

**Pillar 3 Regulatory Capital and
Liquidity Coverage Ratio Disclosures
for the quarterly period ended September 30, 2020**

Nomura Holdings, Inc.

Note : As at June 30,2021, figures disclosed are modified.

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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, 2020	June 30, 2020	Reference numbers of CC2
Common Equity Tier 1 Capital: Instruments and Reserves(1)				
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	2,816,950	2,801,951	
1a	out of which, capital and capital surplus	1,277,726	1,270,533	1a
2	out of which, retained earnings	1,772,538	1,765,701	2
1c	out of which, investments in own shares (-)	233,314	234,282	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	(88,705)	(25,973)	3
5	Adjusted amount of minority interests related to Common Equity Tier 1 capital	—	—	
6	Common Equity Tier 1 capital before regulatory adjustments (A)	2,728,244	2,775,978	
Common Equity Tier 1 Capital: Regulatory Adjustments(2)				
8+9	Intangibles other than mortgage-servicing rights (net of related tax liability)	106,592	109,381	
8	out of which, goodwill (net of related tax liability, including those equivalent)	12,445	13,138	
9	out of which, intangibles other than goodwill and mortgage-servicing rights	94,146	96,242	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of tax liability)	4,501	795	
11	Cash flow hedge reserve	—	—	
12	Shortfall of provisions to expected losses	42,841	37,585	
13	Securitization gain on sale	—	—	
14	Own credit valuation	20,552	66,179	
15	Defined-benefit pension fund net assets	14,293	13,965	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	1,750	1,625	
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, 2020	June 30, 2020	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)	190,532	229,533		
Common Equity Tier 1 Capital					
29	Common Equity Tier 1 capital ((A) - (B)) (C)	2,537,712	2,546,444		
Additional Tier 1 Capital: Instruments(3)					
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	315,000	315,000	
		Additional Tier 1 instruments issued by special purpose vehicle, etc.	—	—	
34-35		Adjusted amount of minority interests related to Additional Tier 1 capital	2,617	2,906	
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)	317,617	317,906	

(Unit: JPY million, %)

Basel III template No.	Item	a		b
		September 30, 2020	June 30, 2020	Reference numbers of CC2
Additional Tier 1 Capital: Regulatory Adjustments				
37	Investments in own Additional Tier 1 instruments	—	—	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	—	—	
39	Investments in the 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)	—	—	
Additional Tier 1 Capital				
44	Additional Tier 1 capital ((D) - (E)) (F)	317,617	317,906	
Tier1 Capital				
45	Tier 1 capital ((C) + (F)) (G)	2,855,329	2,864,351	
Tier 2 Capital: Instruments and Provisions(4)				
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	615	683	
47+49	Capital instruments subject to transitional arrangements	30,440	30,440	
47	out of which, instruments issued by Group or special purpose vehicle controlled by Group	30,440	30,440	
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)	31,055	31,123	

(Unit: JPY million, %)

Basel III template No.	Item	a		b
		September 30, 2020	June 30, 2020	Reference numbers of CC2
Tier 2 Capital: Regulatory Adjustments(5)				
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)	—	—	
Tier 2 Capital				
58	Tier 2 capital ((H) - (I)) (J)	31,055	31,123	
Total Capital				
59	Total capital ((G) + (J)) (K)	2,886,385	2,895,475	
Risk-Weighted Assets(6)				
60	Total risk-weighted assets (L)	15,037,167	16,092,669	
Capital Ratios and buffers(7)				
61	Consolidated Common Equity Tier 1 ratio ((C) / (L))	16.87%	15.82%	
62	Consolidated Tier 1 ratio ((G) / (L))	18.98%	17.79%	
63	Consolidated total capital ratio ((K) / (L))	19.19%	17.99%	
64	Total of group CET1 specific buffer requirements (%)	3.01%	3.01%	
65	Of which: capital conservation buffer requirement (%)	2.50%	2.50%	
66	Of which: countercyclical buffer requirement (%)	0.01%	0.01%	
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 (%)	11.19%	9.99%	

(Unit: JPY million, %)

Basel III template No.	Item	a		b
		September 30, 2020	June 30, 2020	Reference numbers of CC2
Amounts below the Thresholds for Deduction(8)				
72	Non-significant investments in the capital instruments of other financial institutions	149,595	125,061	
73	Significant investments in the common stock of financial institutions	133,116	130,880	
74	Mortgage-servicing rights (net of related tax liability)	—	—	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	4,838	4,176	
Applicable Caps on the Inclusion of Provisions in Tier 2(9)				
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	—	—	
Capital Instruments Subject to Transitional Arrangements(10)				
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	30,440	30,440	
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)	122,560	122,560	

(Unit: JPY million, %)

Basel III template No.	Item	a
		September 30, 2019
Common Equity Tier 1 Capital: Instruments and Reserves(1)		
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	2,773,327
1a	out of which, capital and capital surplus	1,277,344
2	out of which, retained earnings	1,636,353
1c	out of which, investments in own shares (-)	140,369
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)
5	Adjusted amount of minority interests related to Common Equity Tier 1 capital	6
6	Common Equity Tier 1 capital before regulatory adjustments (A)	2,705,891
Common Equity Tier 1 Capital: Regulatory Adjustments(2)		
8+9	Intangibles other than mortgage-servicing rights (net of related tax liability)	105,332
8	out of which, goodwill (net of related tax liability, including those equivalent)	1,310
9	out of which, intangibles other than goodwill and mortgage-servicing rights	104,021
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of tax liability)	1,538
11	Cash flow hedge reserve	—
12	Shortfall of provisions to expected losses	33,556
13	Securitization gain on sale	—
14	Own credit valuation	24,611
15	Defined-benefit pension fund net assets	11,802
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	4,695
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, 2019	
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	
Common Equity Tier 1 Capital			
29	Common Equity Tier 1 capital ((A) - (B)) (C)	2,524,353	
Additional Tier 1 Capital: Instruments(3)			
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	1,930	
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	

(Unit: JPY million, %)

Basel III template No.	Item	a
		September 30, 2019
Additional Tier 1 Capital: Regulatory Adjustments		
37	Investments in own Additional Tier 1 instruments	—
38	Reciprocal cross-holdings in Additional Tier 1 instruments	—
39	Investments in the 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)	—
Additional Tier 1 Capital		
44	Additional Tier 1 capital ((D) - (E)) (F)	166,930
Tier1 Capital		
45	Tier 1 capital ((C) + (F)) (G)	2,691,284
Tier 2 Capital: Instruments and Provisions(4)		
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
47+49	Capital instruments subject to transitional arrangements	45,660
47	out of which, instruments issued by Group or special purpose vehicle controlled by Group	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

(Unit: JPY million, %)

Basel III template No.	Item	a
		September 30, 2019
Tier 2 Capital: Regulatory Adjustments(5)		
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)	—
Tier 2 Capital		
58	Tier 2 capital ((H) - (I)) (J)	46,115
Total Capital		
59	Total capital ((G) + (J)) (K)	2,737,400
Risk-Weighted Assets(6)		
60	Total risk-weighted assets (L)	14,576,989
Capital Ratios and buffers(7)		
61	Consolidated Common Equity Tier 1 ratio ((C) / (L))	17.31%
62	Consolidated Tier 1 ratio ((G) / (L))	18.46%
63	Consolidated total capital ratio ((K) / (L))	18.77%
64	Total of group CET1 specific buffer requirements (%)	3.12%
65	Of which: capital conservation buffer requirement (%)	2.50%
66	Of which: countercyclical buffer requirement (%)	0.12%
67	Of which: G-SIB and/or D-SIB additional requirements (%)	0.50%
68	Common Equity Tier 1 available after meeting the group's minimum capital requirements (%)	10.77%

(Unit: JPY million, %)

Basel III template No.	Item	a
		September 30, 2019
Amounts below the Thresholds for Deduction(8)		
72	Non-significant investments in the capital instruments of other financial institutions	122,639
73	Significant investments in the common stock of financial institutions	176,856
74	Mortgage-servicing rights (net of related tax liability)	—
75	Deferred tax assets arising from temporary differences (net of related tax liability)	2,490
Applicable Caps on the Inclusion of Provisions in Tier 2(9)		
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	—
Capital Instruments Subject to Transitional Arrangements(10)		
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
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)	107,540

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 188 companies as of September 30, 2020.

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, 2020, the following companies fall under (ii):

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

Nomura Reinsurance 1 IC Limited (Guernsey, insurance business, total assets of 70.7 billion yen and net assets of 1.7 billion yen);

Nomura Reinsurance 3 IC Limited (Guernsey, insurance business, total assets of 0.04 billion yen and net assets of 0.04 billion yen);

Nomura Reinsurance 5IC Limited (Guernsey, insurance business, total assets of 0.14 billion yen and net assets of 0.08 billion yen);

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

Nomura Americas Re. Ltd. (Bermuda, insurance business, total assets of 144.6 billion yen and net assets of 6.5 billion yen);

Nomura Americas US Re Ltd. (Bermuda, insurance business, total assets of 2.8 billion yen and net assets of 2.6 billion yen), as well as 1,121 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, 2020>

(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
Assets			
Cash and cash equivalents	3,941,802	3,921,122	
Time deposits	191,276	191,276	
Deposits with stock exchanges and other segregated cash	391,594	391,594	
Loans receivable	2,344,079	2,337,220	
Receivables from customers	514,711	514,486	
Receivables from other than customers	877,750	873,536	
Allowance for doubtful accounts	(11,355)	(11,355)	
Securities purchased under agreements to resell	12,063,661	12,063,661	
Securities borrowed	3,502,286	3,502,286	
Trading assets	16,515,538	15,454,371	
Private equity investments	55,432	44,430	
Office buildings, land, equipment and facilities	466,372	430,658	
Non-trading debt securities	411,979	413,370	
Investments in equity securities	112,880	112,880	
Investments in and advances to affiliated companies	391,286	391,853	
Other	915,140	914,455	
Total Assets	42,684,437	41,545,850	
Liabilities			
Short-term borrowings	1,346,414	1,171,141	
Payables to customers	1,286,984	1,286,960	
Payables to other than customers	1,281,977	1,281,737	
Deposits received at banks	1,181,168	1,181,168	
Securities sold under agreements to repurchase	15,427,476	15,539,555	
Securities loaned	1,119,094	1,125,099	
Other secured borrowings	348,484	348,484	
Trading liabilities	8,789,496	8,845,801	
Other liabilities	1,049,464	1,061,156	
Long-term borrowings	8,067,822	7,288,975	
Total Liabilities	39,898,383	39,130,079	
Equity			
Common stock	594,492	594,492	1a
Additional paid-in capital	683,233	683,233	1a
Retained earnings	1,775,690	1,771,799	2
Accumulated other comprehensive income	(88,705)	(88,705)	3
Common stock held in treasury	(233,314)	(233,314)	1c
Noncontrolling interests	54,657	54,657	
Total equity	2,786,054	2,782,163	
Total liabilities and equity	42,684,437	41,912,243	

<June 30, 2020>

(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
Assets			
Cash and cash equivalents	3,354,792	3,324,911	
Time deposits	179,485	179,485	
Deposits with stock exchanges and other segregated cash	555,106	555,106	
Loans receivable	2,478,896	2,480,972	
Receivables from customers	352,756	348,198	
Receivables from other than customers	1,136,206	1,131,568	
Allowance for doubtful accounts	(12,354)	(12,354)	
Securities purchased under agreements to resell	10,989,036	10,989,036	
Securities borrowed	3,436,806	3,436,806	
Trading assets	16,698,156	15,634,249	
Private equity investments	43,012	32,121	
Office buildings, land, equipment and facilities	433,106	417,896	
Non-trading debt securities	431,590	441,485	
Investments in equity securities	111,388	111,388	
Investments in and advances to affiliated companies	390,054	390,621	
Other	967,353	966,808	
Total Assets	41,545,394	40,428,302	
Liabilities			
Short-term borrowings	1,392,377	1,235,455	
Payables to customers	1,267,014	1,267,014	
Payables to other than customers	1,205,137	1,204,800	
Deposits received at banks	1,105,097	1,105,097	
Securities sold under agreements to repurchase	14,790,151	14,893,342	
Securities loaned	1,058,702	1,064,700	
Other secured borrowings	363,224	363,224	
Trading liabilities	8,679,798	8,750,333	
Other liabilities	1,019,939	1,025,128	
Long-term borrowings	7,833,308	7,050,623	
Total Liabilities	38,714,750	37,959,721	
Equity			
Common stock	594,492	594,492	1a
Additional paid-in capital	676,040	676,040	1a
Retained earnings	1,769,225	1,765,824	2
Accumulated other comprehensive income	(25,973)	(25,973)	3
Common stock held in treasury	(234,282)	(234,282)	1c
Noncontrolling interests	51,140	51,140	
Total equity	2,830,643	2,827,242	
Total liabilities and equity	41,545,394	40,786,964	

<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
Assets			
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	
Total Assets	45,677,106	44,469,494	
Liabilities			
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	
Total Liabilities	42,888,930	42,055,698	
Equity			
Common stock	594,492	594,492	1 a
Additional paid-in capital	682,851	682,851	1 a
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)	1 c
Noncontrolling interests	80,297	80,297	
Total equity	2,788,175	2,786,182	
Total liabilities and equity	45,677,106	44,841,880	

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, 2020
Equity investments in funds - look-through approach	6,728
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%	55,660
Equity investments in funds - fall-back approach 1250%	12,347

(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

3. Other Quantitative Disclosure

(1) Key Metrics

(Unit: JPY million, %)

KM1: KEY METRICS						
Common disclosure template		a	b	c	d	e
		As of September 30, 2020	As of June 30, 2020	As of March 31, 2020	As of December 31, 2019	As of September 30, 2019
Available capital						
1	Common Equity Tier 1 (CET1)	2,537,712	2,546,444	2,404,634	2,534,259	2,524,353
2	Tier 1	2,855,329	2,864,351	2,571,500	2,701,086	2,691,284
3	Total capital	2,886,385	2,895,475	2,602,379	2,747,178	2,737,400
RWA						
4	RWA	15,037,167	16,092,669	15,674,493	14,028,085	14,576,989
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	16.87%	15.82%	15.34%	18.06%	17.31%
6	Tier 1 ratio (%)	18.98%	17.79%	16.40%	19.25%	18.46%
7	Total capital ratio (%)	19.19%	17.99%	16.60%	19.58%	18.77%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	0.01%	0.01%	0.01%	0.11%	0.12%
10	G-SIB and/or D-SIB additional requirements (%)	0.50%	0.50%	0.50%	0.50%	0.50%
11	Total of bank CET1 specific buffer requirements (%)	3.01%	3.01%	3.01%	3.11%	3.12%
12	CET1 available after meeting the bank's minimum capital requirements (%)	11.19%	9.99%	8.60%	11.58%	10.77%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	48,731,083	48,053,426	53,135,763	55,692,934	54,906,506
14	Basel III leverage ratio (%) (row 2 / row 13)	5.85%	5.96%	4.83%	4.84%	4.90%

(Unit: JPY million, %)

KM1: KEY METRICS						
Common disclosure template		a	b	c	d	e
		Fiscal year ended March 2021, 2nd Quarter	Fiscal year ended March 2021, 1st Quarter	Fiscal year ended March 2020, 4th Quarter	Fiscal year ended March 2020, 3rd Quarter	Fiscal year ended March 2020, 2nd Quarter
Liquidity Coverage Ratio						
15	Total HQLA	5,888,043	4,936,941	4,218,005	4,100,488	3,987,451
16	Total net cash outflow	2,384,486	2,348,784	2,109,636	2,153,762	2,076,060
17	LCR ratio (%)	248.4%	216.0%	201.1%	192.3%	194.4%

(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, 2020	June 30, 2020	September 30, 2020	June 30, 2020
1	Credit risk (excluding counterparty credit risk) (CCR)	1,442,683	1,332,152	119,290	109,898
2	Of which standardized approach (SA)	243,181	249,776	19,454	19,982
3	Of which IRB approach	807,566	693,013	68,481	58,767
	Of which significant investments in commercial entities	—	—	—	—
	Of which lease exposures with residual value	—	—	—	—
	Other	391,935	389,363	31,354	31,149
4	Counterparty credit risk	3,559,438	3,705,362	293,532	305,291
5	Of which standardized approach for counterparty credit risk (SACCR)	535,649	496,402	45,358	42,024
6	Of which internal model method (IMM)	1,161,606	1,183,492	98,504	100,360
	Of which credit value adjustment (CVA)	1,377,588	1,498,422	110,207	119,873
	Of which exposures to CCP	339,502	345,165	27,160	27,613
	Other	145,091	181,879	12,302	15,419
7	Equity positions in banking book under market-based approach	1,881,909	1,871,370	159,585	158,692
8	Equity investments in funds - look-through approach	84,100	100,125	7,131	8,490
9	Equity investments in funds - mandate-based approach	—	—	—	—
	Equity investments in funds - simple risk-weight method 250%	—	3,827	—	306
	Equity investments in funds - simple risk-weight method 400%	222,643	192,203	18,877	16,294
10	Equity investments in funds - fall-back approach 1250%	154,347	153,010	12,347	12,240
11	Unsettled trade	6,049	17,586	494	1,420
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, 2020	June 30, 2020	September 30, 2020	June 30, 2020
16	Market risk	4,452,722	5,586,351	356,217	446,908
17	Of which standardized approach (SA)	700,344	592,851	56,027	47,428
18	Of which internal model approaches (IMM)	3,752,378	4,993,500	300,190	399,480
19	Operational risk	2,578,119	2,490,490	206,249	199,239
20	Of which Basic Indicator Approach	—	—	—	—
21	Of which standardized approach	2,578,119	2,490,490	206,249	199,239
22	Of which advanced measurement approach	—	—	—	—
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	344,887	337,642	29,246	28,632
	Amounts included in RWA according to transitional arrangements	—	—	—	—
24	Floor adjustment	—	—	—	—
25	Total (after applying 1.06 scaling factor)	15,037,167	16,092,669	1,202,973	1,287,413

(Unit: JPY million)

OV1: OVERVIEW OF RWA					
Common disclosure template		a	b	c	d
		RWA		Minimum capital requirements	
		September 30, 2020	September 30, 2019	September 30, 2020	September 30, 2019
1	Credit risk (excluding counterparty credit risk) (CCR)	1,442,683	1,400,555	119,290	115,252
2	Of which standardized approach (SA)	243,181	347,517	19,454	27,801
3	Of which IRB approach	807,566	668,374	68,481	56,678
	Of which significant investments in commercial entities	—	—	—	—
	Of which lease exposures with residual value	—	—	—	—
	Other	391,935	384,664	31,354	30,773
4	Counterparty credit risk	3,559,438	3,142,752	293,532	260,480
5	Of which standardized approach for counterparty credit risk (SACCR)	535,649	545,952	45,358	46,138
6	Of which internal model method (IMM)	1,161,606	1,206,259	98,504	102,290
	Of which credit value adjustment (CVA)	1,377,588	926,192	110,207	74,095
	Of which exposures to CCP	339,502	295,212	27,160	23,616
	Other	145,091	169,136	12,302	14,338
7	Equity positions in banking book under market-based approach	1,881,909	1,497,782	159,585	127,011
8	Equity investments in funds - look-through approach	84,100	110,041	7,131	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%	222,643	167,104	18,877	14,164
10	Equity investments in funds - fall-back approach 1250%	154,347	56,114	12,347	4,489
11	Unsettled trade	6,049	11,254	494	924
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, 2020	September 30, 2019	September 30, 2020	September 30, 2019
16	Market risk	4,452,722	4,890,305	356,217	391,224
17	Of which standardized approach (SA)	700,344	1,091,715	56,027	87,337
18	Of which internal model approaches (IMM)	3,752,378	3,798,589	300,190	303,887
19	Operational risk	2,578,119	2,565,722	206,249	205,257
20	Of which Basic Indicator Approach	—	—	—	—
21	Of which standardized approach	2,578,119	2,565,722	206,249	205,257
22	Of which advanced measurement approach	—	—	—	—
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	344,887	448,368	29,246	38,021
	Amounts included in RWA according to transitional arrangements	—	—	—	—
24	Floor adjustment	—	—	—	—
25	Total (after applying 1.06 scaling factor)	15,037,167	14,576,989	1,202,973	1,166,159

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

<September 30, 2020>

(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	—	595,443	—	595,443
2	Securities	—	—	—	—
3	Of which are debt securities	—	—	—	—
4	Total of on balance sheet assets (1+2+3)	—	595,443	—	595,443
Off balance sheet assets					
5	Guarantees	—	14,592	—	14,592
6	Commitments	—	72,621	—	72,621
7	Total of off balance sheet assets (5+6)	—	87,214	—	87,214
Total					
8	Total (4+7)	—	682,658	—	682,658

<September 30, 2019>

(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

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).

<September 30, 2020>

(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	352
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)	—

<September 30, 2020>

(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	252,023	343,420	343,420	—	—
2	Debt securities	—	—	—	—	—
3	Other on balance sheet assets (debt instruments)	—	—	—	—	—
4	Total (1+2+3)	252,023	343,420	343,420	—	—
5	Of which defaulted	—	—	—	—	—

<September 30, 2019>

(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	—	—	—	—

<September 30, 2020>

(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	1,622	—	1,622	—	0	0.00%
3	Foreign government	4,175	—	4,175	—	1,087	26.04%
4	The bank for internal settlements	—	—	—	—	—	—
5	Local public entities	—	—	—	—	—	—
6	Foreign local public entities and public sector	1	—	1	—	0	20.00%
7	Development banks	—	—	—	—	—	—
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	29,710	—	29,710	—	8,126	27.35%
12	Corporate	576,078	—	232,657	—	232,002	99.71%
13	Small and medium sized entities and retail	—	—	—	—	—	—
14	Mortgage loan	—	—	—	—	—	—
15	Commercial real estate	3	—	3	—	3	100.00%
16	Over 3 months past due (excluding mortgage loan)	1,307	—	1,307	—	1,961	149.99%
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	612,900	—	269,480	—	243,181	90.24%

<September 30, 2019>

(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%

<September 30, 2020>

(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	1,622	—	—	—	—	—	—	—	—	—	1,622
3	Foreign government	1,970	—	49	—	2,155	—	—	—	—	—	4,175
4	The bank for internal settlements	—	—	—	—	—	—	—	—	—	—	—
5	Local public entities	—	—	—	—	—	—	—	—	—	—	—
6	Foreign local public entities and public sector	—	—	1	—	—	—	—	—	—	—	1
7	Development banks	—	—	—	—	—	—	—	—	—	—	—
8	Japan finance organization for municipalities	—	—	—	—	—	—	—	—	—	—	—
9	Non-central government public sector entities	—	0	—	—	—	—	—	—	—	—	0
10	Local public sector of real estate	—	—	—	—	—	—	—	—	—	—	—
11	Banks and securities dealer	—	—	24,420	—	4,096	—	1,194	—	—	—	29,710
12	Corporate	—	—	695	—	198	—	231,764	—	—	—	232,657
13	Small and medium sized entities and retail	—	—	—	—	—	—	—	—	—	—	—
14	Mortgage loan	—	—	—	—	—	—	—	—	—	—	—
15	Commercial real estate	—	—	—	—	—	—	3	—	—	—	3
16	Over 3 months past due (excluding mortgage loan)	—	—	—	—	—	—	—	1,307	—	—	1,307
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	3,593	0	25,167	—	6,449	—	232,961	1,307	—	—	269,480

<September 30, 2019>

(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

<September 30, 2020>

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

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	3,108,659	—	—	3,108,659	0.00%	Less than 100 obligors	45.00%	1.1	57	0.00%	0	
2	0.15 to <0.25	—	—	—	—	—	—	—	—	—	—	0	
3	0.25 to <0.5	796	—	—	796	0.32%	Less than 100 obligors	45.00%	2.8	478	60.06%	1	
4	0.5 to <0.75	164	—	—	164	0.61%	Less than 100 obligors	45.00%	1.0	95	57.94%	0	
5	0.75 to <2.50	—	—	—	—	—	—	—	—	—	—	0	
6	2.50 to <10.00	5	—	—	5	8.60%	Less than 100 obligors	45.00%	1.0	9	165.04%	—	
7	10.00 to <100.00	40	—	—	40	27.71%	Less than 100 obligors	45.00%	1.0	96	235.17%	5	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	3,109,667	—	—	3,109,667	0.00%	Less than 100 obligors	45.00%	1.1	737	0.02%	6	
Bank													
1	0.00 to <0.15	1,257,451	—	—	1,257,451	0.05%	0.2	45.00%	1.4	236,563	18.81%	291	
2	0.15 to <0.25	15,394	—	—	15,394	0.19%	Less than 100 obligors	45.00%	2.8	7,207	46.81%	13	
3	0.25 to <0.5	33,981	—	—	33,981	0.29%	Less than 100 obligors	45.00%	1.1	17,067	50.22%	45	
4	0.5 to <0.75	62,245	—	—	62,245	0.61%	Less than 100 obligors	45.00%	1.0	36,264	58.25%	170	
5	0.75 to <2.50	4,678	—	—	4,678	0.93%	Less than 100 obligors	45.00%	1.0	3,368	71.99%	19	
6	2.50 to <10.00	2,634	—	—	2,634	4.26%	Less than 100 obligors	45.00%	2.1	3,673	139.45%	50	
7	10.00 to <100.00	3,750	—	—	3,750	27.71%	Less than 100 obligors	45.00%	1.7	9,089	242.34%	467	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	1,380,137	—	—	1,380,137	0.17%	0.3	45.00%	1.4	313,234	22.69%	1,059	
Corporate (excluding small and medium sized entities and specialized lending)													
1	0.00 to <0.15	80,498	—	—	80,498	0.04%	0.3	45.00%	1.7	14,947	18.56%	15	
2	0.15 to <0.25	9,376	—	—	9,376	0.19%	Less than 100 obligors	45.00%	4.7	7,793	83.11%	8	
3	0.25 to <0.5	13,847	—	—	13,847	0.36%	Less than 100 obligors	45.00%	2.6	11,035	79.69%	22	
4	0.5 to <0.75	42	—	—	42	0.61%	Less than 100 obligors	45.00%	2.6	38	90.46%	—	
5	0.75 to <2.50	813	—	—	813	1.43%	Less than 100 obligors	45.00%	2.6	923	113.47%	5	
6	2.50 to <10.00	1,030	—	—	1,030	5.02%	Less than 100 obligors	45.00%	4.7	1,890	183.41%	23	
7	10.00 to <100.00	74,607	14,592	100.00%	89,200	27.71%	1.1	45.00%	2.3	244,250	273.82%	11,124	
8	100.00 (Default)	1,159	—	—	1,159	100.00%	Less than 100 obligors	45.00%	1.0	—	—	521	
9	Sub-total	181,377	14,592	100.00%	195,970	13.29%	1.6	45.00%	2.2	280,879	143.32%	11,721	

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)		4,671,182	14,592	100.00%	4,685,774	0.60%	2.0	45.00%	1.2	594,850	12.69%	12,787	-	-

<September 30, 2019>

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

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	—	—

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.

<September 30, 2020>

(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	737	737
2	Sovereign - AIRB	—	—
3	Bank - FIRB	313,234	313,234
4	Bank - AIRB	—	—
5	Corporate (excluding specialized lending) - FIRB	280,879	280,879
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	594,850	594,850

<September 30, 2019>

(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

(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, 2020)	3,249,992
2	Movement in risk levels	Asset size
3		Asset quality
4		Model updates
5		Methodology and policy
6		Acquisitions and disposals
7		Foreign exchange movements
8		Other
9	RWA as at end of reporting period (September 30, 2020)	3,395,617

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, 2020>

(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	13,311	3,791	50.00%	6,748	—	—	9,407	16,155	8,077	—
	≥ 2.5 years	44,803	13,038	70.00%	54,582	—	—	—	54,582	38,207	218
Good	< 2.5 years	32,592	3,165	70.00%	3,633	—	—	31,333	34,966	24,476	139
	≥ 2.5 years	67,637	52,137	90.00%	70,029	—	—	36,711	106,740	96,066	853
Satisfactory		22,501	65	115.00%	10,626	—	—	11,924	22,550	25,933	631
Weak		7,664	423	250.00%	—	—	—	7,981	7,981	19,953	638
Default		—	—	—	—	—	—	—	—	—	—
Total		188,510	72,621	—	145,619	—	—	97,357	242,976	212,715	2,482
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	Expected losses	
Exchange-traded equity exposures	443,492	—	300.00%						443,492	1,330,478	—
Private equity exposures	137,857	—	400.00%						137,857	551,430	—
Internal models method	—	—	—						—	—	—
Total	581,350	—	—						581,350	1,881,909	—
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%						—	—	—

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%	/				—	—	/					

(4) Counterparty Credit Risk

<September 30, 2020>

(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	129,143	428,646		1.4	871,995	535,649
2	Internal Model Method (for derivatives and SFTs)			3,413,184	1.4	4,785,184	1,161,606
3	Simple Approach for credit risk mitigation (for SFTs)					—	—
4	Comprehensive Approach for credit risk mitigation (for SFTs)					1,932,263	145,091
5	VaR for SFTs					—	—
6	Total						1,842,347

<September 30, 2019>

(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
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

<September 30, 2020>

(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	2,993,820	1,084,157
2	(i) VaR component (including the 3×multiplier)		642,044
3	(ii) Stressed VaR component (including the 3×multiplier)		442,112
4	All portfolios subject to the Standardized CVA capital charge	871,995	293,430
5	TOTAL SUBJECT TO THE CVA CAPITAL CHARGE	3,865,815	1,377,588

<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, 2020>

(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	61	—	31,226	—	—	—	—	—	31,288
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	—	—	9,801	165	—	20	—	—	9,987
11	Corporate	—	—	—	—	—	5,497	—	—	5,497
12	Small and medium sized entities and retail	—	—	—	—	—	—	—	—	—
13	Other	—	—	—	—	—	—	—	—	—
14	Total	61	—	41,027	165	—	5,517	—	—	46,773

<September 30, 2019>

(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	—	—	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	—	—	138,815

<September 30, 2020>

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

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	1,082,538	0.02%	0.1	44.21%	0.5	34,619	3.19%
2	0.15 to <0.25	5,911	0.19%	Less than 100 obligors	45.00%	1.0	1,782	30.15%
3	0.25 to <0.5	27,931	0.29%	Less than 100 obligors	45.00%	0.8	10,282	36.81%
4	0.5 to <0.75	3,505	0.61%	Less than 100 obligors	45.00%	0.0	1,795	51.22%
5	0.75 to <2.50	41,507	1.89%	Less than 100 obligors	45.00%	0.9	38,978	93.90%
6	2.50 to <10.00	-	-	-	-	-	-	-
7	10.00 to <100.00	1,513	27.71%	Less than 100 obligors	45.00%	0.0	3,428	226.49%
8	100.00 (Default)	-	-	-	-	-	-	-
9	Sub-total	1,162,907	0.13%	0.1	44.26%	0.5	90,888	7.81%
Bank								
1	0.00 to <0.15	2,281,784	0.05%	0.3	35.94%	0.9	289,657	12.69%
2	0.15 to <0.25	152,441	0.19%	Less than 100 obligors	40.87%	1.0	47,765	31.33%
3	0.25 to <0.5	153,685	0.35%	0.1	17.31%	1.8	27,159	17.67%
4	0.5 to <0.75	188,990	0.61%	Less than 100 obligors	13.33%	1.4	45,915	24.29%
5	0.75 to <2.50	102,506	1.67%	Less than 100 obligors	10.73%	1.1	19,197	18.72%
6	2.50 to <10.00	168,297	4.79%	Less than 100 obligors	9.65%	2.0	50,795	30.18%
7	10.00 to <100.00	3,799	27.71%	Less than 100 obligors	45.00%	0.9	8,916	234.68%
8	100.00 (Default)	370	100.00%	Less than 100 obligors	45.00%	1.0	0	0.00%
9	Sub-total	3,051,876	0.47%	0.8	31.56%	1.0	489,407	16.03%
Corporate								
1	0.00 to <0.15	2,103,443	0.06%	5.3	40.66%	1.2	304,944	14.49%
2	0.15 to <0.25	213,704	0.19%	0.5	44.99%	1.0	75,460	35.31%
3	0.25 to <0.5	310,309	0.33%	0.4	42.41%	1.0	147,087	47.40%
4	0.5 to <0.75	99,530	0.61%	0.2	34.90%	1.0	59,373	59.65%
5	0.75 to <2.50	232,284	1.41%	0.3	35.78%	1.2	181,467	78.12%
6	2.50 to <10.00	206,146	6.02%	0.3	34.91%	0.9	238,824	115.85%
7	10.00 to <100.00	148,795	27.71%	1.8	27.98%	0.8	241,086	162.02%
8	100.00 (Default)	13,671	100.00%	Less than 100 obligors	45.00%	1.0	0	0.00%
9	Sub-total	3,327,885	2.22%	9.2	39.68%	1.1	1,248,245	37.50%
Total (sum of portfolios)		7,542,669	1.19%	10.2	37.10%	1.0	1,828,541	24.24%

<September 30, 2019>

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

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%

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.

<September 30, 2020>

(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	-	1,131,955	-	1,793,579	1,557,355	4,521,079
2	Cash - other currencies	-	2,393,081	-	1,223,463	31,297,078	27,794,203
3	Domestic sovereign debt	88,890	162,336	505,419	113,305	4,051,151	1,756,210
4	Other sovereign debt	247,337	232,464	7,546	174,196	22,048,386	19,360,332
5	Government agency debt	-	15,560	-	-	748,795	1,467,610
6	Corporate bonds	23,464	116,001	-	20,756	7,967,401	20,312,755
7	Equity securities	4,989	313,609	2,707	424,539	3,752,267	3,966,208
8	Other collateral	2,016	7,062	-	24	44,610	35,024
9	Total	366,699	4,372,072	515,672	3,749,865	71,467,047	79,213,423

<September 30, 2019>

(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

<September 30, 2020>

(Unit: JPY million)

CCR6: CREDIT DERIVATIVES EXPOSURES			
Item		a	b
		Protection bought	Protection sold
	Notional		
1	Single-name credit default swaps	7,157,462	7,366,192
2	Index credit default swaps	8,508,078	9,076,180
3	Total return swaps	1,318,601	383,946
4	Credit options	6,197	6,197
5	Other credit derivatives	—	—
6	Total notional	16,990,339	16,832,515
	Fair values		
7	Positive fair value (asset)	66,067	170,352
8	Negative fair value (liability)	(177,256)	(56,558)

<September 30, 2019>

(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)

(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, 2020)	1,183,492	
2	Movement in risk levels	Asset size	48,514
3		Credit quality of counterparties	(51,402)
4		Model updates (IMM only)	—
5		Methodology and policy (IMM only)	—
6		Acquisitions and disposals	—
7		Foreign exchange movements	(18,998)
8		Other	—
9	RWA as at end of reporting period (September 30, 2020)	1,161,606	

<September 30, 2020>

(Unit: JPY million)

CCR8: EXPOSURES TO CENTRAL COUNTERPARTIES			
Item		a	b
		EAD (post-CRM) to CCP	RWA
1	Exposures to QCCPs (total)		184,512
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	5,965,228	119,304
3	(i) OTC derivatives	5,137,155	102,743
4	(ii) Exchange-traded derivatives	485,979	9,719
5	(iii) Securities financing transactions	342,093	6,841
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	
8	Non-segregated initial margin	501,270	10,025
9	Pre-funded default fund contributions	192,443	55,182
10	Unfunded default fund contributions	—	—
11	Exposures to non-QCCPs (total)		154,990
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	103,440	85,690
13	(i) OTC derivatives	46,612	46,612
14	(ii) Exchange-traded derivatives	34,473	34,473
15	(iii) Securities financing transactions	22,355	4,604
16	(iv) Netting sets where cross-product netting has been approved	—	—
17	Segregated initial margin	—	
18	Non-segregated initial margin	50,066	50,046
19	Pre-funded default fund contributions	1,540	19,253
20	Unfunded default fund contributions	—	—

<September 30, 2019>

(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	—	—

(5) Securitization

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

<September 30, 2020>

(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	—	—	—	13,410	—	13,410	42,467	—	42,467
2	Residential mortgage	—	—	—	13,410	—	13,410	37,229	—	37,229
3	Credit card	—	—	—	—	—	—	—	—	—
4	Other retail exposures	—	—	—	—	—	—	5,184	—	5,184
5	re-securitization	—	—	—	—	—	—	53	—	53
6	Wholesale (total) - of which	—	—	—	—	—	—	21,361	37	21,398
7	Loans to corporates	—	—	—	—	—	—	18,321	—	18,321
8	Commercial mortgage	—	—	—	—	—	—	1,267	37	1,304
9	Lease and receivables	—	—	—	—	—	—	1,167	—	1,167
10	Other wholesale	—	—	—	—	—	—	605	—	605
11	re-securitization	—	—	—	—	—	—	—	—	—

<September 30, 2019>

(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	—	—	—	—	—	—	—	—	—

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, 2020	September 30, 2019
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	700,344	1,091,716
9	Total	700,344	1,091,716

(Unit: Million JPY)

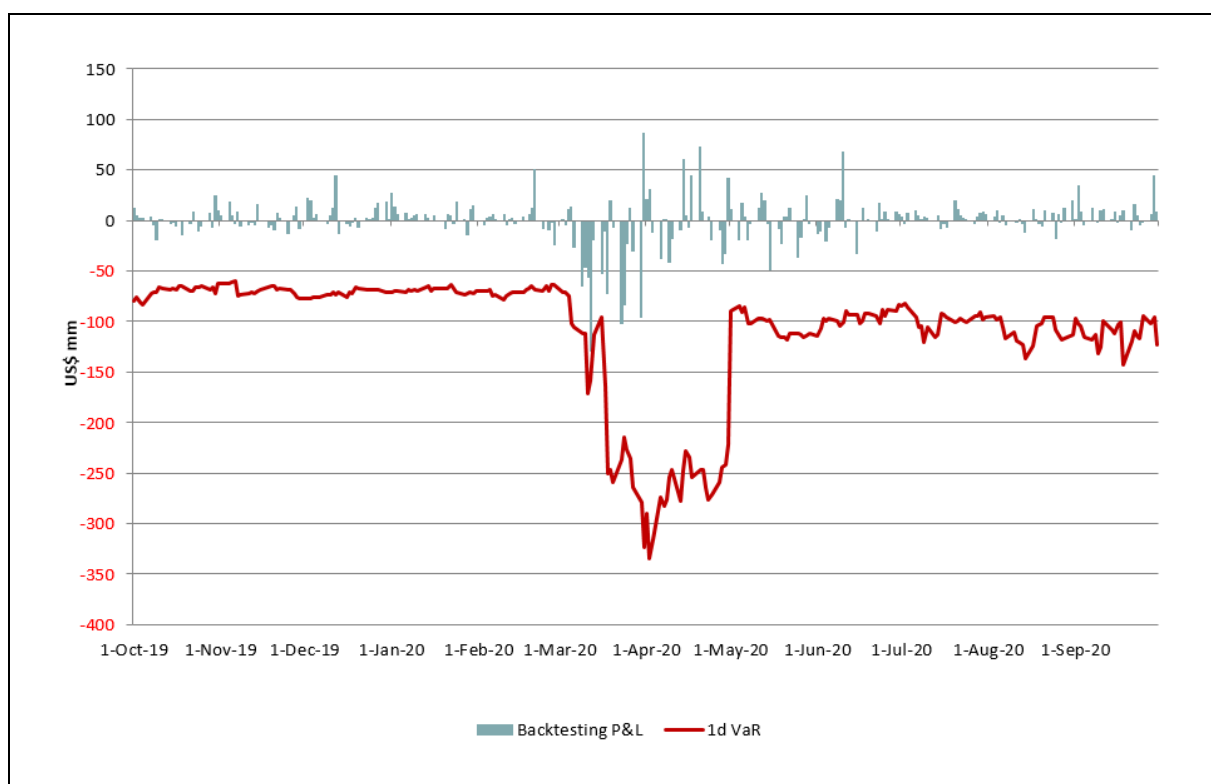
MR2: RWA flow statements of market risk exposures under an IMA								
Item		a	b	c	d	e	f	
		VaR	Stressed VaR	IRC	CRM	Other	Total RWA	
1a	RWA at end of previous quarter end (June 30, 2020)	1,830,712	1,284,629	1,768,997	109,161		4,993,500	
1b	Adjustment to RWA at previous quarter end (1a divided by 1c)	1.38	1.67	1.08	1.00		1.26	
1c	Spot RWA as at previous quarter end	1,322,777	765,331	1,634,223	109,161		3,831,492	
2	Movement in risk levels	Movement in risk levels	1,344,791	361,725	(338,073)	14,933		1,383,377
3		Model updates/changes	(904,918)	(132,258)	—	—		(1,037,176)
4		Methodology and policy	—	—	—	—		—
5		Acquisitions and disposals	—	—	—	—		—
6		Foreign exchange movements	(34,532)	(19,489)	(25,393)	(2,431)		(81,847)
7		Other	—	—	—	—		—
8a		Spot RWA at end of reporting period (September 30, 2019)	1,728,117	975,309	1,270,755	121,664		4,095,846
8b	Adjustment to RWA at end of reporting period (8c divided by 8a)	0.82	0.85	1.06	1.00		0.92	
8c	RWA at end of reporting period	1,433,585	838,023	1,359,105	121,664		3,752,378	

(Unit: JPY million)

MR3: IMA VALUES FOR TRADING PORTFOLIOS			
Item		September 30, 2020	September 30, 2019
VaR (10 day 99%)			
1	Maximum value	120,049	24,817
2	Average value	45,817	21,454
3	Minimum value	15,717	14,009
4	Period end	46,083	22,345
Stressed VaR (10 day 99%)			
5	Maximum value	66,824	55,682
6	Average value	29,395	36,359
7	Minimum value	17,911	22,740
8	Period end	26,008	44,736
Incremental Risk Charge (99.9%)			
9	Maximum value	233,100	125,401
10	Average value	136,107	107,355
11	Minimum value	108,728	102,815
12	Period end	108,728	112,005
Comprehensive Risk capital charge (99.9%)			
13	Maximum value	10,068	5,960
14	Average value	8,720	5,162
15	Minimum value	7,182	4,328
16	Period end	9,733	5,272
17	Floor (standardized measurement method)	9,733	5,272

MR4: Comparison of VaR estimates with gains/losses

There is no back-testing exception for the twelve months ended September 30, 2020.



(7) Interest Rate Risk in Non-trading Book

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

As the Δ EVE (Economic Value of Equity) estimated for a parallel shift scenario defined in the relevant disclosure rule, as of end of September 2020, 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 (Δ NII)

Given the assets and liabilities composition of Nomura Group as described above, the Δ 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
Hong Kong SAR	1.00%	60,395		
Luxembourg	0.25%	176,574		
Sum		236,970		
Total		5,661,071	0.01%	1,683,412

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 28-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 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	JP376260AL69
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. Second Series of Unsecured Perpetual Subordinated Bonds with Optional Redemption Clause and Write-down Clause
8	Amounts recognized in regulatory capital (4)	
	For consolidated regulatory capital ratio	JPY 150,000 million
9	Aggregate nominal amount (5)	JPY 150,000 million
10	Accounting classification (6)	Debt
	On consolidated basis	Debt
11	Issue Date (7)	18-Jun-20
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:18-Jul-25 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 July 18, 2025 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)	18-Jul or 18-Jan from and including 18-Jul-25
	Coupons / Dividends	
17	Type of coupon rate / dividend rate (11)	Fixed to Floating
18	Coupon rate or dividend rate (12)	From 19-Jun-20 to 18-Jul-25: 1.80% per annum From 18-Jul-25 6-month JPY LIBOR plus 1.84 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

4. 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 7,900 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

5. 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 11,340 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

6. 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 1,200 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

7. 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 10,000 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

8. Minority Interest

Regulatory capital instruments (minority interest)

CCA: Main features of regulatory capital instruments		
1	Issuer	Nomura Orient International Securities Co., Ltd., Sugimura Warehouse Co., Ltd. and others
2	Unique identifier	Not applicable
3	Governing law(s) of the instrument	Law of the People's Republic of China, Japanese Law and others
3a	Means governed by foreign law (other TLAC-eligible instruments only) (1)	
	Regulatory treatment (2)	
4	Transitional Basel III rules	Additional Tier 1 Capital Tier 2 Capital
5	Post-transitional Basel III rules	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 3,234 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	
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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, 2020	June 30, 2020	September 30, 2019	
On-balance sheet exposures						
1		On-balance sheet items (excluding derivatives and SFTs, but including collateral)	22,936,246	23,324,973	26,004,367	
	1a	1	Total consolidated assets as per published financial statements	40,032,489	39,540,383	45,677,106
	1b	2	(The amount of assets of subsidiaries that are not included in the scope of the leverage ratio on a consolidated basis)	123,476	135,877	122,461
	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))	16,972,766	16,079,532	19,550,277
2	7		(Asset amounts deducted in determining Basel III Tier 1 capital)	169,979	163,353	156,926
3			Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	22,766,266	23,161,619	25,847,440
Derivative exposures						
4			Replacement cost associated with all derivatives transactions multiplied by 1.4	1,578,602	1,680,531	1,544,114
5			Add-on amounts for PFE associated with all derivatives transactions multiplied by 1.4	4,180,166	3,920,644	4,524,927
6			Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	1,591,879	1,621,423	1,487,511
7			(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	1,592,861	1,490,473	2,160,207
8			(Exempted CCP leg of client-cleared trade exposures)	/	/	/
9			Adjusted effective notional amount of written credit derivatives	17,050,725	16,705,801	15,506,872
10			(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	15,666,699	15,465,474	14,035,968
11	4		Total derivative exposures (sum of lines 4 to 10)	7,141,813	6,972,452	6,867,248
Securities financing transaction exposures						
12			Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	31,624,973	31,603,267	35,859,887
13			(Netted amounts of cash payables and cash receivables of gross SFT assets)	16,059,025	17,177,425	17,622,228
14			CCR exposure for SFT assets	1,155,218	1,243,899	1,628,151
15			Agent transaction exposures	/	/	/
16	5		Total securities financing transaction exposures (sum of lines 12 to 15)	16,721,166	15,669,742	19,865,811

(Unit: JPY million, %)

Leverage ratio common disclosure template Table 2	Leverage ratio common disclosure template Table 1	Items	September 30, 2020	June 30, 2020	September 30, 2019
Other off-balance sheet exposures					
17		Off-balance sheet exposure at gross notional amount	3,122,898	3,391,218	3,571,586
18		(Adjustments for conversion to credit equivalent amounts)	1,021,062	1,141,607	1,245,580
19	6	Off-balance sheet items (sum of lines 17 and 18)	2,101,835	2,249,611	2,326,005
Capital and total exposures					
20		Tier 1 capital	2,855,329	2,864,351	2,691,284
21	8	Total exposures (sum of lines 3, 11, 16 and 19)	48,731,083	48,053,426	54,906,506
22		Basel III leverage ratio	5.85%	5.96%	4.90%
Basel III leverage ratio (including the deposits with the Bank of Japan)					
		Total exposure	48,731,083	48,053,426	
		The deposits with the Bank of Japan	2,651,947	2,005,010	
		Total exposures (including the deposits with the Bank of Japan)	51,383,030	50,058,436	
		Basel III leverage ratio (including the deposits with the Bank of Japan)	5.55%	5.72%	

Note:

- As per the “Notice of the Establishment of Standards for Determining Whether the Adequacy of Leverage, the Supplementary Measure to the Adequacy of Equity Capital of a Final Designated Parent Company and its Subsidiary Corporations, etc. is Appropriate Compared to the Assets Held by the Final Designated Parent Company and its Subsidiary Corporations, etc., under Paragraph 1, Article 57-17 of the Financial Instruments and Exchange Act” (2019 FSA Regulatory Notice No. 13) Article 3 Paragraph 3, insurance subsidiaries are deconsolidated when calculating the Basel III leverage ratio.
- Basel III leverage ratio as of September 30, 2020 is higher than September 30, 2019 due to a decrease in total exposures as a result of the exclusion of deposits with the Bank of Japan, based on the amendment of Japanese Financial Services Agency (JFSA) Notification on June 30, 2020, and also due to a decrease in securities financing transaction 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 2021, 2nd Quarter)		Highest designated parent company's previous quarterly period (Fiscal year ended March 2021, 1st Quarter)	
		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
High quality liquid assets (1)					
1	Total high quality liquid assets	5,888,043		4,936,941	
Cash outflows (2)		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	508,210	61,984	473,523	62,069
3	Out of which, stable deposits	—	—	—	—
4	Out of which, less stable deposits	508,210	61,984	473,523	62,069
5	Cash outflows related to unsecured wholesale funding	1,627,406	1,443,713	1,719,520	1,532,840
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	1,165,639	981,946	1,197,502	1,010,823
8	Out of which, debt securities	461,767	461,767	522,018	522,018
9	Cash outflows related to secured funding, etc.	2,701,751		2,514,051	
10	Cash outflows related to the derivatives, funding programs, and credit and liquidity facilities	2,130,152	1,784,425	2,166,947	1,899,725
11	Out of which, cash outflows related to the derivative transaction, etc.	1,662,819	1,662,819	1,780,831	1,780,831
12	Out of which, cash outflows related to funding programs	—	—	—	—
13	Out of which, cash outflows related to credit and liquidity facilities	467,333	121,606	386,116	118,894
14	Cash outflows based on obligations to provide funds, etc.	3,473,426	914,888	3,901,970	999,431
15	Cash outflows related to contingencies	406,970	186,239	392,970	179,465
16	Total cash outflows	7,092,999		7,187,581	
Cash inflows (3)		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.	27,544,297	2,015,713	28,349,472	1,966,064
18	Cash inflows related to collection of loans, etc.	1,059,813	979,739	1,134,204	1,058,168
19	Other cash inflows	4,045,601	1,713,062	4,441,321	1,844,463
20	Total cash inflows	32,649,710	4,708,513	33,924,997	4,868,695
Consolidated liquidity coverage ratio (4)					
21	Total high quality liquid assets allowed to be included	5,888,043		4,936,941	
22	Net cash outflows	2,384,486		2,348,784	
23	Consolidated liquidity coverage ratio	248.4%		216.0%	
24	Number of data used to calculate averages	61		61	

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, 2021, the daily average of Nomura Group's total high quality liquid assets increased by 951,102 million yen to 5,888,043 million yen compared with the first quarter, cash outflows related to secured funding, etc. increased by 187,700 million yen to 2,701,751 million yen compared with the first quarter, cash outflows related to the derivatives, funding programs, and credit and liquidity facilities decreased by 115,300 million yen to 1,784,425 million yen compared with the first quarter, other cash inflows decreased by 131,401 million yen to 1,713,062 million yen compared with the first quarter, and total net cash outflows increased by 35,702 million yen to 2,384,486 million yen compared with the first quarter.

As a result, for the second quarter of the year ended March 31, 2021, the daily average of the consolidated liquidity coverage ratio was at 248.4%.

The main factors causing fluctuation in Nomura Group's consolidated liquidity coverage ratio are changes in trading inventory holdings and related secured financing transactions. In addition, derivatives transactions also contribute to LCR fluctuation.

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, 2021, 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.

