–	–
2	Exceeding 0.15 to 0.25 or less	–	–	–	–	–	–	–
3	Exceeding 0.25 to 0.50 or less	–	–	–	–	–	–	–
4	Exceeding 0.50 to 0.75 or less	–	–	–	–	–	–	–
5	Exceeding 0.75 to 2.50 or less	–	–	–	–	–	–	–
6	Exceeding 2.50 to 10.00 or less	–	–	–	–	–	–	–
7	Exceeding 10.00 to 100.00 or less	–	–	–	–	–	–	–
8	100.00 (default)	–	–	–	–	–	–	–
9	Subtotal	–	–	–	–	–	–	–
Bank exposure								
1	0.00 to 0.15 or less	–	–	–	–	–	–	–
2	Exceeding 0.15 to 0.25 or less	–	–	–	–	–	–	–
3	Exceeding 0.25 to 0.50 or less	–	–	–	–	–	–	–
4	Exceeding 0.50 to 0.75 or less	–	–	–	–	–	–	–
5	Exceeding 0.75 to 2.50 or less	–	–	–	–	–	–	–
6	Exceeding 2.50 to 10.00 or less	–	–	–	–	–	–	–
7	Exceeding 10.00 to 100.00 or less	–	–	–	–	–	–	–
8	100.00 (default)	–	–	–	–	–	–	–
9	Subtotal	–	–	–	–	–	–	–
Corporate exposure (excluding SMEs exposure and specialized lending)								
1	0.00 to 0.15 or less	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.	PD scale	a EAD post- CRM	b Average PD	c Number of obligors	d Average LGD	e Average maturity	f RWA	g RWA density
Sovereign exposure								
1	0.00 to 0.15 or less	—	—	—	—	—	—	—
2	Exceeding 0.15 to 0.25 or less	—	—	—	—	—	—	—
3	Exceeding 0.25 to 0.50 or less	—	—	—	—	—	—	—
4	Exceeding 0.50 to 0.75 or less	—	—	—	—	—	—	—
5	Exceeding 0.75 to 2.50 or less	—	—	—	—	—	—	—
6	Exceeding 2.50 to 10.00 or less	—	—	—	—	—	—	—
7	Exceeding 10.00 to 100.00 or less	—	—	—	—	—	—	—
8	100.00 (default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Bank exposure								
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
		ΔEVE		ΔNII	
		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	Steeper	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 ΔEVE and ΔNII are attributable to a reduction in interest rate exposure resulting from the sale of low-yielding assets.

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

For the Six Months Ended September 30, 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: There is no difference in the mapping criteria to classify the exposures to which the Standardized Approach is applied into the portfolio under the Internal Ratings-Based Approach.

Composition of Leverage Ratio Disclosure (Consolidated)

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

(Millions of Yen)			
No.	items	As of September 30, 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	b	c
		As of September 30, 2025	As of September 30, 2024	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	b	c
		As of September 30, 2025	As of September 30, 2024	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
		Δ EVE		Δ 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	Steeper	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 Δ EVE and Δ 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 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:	5,417,992	–	–	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.