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Reporting Summary

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Statistics						
For all statistical analyses, confirm that the following items are present in the figure legend, table legend, main text, or Methods section.						
n/a						
	The exact sample size (n) for each experimental group/condition, given as a discrete number and unit of measurement					
	A statement o	n whether measurements were taken from distinct samples or whether the same sample was measured repeatedly				
	The statistical test(s) used AND whether they are one- or two-sided Only common tests should be described solely by name; describe more complex techniques in the Methods section.					
	A description	of all covariates tested				
	A description	of any assumptions or corrections, such as tests of normality and adjustment for multiple comparisons				
		ion of the statistical parameters including central tendency (e.g. means) or other basic estimates (e.g. regression coefficient) (e.g. standard deviation) or associated estimates of uncertainty (e.g. confidence intervals)				
\boxtimes	For null hypothesis testing, the test statistic (e.g. <i>F</i> , <i>t</i> , <i>r</i>) with confidence intervals, effect sizes, degrees of freedom and <i>P</i> value noted <i>Give P values as exact values whenever suitable.</i>					
\boxtimes	For Bayesian analysis, information on the choice of priors and Markov chain Monte Carlo settings					
	For hierarchic	al and complex designs, identification of the appropriate level for tests and full reporting of outcomes				
	Estimates of e	ffect sizes (e.g. Cohen's d , Pearson's r), indicating how they were calculated				
		Our web collection on <u>statistics for biologists</u> contains articles on many of the points above.				
So	ftware and c	ode				
Poli	cy information abou	ut <u>availability of computer code</u>				
D	ata collection	No software specific to this study was used for data collection.				
D	ata analysis	TensorFlow and python libraries.				
	For manuscripts utilizing custom algorithms or software that are central to the research but not yet described in published literature, software must be made available to editors/reviewers. We strongly encourage code deposition in a community repository (e.g. GitHub). See the Nature Research guidelines for submitting code & software for further information.					
Da	ta					
All	manuscripts must i - Accession codes, uni - A list of figures that	ut <u>availability of data</u> nclude a <u>data availability statement</u> . This statement should provide the following information, where applicable: que identifiers, or web links for publicly available datasets have associated raw data restrictions on data availability				
The data supporting the findings of this study are available, with restrictions, from the UK Biobank.						
Fi	eld-speci	fic reporting				
Plea	se select the one b	elow that is the best fit for your research. If you are not sure, read the appropriate sections before making your selection.				
\boxtimes	Life sciences	Behavioural & social sciences Ecological, evolutionary & environmental sciences				

 $For a \ reference\ copy\ of\ the\ document\ with\ all\ sections,\ see\ \underline{nature.com/documents/nr-reporting-summary-flat.pdf}$

Life sciences study design

All studies must disclose on these points even when the disclosure is negative.					
Sample size	On the basis of our previous experience and of published literature, we know that deep learning requires on the order of tens of thousands or of hundreds of thousands of examples. Therefore, we included as much available data as possible.				
Data exclusions	usions We excluded any images that were of poor quality or that had missing data. These were pre-established exclusions.				
Replication	The model was developed by using the training dataset, and the hyper-parameters were tuned on the basis of the performance on the tuning dataset. The validation dataset was not accessed during model development, and the reported performance is based on the validation dataset.				
Randomization	Samples were randomly allocated to the training, tuning and validation datasets after stratifying for age and gender.				
Blinding	This is a retrospective study. Splits for validation were random and automatically generated. No blinding was necessary.				

Reporting for specific materials, systems and methods

We require information from authors about some types of materials, experimental systems and methods used in many studies. Here, indicate whether each material, system or method listed is relevant to your study. If you are not sure if a list item applies to your research, read the appropriate section before selecting a response.

Materials & experimental systems		Methods	
n/a	Involved in the study	n/a	Involved in the study
\boxtimes	Antibodies	\boxtimes	ChIP-seq
\boxtimes	Eukaryotic cell lines	\boxtimes	Flow cytometry
\boxtimes	Palaeontology	\boxtimes	MRI-based neuroimaging
\boxtimes	Animals and other organisms		
	Human research participants		
\boxtimes	Clinical data		

Human research participants

Policy information about studies involving human research participants

Population characteristics Retinal fundus images were obtained from the general adult population in the UK.

Recruitment Participants were recruited at 22 recruitment centers in the UK. A wide range of backgrounds are represented.

Ethics oversight The North West Multi-Centre Research Ethics Committee

Note that full information on the approval of the study protocol must also be provided in the manuscript.