

**Pillar 3 Regulatory Capital and Liquidity  
Coverage Ratio Disclosures  
for the quarterly period ended September 30, 2019**

**Nomura Holdings, Inc.**

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PART 1: NHI Consolidated Capital Ratios

CHAPTER 1 Disclosure On Capital Items

(Unit: JPY million, %)

CC1: Composition of regulatory capital				
Basel III template No.	Item	a		b
		September 30, 2019	June 30, 2019	Reference numbers of CC2
<b>Common Equity Tier 1 Capital: Instruments and Reserves(1)</b>				
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	2,773,327	2,720,878	
1a	out of which, capital and capital surplus	1,277,344	1,275,557	1a
2	out of which, retained earnings	1,636,353	1,545,947	2
1c	out of which, investments in own shares (-)	140,369	100,626	1c
26	out of which, expected outflow of funds from businesses (-)	-	-	
	out of which, amounts except for the above items	-	-	
1b	Share warrant related to common share	-	-	
3	Accumulated other comprehensive income and other disclosed reserves	(67,442)	(60,454)	3
5	Adjusted amount of minority interests related to Common Equity Tier 1 capital	6	5	
6	Common Equity Tier 1 capital before regulatory adjustments (A)	2,705,891	2,660,429	
<b>Common Equity Tier 1 Capital: Regulatory Adjustments(2)</b>				
8+9	Intangibles other than mortgage-servicing rights (net of related tax liability)	105,332	106,968	
8	out of which, goodwill (net of related tax liability, including those equivalent)	1,310	1,319	
9	out of which, intangibles other than goodwill and mortgage-servicing rights	104,021	105,648	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of tax liability)	1,538	1,362	
11	Cash flow hedge reserve	-	-	
12	Shortfall of provisions to expected losses	33,556	32,630	
13	Securitization gain on sale	-	-	
14	Own credit valuation	24,611	25,340	
15	Defined-benefit pension fund net assets	11,802	12,181	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	4,695	3,631	
17	Reciprocal cross-holdings in common equity	-	-	
18	Investments in the capital of financial institutions that are outside the scope of regulatory consolidation, where the Group does not own more than 10% of the issued share capital (net of eligible short positions) (amount above 10% threshold)	-	-	

(Unit: JPY million, %)

Basel III template No.	Item	a		b	
		September 30, 2019	June 30, 2019	Reference numbers of CC2	
19+20+21	Amount exceeding the 10% threshold on specific items	-	-		
19	out of which, significant investments in the capital of financial institutions that are outside the scope of regulatory consolidation (net of eligible short positions)	-	-		
20	out of which, mortgage-servicing rights	-	-		
21	out of which, deferred tax assets arising from temporary differences (net of related tax liability)	-	-		
22	Amount exceeding the 15% threshold on specific items	-	-		
23	out of which, significant investments in the common stock of financial institutions	-	-		
24	out of which, mortgage-servicing rights	-	-		
25	out 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	Total regulatory adjustments to Common Equity Tier 1 capital (B)	181,538	182,114		
<b>Common Equity Tier 1 Capital</b>					
29	Common Equity Tier 1 capital ((A) (B) (C))	2,524,353	2,478,315		
<b>Additional Tier 1 Capital: Instruments(3)</b>					
31a	30 Additional Tier 1 instruments classified as shareholder's equity	-	-		
31b		-	-		
32		Additional Tier 1 instruments classified as debt	165,000	165,000	
		Additional Tier 1 instruments issued by special purpose vehicle, etc.	-	-	
34-35	Adjusted amount of minority interests related to Additional Tier 1 capital	1,930	1,166		
33+35	Capital instruments subject to transitional arrangements included in Additional Tier 1 capital	-	-		
33	out of which, instruments issued by Group or special purpose vehicle controlled by Group	-	-		
35	out of which, instruments issued by consolidated subsidiaries of Group (except for the special purpose vehicle mentioned above)	-	-		
36	Additional Tier 1 capital before regulatory adjustments (D)	166,930	166,166		

(Unit: JPY million, %)

Basel III template No.	Item	a		b
		September 30, 2019	June 30, 2019	Reference numbers of CC2
<b>Additional Tier 1 Capital: Regulatory Adjustments</b>				
37	Investments in own Additional Tier 1 instruments	-	-	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	-	
39	Investments in the Additional Tier 1 instruments of financial institutions that are outside the scope of regulatory consolidation, where the Group does not own more than 10% of the issued share capital (net of eligible short positions) (amount above 10% threshold)	-	-	
40	Significant investments in the Additional Tier 1 instruments of financial institutions that are outside the scope of regulatory consolidation (net of eligible short positions)	-	-	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier2 to cover deductions	-	-	
43	Regulatory adjustments to Additional Tier 1 capital (E)	-	-	
<b>Additional Tier 1 Capital</b>				
44	Additional Tier 1 capital ((D) (E)) (F)	166,930	166,166	
<b>Tier1 Capital</b>				
45	Tier 1 capital ((C) + (F)) (G)	2,691,284	2,644,481	
<b>Tier 2 Capital: Instruments and Provisions(4)</b>				
46	Tier 2 instruments classified as shareholder's equity	-	-	
	Tier 2 instruments classified as share warrant	-	-	
	Tier 2 instruments classified as debt	-	-	
	Tier 2 instruments issued by special purpose vehicle, etc.	-	-	
48-49	Adjusted amount of minority interests related to Tier 2	455	275	
47+49	Capital instruments subject to transitional arrangements	45,660	45,660	
47	out of which, instruments issued by Group or special purpose vehicle controlled by Group	45,660	45,660	
49	out of which, instruments issued by consolidated subsidiaries of Group (except for the special purpose vehicle mentioned above)	-	-	
50	Provisions	-	-	
50a	out of which, general provisions included in Tier 2	-	-	
50b	out of which, eligible provisions included in Tier 2	-	-	
51	Tier 2 capital before regulatory adjustments (H)	46,115	45,935	

(Unit: JPY million, %)

Basel III template No.	Item	a		b
		September 30, 2019	June 30, 2019	Reference numbers of CC2
<b>Tier 2 Capital: Regulatory Adjustments(5)</b>				
52	Investments in own Tier 2 instruments	-	-	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	-	-	
54	Investments in Tier2 instruments and other TLAC liabilities of financial institutions that are outside the scope of regulatory consolidation, where the Group does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	-	
54a	Investments in the other TLAC liabilities of financial institutions that are outside the scope of regulatory consolidation and where the group does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)	-	-	
55	Significant investments in Tier2 instruments and other TLAC liabilities of financial institutions that are outside the scope of regulatory consolidation (net of eligible short positions)	-	-	
57	Regulatory adjustments to Tier 2 capital (I)	-	-	
<b>Tier 2 Capital</b>				
58	Tier 2 capital ((H) (I)) (J)	46,115	45,935	
<b>Total Capital</b>				
59	Total capital ((G) + (J)) (K)	2,737,400	2,690,417	
<b>Risk-Weighted Assets(6)</b>				
60	Total risk-weighted assets (L)	14,576,989	14,626,406	
<b>Capital Ratios and buffers(7)</b>				
61	Consolidated Common Equity Tier 1 ratio ((C) / (L))	17.31%	16.94%	
62	Consolidated Tier 1 ratio ((G) / (L))	18.46%	18.08%	
63	Consolidated total capital ratio ((K) / (L))	18.77%	18.39%	
64	Total of group CET1 specific buffer requirements (%)	3.12%	3.10%	
65	Of which: capital conservation buffer requirement (%)	2.50%	2.50%	
66	Of which: countercyclical buffer requirement (%)	0.12%	0.10%	
67	Of which: G-SIB and/or D-SIB additional requirements (%)	0.50%	0.50%	
68	Common Equity Tier 1 available after meeting the group's minimum capital requirements (%)	10.77%	10.39%	

(Unit: JPY million, %)

Basel III template No.	Item	a		b
		September 30, 2019	June 30, 2019	Reference numbers of CC2
<b>Amounts below the Thresholds for Deduction(8)</b>				
72	Non-significant investments in the capital instruments of other financial institutions	122,639	116,237	
73	Significant investments in the common stock of financial institutions	176,856	178,408	
74	Mortgage-servicing rights (net of related tax liability)	-	-	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	2,490	2,171	
<b>Applicable Caps on the Inclusion of Provisions in Tier 2(9)</b>				
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	-	-	
77	Caps on inclusion of provisions in Tier 2 under standardized approach	-	-	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")	-	-	
79	Caps on inclusion of eligible provisions in Tier 2 under internal ratings-based approach	-	-	
<b>Capital Instruments Subject to Transitional Arrangements(10)</b>				
82	Current cap on Tier 1 instruments subject to transitional arrangements	-	-	
83	Amount excluded from Tier 1 due to cap (excess over cap after redemptions and maturities)	-	-	
84	Current cap on Tier 2 instruments subject to transitional arrangements	45,660	45,660	
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)	107,540	107,540	

(Unit: JPY million, %)

Basel III template No.	Item	a
		September 30, 2018
<b>Common Equity Tier 1 Capital: Instruments and Reserves(1)</b>		
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	2,792,044
1a	out of which, capital and capital surplus	1,275,551
2	out of which, retained earnings	1,679,085
1c	out of which, investments in own shares (-)	162,591
26	out of which, expected outflow of funds from businesses (-)	-
	out of which, amounts except for the above items	-
1b	Share warrant related to common share	-
3	Accumulated other comprehensive income and other disclosed reserves	6,373
5	Adjusted amount of minority interests related to Common Equity Tier 1 capital	11
6	Common Equity Tier 1 capital before regulatory adjustments (A)	2,798,429
<b>Common Equity Tier 1 Capital: Regulatory Adjustments(2)</b>		
8+9	Intangibles other than mortgage-servicing rights (net of related tax liability)	194,513
8	out of which, goodwill (net of related tax liability, including those equivalent)	83,643
9	out of which, intangibles other than goodwill and mortgage-servicing rights	110,869
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of tax liability)	1,672
11	Cash flow hedge reserve	-
12	Shortfall of provisions to expected losses	25,908
13	Securitization gain on sale	-
14	Own credit valuation	9,368
15	Defined-benefit pension fund net assets	10,648
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	8,512
17	Reciprocal cross-holdings in common equity	-
18	Investments in the capital of financial institutions that are outside the scope of regulatory consolidation, where the Group does not own more than 10% of the issued share capital (net of eligible short positions) (amount above 10% threshold)	-



(Unit: JPY million, %)

Basel III template No.	Item	a	
		September 30, 2018	
19+20+21	Amount exceeding the 10% threshold on specific items	-	
19	out of which, significant investments in the capital of financial institutions that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
20	out of which, mortgage-servicing rights	-	
21	out of which, deferred tax assets arising from temporary differences (net of related tax liability)	-	
22	Amount exceeding the 15% threshold on specific items	-	
23	out of which, significant investments in the common stock of financial institutions	-	
24	out of which, mortgage-servicing rights	-	
25	out 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	Total regulatory adjustments to Common Equity Tier 1 capital (B)	250,624	
<b>Common Equity Tier 1 Capital</b>			
29	Common Equity Tier 1 capital ((A) (B)) (C)	2,547,804	
<b>Additional Tier 1 Capital: Instruments(3)</b>			
31a	30	Additional Tier 1 instruments classified as shareholder's equity	-
31b		Additional Tier 1 instruments classified as share warrant	-
32		Additional Tier 1 instruments classified as debt	165,000
		Additional Tier 1 instruments issued by special purpose vehicle, etc.	-
34-35	Adjusted amount of minority interests related to Additional Tier 1 capital		1,071
33+35	Capital instruments subject to transitional arrangements included in Additional Tier 1 capital		-
33	out of which, instruments issued by Group or special purpose vehicle controlled by Group		-
35	out of which, instruments issued by consolidated subsidiaries of Group (except for the special purpose vehicle mentioned above)		-
36	Additional Tier 1 capital before regulatory adjustments (D)		166,071

(Unit: JPY million, %)

Basel III template No.	Item	a
		September 30, 2018
<b>Additional Tier 1 Capital: Regulatory Adjustments</b>		
37	Investments in own Additional Tier 1 instruments	-
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-
39	Investments in the Additional Tier 1 instruments of financial institutions that are outside the scope of regulatory consolidation, where the Group does not own more than 10% of the issued share capital (net of eligible short positions) (amount above 10% threshold)	-
40	Significant investments in the Additional Tier 1 instruments of financial institutions that are outside the scope of regulatory consolidation (net of eligible short positions)	-
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier2 to cover deductions	-
43	Regulatory adjustments to Additional Tier 1 capital (E)	-
<b>Additional Tier 1 Capital</b>		
44	Additional Tier 1 capital ((D) (E)) (F)	166,071
<b>Tier1 Capital</b>		
45	Tier 1 capital ((C) + (F)) (G)	2,713,876
<b>Tier 2 Capital: Instruments and Provisions(4)</b>		
46	Tier 2 instruments classified as shareholder's equity	-
	Tier 2 instruments classified as share warrant	-
	Tier 2 instruments classified as debt	-
	Tier 2 instruments issued by special purpose vehicle, etc.	-
48-49	Adjusted amount of minority interests related to Tier 2	254
47+49	Capital instruments subject to transitional arrangements	60,880
47	out of which, instruments issued by Group or special purpose vehicle controlled by Group	60,880
49	out of which, instruments issued by consolidated subsidiaries of Group (except for the special purpose vehicle mentioned above)	-
50	Provisions	-
50a	out of which, general provisions included in Tier 2	-
50b	out of which, eligible provisions included in Tier 2	-
51	Tier 2 capital before regulatory adjustments (H)	61,134

(Unit: JPY million, %)

Basel III template No.	Item	a
		September 30, 2018
<b>Tier 2 Capital: Regulatory Adjustments</b>		
52	Investments in own Tier 2 instruments	-
53	Reciprocal cross-holdings in Tier 2 instruments	-
54	Investments in Tier 2 instruments of financial institutions that are outside the scope of regulatory consolidation, where the Group does not own more than 10% of the issued share capital (net of eligible short positions) (amount above 10% threshold)	-
55	Significant investments in Tier 2 instruments of other financial institutions that are outside the scope of regulatory consolidation (net of eligible short positions)	-
57	Regulatory adjustments to Tier 2 capital (I)	-
<b>Tier 2 Capital</b>		
58	Tier 2 capital ((H) (I)) (J)	61,134
<b>Total Capital</b>		
59	Total capital ((G) + (J)) (K)	2,775,010
<b>Risk-Weighted Assets(5)</b>		
60	Total risk-weighted assets (L)	14,981,255
<b>Capital Ratios</b>		
61	Consolidated Common Equity Tier 1 ratio ((C) / (L))	17.00%
62	Consolidated Tier 1 ratio ((G) / (L))	18.11%
63	Consolidated total capital ratio ((K) / (L))	18.52%
<b>Amounts below the Thresholds for Deduction(6)</b>		
72	Non-significant investments in the capital instruments of other financial institutions	130,147
73	Significant investments in the common stock of financial institutions	193,890
74	Mortgage-servicing rights (net of related tax liability)	-
75	Deferred tax assets arising from temporary differences (net of related tax liability)	4,496
<b>Applicable Caps on the Inclusion of Provisions in Tier 2(7)</b>		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	-
77	Caps on inclusion of provisions in Tier 2 under standardized approach	-
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")	-
79	Caps on inclusion of eligible provisions in Tier 2 under internal ratings-based approach	-

(Unit: JPY million, %)

Basel III template No.	Item	a
		September 30, 2018
<b>Capital Instruments Subject to Transitional Arrangements(8)</b>		
82	Current cap on Tier 1 instruments subject to transitional arrangements	-
83	Amount excluded from Tier 1 due to cap (excess over cap after redemptions and maturities)	-
84	Current cap on Tier 2 instruments subject to transitional arrangements	60,880
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)	92,220

## CHAPTER 2 QUALITATIVE DISCLOSURE

### 1. Scope of Consolidation

- (1) Differences between those companies belonging to the corporate group (“Nomura Group”) to which the calculation of consolidated capital adequacy ratio as stipulated in Article 2 of the Consolidated Capital Adequacy Notice on Final Designated Parent Company (the “Capital Adequacy Notice”) published by Financial Services Agency of Japan (“FSA”) is applicable and those companies that are included in the scope of consolidation based on consolidation rule for preparation of consolidated financial statements (the “scope of consolidation for accounting purposes”) and the reason for such differences.

Consolidated insurance subsidiaries are treated as unconsolidated subsidiaries as per Article 3, Paragraph 3 of the Capital Adequacy Notice.

Consolidated VIEs are treated as unconsolidated subsidiaries in calculating our capital adequacy ratio in consideration of the economic substance. Therefore, intra-company transactions with such VIEs are not eliminated and counterparty credit risk arising from those transactions is included in credit RWA (risk-weighted assets) for the purpose of the calculation of our capital adequacy ratio. In addition, any investments by non-VIE Nomura Group entities in the assets under management by such VIEs are captured in RWA for either credit or market risk.

- (2) Number of consolidated subsidiaries, and names and principal businesses of major consolidated subsidiaries of the holding company group

There are 192 companies as of September 30, 2019.

Nomura Securities Co., Ltd (Japan, securities business), Nomura International PLC (United Kingdom, securities business), Nomura Securities International Inc. (U.S.A, securities business), Nomura International (Hong Kong) Limited (Hong Kong, securities business) and Nomura Financial Products & Services, Inc. (Japan, securities business) and others.

- (3) Number of affiliated companies which engaged in financial operations which are subject to the provisions of Articles 9 of the Capital Adequacy Notice, as well as their names, amounts of total assets and net assets shown on the balance sheet, and principal businesses

Not applicable.

- (4) Names, amounts of total assets and net assets shown on the balance sheet, and principal businesses of (i) companies which belong to Nomura Group but are not included in the scope of consolidation for accounting purposes and (ii) companies which do not belong to Nomura Group but are included in the scope of consolidation for accounting purposes.

There are no such companies which fall under (i) above.

As of September 30, 2019, the following companies fall under (ii):

Nomura Reinsurance ICC Limited, (Guernsey, insurance business, total assets of 0.06 billion yen and net assets of 0.05 billion yen);

Nomura Reinsurance 1 IC Limited (Guernsey, insurance business, total assets of 40.1 billion yen and net assets of 1.6 billion yen);

Nomura Reinsurance 3 IC Limited (Guernsey, insurance business, total assets of 0.05 billion yen and net assets of 0.05 billion yen);

Nomura Reinsurance 5IC Limited (Guernsey, insurance business, total assets of 1.2 billion yen and net assets of 0.7 billion yen);

US CB Reinsurance 1 IC Limited (Guernsey, insurance business, total assets of 1.3 billion yen and net assets of 1.2 billion yen);

US CB Reinsurance 2 IC Limited (Guernsey, insurance business, total assets of 0.0 billion yen and net assets of 0.0 billion yen);

Nomura Americas Re. Ltd. (Bermuda, insurance business, total assets of 87.8 billion yen and net assets of 6.1 billion yen);

Nomura Americas US Re Ltd. (Bermuda, insurance business, total assets of 2.4 billion yen and net assets of 2.3 billion yen), as well as 1,163 VIEs.

- (5) Outline of restrictions on transfer of funds or capital within Nomura Group.

In making decision on any transfer of funds or capital within Nomura Group, we make sure that the holding company and subsidiaries of Nomura Group will remain compliant with relevant capital adequacy regulations and it would neither compromise the soundness of respective companies' operation nor cause negative impacts on their ability to fulfill payment obligations as well as their liquidity profile and profitability.

## 2. Consolidated Balance Sheet when the Regulatory Scope of Consolidation Is Applied

<September 30, 2019>

(Unit: JPY million)

CC2: Reconciliation of regulatory capital to balance sheet			
Item	a	b	c
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference of CC1
<b>Assets</b>			
Cash and cash equivalents	2,824,181	2,798,932	
Time deposits	281,822	281,822	
Deposits with stock exchanges and other segregated cash	274,313	274,313	
Loans receivable	2,721,107	2,747,416	
Receivables from customers	550,481	549,112	
Receivables from other than customers	889,672	886,547	
Allowance for doubtful accounts	(5,999)	(5,999)	
Securities purchased under agreements to resell	14,135,233	14,135,233	
Securities borrowed	4,102,425	4,102,425	
Trading assets	17,576,367	16,392,164	
Private equity investments	31,362	28,894	
Office buildings, land, equipment and facilities	459,166	438,648	
Non-trading debt securities	467,795	470,524	
Investments in equity securities	134,214	134,214	
Investments in and advances to affiliated companies	359,399	359,966	
Other	875,562	875,275	
<b>Total Assets</b>	<b>45,677,106</b>	<b>44,469,494</b>	
<b>Liabilities</b>			
Short-term borrowings	950,061	803,859	
Payables to customers	1,258,574	1,258,574	
Payables to other than customers	1,246,412	1,246,113	
Deposits received at banks	1,252,142	1,252,142	
Securities sold under agreements to repurchase	19,068,815	19,167,330	
Securities loaned	1,092,389	1,104,359	
Other secured borrowings	322,001	322,001	
Trading liabilities	8,767,595	8,811,075	
Other liabilities	1,016,300	1,038,042	
Long-term borrowings	7,914,636	7,052,197	
<b>Total Liabilities</b>	<b>42,888,930</b>	<b>42,055,698</b>	
<b>Equity</b>			
Common stock	594,492	594,492	1a
Additional paid-in capital	682,851	682,851	1a
Retained earnings	1,638,346	1,636,353	2
Accumulated other comprehensive income	(67,442)	(67,442)	3
Common stock held in treasury	(140,369)	(140,369)	1c
Noncontrolling interests	80,297	80,297	
<b>Total equity</b>	<b>2,788,175</b>	<b>2,786,182</b>	
<b>Total liabilities and equity</b>	<b>45,677,106</b>	<b>44,841,880</b>	

&lt;June 30, 2019&gt;

(Unit: JPY million)

CC2: Reconciliation of regulatory capital to balance sheet			
Item	a	b	c
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference of CC1
<b>Assets</b>			
Cash and cash equivalents	2,622,805	2,599,408	
Time deposits	227,043	227,043	
Deposits with stock exchanges and other segregated cash	227,647	227,647	
Loans receivable	2,474,250	2,459,999	
Receivables from customers	478,625	478,475	
Receivables from other than customers	1,224,083	1,217,765	
Allowance for doubtful accounts	(4,182)	(4,182)	
Securities purchased under agreements to resell	12,415,130	12,415,130	
Securities borrowed	3,620,819	3,620,819	
Trading assets	16,819,186	15,646,139	
Private equity investments	31,492	29,402	
Office buildings, land, equipment and facilities	498,028	452,822	
Non-trading debt securities	438,477	445,242	
Investments in equity securities	132,324	132,324	
Investments in and advances to affiliated companies	439,437	440,004	
Other	887,443	887,163	
<b>Total Assets</b>	<b>42,532,614</b>	<b>41,275,206</b>	
<b>Liabilities</b>			
Short-term borrowings	750,349	586,582	
Payables to customers	1,284,045	1,284,045	
Payables to other than customers	1,060,428	1,060,093	
Deposits received at banks	1,225,299	1,225,299	
Securities sold under agreements to repurchase	16,814,824	16,928,488	
Securities loaned	1,090,058	1,102,048	
Other secured borrowings	436,901	436,901	
Trading liabilities	8,181,432	8,212,614	
Other liabilities	1,055,803	1,108,744	
Long-term borrowings	7,906,602	7,054,500	
<b>Total Liabilities</b>	<b>39,805,746</b>	<b>38,999,319</b>	
<b>Equity</b>			
Common stock	594,492	594,492	1a
Additional paid-in capital	681,064	681,064	1a
Retained earnings	1,548,249	1,545,947	2
Accumulated other comprehensive income	(60,454)	(60,454)	3
Common stock held in treasury	(100,626)	(100,626)	1c
Noncontrolling interests	64,141	64,141	
<b>Total equity</b>	<b>2,726,868</b>	<b>2,724,566</b>	
<b>Total liabilities and equity</b>	<b>42,532,614</b>	<b>41,723,885</b>	

&lt;September 30, 2018&gt;

(Unit: JPY million)

CC2: Reconciliation of regulatory capital to balance sheet			
Item	a	b	c
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference of CC1
<b>Assets</b>			
Cash and cash equivalents	2,975,414	2,937,203	
Time deposits	194,827	194,827	
Deposits with stock exchanges and other segregated cash	294,178	294,178	
Loans receivable	2,308,098	2,288,995	
Receivables from customers	600,758	600,668	
Receivables from other than customers	677,956	675,718	
Allowance for doubtful accounts	(3,964)	(3,964)	
Securities purchased under agreements to resell	15,412,852	15,412,852	
Securities borrowed	4,509,601	4,509,601	
Trading assets	16,084,404	14,963,324	
Private equity investments	18,054	16,887	
Office buildings, land, equipment and facilities	323,937	309,425	
Non-trading debt securities	451,874	455,753	
Investments in equity securities	150,820	150,820	
Investments in and advances to affiliated companies	418,330	418,330	
Other	943,192	942,867	
<b>Total Assets</b>	<b>45,360,338</b>	<b>44,167,490</b>	
<b>Liabilities</b>			
Short-term borrowings	980,268	775,994	
Payables to customers	1,318,875	1,318,875	
Payables to other than customers	1,422,757	1,422,522	
Deposits received at banks	1,182,640	1,182,640	
Securities sold under agreements to repurchase	18,645,763	18,802,984	
Securities loaned	1,371,259	1,383,252	
Other secured borrowings	420,362	420,362	
Trading liabilities	8,600,314	8,623,148	
Other liabilities	877,845	944,908	
Long-term borrowings	7,694,240	6,937,090	
<b>Total Liabilities</b>	<b>42,514,328</b>	<b>41,811,781</b>	
<b>Equity</b>			
Common stock	594,492	594,492	1a
Additional paid-in capital	681,058	681,058	1a
Retained earnings	1,681,444	1,683,804	2
Accumulated other comprehensive income	6,373	6,373	3
Common stock held in treasury	(162,591)	(162,591)	1c
Noncontrolling interests	45,232	45,232	
<b>Total equity</b>	<b>2,846,009</b>	<b>2,848,370</b>	
<b>Total liabilities and equity</b>	<b>45,360,338</b>	<b>44,660,151</b>	

Note: The amount shown in (a) may differ from the amount shown in FORM 20-F, FORM 6-K and other accounting disclosures of the Consolidated Balance Sheets, due to the difference in rounding.



## CHAPTER 3 QUANTITATIVE DISCLOSURE

### 1. Capital Ratios of Financial Institutions that Nomura Group Owns More Than 10% of their Issued Capital and Are Subsidiaries of Nomura Group

There are no such financial institutions which are not in compliance with applicable regulatory capital adequacy requirements.

### 2. Credit Risk

Exposures underlying several assets which risk weights are not directly identified under SA and Fund exposures under IRB

(Unit: JPY million)

	Exposure amount September 30, 2019
Equity investments in funds    look-through approach	10,056
Equity investments in funds    mandate-based approach	-
Equity investments in funds    simple risk-weight method 250%	-
Equity investments in funds    simple risk-weight method 400%	41,776
Equity investments in funds    fall-back approach 1250%	4,489

(Unit: JPY million)

	Exposure amount September 30, 2018
Exposures underlying several assets which risk weights are not directly identified under SA	4,174
Fund exposures under IRB	43,070

### 3. Other Quantitative Disclosure

#### (1) Key Metrics

(Unit: JPY million, %)

KM1: KEY METRICS						
Common disclosure template		a	b	c	d	e
		September 30, 2019	As of June 30, 2019	As of March 31, 2019	As of December 31, 2018	As of September 30, 2018
Available capital						
1	Common Equity Tier 1 (CET1)	2,524,353	2,478,315	2,439,720	2,471,769	2,547,804
2	Tier 1	2,691,284	2,644,481	2,605,940	2,637,925	2,713,876
3	Total capital	2,737,400	2,690,417	2,651,893	2,699,084	2,775,010
RWA						
4	RWA	14,576,989	14,626,406	14,251,587	13,799,058	14,981,255
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	17.31%	16.94%	17.11%	17.91%	17.00%
6	Tier 1 ratio (%)	18.46%	18.08%	18.28%	19.11%	18.11%
7	Total capital ratio (%)	18.77%	18.39%	18.60%	19.55%	18.52%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (%)	2.50%	2.50%	2.50%	1.87%	1.87%
9	Countercyclical buffer requirement (%)	0.12%	0.10%	0.11%	0.08%	0.04%
10	G-SIB and/or D-SIB additional requirements (%)	0.50%	0.50%	0.50%	0.37%	0.37%
11	Total of bank CET1 specific buffer requirements (%)	3.12%	3.10%	3.11%	2.33%	2.29%
12	CET1 available after meeting the bank's minimum capital requirements (%)	10.77%	10.39%	10.60%	11.55%	10.52%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	54,906,506	52,235,865	51,807,144	59,168,126	60,981,569
14	Basel III leverage ratio (%) (row 2 / row 13)	4.90%	5.06%	5.03%	4.45%	4.45%

(Unit: JPY million, %)

KM1: KEY METRICS						
Common disclosure template		a	b	c	d	e
		Fiscal year ended March 2020, 2nd Quarter	Fiscal year ended March 2020, 1st Quarter	Fiscal year ended March 2019, 4th Quarter	Fiscal year ended March 2019, 3rd Quarter	Fiscal year ended March 2019, 2nd Quarter
Liquidity Coverage Ratio						
15	Total HQLA	3,987,451	4,248,314	4,319,594	4,453,912	4,408,090
16	Total net cash outflow	2,076,060	2,272,516	2,191,058	2,300,540	2,314,818
17	LCR ratio (%)	194.4%	188.4%	198.4%	196.7%	191.1%

## (2) Over view of Risk Weighted Asset

(Unit: JPY million)

OV1: OVERVIEW OF RWA					
Common disclosure template		a	b	c	d
		RWA		Minimum capital requirements	
		September 30, 2019	June 30, 2019	September 30, 2019	June 30, 2019
1	Credit risk (excluding counterparty credit risk) (CCR)	1,400,555	1,295,467	115,252	106,402
2	Of which standardized approach (SA)	347,517	315,825	27,801	25,266
3	Of which IRB approach	668,374	575,957	56,678	48,841
	Of which significant investments in commercial entities	-	-	-	-
	Of which lease exposures with residual value	-	-	-	-
	Other	384,664	403,685	30,773	32,294
4	Counterparty credit risk	3,142,752	3,253,736	260,480	269,772
5	Of which standardized approach for counterparty credit risk (SACCR)	545,952	487,081	46,138	41,206
6	Of which internal model method (IMM)	1,206,259	1,321,022	102,290	112,022
	Of which credit value adjustment (CVA)	926,192	971,267	74,095	77,701
	Of which exposures to CCP	295,212	287,019	23,616	22,961
	Other	169,136	187,345	14,338	15,880
7	Equity positions in banking book under market-based approach	1,497,782	1,767,242	127,011	149,862
8	Equity investments in funds look-through approach	110,041	112,344	9,331	8,987
9	Equity investments in funds mandate-based approach	-	-	-	-
	Equity investments in funds simple risk-weight method 250%	-	-	-	-
	Equity investments in funds simple risk-weight method 400%	167,104	168,243	14,164	13,458
10	Equity investments in funds fall-back approach 1250%	56,114	67,353	4,489	5,388
11	Unsettled trade	11,254	39,818	924	3,338
12	Securitization exposures in banking book	-	-	-	-
13	Of which securitisation internal ratings-based approach (SEC-IRBA)	-	-	-	-
14	Of which securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	-	-	-	-
15	Of which securitisation standardised approach (SEC-SA)	-	-	-	-
	Of which subject to 1250% risk weight	-	-	-	-

(Unit: JPY million)

OV1: OVERVIEW OF RWA					
Common disclosure template		a	b	c	d
		RWA		Minimum capital requirements	
		September 30, 2019	June 30, 2019	September 30, 2019	June 30, 2019
16	Market risk	4,890,305	4,669,607	391,224	373,568
17	Of which standardized approach (SA)	1,091,715	1,243,508	87,337	99,480
18	Of which internal model approaches (IMM)	3,798,589	3,426,098	303,887	274,087
19	Operational risk	2,565,722	2,513,132	205,257	201,050
20	Of which Basic Indicator Approach	-	-	-	-
21	Of which standardized approach	2,565,722	2,513,132	205,257	201,050
22	Of which advanced measurement approach	-	-	-	-
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	448,368	451,449	38,021	38,282
	Amounts included in RWA according to transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying 1.06 scaling factor )	14,576,989	14,626,406	1,166,159	1,170,112

(Unit: JPY million)

OV1: OVERVIEW OF RWA					
Common disclosure template		a	b	c	d
		RWA		Minimum capital requirements	
		September 30, 2019	September 30, 2018	September 30, 2019	September 30, 2018
1	Credit risk (excluding counterparty credit risk) (CCR)	1,400,555	1,251,410	115,252	103,246
2	Of which standardized approach (SA)	347,517	356,895	27,801	28,551
3	Of which IRB approach	668,374	652,752	56,678	55,353
	Of which significant investments in commercial entities	-	-	-	-
	Of which lease exposures with residual value	-	-	-	-
	Other	384,664	241,761	30,773	19,340
4	Counterparty credit risk	3,142,752	3,904,468	260,480	321,441
5	Of which standardized approach for counterparty credit risk (SACCR)	545,952	-	46,138	-
	Of which current exposure method (CEM)	-	316,047	-	26,730
6	Of which internal model method (IMM)	1,206,259	1,309,819	102,290	111,072
	Of which credit value adjustment (CVA)	926,192	1,687,271	74,095	134,981
	Of which exposures to CCP	295,212	307,586	23,616	24,606
	Other	169,136	283,743	14,338	24,050
7	Equity positions in banking book under market-based approach	1,497,782	1,770,226	127,011	150,115
8	Equity investments in funds look-through approach	110,041		9,331	
9	Equity investments in funds mandate-based approach	-		-	
	Equity investments in funds simple risk-weight method 250%	-		-	
	Equity investments in funds simple risk-weight method 400%	167,104		14,164	
10	Equity investments in funds fall-back approach 1250%	56,114		4,489	
	Exposures underlying several assets which risk weights are not directly identified under SA		4,174		333
	Fund exposures under IRB		172,280		14,609
11	Unsettled trade	11,254	24,835	924	2,044
12	Securitization exposures in banking book	-	-	-	-
13	Of which securitisation internal ratings-based approach (SEC-IRBA)	-		-	
14	Of which securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	-		-	
15	Of which securitisation standardised approach (SEC-SA)	-		-	
	Of which IRB ratings-based approach (RBA)		-		-
	Of which IRB Supervisory Formula Approach (SFA)		-		-

	Of which SA/simplified supervisory formula approach (SSFA)		-		-
	Of which subject to 1250% risk weight	-	-	-	-
16	Market risk	4,890,305	4,525,385	391,224	362,030
17	Of which standardized approach (SA)	1,091,715	1,315,066	87,337	105,205
18	Of which internal model approaches (IMM)	3,798,589	3,210,318	303,887	256,825
19	Operational risk	2,565,722	2,532,765	205,257	202,621
20	Of which Basic Indicator Approach	-	-	-	-
21	Of which standardized approach	2,565,722	2,532,765	205,257	202,621
22	Of which advanced measurement approach	-	-	-	-
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	448,368	495,966	38,021	42,057
	Amounts included in RWA according to transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying 1.06 scaling factor )	14,576,989	14,981,255	1,166,159	1,198,500

Note: From March 31, 2019 SACCR is applied to counterparty credit risk.

## (3) Credit Risk (Excluding Counterparty Credit Risk, Securitization in Credit Risk and Exposures Calculated under “Funds” Rules)

&lt;September 30, 2019&gt;

(Unit: JPY million)

C1: CREDIT QUALITY OF ASSETS					
Item		a	b	c	d
		Gross carrying values of		Allowances/ impairments	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		
1	Loans	4,592	561,093	-	565,686
2	Securities	-	-	-	-
3	Of which are debt securities	-	-	-	-
4	Total of on balance sheet assets (1+2+3)	4,592	561,093	-	565,686
Off balance sheet assets					
5	Guarantees	-	5,632	-	5,632
6	Commitments	-	77,636	-	77,636
7	Total of off balance sheet assets (5+6)	-	83,268	-	83,268
Total					
8	Total (4+7)	4,592	644,362	-	648,954

&lt;September 30, 2018&gt;

(Unit: JPY million)

C1: CREDIT QUALITY OF ASSETS					
Item		a	b	c	d
		Gross carrying values of		Allowances/ impairments	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		
1	Loans	372	606,093	-	606,465
2	Securities	-	-	-	-
3	Of which are debt securities	-	-	-	-
4	Total of on balance sheet assets (1+2+3)	372	606,093	-	606,465
Off balance sheet assets					
5	Guarantees	-	5,823	-	5,823
6	Commitments	-	8,625	-	8,625
7	Total of off balance sheet assets (5+6)	-	14,448	-	14,448
Total					
8	Total (4+7)	372	620,541	-	620,914

Note: Default refers not only to non-payment of financial obligations, markedly disadvantageous modification to a contractual term, bankruptcy or the equivalent, but also to a situation under which the creditworthiness of the obligor is weak such that uncertainty as to the fulfillment of payment is high, and includes the sale of assets that are subject to credit risk measurement (excluding Equity Exposure), at a material loss (a loss of over 30% of the original principal).

&lt;September 30, 2019&gt;

(Unit: Million JPY)

CR2: Changes in stock of defaulted loans and debt securities		
Item		Amount
1	Defaulted loans and debt securities at previous year end	369
2	Loan and debt securities movement in each factor	Defaulted amount
3		Returned to non-defaulted status
4		Amounts written off
5		Other changes
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)	4,592

&lt;September 30, 2019&gt;

(Unit: JPY million)

CR3: CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW						
Item		a	b	c	d	e
		Exposures unsecured	Exposures secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	249,601	316,084	316,084	-	-
2	Debt securities	-	-	-	-	-
3	Other on balance sheet assets (debt instruments)	-	-	-	-	-
4	Total (1+2+3)	249,601	316,084	316,084	-	-
5	Of which defaulted	4,592	-	-	-	-

&lt;September 30, 2018&gt;

(Unit: JPY million)

CR3: CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW						
Item		a	b	c	d	e
		Exposures unsecured	Exposures secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	262,072	344,392	344,392	-	-
2	Debt securities	-	-	-	-	-
3	Other on balance sheet assets (debt instruments)	-	-	-	-	-
4	Total (1+2+3)	262,072	344,392	344,392	-	-
5	Of which defaulted	372	-	-	-	-



&lt;September 30, 2019&gt;

(Unit: JPY million, %)

CR4: STANDARDIZED APPROACH - CREDIT RISK EXPOSURE AND CREDIT RISK MITIGATION (CRM) EFFECTS							
Item	Asset Classes	a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and CRM		Credit RWA	Weighted average RW (RWA density)
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount		
1	Cash	-	-	-	-	-	-
2	Japan government	33,660	-	33,660	-	0	0.00%
3	Foreign government	3,281	-	3,281	-	1,052	32.05%
4	The bank for internal settlements	-	-	-	-	-	-
5	Local public entities	-	-	-	-	-	-
6	Foreign local public entities and public sector	17	-	17	-	3	20.00%
7	Development banks	2	-	2	-	-	-
8	Japan finance organization for municipalities	-	-	-	-	-	-
9	Non-central government public sector entities	0	-	0	-	0	10.00%
10	Local public sector of real estate	-	-	-	-	-	-
11	Banks and securities dealer	57,508	-	57,508	-	22,171	38.55%
12	Corporate	634,353	-	318,269	-	317,218	99.66%
13	Small and medium sized entities and retail	-	-	-	-	-	-
14	Mortgage loan	-	-	-	-	-	-
15	Commercial real estate	-	-	-	-	-	-
16	Over 3 months past due (excluding mortgage loan)	4,714	-	4,714	-	7,071	150.00%
17	Over 3 months past due related to mortgage loan	-	-	-	-	-	-
18	Uncollected bills	-	-	-	-	-	-
19	Guaranteed by credit guarantee corporation	-	-	-	-	-	-
20	Guaranteed by Regional economy vitalization corporation of Japan	-	-	-	-	-	-
21	Equity (excluding significant investment in commercial entities)	-	-	-	-	-	-
22	Total	733,540	-	417,455	-	347,517	83.24%

&lt;September 30, 2018&gt;

(Unit: JPY million, %)

CR4: STANDARDIZED APPROACH - CREDIT RISK EXPOSURE AND CREDIT RISK MITIGATION (CRM) EFFECTS							
Item	Asset Classes	a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and CRM		Credit RWA	Weighted average RW (RWA density)
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount		
1	Cash	-	-	-	-	-	-
2	Japan government	26,093	-	26,093	-	0	0.00%
3	Foreign government	8,159	-	8,159	-	3,794	46.50%
4	The bank for internal settlements	-	-	-	-	-	-
5	Local public entities	-	-	-	-	-	-
6	Foreign local public entities and public sector	67	-	67	-	16	23.83%
7	Development banks	14	-	14	-	0	0.00%
8	Japan finance organization for municipalities	-	-	-	-	-	-
9	Non-central government public sector entities	2	-	2	-	0	9.99%
10	Local public sector of real estate	-	-	-	-	-	-
11	Banks and securities dealer	30,526	-	30,526	-	7,126	23.34%
12	Corporate	682,281	-	337,889	-	331,909	98.23%
13	Small and medium sized entities and retail	-	-	-	-	-	-
14	Mortgage loan	-	-	-	-	-	-
15	Commercial real estate	271	-	271	-	271	100.00%
16	Over 3 months past due (excluding mortgage loan)	9,186	-	9,186	-	13,779	150.00%
17	Over 3 months past due related to mortgage loan	-	-	-	-	-	-
18	Uncollected bills	-	-	-	-	-	-
19	Guaranteed by credit guarantee corporation	-	-	-	-	-	-
20	Guaranteed by Regional economy vitalization corporation of Japan	-	-	-	-	-	-
21	Equity (excluding significant investment in commercial entities)	-	-	-	-	-	-
22	Total	756,602	-	412,209	-	356,895	86.58%

&lt;September 30, 2019&gt;

(Unit: JPY million)

CR5: STANDARDIZED APPROACH - EXPOSURES BY ASSET CLASSES AND RISK WEIGHTS												
Item	Asset Classes	a	b	c	d	e	f	g	h	i	j	k
		Credit exposures amount (post CCF and post-CRM)										
	Risk Weight	0%	10%	20%	35%	50%	75%	100%	150%	250%	1250%	Total
1	Cash	-	-	-	-	-	-	-	-	-	-	-
2	Japan government	33,660	-	-	-	-	-	-	-	-	-	33,660
3	Foreign government	898	-	465	-	1,917	-	-	-	-	-	3,281
4	The bank for internal settlements	-	-	-	-	-	-	-	-	-	-	-
5	Local public entities	-	-	-	-	-	-	-	-	-	-	-
6	Foreign local public entities and public sector	-	-	17	-	-	-	-	-	-	-	17
7	Development banks	2	-	-	-	-	-	-	-	-	-	2
8	Japan finance organization for municipalities	-	-	-	-	-	-	-	-	-	-	-
9	Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-	-
10	Local public sector of real estate	-	-	-	-	-	-	-	-	-	-	-
11	Banks and securities dealer	-	-	25,287	-	30,214	-	2,006	-	-	-	57,508
12	Corporate	-	-	1,022	-	463	-	316,782	-	-	-	318,269
13	Small and medium sized entities and retail	-	-	-	-	-	-	-	-	-	-	-
14	Mortgage loan	-	-	-	-	-	-	-	-	-	-	-
15	Commercial real estate	-	-	-	-	-	-	-	-	-	-	-
16	Over 3 months past due (excluding mortgage loan)	-	-	-	-	-	-	-	4,714	-	-	4,714
17	Over 3 months past due related to mortgage loan	-	-	-	-	-	-	-	-	-	-	-
18	Uncollected bills	-	-	-	-	-	-	-	-	-	-	-
19	Guaranteed by credit guarantee corporation	-	-	-	-	-	-	-	-	-	-	-
20	Guaranteed by Regional economy vitalization corporation of Japan	-	-	-	-	-	-	-	-	-	-	-
21	Equity (excluding significant investment in commercial entities)	-	-	-	-	-	-	-	-	-	-	-
22	Total	34,561	-	26,793	-	32,596	-	318,788	4,714	-	-	417,455

&lt;September 30, 2018&gt;

(Unit: JPY million)

CR5: STANDARDIZED APPROACH - EXPOSURES BY ASSET CLASSES AND RISK WEIGHTS												
Item	Asset Classes	a	b	c	d	e	f	g	h	i	j	k
		Credit exposures amount (post CCF and post-CRM)										
	Risk Weight	0%	10%	20%	35%	50%	75%	100%	150%	250%	1250%	Total
1	Cash	-	-	-	-	-	-	-	-	-	-	-
2	Japan government	26,093	-	-	-	-	-	-	-	-	-	26,093
3	Foreign government	550	-	36	-	7,570	-	1	-	-	-	8,159
4	The bank for internal settlements	-	-	-	-	-	-	-	-	-	-	-
5	Local public entities	-	-	-	-	-	-	-	-	-	-	-
6	Foreign local public entities and public sector	-	-	63	-	0	-	3	-	-	-	67
7	Development banks	14	-	-	-	-	-	-	-	-	-	14
8	Japan finance organization for municipalities	-	-	-	-	-	-	-	-	-	-	-
9	Non-central government public sector entities	-	2	-	-	-	-	-	-	-	-	2
10	Local public sector of real estate	-	-	-	-	-	-	-	-	-	-	-
11	Banks and securities dealer	-	-	29,068	-	291	-	1,166	-	-	-	30,526
12	Corporate	-	-	6,234	-	1,985	-	329,669	-	-	-	337,889
13	Small and medium sized entities and retail	-	-	-	-	-	-	-	-	-	-	-
14	Mortgage loan	-	-	-	-	-	-	-	-	-	-	-
15	Commercial real estate	-	-	-	-	-	-	271	-	-	-	271
16	Over 3 months past due (excluding mortgage loan)	-	-	-	-	-	-	-	9,186	-	-	9,186
17	Over 3 months past due related to mortgage loan	-	-	-	-	-	-	-	-	-	-	-
18	Uncollected bills	-	-	-	-	-	-	-	-	-	-	-
19	Guaranteed by credit guarantee corporation	-	-	-	-	-	-	-	-	-	-	-
20	Guaranteed by Regional economy vitalization corporation of Japan	-	-	-	-	-	-	-	-	-	-	-
21	Equity (excluding significant investment in commercial entities)	-	-	-	-	-	-	-	-	-	-	-
22	Total	26,658	2	35,402	-	9,847	-	331,112	9,186	-	-	412,209

<September 30, 2019>

(Unit: JPY million, number of obligors in the thousands, %, year)

CR6: IRB CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE													
	a	b	c	d	e	f	g	h	i	j	k	l	
Item	PD range	Original on-balance sheet gross exposure	Off-balance sheet exposure (pre CCF)	Average CCF	EAD (post CRM, post CCR)	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA	Weighted average RW(RWA density)	EL	Provisions
Sovereign													
1	0.00 to <0.15	1,621,104	-	-	1,621,104	0.00%	Less than 100 obligors	45.00%	1.0	14	0.00%	0	
2	0.15 to <0.25	5	-	-	5	0.20%	Less than 100 obligors	45.00%	1.0	1	30.22%	0	
3	0.25 to <0.5	548	-	-	548	0.29%	Less than 100 obligors	45.00%	3.1	336	61.45%	0	
4	0.5 to <0.75	15	-	-	15	0.63%	Less than 100 obligors	45.00%	1.0	9	58.96%	0	
5	0.75 to <2.50	8	-	-	8	1.97%	Less than 100 obligors	45.00%	1.0	8	95.35%	0	
6	2.50 to <10.00	-	-	-	-	-	-	-	-	-	-	-	
7	10.00 to <100.00	3,653	-	-	3,653	27.47%	Less than 100 obligors	45.00%	1.0	8,585	235.02%	451	
8	100.00 (Default)	8	-	-	8	100.00%	Less than 100 obligors	45.00%	1.0	-	-	4	
9	Sub-total	1,625,343	-	-	1,625,343	0.06%	Less than 100 obligors	45.00%	1.0	8,956	0.55%	456	-
Bank													
1	0.00 to <0.15	1,432,870	-	-	1,432,870	0.05%	0.1	45.00%	1.0	223,978	15.63%	327	
2	0.15 to <0.25	61,675	-	-	61,675	0.20%	Less than 100 obligors	45.00%	1.1	19,881	32.23%	56	
3	0.25 to <0.5	50,269	-	-	50,269	0.30%	Less than 100 obligors	45.00%	1.1	23,352	46.45%	68	
4	0.5 to <0.75	5,798	-	-	5,798	0.63%	Less than 100 obligors	45.00%	2.3	5,037	86.88%	16	
5	0.75 to <2.50	515	-	-	515	1.73%	Less than 100 obligors	45.00%	1.3	574	111.32%	4	
6	2.50 to <10.00	154	-	-	154	5.40%	Less than 100 obligors	45.00%	4.3	271	176.47%	3	
7	10.00 to <100.00	2,846	-	-	2,846	27.47%	Less than 100 obligors	45.00%	2.2	7,018	246.57%	351	
8	100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
9	Sub-total	1,554,129	-	-	1,554,129	0.11%	0.3	45.00%	1.0	280,114	18.02%	827	-
Corporate (excluding small and medium sized entities and specialized lending)													
1	0.00 to <0.15	90,824	56	100.00%	90,880	0.03%	0.2	45.00%	2.2	18,498	20.35%	16	
2	0.15 to <0.25	2,453	-	-	2,453	0.20%	Less than 100 obligors	45.00%	4.1	1,766	71.99%	2	
3	0.25 to <0.5	5,774	-	-	5,774	0.39%	Less than 100 obligors	45.00%	1.9	3,610	62.51%	10	
4	0.5 to <0.75	191	3,342	100.00%	3,534	0.63%	Less than 100 obligors	45.00%	4.9	3,829	108.34%	10	
5	0.75 to <2.50	487	-	-	487	1.90%	Less than 100 obligors	45.00%	4.5	836	171.48%	4	
6	2.50 to <10.00	3,470	627	100.00%	4,098	9.02%	Less than 100 obligors	45.00%	4.9	8,786	214.38%	166	
7	10.00 to <100.00	59,028	1,905	96.06%	60,859	27.47%	0.8	45.00%	1.8	161,648	265.61%	7,524	
8	100.00 (Default)	276	-	-	276	100.00%	Less than 100 obligors	45.00%	1.0	-	-	124	
9	Sub-total	162,507	5,932	98.73%	168,364	10.37%	1.1	45.00%	2.2	198,976	118.18%	7,858	-

CR6: IRB CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE													
		a	b	c	d	e	f	g	h	i	j	k	l
Item	PD range	Original on-balance sheet gross exposure	Off-balance sheet exposure (pre CCF)	Average CCF	EAD (post CRM, post CCR)	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA	Weighted average RW(RWA density)	EL	Provisions
Small and medium sized entities													
1	0.00 to <0.15	-	-	-	-	-	-	-	-	-	-	-	-
2	0.15 to <0.25	-	-	-	-	-	-	-	-	-	-	-	-
3	0.25 to <0.5	-	-	-	-	-	-	-	-	-	-	-	-
4	0.5 to <0.75	-	-	-	-	-	-	-	-	-	-	-	-
5	0.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	-
6	2.50 to <10.00	-	-	-	-	-	-	-	-	-	-	-	-
7	10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	-
8	100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	-
9	Sub - total	-	-	-	-	-	-	-	-	-	-	-	-
Specialized lending													
1	0.00 to <0.15	-	-	-	-	-	-	-	-	-	-	-	-
2	0.15 to <0.25	-	-	-	-	-	-	-	-	-	-	-	-
3	0.25 to <0.5	-	-	-	-	-	-	-	-	-	-	-	-
4	0.5 to <0.75	-	-	-	-	-	-	-	-	-	-	-	-
5	0.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	-
6	2.50 to <10.00	-	-	-	-	-	-	-	-	-	-	-	-
7	10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	-
8	100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	-
9	Sub - total	-	-	-	-	-	-	-	-	-	-	-	-
Equity subject to PD/LGD approach													
1	0.00 to <0.15	-	-	-	-	-	-	-	-	-	-	-	-
2	0.15 to <0.25	-	-	-	-	-	-	-	-	-	-	-	-
3	0.25 to <0.5	-	-	-	-	-	-	-	-	-	-	-	-
4	0.5 to <0.75	-	-	-	-	-	-	-	-	-	-	-	-
5	0.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	-
6	2.50 to <10.00	-	-	-	-	-	-	-	-	-	-	-	-
7	10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	-
8	100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	-
9	Sub - total	-	-	-	-	-	-	-	-	-	-	-	-
Purchased receivables (corporate)													
1	0.00 to <0.15	-	-	-	-	-	-	-	-	-	-	-	-
2	0.15 to <0.25	-	-	-	-	-	-	-	-	-	-	-	-
3	0.25 to <0.5	-	-	-	-	-	-	-	-	-	-	-	-
4	0.5 to <0.75	-	-	-	-	-	-	-	-	-	-	-	-
5	0.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	-
6	2.50 to <10.00	-	-	-	-	-	-	-	-	-	-	-	-
7	10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	-
8	100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	-
9	Sub - total	-	-	-	-	-	-	-	-	-	-	-	-
Purchased receivables (retail)													
1	0.00 to <0.15	-	-	-	-	-	-	-	-	-	-	-	-
2	0.15 to <0.25	-	-	-	-	-	-	-	-	-	-	-	-
3	0.25 to <0.5	-	-	-	-	-	-	-	-	-	-	-	-
4	0.5 to <0.75	-	-	-	-	-	-	-	-	-	-	-	-
5	0.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	-
6	2.50 to <10.00	-	-	-	-	-	-	-	-	-	-	-	-
7	10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	-
8	100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	-
9	Sub - total	-	-	-	-	-	-	-	-	-	-	-	-
Qualifying revolving retail													
1	0.00 to <0.15	-	-	-	-	-	-	-	-	-	-	-	-
2	0.15 to <0.25	-	-	-	-	-	-	-	-	-	-	-	-
3	0.25 to <0.5	-	-	-	-	-	-	-	-	-	-	-	-
4	0.5 to <0.75	-	-	-	-	-	-	-	-	-	-	-	-
5	0.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	-
6	2.50 to <10.00	-	-	-	-	-	-	-	-	-	-	-	-
7	10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	-
8	100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	-
9	Sub - total	-	-	-	-	-	-	-	-	-	-	-	-
Residential mortgages													
1	0.00 to <0.15	-	-	-	-	-	-	-	-	-	-	-	-
2	0.15 to <0.25	-	-	-	-	-	-	-	-	-	-	-	-
3	0.25 to <0.5	-	-	-	-	-	-	-	-	-	-	-	-
4	0.5 to <0.75	-	-	-	-	-	-	-	-	-	-	-	-
5	0.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	-
6	2.50 to <10.00	-	-	-	-	-	-	-	-	-	-	-	-
7	10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	-

8	100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	-
9	Sub - total	-	-	-	-	-	-	-	-	-	-	-	-
Other retail													
1	0.00 to <0.15	-	-	-	-	-	-	-	-	-	-	-	-
2	0.15 to <0.25	-	-	-	-	-	-	-	-	-	-	-	-
3	0.25 to <0.5	-	-	-	-	-	-	-	-	-	-	-	-
4	0.5 to <0.75	-	-	-	-	-	-	-	-	-	-	-	-
5	0.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	-
6	2.50 to <10.00	-	-	-	-	-	-	-	-	-	-	-	-
7	10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	-
8	100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	-
9	Sub - total	-	-	-	-	-	-	-	-	-	-	-	-
Total (sum of portfolios)		3,341,980	5,932	98.73%	3,347,838	0.60%	1.5	45.00%	1.1	488,046	14.57%	9,142	-

<September 30, 2018>

(Unit: JPY million, number of obligors in the thousands, %, year)

CR6: IRB CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE													
		a	b	c	d	e	f	g	h	i	j	k	l
Item	PD range	Original on-balance sheet gross exposure	Off-balance sheet exposure (pre CCF)	Average CCF	EAD (post CRM, post CCR)	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA	Weighted average RW(RWA density)	EL	Provisions
Sovereign													
1	0.00 to <0.15	2,048,435	-	-	2,048,435	0.00%	under 100 obligors	45.00%	0.9	10	0.00%	0	
2	0.15 to <0.25	-	-	-	-	-	-	-	-	-	-	-	
3	0.25 to <0.5	62	-	-	62	0.32%	under 100 obligors	45.00%	1.0	25	40.46%	0	
4	0.5 to <0.75	14	-	-	14	0.66%	under 100 obligors	45.00%	1.0	8	60.40%	0	
5	0.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	
6	2.50 to <10.00	16	-	-	16	9.67%	under 100 obligors	45.00%	1.0	28	173.36%	0	
7	10.00 to <100.00	8	-	-	8	27.56%	under 100 obligors	45.00%	1.0	21	235.08%	1	
8	100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
9	Sub-total	2,048,537	-	-	2,048,537	0.00%	under 100 obligors	45.00%	0.9	93	0.00%	1	-
Bank													
1	0.00 to <0.15	1,267,743	-	-	1,267,743	0.04%	0.1	45.00%	1.3	222,592	17.55%	285	
2	0.15 to <0.25	18,083	-	-	18,083	0.21%	under 100 obligors	45.00%	1.2	6,467	35.76%	17	
3	0.25 to <0.5	98,414	-	-	98,414	0.31%	under 100 obligors	45.00%	1.1	44,117	44.82%	140	
4	0.5 to <0.75	1,444	-	-	1,444	0.66%	under 100 obligors	45.00%	1.2	1,135	78.62%	4	
5	0.75 to <2.50	7,182	-	-	7,182	1.01%	under 100 obligors	45.00%	4.7	8,771	122.12%	32	
6	2.50 to <10.00	439	-	-	439	4.61%	under 100 obligors	45.00%	4.7	763	173.62%	9	
7	10.00 to <100.00	1,979	-	-	1,979	27.56%	under 100 obligors	45.00%	2.1	4,851	245.06%	245	
8	100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
9	Sub-total	1,395,287	-	-	1,395,287	0.11%	0.2	45.00%	1.3	288,699	20.69%	734	-
Corporate (excluding small and medium sized entities and specialized lending)													
1	0.00 to <0.15	85,514	-	-	85,514	0.06%	0.2	45.00%	2.5	25,483	29.80%	26	
2	0.15 to <0.25	3,092	-	-	3,092	0.21%	under 100 obligors	45.00%	4.2	2,111	68.25%	2	
3	0.25 to <0.5	9,281	-	-	9,281	0.44%	under 100 obligors	45.00%	1.1	4,731	50.97%	18	
4	0.5 to <0.75	7,458	3,815	100.00%	11,274	0.66%	under 100 obligors	45.00%	4.1	13,125	116.42%	33	
5	0.75 to <2.50	8,887	-	-	8,887	1.35%	under 100 obligors	45.00%	1.0	9,004	101.30%	54	
6	2.50 to <10.00	45,736	649	100.00%	46,386	4.59%	under 100 obligors	45.00%	1.0	60,119	129.60%	959	
7	10.00 to <100.00	50,149	1,657	95.47%	51,732	27.56%	under 100 obligors	45.00%	1.5	137,577	265.94%	6,416	
8	100.00 (Default)	180	-	-	180	100.00%	under 100 obligors	45.00%	1.0	-	-	81	
9	Sub-total	210,302	6,123	98.77%	216,350	7.79%	0.4	45.00%	1.9	252,152	116.54%	7,592	-



CR6: IRB CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE													
		a	b	c	d	e	f	g	h	i	j	k	l
Item	PD range	Original on-balance sheet gross exposure	Off-balance sheet exposure (pre CCF)	Average CCF	EAD (post CRM, post CCR)	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA	Weighted average RW(RWA density)	EL	Provisions
Small and medium sized entities													
1	0.00 to <0.15	-	-	-	-	-	-	-	-	-	-	-	-
2	0.15 to <0.25	-	-	-	-	-	-	-	-	-	-	-	-
3	0.25 to <0.5	-	-	-	-	-	-	-	-	-	-	-	-
4	0.5 to <0.75	-	-	-	-	-	-	-	-	-	-	-	-
5	0.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	-
6	2.50 to <10.00	-	-	-	-	-	-	-	-	-	-	-	-
7	10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	-
8	100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	-
9	Sub-total	-	-	-	-	-	-	-	-	-	-	-	-
Specialized lending													
1	0.00 to <0.15	-	-	-	-	-	-	-	-	-	-	-	-
2	0.15 to <0.25	-	-	-	-	-	-	-	-	-	-	-	-
3	0.25 to <0.5	-	-	-	-	-	-	-	-	-	-	-	-
4	0.5 to <0.75	-	-	-	-	-	-	-	-	-	-	-	-
5	0.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	-
6	2.50 to <10.00	-	-	-	-	-	-	-	-	-	-	-	-
7	10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	-
8	100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	-
9	Sub-total	-	-	-	-	-	-	-	-	-	-	-	-
Equity subject to PD/LGD approach													
1	0.00 to <0.15	-	-	-	-	-	-	-	-	-	-	-	-
2	0.15 to <0.25	-	-	-	-	-	-	-	-	-	-	-	-
3	0.25 to <0.5	-	-	-	-	-	-	-	-	-	-	-	-
4	0.5 to <0.75	-	-	-	-	-	-	-	-	-	-	-	-
5	0.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	-
6	2.50 to <10.00	-	-	-	-	-	-	-	-	-	-	-	-
7	10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	-
8	100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	-
9	Sub-total	-	-	-	-	-	-	-	-	-	-	-	-
Purchased receivables (corporate)													
1	0.00 to <0.15	-	-	-	-	-	-	-	-	-	-	-	-
2	0.15 to <0.25	-	-	-	-	-	-	-	-	-	-	-	-
3	0.25 to <0.5	-	-	-	-	-	-	-	-	-	-	-	-
4	0.5 to <0.75	-	-	-	-	-	-	-	-	-	-	-	-
5	0.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	-
6	2.50 to <10.00	-	-	-	-	-	-	-	-	-	-	-	-
7	10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	-
8	100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	-
9	Sub-total	-	-	-	-	-	-	-	-	-	-	-	-
Purchased receivables (retail )													
1	0.00 to <0.15	-	-	-	-	-	-	-	-	-	-	-	-
2	0.15 to <0.25	-	-	-	-	-	-	-	-	-	-	-	-
3	0.25 to <0.5	-	-	-	-	-	-	-	-	-	-	-	-
4	0.5 to <0.75	-	-	-	-	-	-	-	-	-	-	-	-
5	0.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	-
6	2.50 to <10.00	-	-	-	-	-	-	-	-	-	-	-	-
7	10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	-
8	100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	-
9	Sub-total	-	-	-	-	-	-	-	-	-	-	-	-
Qualifying revolving retail													
1	0.00 to <0.15	-	-	-	-	-	-	-	-	-	-	-	-
2	0.15 to <0.25	-	-	-	-	-	-	-	-	-	-	-	-
3	0.25 to <0.5	-	-	-	-	-	-	-	-	-	-	-	-
4	0.5 to <0.75	-	-	-	-	-	-	-	-	-	-	-	-
5	0.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	-
6	2.50 to <10.00	-	-	-	-	-	-	-	-	-	-	-	-
7	10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	-
8	100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	-
9	Sub-total	-	-	-	-	-	-	-	-	-	-	-	-
Residential mortgages													
1	0.00 to <0.15	-	-	-	-	-	-	-	-	-	-	-	-
2	0.15 to <0.25	-	-	-	-	-	-	-	-	-	-	-	-
3	0.25 to <0.5	-	-	-	-	-	-	-	-	-	-	-	-
4	0.5 to <0.75	-	-	-	-	-	-	-	-	-	-	-	-
5	0.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	-
6	2.50 to <10.00	-	-	-	-	-	-	-	-	-	-	-	-
7	10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	-

8	100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Sub-total	-	-	-	-	-	-	-	-	-	-	-	-	-
Other retail														
1	0.00 to <0.15	-	-	-	-	-	-	-	-	-	-	-	-	-
2	0.15 to <0.25	-	-	-	-	-	-	-	-	-	-	-	-	-
3	0.25 to <0.5	-	-	-	-	-	-	-	-	-	-	-	-	-
4	0.5 to <0.75	-	-	-	-	-	-	-	-	-	-	-	-	-
5	0.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	-	-
6	2.50 to <10.00	-	-	-	-	-	-	-	-	-	-	-	-	-
7	10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	-	-
8	100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Sub-total	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (sum of portfolios)		3,654,126	6,123	98.77%	3,660,174	0.50%	0.8	45.00%	1.1	540,946	14.77%	8,329	-	-

Note: "Number of obligors" in column "P" is denoted as "Less than 100 obligors", where the total count of obligor in any one category is less than 100.

&lt;September 30, 2019&gt;

(Unit: JPY million)

CR7: IRB - EFFECT ON RWA OF CREDIT DERIVATIVES USED AS CRM TECHNIQUES			
Item	Portfolio	a	b
		pre-credit derivatives RWA	Actual RWA
1	Sovereign FIRB	8,956	8,956
2	Sovereign AIRB	-	-
3	Bank FIRB	280,114	280,114
4	Bank AIRB	-	-
5	Corporate (excluding specialized lending) FIRB	198,976	198,976
6	Corporate (excluding specialized lending) AIRB	-	-
7	Specialized lending FIRB	-	-
8	Specialized lending AIRB	-	-
9	Retail qualifying revolving (QRRE)	-	-
10	Retail residential mortgage exposures	-	-
11	Retail other retail	-	-
12	Equity FIRB	-	-
13	Equity AIRB	-	-
14	Purchased receivables FIRB	-	-
15	Purchased receivables AIRB	-	-
16	Total	488,046	488,046

&lt;September 30, 2018&gt;

(Unit: JPY million)

CR7: IRB - EFFECT ON RWA OF CREDIT DERIVATIVES USED AS CRM TECHNIQUES			
Item	Portfolio	a	b
		pre-credit derivatives RWA	Actual RWA
1	Sovereign FIRB	93	93
2	Sovereign AIRB	-	-
3	Bank FIRB	288,699	288,699
4	Bank AIRB	-	-
5	Corporate (excluding specialized lending) FIRB	252,152	252,152
6	Corporate (excluding specialized lending) AIRB	-	-
7	Specialized lending FIRB	-	-
8	Specialized lending AIRB	-	-
9	Retail qualifying revolving (QRRE)	-	-
10	Retail residential mortgage exposures	-	-
11	Retail other retail	-	-
12	Equity FIRB	-	-
13	Equity AIRB	-	-
14	Purchased receivables FIRB	-	-
15	Purchased receivables AIRB	-	-
16	Total	540,946	540,946

(Unit: Million JPY)

CR8: RWA flow statements of credit risk exposures under IRB		
Item		Credit RWA
1	RWA as at end of previous quarter end (June 30, 2019)	3,183,198
2	Movement in risk levels	Asset size (231,204)
3		Asset quality 6,053
4		Model updates -
5		Methodology and policy -
6		Acquisitions and disposals -
7		Foreign exchange movements (1,140)
8		Other -
9	RWA as at end of reporting period (September 30, 2019)	2,956,907

Note: All movements arising from obligors which the internal ratings are changed by model updates are included in Item No. 4 (Model updates). And Item No. 2 (Asset size) contains the movements other than amounts aggregated in Item No. 3 to 8

<September 30, 2019> (Unit: JPY million, %)

CR10:IRB (SPECIALIZED LENDING AND EQUITIES UNDER THE SIMPLE RISK-WEIGHT METHOD)											
a	b	c	d	e	f	g	h	i	j	k	l
Specialized lending (Slotting criteria)											
Other than HVCRE											
Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Risk Weight	Exposure amount					Credit RWA	Expected losses
					PF	OF	CF	IPRE	Total		
Strong	< 2.5 years	42,186	19,310	50.00%	24,186	-	-	32,483	56,669	28,334	-
	2.5 years	47,486	955	70.00%	38,019	-	-	10,183	48,203	33,742	192
Good	< 2.5 years	44,199	-	70.00%	16,130	-	-	28,068	44,199	30,939	176
	2.5 years	48,050	57,001	90.00%	54,824	-	-	35,977	90,802	81,721	726
Satisfactory		2,944	67	115.00%	2,995	-	-	-	2,995	3,444	83
Weak		857	-	250.00%	-	-	-	857	857	2,143	68
Default		4,218	-	-	-	-	-	4,218	4,218	-	2,109
Total		189,943	77,336	-	136,156	-	-	111,789	247,945	180,327	3,357
HVCRE											
Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Risk Weight	Exposure amount					Credit RWA	Expected losses
Strong	< 2.5 years	-	-	-						-	-
	2.5 years	-	-	-						-	-
Good	< 2.5 years	-	-	-						-	-
	2.5 years	-	-	-						-	-
Satisfactory		-	-	-						-	-
Weak		-	-	-						-	-
Default		-	-	-						-	-
Total		-	-	-						-	-
Equities under the simple risk-weight approach											
Equities under the market-based approach											
Categories	On-balance sheet amount	Off-balance sheet amount	Risk Weight	Exposure amount					Credit RWA		
Exchange-traded equity exposures	406,916	-	300.00%						406,916	1,220,750	
Private equity exposures	69,258	-	400.00%						69,258	277,032	
Internal models method	-	-	-						-	-	
Total	476,174	-	-						476,174	1,497,782	
Equities subject to 100% risk weight											
Equities subject to risk weight 100% as per Article 143, sub-paragraph 1 of the Capital Adequacy Notice	-	-	100.00%						-	-	

<September 30, 2018>

(Unit: JPY million, %)

CR10:IRB (SPECIALIZED LENDING AND EQUITIES UNDER THE SIMPLE RISK-WEIGHT METHOD)															
a	b	c	d	e	f	g	h	i	j	k	l				
Specialized lending (Slotting criteria)															
Other than HVCRE															
Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Risk Weight	Exposure amount					Credit RWA	Expected losses				
					PF	OF	CF	IPRE	Total						
Strong	< 2.5 years	20,972	-	50.00%	7,621	-	-	13,350	20,972	10,486	-				
	2.5 years	52,990	2,076	70.00%	816	8,141	-	45,590	54,548	38,183	218				
Good	< 2.5 years	12,764	-	70.00%	-	-	-	12,764	12,764	8,935	51				
	2.5 years	46,795	6,249	90.00%	3,857	-	-	47,625	51,482	46,334	411				
Satisfactory		4,040	-	115.00%	2,836	-	-	1,203	4,040	4,646	113				
Weak		1,287	-	250.00%	-	287	-	1,000	1,287	3,219	103				
Default		-	-	-	-	-	-	-	-	-	-				
Total		138,852	8,325	-	15,132	8,429	-	121,534	145,096	111,806	897				
HVCRE															
Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Risk Weight					Exposure amount	Credit RWA	Expected losses				
Strong	< 2.5 years	-	-	-	/				-	-	-				
	2.5 years	-	-	-					-	-	-				
Good	< 2.5 years	-	-	-					-	-	-				
	2.5 years	-	-	-					-	-	-				
Satisfactory		-	-	-					-	-	-				
Weak		-	-	-					-	-	-				
Default		-	-	-					-	-	-				
Total		-	-	-					-	-	-				
Equities under the simple risk-weight approach															
Equities under the market-based approach															
Categories	On-balance sheet amount	Off-balance sheet amount	Risk Weight						Exposure amount	Credit RWA					
Exchange-traded equity exposures	496,263	-	300.00%	/					496,263	1,488,789	/				
Private equity exposures	70,359	-	400.00%					70,359	281,437						
Internal models method	-	-	-					-	-						
Total	566,622	-	-					566,622	1,770,226						
Equities subject to 100% risk weight															
Equities subject to risk weight 100% as per Article 143, sub-paragraph 1 of the Capital Adequacy Notice	-	-	100.00%	/				-	-	/					

## (4) Counterparty Credit Risk

&lt;September 30, 2019&gt;

(Unit: JPY million)

CCR1: ANALYSIS OF COUNTERPARTY CREDIT RISK (CCR) EXPOSURE BY APPROACH							
Item		a	b	c	d	e	f
		RC	PFE	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR	183,353	517,757		1.4	1,052,634	545,952
	Current exposure method	-	-			-	-
2	Internal Model Method (for derivatives and SFTs)			3,404,729	1.4	4,855,076	1,206,259
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					1,999,323	169,136
5	VaR for SFTs					-	-
6	Total						1,921,348

&lt;September 30, 2018&gt;

(Unit: JPY million)

CCR1: ANALYSIS OF COUNTERPARTY CREDIT RISK (CCR) EXPOSURE BY APPROACH							
Item		a	b	c	d	e	f
		RC	PFE	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR	-	-		-	-	-
	Current exposure method	489,202	549,993			1,017,068	316,047
2	Internal Model Method (for derivatives and SFTs)			3,755,473	1.4	5,491,304	1,309,819
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					6,579,165	283,743
5	VaR for SFTs					-	-
6	Total						1,909,611

<September 30, 2019>

(Unit: JPY million)

CCR2: CREDIT VALUATION ADJUSTMENT (CVA) CAPITAL CHARGE			
Item		a	b
		EAD post-CRM	RWA
1	Total portfolios subject to the Advanced CVA capital charge	3,041,736	638,192
2	(i) VaR component (including the 3×multiplier)		132,077
3	(ii) Stressed VaR component (including the 3×multiplier)		506,115
4	All portfolios subject to the Standardized CVA capital charge	1,052,634	287,999
5	TOTAL SUBJECT TO THE CVA CAPITAL CHARGE	4,094,371	926,192

<September 30, 2018>

(Unit: JPY million)

CCR2: CREDIT VALUATION ADJUSTMENT (CVA) CAPITAL CHARGE			
Item		a	b
		EAD post-CRM	RWA
1	Total portfolios subject to the Advanced CVA capital charge	3,467,814	1,528,287
2	(i) VaR component (including the 3×multiplier)		170,160
3	(ii) Stressed VaR component (including the 3×multiplier)		1,358,126
4	All portfolios subject to the Standardized CVA capital charge	1,200,391	158,984
5	TOTAL SUBJECT TO THE CVA CAPITAL CHARGE	4,668,205	1,687,271

&lt;September 30, 2019&gt;

(Unit: JPY million)

CCR3: STANDARDIZED APPROACH		CCR EXPOSURES BY REGULATORY PORTFOLIO AND RISK WEIGHTS								
Item	Regulatory portfolio	a	b	c	d	e	f	g	g	i
		EAD post-CRM								
	Risk Weight	0%	10%	20%	50%	75%	100%	150%	Other	Total
1	Japan government	-	-	-	-	-	-	-	-	-
2	Foreign government	-	-	123,154	-	-	-	-	-	123,154
3	The bank for internal settlements	-	-	-	-	-	-	-	-	-
4	Local public entities	-	-	-	-	-	-	-	-	-
5	Foreign local public entities and public sector	-	-	-	-	-	-	-	-	-
6	Development banks	-	-	-	-	-	-	-	-	-
7	Japan finance organization for municipalities	-	-	-	-	-	-	-	-	-
8	Non-central government public sector entities	-	-	-	-	-	-	-	-	-
9	Local public sector of real estate	-	-	-	-	-	-	-	-	-
10	Banks and securities dealer	-	-	8,024	36	-	2	-	0	8,063
11	Corporate	-	-	-	-	-	7,597	-	-	7,597
12	Small and medium sized entities and retail	-	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-	-
14	Total	-	-	131,178	36	-	7,600	-	0	138,815

&lt;September 30, 2018&gt;

(Unit: JPY million)

CCR3: STANDARDIZED APPROACH		CCR EXPOSURES BY REGULATORY PORTFOLIO AND RISK WEIGHTS								
Item	Regulatory portfolio	a	b	c	d	e	f	g	g	i
		EAD post-CRM								
	Risk Weight	0%	10%	20%	50%	75%	100%	150%	Other	Total
1	Japan government	-	-	-	-	-	-	-	-	-
2	Foreign government	0	-	28,998	-	-	-	-	-	28,998
3	The bank for internal settlements	-	-	-	-	-	-	-	-	-
4	Local public entities	-	-	-	-	-	-	-	-	-
5	Foreign local public entities and public sector	-	-	-	-	-	-	-	-	-
6	Development banks	-	-	-	-	-	-	-	-	-
7	Japan finance organization for municipalities	-	-	-	-	-	-	-	-	-
8	Non-central government public sector entities	-	-	-	-	-	-	-	-	-
9	Local public sector of real estate	-	-	-	-	-	-	-	-	-
10	Banks and securities dealer	-	-	4,814	5	-	-	-	-	4,820
11	Corporate	-	-	-	-	-	10,292	-	-	10,292
12	Small and medium sized entities and retail	-	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-	-
14	Total	0	-	33,812	5	-	10,292	-	-	44,111



&lt;September 30, 2019&gt;

(Unit: JPY million, number of obligors in the thousands, %, year)

CCR4: IRB CCR exposures by portfolio and PD scale								
Item	PD range	a	b	c	d	e	f	g
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA	Weighted average RW(RWA density)
Sovereign								
1	0.00 to <0.15	1,122,678	0.01%	0.1	43.62%	0.3	32,416	2.88%
2	0.15 to <0.25	7,281	0.20%	Less than 100 obligors	45.00%	0.7	2,047	28.12%
3	0.25 to <0.5	33,883	0.31%	Less than 100 obligors	45.00%	0.8	13,044	38.49%
4	0.5 to <0.75	7,123	0.63%	Less than 100 obligors	45.00%	0.0	3,356	47.11%
5	0.75 to <2.50	-	-	-	-	-	-	-
6	2.50 to <10.00	45,823	5.25%	Less than 100 obligors	45.00%	1.5	64,125	139.93%
7	10.00 to <100.00	1,229	27.47%	Less than 100 obligors	45.00%	0.0	2,782	226.31%
8	100.00 (Default)	-	-	-	-	-	-	-
9	Sub-total	1,218,020	0.25%	0.1	43.73%	0.4	117,772	9.66%
Bank								
1	0.00 to <0.15	2,215,046	0.06%	0.3	39.12%	0.8	311,250	14.05%
2	0.15 to <0.25	167,046	0.20%	Less than 100 obligors	32.88%	0.8	45,099	26.99%
3	0.25 to <0.5	498,975	0.34%	0.1	10.80%	1.2	67,315	13.49%
4	0.5 to <0.75	92,089	0.63%	Less than 100 obligors	8.09%	1.7	10,004	10.86%
5	0.75 to <2.50	184,873	1.58%	Less than 100 obligors	5.94%	2.3	22,037	11.92%
6	2.50 to <10.00	41,582	6.07%	Less than 100 obligors	12.11%	1.3	15,592	37.49%
7	10.00 to <100.00	24,677	27.47%	Less than 100 obligors	17.32%	0.8	22,591	91.54%
8	100.00 (Default)	729	100.00%	Less than 100 obligors	45.00%	1.0	0	0.00%
9	Sub-total	3,225,021	0.52%	0.8	31.11%	1.0	493,892	15.31%
Corporate								
1	0.00 to <0.15	2,112,719	0.06%	5.7	40.22%	1.2	319,385	15.11%
2	0.15 to <0.25	217,730	0.20%	0.5	44.96%	1.2	86,669	39.80%
3	0.25 to <0.5	256,568	0.35%	0.5	42.19%	1.0	127,585	49.72%
4	0.5 to <0.75	165,157	0.63%	0.2	27.74%	1.0	87,381	52.90%
5	0.75 to <2.50	312,095	1.30%	0.3	36.61%	0.9	236,449	75.76%
6	2.50 to <10.00	168,051	7.10%	0.3	35.84%	0.8	209,939	124.92%
7	10.00 to <100.00	92,852	27.47%	1.4	38.98%	0.8	208,416	224.46%
8	100.00 (Default)	1	100.00%	Less than 100 obligors	45.00%	1.0	0	0.00%
9	Sub-total	3,325,177	1.36%	9.1	39.47%	1.1	1,275,828	38.36%
Total (sum of portfolios)		7,768,219	0.84%	10.2	36.67%	1.0	1,887,493	24.29%

&lt;September 30, 2018&gt;

(Unit: JPY million, number of obligors in the thousands, %, year)

CCR4: IRB CCR exposures by portfolio and PD scale								
Item	PD range	a	b	c	d	e	f	g
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA	Weighted average RW(RWA density)
Sovereign								
1	0.00 to <0.15	1,332,186	0.01%	0.1	42.14%	0.5	28,443	2.13%
2	0.15 to <0.25	7,011	0.21%	under 100 obligors	45.00%	1.0	2,173	30.99%
3	0.25 to <0.5	39,117	0.31%	under 100 obligors	45.00%	0.9	15,749	40.26%
4	0.5 to <0.75	9,197	0.66%	under 100 obligors	45.00%	0.0	4,458	48.47%
5	0.75 to <2.50	19	2.08%	under 100 obligors	45.00%	1.0	19	97.21%
6	2.50 to <10.00	32,457	7.29%	under 100 obligors	45.00%	0.3	46,782	144.13%
7	10.00 to <100.00	0	27.56%	under 100 obligors	45.00%	0.0	1	227.01%
8	100.00 (Default)	-	- %	-	- %	-	-	- %
9	Sub-total	1,419,990	0.19%	0.1	42.31%	0.5	97,626	6.87%
Bank								
1	0.00 to <0.15	6,596,834	0.05%	0.3	19.78%	0.5	446,586	6.76%
2	0.15 to <0.25	278,708	0.21%	under 100 obligors	31.62%	0.7	58,019	20.81%
3	0.25 to <0.5	598,224	0.36%	0.1	15.41%	1.5	130,766	21.85%
4	0.5 to <0.75	91,071	0.66%	under 100 obligors	14.08%	2.3	19,341	21.23%
5	0.75 to <2.50	194,344	1.00%	under 100 obligors	14.99%	1.5	52,494	27.01%
6	2.50 to <10.00	32,259	6.28%	under 100 obligors	8.89%	1.6	10,062	31.19%
7	10.00 to <100.00	29,648	27.56%	under 100 obligors	15.21%	0.6	23,990	80.91%
8	100.00 (Default)	38	100.00%	under 100 obligors	45.00%	1.0	-	- %
9	Sub-total	7,821,129	0.24%	0.8	19.62%	0.7	741,260	9.47%
Corporate								
1	0.00 to <0.15	2,534,399	0.06%	5.0	31.32%	1.1	300,637	11.86%
2	0.15 to <0.25	202,071	0.21%	0.4	38.40%	0.9	61,917	30.64%
3	0.25 to <0.5	330,927	0.35%	0.4	29.75%	0.8	118,237	35.72%
4	0.5 to <0.75	195,170	0.66%	0.2	28.89%	0.9	92,090	47.18%
5	0.75 to <2.50	331,139	1.60%	0.3	25.02%	0.7	179,016	54.06%
6	2.50 to <10.00	131,726	6.74%	0.3	35.40%	0.9	168,422	127.85%
7	10.00 to <100.00	76,851	27.56%	1.5	29.75%	1.1	133,342	173.50%
8	100.00 (Default)	21	100.00%	under 100 obligors	- %	2.6	-	- %
9	Sub-total	3,802,307	1.05%	8.4	31.00%	1.0	1,053,665	27.71%
Total (sum of portfolios)		13,043,426	0.47%	9.4	25.41%	0.8	1,892,552	14.50%

Note: "Number of obligors" in column "c" is denoted as "Less than 100 obligors", where the total count of obligor in any one category is less than 100.

&lt;September 30, 2019&gt;

(Unit: JPY million)

CCR5: COMPOSITION OF COLLATERAL FOR CCR EXPOSURE							
Item		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	-	1,015,774	-	1,821,730	1,429,635	5,451,914
2	Cash - other currencies	-	2,413,861	-	1,143,854	36,181,925	31,367,906
3	Domestic sovereign debt	100,040	161,162	496,962	92,987	4,431,045	1,716,579
4	Other sovereign debt	287,174	257,126	9,223	111,609	28,595,134	28,009,989
5	Government agency debt	2	7,043	-	5,777	1,429,139	1,436,626
6	Corporate bonds	25,050	160,367	2,000	41,515	4,646,904	15,330,890
7	Equity securities	31,632	615,050	4	599,400	3,845,276	4,154,762
8	Other collateral	5,093	6,124	-	-	3,694	108,295
9	Total	448,994	4,636,510	508,190	3,816,874	80,562,755	87,576,963

&lt;September 30, 2018&gt;

(Unit: JPY million)

CCR5: COMPOSITION OF COLLATERAL FOR CCR EXPOSURE							
Item		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	-	816,574	-	1,682,947	2,400,877	7,245,031
2	Cash - other currencies	-	2,442,681	-	1,143,458	36,777,115	32,465,660
3	Domestic sovereign debt	53,619	225,223	257,863	85,337	6,451,806	4,096,073
4	Other sovereign debt	173,390	285,366	22,557	154,093	30,959,196	30,130,632
5	Government agency debt	5,987	2,358	-	-	2,325,221	1,980,773
6	Corporate bonds	14,843	171,443	929	19,810	3,026,889	11,007,186
7	Equity securities	2,802	275,830	-	546,796	3,320,499	3,838,283
8	Other collateral	-	7,661	-	-	14,744	17,240
9	Total	250,643	4,227,137	281,350	3,632,442	85,276,347	90,780,879

&lt;September 30, 2019&gt;

(Unit: JPY million)

CCR6: CREDIT DERIVATIVES EXPOSURES			
Item		a	b
		Protection bought	Protection sold
	Notional		
1	Single-name credit default swaps	7,763,343	8,418,016
2	Index credit default swaps	6,575,102	6,721,965
3	Total return swaps	969,791	258,482
4	Credit options	81,270	11,748
5	Other credit derivatives	-	-
6	Total notional	15,389,508	15,410,213
	Fair values		
7	Positive fair value (asset)	47,945	253,677
8	Negative fair value (liability)	(240,693)	(37,614)

&lt;September 30, 2018&gt;

(Unit: JPY million)

CCR6: CREDIT DERIVATIVES EXPOSURES			
Item		a	b
		Protection bought	Protection sold
	Notional		
1	Single-name credit default swaps	8,374,798	8,741,665
2	Index credit default swaps	5,714,321	5,180,381
3	Total return swaps	746,621	244,547
4	Credit options	-	-
5	Other credit derivatives	-	-
6	Total notional	14,835,741	14,166,595
	Fair values		
7	Positive fair value (asset)	78,476	210,197
8	Negative fair value (liability)	(199,721)	(54,058)

(Unit: Million JPY)

CCR7: RWA flow statements of CCR exposures under Internal Model Method (IMM)			
Item		Credit RWA	
1	RWA as at end of previous quarter end (June 30, 2019)	1,321,022	
2	Movement in risk levels	Asset size	(139,142)
3		Credit quality of counterparties	(6,929)
4		Model updates (IMM only)	30,537
5		Methodology and policy (IMM only)	-
6		Acquisitions and disposals	-
7		Foreign exchange movements	771
8		Other	-
9	RWA as at end of reporting period (September 30, 2019)	1,206,259	

&lt;September 30, 2019&gt;

(Unit: JPY million)

CCR8: EXPOSURES TO CENTRAL COUNTERPARTIES			
Item		a	b
		EAD (post-CRM) to CCP	RWA
1	Exposures to QCCPs (total)		182,696
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	5,418,051	108,361
3	(i) OTC derivatives	4,275,395	85,507
4	(ii) Exchange-traded derivatives	696,596	13,931
5	(iii) Securities financing transactions	446,059	8,921
6	(iv) Netting sets where cross-product netting has been approved	-	-
7	Segregated initial margin	-	
8	Non-segregated initial margin	347,611	6,952
9	Pre-funded default fund contributions	150,288	67,383
10	Unfunded default fund contributions	-	-
11	Exposures to non-QCCPs (total)		112,515
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	79,461	62,049
13	(i) OTC derivatives	43,197	43,197
14	(ii) Exchange-traded derivatives	14,574	14,449
15	(iii) Securities financing transactions	21,689	4,402
16	(iv) Netting sets where cross-product netting has been approved	-	-
17	Segregated initial margin	-	
18	Non-segregated initial margin	31,295	31,294
19	Pre-funded default fund contributions	1,533	19,171
20	Unfunded default fund contributions	-	-

&lt;September 30, 2018&gt;

(Unit: JPY million)

CCR8: EXPOSURES TO CENTRAL COUNTERPARTIES			
Item		a	b
		EAD (post-CRM) to CCP	RWA
1	Exposures to QCCPs (total)		172,685
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	3,805,279	76,105
3	(i) OTC derivatives	2,991,043	59,820
4	(ii) Exchange-traded derivatives	673,345	13,466
5	(iii) Securities financing transactions	140,890	2,817
6	(iv) Netting sets where cross-product netting has been approved	-	-
7	Segregated initial margin	-	
8	Non-segregated initial margin	373,921	7,478
9	Pre-funded default fund contributions	155,321	89,101
10	Unfunded default fund contributions	-	-
11	Exposures to non-QCCPs (total)		134,900
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	89,723	78,334
13	(i) OTC derivatives	58,410	58,410
14	(ii) Exchange-traded derivatives	16,861	16,299
15	(iii) Securities financing transactions	14,451	3,624
16	(iv) Netting sets where cross-product netting has been approved	-	-
17	Segregated initial margin	-	
18	Non-segregated initial margin	27,403	27,401
19	Pre-funded default fund contributions	2,333	29,163
20	Unfunded default fund contributions	-	-

## (5) Securitization

SEC1: There are no securitization exposures subject to credit risk.

&lt;September 30, 2019&gt;

(Unit: JPY million)

SEC2: SECURITIZATION EXPOSURES IN THE TRADING BOOK										
Item	Type of underlying assets	a	b	c	e	f	g	i	j	k
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) of which	-	-	-	17,756	-	17,756	54,310	-	54,310
2	Residential mortgage	-	-	-	17,756	-	17,756	45,387	-	45,387
3	Credit card	-	-	-	-	-	-	-	-	-
4	Other retail exposures	-	-	-	-	-	-	6,903	-	6,903
5	re-securitization	-	-	-	-	-	-	2,020	-	2,020
6	Wholesale (total) of which	-	-	-	-	-	-	64,902	168	65,070
7	Loans to corporates	-	-	-	-	-	-	53,420	-	53,420
8	Commercial mortgage	-	-	-	-	-	-	1,288	168	1,456
9	Lease and receivables	-	-	-	-	-	-	2,193	-	2,193
10	Other wholesale	-	-	-	-	-	-	7,999	-	7,999
11	re-securitization	-	-	-	-	-	-	-	-	-

&lt;September 30, 2018&gt;

(Unit: JPY million)

SEC2: SECURITIZATION EXPOSURES IN THE TRADING BOOK										
Item	Type of underlying assets	a	b	c	e	f	g	i	j	k
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) of which	-	-	-	24,643	-	24,643	55,327	-	55,327
2	Residential mortgage	-	-	-	24,643	-	24,643	45,882	-	45,882
3	Credit card	-	-	-	-	-	-	-	-	-
4	Other retail exposures	-	-	-	-	-	-	9,444	-	9,444
5	re-securitization	-	-	-	-	-	-	-	-	-
6	Wholesale (total) of which	-	-	-	-	-	-	84,957	164	85,121
7	Loans to corporates	-	-	-	-	-	-	68,928	-	68,928
8	Commercial mortgage	-	-	-	-	-	-	2,169	164	2,333
9	Lease and receivables	-	-	-	-	-	-	3,299	-	3,299
10	Other wholesale	-	-	-	-	-	-	10,560	-	10,560
11	re-securitization	-	-	-	-	-	-	-	-	-

SEC3: There are no securitization exposures subject to credit risk.

SEC4: There are no securitization exposures subject to credit risk.

## (6) Market Risk

(Unit: JPY million)

MR1: MARKET RISK UNDER STANDARDIZED APPROACH			
Item		RWA	
		September 30, 2019	September 30, 2018
1	Interest rate risk (general and specific)	-	-
2	Equity risk (general and specific)	-	-
3	Foreign exchange risk	-	-
4	Commodity risk	-	-
	Options		
5	Simplified approach	-	-
6	Delta-plus method	-	-
7	Scenario approach	-	-
8	Securitization	1,091,716	1,315,066
9	Total	1,091,716	1,315,066

(Unit: Million JPY)

MR2: RWA flow statements of market risk exposures under an IMA								
Item		a	b	c	d	e	f	
		VaR	Stressed VaR	IRC	CRM	Other	Total RWA	
1a	RWA at end of previous quarter end (June 30, 2019)	815,532	1,199,106	1,356,684	54,775		3,426,098	
1b	Adjustment to RWA at previous quarter end (1a divided by 1c)	0.92	0.70	1.00	1.00		0.89	
1c	Spot RWA as at previous quarter end	880,690	1,709,705	1,356,684	54,775		4,001,855	
2	Movement in risk levels	Movement in risk levels	33,831	(133,088)	40,140	10,970		(48,146)
3		Model updates/changes	(78,541)	97,111	-	-		18,569
4		Methodology and policy	-	-	-	-		-
5		Acquisitions and disposals	-	-	-	-		-
6		Foreign exchange movements	1,940	3,885	3,242	152		9,222
7	Other	-	-	-	-		-	
8a	Spot RWA at end of reporting period (September 30, 2019)	837,920	1,677,614	1,400,067	65,898		3,981,501	
8b	Adjustment to RWA at end of reporting period (8c divided by 8a)	0.96	0.90	1.00	1.00		0.96	
8c	RWA at end of reporting period	809,413	1,523,210	1,400,067	65,898		3,798,589	

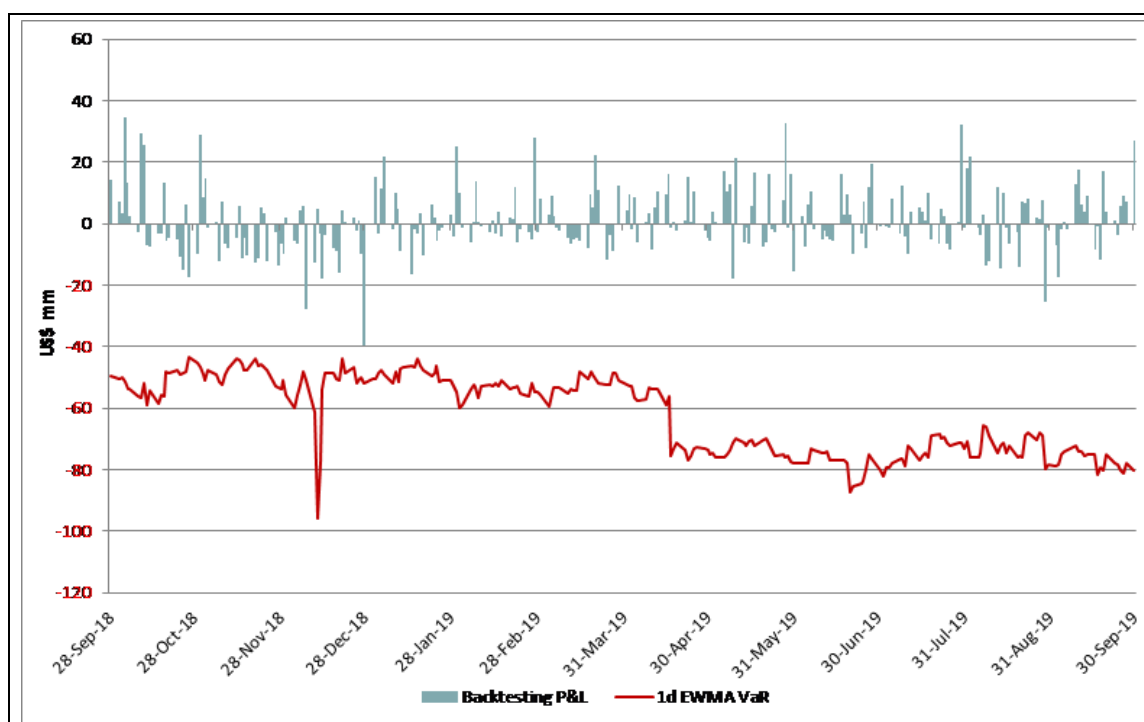


(Unit: JPY million)

MR3: IMA VALUES FOR TRADING PORTFOLIOS			
Item		September 30, 2019	September 30, 2018
VaR (10 day 99%)			
1	Maximum value	24,817	19,771
2	Average value	21,454	15,519
3	Minimum value	14,009	11,427
4	Period end	22,345	13,848
Stressed VaR (10 day 99%)			
5	Maximum value	55,682	71,777
6	Average value	36,359	38,649
7	Minimum value	22,740	25,967
8	Period end	44,736	32,237
Incremental Risk Charge (99.9%)			
9	Maximum value	125,401	141,833
10	Average value	107,355	113,166
11	Minimum value	102,815	104,567
12	Period end	112,005	109,495
Comprehensive Risk capital charge (99.9%)			
13	Maximum value	5,960	8,033
14	Average value	5,162	7,143
15	Minimum value	4,328	6,175
16	Period end	5,272	7,323
17	Floor (standardized measurement method)	5,272	6,912

MR4: Comparison of VaR estimates with gains/losses

There is no back-testing exception for the twelve months ended September 30, 2019.



(7) Interest Rate Risk in Non-trading Book

(1) The loss in economic value due to interest rate shocks (EVE)

As the EVE (Economic Value of Equity) estimated for a parallel shift scenario defined in the relevant disclosure rule, as of end of September 2019, is less than 1% of the consolidated Tier 1 capital, it is deemed immaterial and therefore detailed quantitative disclosure is omitted.

(2) The loss in P&L due to interest rate shocks (NII)

Given the assets and liabilities composition of Nomura Group as described above, the NII (Net Interest Income) is immaterial compared with those of commercial banks operating under the general business model whose balance sheets are mostly composed of loans and deposits in the non-trading book, and therefore detailed quantitative disclosure is omitted.

## (8) Macroprudential supervisory measures

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

(Unit: JPY million, %)

CCyB1: Geographical distribution of credit exposures used in the countercyclical buffer				
	a	b	c	d
Geographical breakdown	Countercyclical capital buffer rate	Risk-weighted assets used in the computation of the countercyclical capital buffer	Group-specific countercyclical capital buffer rate	Countercyclical buffer amount
France	0.25%	43,822		
Hong Kong SAR	2.50%	17,194		
Sweden	2.50%	9,092		
United Kingdom	1.00%	506,878		
Sum		576,988		
Total		4,842,036	0.12%	1,571,241

Note:As for a column “b”, the geographical location of risk-weighted assets are generally identified according to the concept of ultimate risk. Risk-weighted assets for other assets such as lands and buildings, a part of equities, funds and exposures to banks and corporates are calculated by booking entity basis.

**CHAPTER 4 TERMS AND CONDITIONS OF THE CAPITAL INSTRUMENTS**

**1. Nomura Holdings, Inc. Common Stock**

Regulatory capital instruments (common stock)

CCA: Main features of regulatory capital instruments		
1	Issuer	Nomura Holdings, Inc.
2	Unique identifier	JP3762600009
3	Governing law(s) of the instrument	Japanese Law
3a	Means governed by foreign law (other TLAC-eligible instruments only) (1)	
	Regulatory treatment (2)	
4	Transitional Basel III rules	Common Equity Tier 1 Capital
5	Post-transitional Basel III rules	Common Equity Tier 1 Capital
6	Entities who include the relevant instruments into capital (other than NHI) (3)	
7	Instrument type	Common Stock
8	Amounts recognized in regulatory capital (4)	
	For consolidated regulatory capital ratio	JPY 594,493 million
9	Aggregate nominal amount (5)	
10	Accounting classification (6)	Common Stock
	On consolidated basis	Common Stock
11	Issue Date (7)	
12	Perpetual or dated	Perpetual
13	Maturity Date	
14	Issuer call subject to prior supervisory approval	No
15	First call date and early redemption amount (8)	
	Other early redemption events and early redemption amounts (9)	
16	Subsequent call dates, if applicable (10)	
	Coupons / Dividends	
17	Type of coupon rate / dividend rate (11)	
18	Coupon rate or dividend rate (12)	
19	Coupon / dividend stopper events (12)	
20	Fully discretionary, partially discretionary or mandatory (13)	
21	Existence of step-up or other incentive to redeem	
22	Noncumulative or cumulative	
23	Convertible or non-convertible	No
24	If convertible, conversion trigger (15)	
25	If convertible, fully or partially (16)	
26	If convertible, conversion rate (17)	
27	If convertible, mandatory or optional conversion (18)	
28	If convertible, specify instrument type that it can be converted into	
29	If convertible, specify issuer of instrument it can be converted into	
30	Write-down feature (19)	No
31	If write-down, write-down trigger (20)	
32	If write-down, full or partial (21)	
33	If write-down, permanent or temporary (22)	
34	If temporary write-down, description of write-up mechanism	

**2. Nomura Holdings, Inc. First Series of Unsecured Perpetual Subordinated Bonds with Optional Redemption Clause and Write-down Clause**

Regulatory capital instruments (subordinated bonds)

CCA: Main features of regulatory capital instruments		
1	Issuer	Nomura Holdings, Inc.
2	Unique identifier	JP376260AGD1
3	Governing law(s) of the instrument	Japanese Law
3a	Means governed by foreign law (other TLAC-eligible instruments only) (1)	
	Regulatory treatment (2)	
4	Transitional Basel III rules	Additional Tier 1 Capital
5	Post-transitional Basel III rules	Additional Tier 1 Capital
6	Entities who include the relevant instruments into capital (other than NHI) (3)	
7	Instrument type	Nomura Holdings Inc. First Series of Unsecured Perpetual Subordinated Bonds with Optional Redemption Clause and Write-down Clause (for Qualified Institutional Investors Only)
8	Amounts recognized in regulatory capital (4)	
	For consolidated regulatory capital ratio	JPY 165,000 million
9	Aggregate nominal amount (5)	JPY 165,000 million
10	Accounting classification (6)	Debt
	On consolidated basis	Debt
11	Issue Date (7)	27-Jan-16
12	Perpetual or dated	Perpetual
13	Maturity Date	
14	Issuer call subject to prior supervisory approval	Yes
15	First call date and early redemption amount (8)	First call date: 15-Jun-21 Early Redemption Amount: JPY 100 per face value of JPY 100
	Other early redemption events and early redemption amounts (9)	Early redemption events: The Issuer may, at its discretion, redeem bonds on any interest payment dates on June 15, 2021 or thereafter (unless the principal amount has been written down upon the occurrence of a loss absorption event), or upon the occurrence of a tax event or a capital event (when the Issuer determines, as a result of consultations with the Financial Services Agency of Japan and other relevant regulatory authorities, that there is more than an insubstantial risk that the Bonds will cease to qualify as the Issuer's Additional Tier 1 capital under applicable capital adequacy requirements). Early Redemption Amount: JPY 100 per face value of JPY 100
16	Subsequent call dates, if applicable (10)	15-Jun or 15-Dec from and including 15-Jun-21
	Coupons / Dividends	
17	Type of coupon rate / dividend rate (11)	Fixed to Floating
18	Coupon rate or dividend rate (12)	From 27-Jan-16 to 15-Jun-21: 3.36% per annum From 15-Jun-21: 6-month JPY LIBOR plus 3.20 percent
19	Coupon / dividend stopper events (12)	Yes
20	Fully discretionary, partially discretionary or mandatory (13)	Fully discretionary
21	Existence of step-up or other incentive to redeem	No
22	Noncumulative or cumulative	No
23	Convertible or non-convertible	No
24	If convertible, conversion trigger (15)	

25	If convertible, fully or partially (16)	
26	If convertible, conversion rate (17)	
27	If convertible, mandatory or optional conversion (18)	
28	If convertible, specify instrument type that it can be converted into	
29	If convertible, specify issuer of instrument it can be converted into	
30	Write-down feature (19)	Yes
31	If write-down, write-down trigger (20)	Events (i), (ii) or (iii) below: (i) Loss absorption event: when the Issuer's consolidated Common Equity Tier 1 capital ratio falls below 5.125%; or (ii) Non-viability event: when the Prime Minister confirms (nintei) that the "specified item 2 measures," which are the measures as set forth in the Deposit Insurance Act, need to be applied to the Issuer; or (iii) Insolvency proceedings commencement event: when it is adjudicated that the Issuer has entered into the bankruptcy and other insolvency proceedings.
32	If write-down, full or partial (21)	Full or partial
33	If write-down, permanent or temporary (22)	Temporary
34	If temporary write-down, description of write-up mechanism	When the Issuer determines that the principal amount of the Bonds that has been written-down be reinstated after obtaining prior confirmation of the Financial Services Agency of Japan and any other relevant Japanese regulatory authorities that the Issuer's consolidated Common Equity Tier 1 capital ratio remains at a sufficiently high level after giving effect.

Additional terms and conditions

Please refer to the terms and conditions of the instruments for:

**Security**

**Clause on the Issuer's financial status**

**Acceleration clause**

**Interest cancellation clause**

**Write-down clause**

**Reinstatement clause**

**Subordination clause**

### 3. Nomura Holdings, Inc. Second Series of Unsecured Subordinated Bonds

#### Regulatory capital instruments (subordinated bonds)

CCA: Main features of regulatory capital instruments		
1	Issuer	Nomura Holdings, Inc.
2	Unique identifier	JP376260AAB8
3	Governing law(s) of the instrument	Japanese Law
3a	Means governed by foreign law (other TLAC-eligible instruments only) (1)	
	Regulatory treatment (2)	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not applicable
6	Entities who include the relevant instruments into capital (other than NHI) (3)	
7	Instrument type	Nomura Holdings Inc. Second Series of Unsecured Subordinated Bonds
8	Amounts recognized in regulatory capital (4)	
	For consolidated regulatory capital ratio	JPY 11,850 million
9	Aggregate nominal amount (5)	JPY 39,500 million
10	Accounting classification (6)	Debt
	On consolidated basis	Debt
11	Issue Date (7)	26-Nov-10
12	Perpetual or dated	Dated
13	Maturity Date	26-Nov-25
14	Issuer call subject to prior supervisory approval	No
15	First call date and early redemption amount (8)	
	Other early redemption events and early redemption amounts (9)	
16	Subsequent call dates, if applicable (10)	
	Coupons / Dividends	
17	Type of coupon rate / dividend rate (11)	Fixed
18	Coupon rate or dividend rate (12)	2.649% per annum
19	Coupon / dividend stopper events (12)	No
20	Fully discretionary, partially discretionary or mandatory (13)	Mandatory
21	Existence of step-up or other incentive to redeem	No
22	Noncumulative or cumulative	No
23	Convertible or non-convertible	No
24	If convertible, conversion trigger (15)	
25	If convertible, fully or partially (16)	
26	If convertible, conversion rate (17)	
27	If convertible, mandatory or optional conversion (18)	
28	If convertible, specify instrument type that it can be converted into	
29	If convertible, specify issuer of instrument it can be converted into	
30	Write-down feature (19)	No
31	If write-down, write-down trigger (20)	
32	If write-down, full or partial (21)	
33	If write-down, permanent or temporary (22)	
34	If temporary write-down, description of write-up mechanism	

Additional terms and conditions

Please refer to the terms and conditions of the instruments for:

**Security and guarantee**

**Acceleration clause**

**Subordination clause**



#### 4. Nomura Holdings, Inc. Third Series of Unsecured Subordinated Bonds

##### Regulatory capital instruments (subordinated bonds)

CCA: Main features of regulatory capital instruments		
1	Issuer	Nomura Holdings, Inc.
2	Unique identifier	JP376260BAB6
3	Governing law(s) of the instrument	Japanese Law
3a	Means governed by foreign law (other TLAC-eligible instruments only) (1)	
	Regulatory treatment (2)	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not applicable
6	Entities who include the relevant instruments into capital (other than NHI) (3)	
7	Instrument type	Nomura Holdings Inc. Third Series of Unsecured Subordinated Bonds
8	Amounts recognized in regulatory capital (4)	
	For consolidated regulatory capital ratio	JPY 17,010 million
9	Aggregate nominal amount (5)	JPY 57,700 million
10	Accounting classification (6)	Debt
	On consolidated basis	Debt
11	Issue Date (7)	26-Nov-10
12	Perpetual or dated	Dated
13	Maturity Date	26-Nov-25
14	Issuer call subject to prior supervisory approval	Yes
15	First call date and early redemption amount (8)	First call date:26-Nov-20 Early Redemption Amount: JPY 100 per face value of JPY 100
	Other early redemption events and early redemption amounts (9)	No
16	Subsequent call dates, if applicable (10)	26-May or 26-Nov from and including 26-May-21 (or, in case such day falls on a bank holiday, immediately preceding bank business day)
	Coupons / Dividends	
17	Type of coupon rate / dividend rate (11)	Fixed
18	Coupon rate or dividend rate (12)	2.749% per annum
19	Coupon / dividend stopper events (12)	No
20	Fully discretionary, partially discretionary or mandatory (13)	
21	Existence of step-up or other incentive to redeem	No
22	Noncumulative or cumulative	No
23	Convertible or non-convertible	No
24	If convertible, conversion trigger (15)	
25	If convertible, fully or partially (16)	
26	If convertible, conversion rate (17)	
27	If convertible, mandatory or optional conversion (18)	
28	If convertible, specify instrument type that it can be converted into	
29	If convertible, specify issuer of instrument it can be converted into	
30	Write-down feature (19)	No
31	If write-down, write-down trigger (20)	
32	If write-down, full or partial (21)	
33	If write-down, permanent or temporary (22)	

34	If temporary write-down, description of write-up mechanism	
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Additional terms and conditions

Please refer to the terms and conditions of the instruments for:

**Security and guarantee**

**Acceleration clause**

**Subordination clause**

## 5. Nomura Holdings, Inc. Fourth Series of Unsecured Subordinated Bonds

### Regulatory capital instruments (subordinated bonds)

CCA: Main features of regulatory capital instruments		
1	Issuer	Nomura Holdings, Inc.
2	Unique identifier	JP376260CAB4
3	Governing law(s) of the instrument	Japanese Law
3a	Means governed by foreign law (other TLAC-eligible instruments only) (1)	
	Regulatory treatment (2)	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not applicable
6	Entities who include the relevant instruments into capital (other than NHI) (3)	
7	Instrument type	Nomura Holdings Inc. Fourth Series of Unsecured Subordinated Bonds
8	Amounts recognized in regulatory capital (4)	
	For consolidated regulatory capital ratio	JPY 1,800 million
9	Aggregate nominal amount (5)	JPY 6,000 million
10	Accounting classification (6)	Debt
	On consolidated basis	Debt
11	Issue Date (7)	26-Nov-10
12	Perpetual or dated	Dated
13	Maturity Date	26-Nov-25
14	Issuer call subject to prior supervisory approval	Yes
15	First call date and early redemption amount (8)	First call date:26-Nov-2020 Early Redemption Amount: JPY 100 per face value of JPY 100
	Other early redemption events and early redemption amounts (9)	No
16	Subsequent call dates, if applicable (10)	26-May or 26-Nov from and including 26-May-21 (or, in case such day falls on a bank holiday, immediately preceding bank business day)
	Coupons / Dividends	
17	Type of coupon rate / dividend rate (11)	Floating
18	Coupon rate or dividend rate (12)	6-month Euro Yen LIBOR plus 1.0%
19	Coupon / dividend stopper events (12)	No
20	Fully discretionary, partially discretionary or mandatory (13)	Mandatory
21	Existence of step-up or other incentive to redeem	No
22	Noncumulative or cumulative	No
23	Convertible or non-convertible	No
24	If convertible, conversion trigger (15)	
25	If convertible, fully or partially (16)	
26	If convertible, conversion rate (17)	
27	If convertible, mandatory or optional conversion (18)	
28	If convertible, specify instrument type that it can be converted into	
29	If convertible, specify issuer of instrument it can be converted into	
30	Write-down feature (19)	No
31	If write-down, write-down trigger (20)	
32	If write-down, full or partial (21)	
33	If write-down, permanent or temporary (22)	

34	If temporary write-down, description of write-up mechanism	
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Additional terms and conditions

Please refer to the terms and conditions of the instruments for:

**Security and guarantee**

**Acceleration clause**

**Subordination clause**

## 6. Nomura Holdings, Inc. Fifth Series of Unsecured Subordinated Bonds

### Regulatory capital instruments (subordinated bonds)

CCA: Main features of regulatory capital instruments		
1	Issuer	Nomura Holdings, Inc.
2	Unique identifier	JP376260AAC6
3	Governing law(s) of the instrument	Japanese Law
3a	Means governed by foreign law (other TLAC-eligible instruments only) (1)	
	Regulatory treatment (2)	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not applicable
6	Entities who include the relevant instruments into capital (other than NHI) (3)	
7	Instrument type	Nomura Holdings Inc. Fifth Series of Unsecured Subordinated Bonds
8	Amounts recognized in regulatory capital (4)	
	For consolidated regulatory capital ratio	JPY 15,000 million
9	Aggregate nominal amount (5)	JPY 50,000 million
10	Accounting classification (6)	Debt
	On consolidated basis	Debt
11	Issue Date (7)	6-Dec-10
12	Perpetual or dated	Dated
13	Maturity Date	26-Nov-25
14	Issuer call subject to prior supervisory approval	Yes
15	First call date and early redemption amount (8)	First call date:26-Nov-2020 Early Redemption Amount: JPY 100 per face value of JPY 100
	Other early redemption events and early redemption amounts (9)	No
16	Subsequent call dates, if applicable (10)	26-May or 26-Nov from and including 26-May-21 (or, in case such day falls on a bank holiday, immediately preceding bank business day)
	Coupons / Dividends	
17	Type of coupon rate / dividend rate (11)	Fixed
18	Coupon rate or dividend rate (12)	2.773% per annum
19	Coupon / dividend stopper events (12)	No
20	Fully discretionary, partially discretionary or mandatory (13)	Mandatory
21	Existence of step-up or other incentive to redeem	No
22	Noncumulative or cumulative	No
23	Convertible or non-convertible	No
24	If convertible, conversion trigger (15)	
25	If convertible, fully or partially (16)	
26	If convertible, conversion rate (17)	
27	If convertible, mandatory or optional conversion (18)	
28	If convertible, specify instrument type that it can be converted into	
29	If convertible, specify issuer of instrument it can be converted into	
30	Write-down feature (19)	No
31	If write-down, write-down trigger (20)	
32	If write-down, full or partial (21)	
33	If write-down, permanent or temporary (22)	

34	If temporary write-down, description of write-up mechanism	
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Additional terms and conditions

Please refer to the terms and conditions of the instruments for:

**Security and guarantee**

**Acceleration clause**

**Subordination clause**

## 7. Minority Interest

### Regulatory capital instruments (minority interest)

CCA: Main features of regulatory capital instruments		
1	Issuer	Sugimura Warehouse Co., Ltd., Nomura Orient International Securities Co., Ltd. and others
2	Unique identifier	Not applicable
3	Governing law(s) of the instrument	Japanese Law, Law of the People's Republic of China and others
3a	Means governed by foreign law (other TLAC-eligible instruments only) (1)	
	Regulatory treatment (2)	
4	Transitional Basel III rules	Common Equity Tier 1 Capital Additional Tier 1 Capital Tier 2 Capital
5	Post-transitional Basel III rules	Common Equity Tier 1 Capital Additional Tier 1 Capital Tier 2 Capital
6	Entities who include the relevant instruments into capital (other than NHI) (3)	
7	Instrument type	Common Stock
8	Amounts recognized in regulatory capital (4)	
	For consolidated regulatory capital ratio	JPY 2,393 million
9	Aggregate nominal amount (5)	
10	Accounting classification (6)	Minority Interest
	On consolidated basis	Minority Interest
11	Issue Date (7)	
12	Perpetual or dated	Not Applicable
13	Maturity Date	
14	Issuer call subject to prior supervisory approval	Not Applicable
15	First call date and early redemption amount (8)	
	Other early redemption events and early redemption amounts (9)	
16	Subsequent call dates, if applicable (10)	
	Coupons / Dividends	
17	Type of coupon rate / dividend rate (11)	
18	Coupon rate or dividend rate (12)	
19	Coupon / dividend stopper events (12)	
20	Fully discretionary, partially discretionary or mandatory (13)	
21	Existence of step-up or other incentive to redeem	
22	Noncumulative or cumulative	
23	Convertible or non-convertible	Not Applicable
24	If convertible, conversion trigger (15)	
25	If convertible, fully or partially (16)	
26	If convertible, conversion rate (17)	
27	If convertible, mandatory or optional conversion (18)	
28	If convertible, specify instrument type that it can be converted into	
29	If convertible, specify issuer of instrument it can be converted into	
30	Write-down feature (19)	No
31	If write-down, write-down trigger (20)	

32	If write-down, full or partial (21)	
33	If write-down, permanent or temporary (22)	
34	If temporary write-down, description of write-up mechanism	



CHAPTER 5 DISCLOSURE ON LEVERAGE RATIO

(Unit: JPY million, %)

Leverage ratio common disclosure template Table 2	Leverage ratio common disclosure template Table 1	Items	September 30, 2019	June 30, 2019	September 30, 2018	
On-balance sheet exposures						
1		On-balance sheet items (excluding derivatives and SFTs, but including collateral)	26,004,367	25,093,187	23,751,548	
	1a	1	Total consolidated assets as per published financial statements	45,677,106	42,532,614	45,360,338
	1b	2	(The amount of assets of subsidiaries that are not included in the scope of the leverage ratio on a consolidated basis)	122,461	112,378	27,808
	1c	7	The amount of assets of subsidiaries that are included in the scope of the leverage ratio on a consolidated basis (except those included in the total assets reported in the consolidated balance sheet)	-	-	-
	1d	3	(The amount of assets that are deducted from the total assets reported in the consolidated balance sheet (excluding asset amounts deducted in determining Basel III Tier 1 capital))	19,550,277	17,327,048	21,580,981
2	7		(Asset amounts deducted in determining Basel III Tier 1 capital)	156,926	156,774	241,255
3			Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	25,847,440	24,936,412	23,510,292
Derivative exposures						
4			Replacement cost associated with all derivatives transactions multiplied by 1.4	1,544,114	1,701,422	
			Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	-	-	2,142,304
5			Add-on amounts for PFE associated with all derivatives transactions multiplied by 1.4	4,524,927	4,629,591	
			Add-on amounts for PFE associated with all derivatives transactions	-	-	9,631,507
			Pledged cash collateral associated with all derivatives transactions	-	-	289,510
6			Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	1,487,511	1,372,788	
			Gross-up for derivatives cash margin provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-	1,314,361
7			(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	2,160,207	1,693,947	404,483
8			(Exempted CCP leg of client-cleared trade exposures)			
9			Adjusted effective notional amount of written credit derivatives	15,506,872	14,754,313	15,478,849
10			(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	14,035,968	13,400,653	13,908,201
11	4		Total derivative exposures (sum of lines 4 to 10)	6,867,248	7,363,516	14,543,848

Securities financing transaction exposures					
12		Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	35,859,887	31,232,701	38,637,491
13		(Netted amounts of cash payables and cash receivables of gross SFT assets)	17,622,228	15,196,751	18,715,037
14		CCR exposure for SFT assets	1,628,151	1,552,749	1,680,491
15		Agent transaction exposures			
16	5	Total securities financing transaction exposures (sum of lines 12 to 15)	19,865,811	17,588,700	21,602,945
Other off-balance sheet exposures					
17		Off-balance sheet exposure at gross notional amount	3,571,586	3,715,678	1,874,816
18		(Adjustments for conversion to credit equivalent amounts)	1,245,580	1,368,442	550,333
19	6	Off-balance sheet items (sum of lines 17 and 18)	2,326,005	2,347,235	1,324,482
Capital and total exposures					
20		Tier 1 capital	2,691,284	2,644,481	2,713,876
21	8	Total exposures (sum of lines 3, 11, 16 and 19)	54,906,506	52,235,865	60,981,569
22		Basel III leverage ratio	4.90%	5.06%	4.45%

Note: Increase of Basel III leverage ratio as of June 30, 2019 is mainly due to decrease of Derivative exposures with SACCR implementation in Total exposures.

PART 2: NHI Consolidated Liquidity Coverage Ratios

CHAPTER 1 QUANTITATIVE DISCLOSURE

(Unit: JPY million; % or Number of Cases)

Item		Highest designated parent company's current quarterly period (Fiscal year ended March 2020, 2nd Quarter)		Highest designated parent company's previous quarterly period (Fiscal year ended March 2020, 1st Quarter)	
<b>High quality liquid assets (1)</b>					
1	Total high quality liquid assets	3,987,451		4,248,314	
<b>Cash outflows (2)</b>		Before being multiplied by run-off rates	After being multiplied by run-off rates	Before being multiplied by run-off rates	After being multiplied by run-off rates
2	Cash outflows related to unsecured retail funding	470,838	90,917	516,721	141,316
3	Out of which, stable deposits	-	-	-	-
4	Out of which, less stable deposits	470,838	90,917	516,721	141,316
5	Cash outflows related to unsecured wholesale funding	1,591,900	1,428,396	1,391,771	1,231,276
6	Out of which, qualifying operational deposits	-	-	-	-
7	Out of which, cash related to unsecured wholesale funding other than qualifying operational deposits and debt securities	1,274,329	1,110,826	1,047,232	886,736
8	Out of which, debt securities	317,570	317,570	344,539	344,539
9	Cash outflows related to secured funding, etc.		2,869,343		3,017,814
10	Cash outflows related to the derivatives, funding programs, and credit and liquidity facilities	2,010,019	1,721,893	1,994,591	1,687,302
11	Out of which, cash outflows related to the derivative transaction, etc.	1,594,154	1,594,154	1,560,442	1,560,442
12	Out of which, cash outflows related to funding programs	-	-	-	-
13	Out of which, cash outflows related to credit and liquidity facilities	415,865	127,739	434,149	126,860
14	Cash outflows based on obligations to provide funds, etc.	3,372,965	932,345	3,496,393	980,169
15	Cash outflows related to contingencies	413,812	203,613	408,672	203,069
16	Total cash outflows		7,246,507		7,260,944
<b>Cash inflows (3)</b>		Before being multiplied by inflow rates	After being multiplied by inflow rates	Before being multiplied by inflow rates	After being multiplied by inflow rates
17	Cash inflows related to secured investments, etc.	28,175,327	2,436,744	28,501,376	2,281,491
18	Cash inflows related to collection of loans, etc.	1,137,877	1,043,889	1,172,895	1,092,332
19	Other cash inflows	4,109,172	1,702,672	3,906,037	1,615,091
20	Total cash inflows	33,422,376	5,183,306	33,580,308	4,988,914
<b>Consolidated liquidity coverage ratio (4)</b>					
21	Total high quality liquid assets allowed to be included		3,987,451		4,248,314
22	Net cash outflows		2,076,060		2,272,516
23	Consolidated liquidity coverage ratio		194.4%		188.4%
24	Number of data used to calculate averages		62		59

## CHAPTER 2 QUALITATIVE DISCLOSURE

### 1. Consolidated Liquidity Coverage Ratio Fluctuations Explained in a Chronological Order

For the second quarter of the year ended March 31, 2020, the daily average of Nomura Group's total high quality liquid assets decreased by 260,863 million yen to 3,987,451 million yen compared with the first quarter. Cash outflows related to unsecured wholesale funding increased 197,120 million yen to 1,428,396 million yen compared with the first quarter. Cash outflows related to secured funding, etc. decreased 148,471 million yen to 2,869,343 million yen compared with the first quarter. Cash inflows related to secured investments, etc. increased 155,253 million yen to 2,436,744 million yen compared with the first quarter. Net cash outflows decreased 196,455 million yen to 2,076,060 million yen.

As a result, for the second quarter of the year ended March 31, 2020, the daily average of the consolidated liquidity coverage ratio was at 194.4%.

The main factors causing fluctuation in Nomura Group's consolidated liquidity coverage ratio are changes in trading inventory holdings and related secured financing transactions.

### 2. Assessment of the Levels of the Consolidated Liquidity Coverage Ratio

The daily average of Nomura Group's consolidated liquidity coverage ratio for the second quarter of the year ended March 31, 2020, sufficiently exceeded the minimum level required by the law.

At Nomura Group, we establish the risk appetite for the consolidated liquidity coverage ratio and ensure that the consolidated liquidity coverage ratio sufficiently exceeds the minimum level required by the law on a daily basis.

### 3. Composition of the Stock of High Quality Liquid Assets

There were no significant movements in the composition of the stock of high quality liquid assets.

### 4. Other Matters Relating to Consolidated Liquidity Coverage Ratio

There are no other matters of significance to note.

**PART 3: Disclosure Policy**

“Policy for NHI consolidated Pillar 3 Disclosures” has been established in order to assure and maintain appropriateness of our disclosure based on “Comprehensive Guidelines for Supervision of Financial Instruments Business Operators, etc.” . This policy was approved by EMB.

Disclosure Committee and CFO shall confirm Pillar 3 Report is appropriately created in line with the procedure established by each department. Pillar 3 Report shall be reported to EMB after their disclosure. Internal Audit Department shall periodically review the effectiveness of the procedures.

