

## Basel III Disclosure Data

### Sumitomo Mitsui Trust Bank, Limited

This section outlines and discloses matters to be stated in explanatory documents relating to the first half of fiscal year, separately stipulated by the Commissioner of the Financial Services Agency (Notification No.7 of Financial Services Agency, 2014) with regard to the status of capital adequacy, as set forth in Article 19-2, Paragraph 1, Item 5-(d) of the Ordinance for Enforcement of the Banking Act (Ministry of Finance Ordinance No.10, 1982), as well as separately stipulated by the Commissioner of the Financial Services Agency (Notification No.7 of Financial Services Agency, 2015) with regard to the status of management soundness relating to liquidity, as set forth in Article 19-2, Paragraph 1, Item 5-(e) of the Ordinance for Enforcement of the Banking Act.

#### [Quantitative Disclosure Data: SuMi TRUST Bank]

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## Quantitative Disclosure Data:

## Sumitomo Mitsui Trust Bank, Limited

## KM1: Key Metrics

Consolidated

| KM1<br>Basel III<br>Template<br>No.              |   | Millions of Yen, %    |                  |                   |                      |                       |
|--|---|-----------------------|------------------|-------------------|----------------------|-----------------------|
|  |   | a                     | b                | c                 | d                    | e                     |
|  |   | September<br>30, 2021 | June<br>30, 2021 | March<br>31, 2021 | December<br>31, 2020 | September<br>30, 2020 |
| Available capital (amounts)                      |   |                       |                  |                   |                      |                       |
| 1  | Common Equity Tier 1 (CET1)                     | ¥ 2,153,079           | ¥ 2,119,624      | ¥ 2,108,049       | ¥ 2,096,852          | ¥ 2,103,605           |
| 2  | Tier 1  | 2,434,644             | 2,400,860        | 2,389,620         | 2,378,183            | 2,454,860             |
| 3  | Total capital                                   | 2,871,228             | 2,845,768        | 2,843,843         | 2,909,938            | 3,001,120             |
| Risk-weighted assets (amounts)                   |   |                       |                  |                   |                      |                       |
| 4  | Total risk-weighted assets (RWA)                | 19,147,719            | 19,509,687       | 19,794,125        | 19,780,068           | 19,281,057            |
| Risk-based capital ratios as a percentage of RWA |   |                       |                  |                   |                      |                       |
| 5  | Common Equity Tier 1 ratio                      | 11.24%                | 10.86%           | 10.64%            | 10.60%               | 10.91%                |
| 6  | Tier 1 ratio                                    | 12.71%                | 12.30%           | 12.07%            | 12.02%               | 12.73%                |
| 7  | Total capital ratio                             | 14.99%                | 14.58%           | 14.36%            | 14.71%               | 15.56%                |
| Basel III leverage ratio                         |   |                       |                  |                   |                      |                       |
| 13   | Total Basel III leverage ratio exposure measure | 48,720,059            | 48,757,446       | 49,247,112        | 49,211,486           | 47,662,176            |
| 14   | Basel III leverage ratio                        | 4.99%                 | 4.92%            | 4.85%             | 4.83%                | 5.15%                 |

| KM1  |  | Millions of Yen, %           |                              |                              |                              |                              |
|--|--|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| Basel III Template No.                       |  | Fiscal Year 2021 2nd Quarter | Fiscal Year 2021 1st Quarter | Fiscal Year 2020 4th Quarter | Fiscal Year 2020 3rd Quarter | Fiscal Year 2020 2nd Quarter |
| Consolidated Liquidity Coverage Ratio (LCR)  |  |                              |                              |                              |                              |                              |
| 15   | Total HQLA allowed to be included in the calculation | ¥ 18,094,605                 | ¥ 17,569,667                 | ¥ 17,325,947                 | ¥ 17,490,643                 | ¥ 17,302,937                 |
| 16   | Net cash outflows                                    | 10,242,079                   | 10,328,749                   | 11,351,363                   | 10,398,870                   | 11,382,827                   |
| 17   | Consolidated LCR                                     | 176.6%                       | 170.1%                       | 152.6%                       | 168.1%                       | 152.0%                       |
| Consolidated Net Stable Funding Ratio (NSFR) |  |                              |                              |                              |                              |                              |
| 18   | Total available stable funding                       | 35,769,056                   |                              |                              |                              |                              |
| 19   | Total required stable funding                        | 29,740,751                   |                              |                              |                              |                              |
| 20   | Consolidated NSFR                                    | 120.2%                       |                              |                              |                              |                              |

Note: Some items of the revised LCRs that should be calculated using daily data are calculated using month-end data instead in the above figures.

## Capital Adequacy Ratio

Consolidated

We calculate the BIS capital adequacy ratio on both a consolidated and non-consolidated basis in line with provisions of Article 14-2 of the Banking Act and on the basis of calculation formula prescribed under the criteria for judging whether a bank's capital adequacy ratio is appropriate in light of assets held (the Financial Services Agency 2006 Notification No. 19, hereinafter referred to as the "FSA Capital Adequacy Notification").

As of the end of September 2021, we used the Advanced Internal Ratings-Based (IRB) Approach for the calculation of credit risk-weighted assets, the Advanced Measurement Approach for the calculation of operational risk, and market risk regulations.

## Scope of Consolidation

Consolidated

(1) There is no difference between companies belonging to the group of companies subject to the consolidated BIS capital adequacy ratio as prescribed by the FSA Capital Adequacy Notification, Article 3 (hereinafter referred to as the "SuMi TRUST Bank Group") and the companies included in the scope of accounting consolidation.

(2) The number of consolidated subsidiaries that belong to the SuMi TRUST Bank Group is 39. The principal companies are the following.

| Name  | Principal Business Operations  |
|---|--|
| Sumitomo Mitsui Trust Loan & Finance Co., Ltd.    | Money Lending Business   |
| Sumitomo Mitsui Trust Panasonic Finance Co., Ltd. | General Leasing, Installment Purchase Services, Credit Card Business |
| Sumitomo Mitsui Trust Realty Co., Ltd.            | Real Estate Brokerage Business                                       |
| Sumitomo Mitsui Trust Guarantee Co., Ltd.         | Loan Guarantee Business  |
| Sumitomo Mitsui Trust Club Co., Ltd.              | Credit Card Business   |
| Sumitomo Mitsui Trust Bank (U.S.A.) Limited       | Banking, Trust Business  |

(3) There is no affiliated company that undertakes financial services subject to the FSA Capital Adequacy Notification, Article 9.

(4) There are no particular restrictions on the transfer of funds and capital within the SuMi TRUST Bank Group.

(5) Of the subsidiaries which are banking, financial and insurance entities that are outside the scope of regulatory consolidation, none failed to meet the regulatory required capital.

## Composition of Capital (Consolidated BIS capital adequacy ratio)

Consolidated

## CC1:Composition of Capital

| CC1<br>As of September 30                              | Basel III<br>Template No. | Items  | Millions of Yen, % |             |  |
|--|---------------------------|--|--------------------|-------------|--|
|  |                           |  | a                  | b           | c  |
|  |                           |  | 2021               | 2020        | Reference Numbers<br>to Reconciliation with<br>the Balance Sheet |
| Common Equity Tier 1 Capital: Instruments and Reserves |                           |  |                    |             |  |
| 1a+2-1c-26   |                           | Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings   | ¥ 2,061,370        | ¥ 1,972,406 |  |
| 1a   |                           | of Which: Capital Stock and Capital Surplus  | 684,890            | 684,890     |  |
| 2  |                           | of Which: Retained Earnings  | 1,406,488          | 1,315,648   |  |
| 1c   |                           | of Which: Treasury Stock (Deduction)   | —                  | —           |  |
| 26   |                           | of Which: Earnings to be Distributed (Deduction)   | 30,007             | 28,132      |  |
|  |                           | of Which: Others   | —                  | —           |  |
| 1b   |                           | Subscription Rights to Common Shares   | —                  | —           |  |
| 3  |                           | Accumulated Other Comprehensive Income   | 284,337            | 229,860     | (a)  |
| 5  |                           | Common Share Capital Issued by Subsidiaries and Held by Third Parties<br>(Amount Allowed in Group Common Equity Tier 1)  | —                  | —           |  |
| 6  |                           | Common Equity Tier 1 Capital: Instruments and Reserves (A)   | 2,345,708          | 2,202,267   |  |
| Common Equity Tier 1 Capital: Regulatory Adjustments   |                           |  |                    |             |  |
| 8+9  |                           | Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)   | 67,993             | 77,442      |  |
| 8  |                           | of Which: Goodwill (Including Those Equivalent)  | 14,678             | 21,017      |  |
| 9  |                           | of Which: Other Intangible Assets  | 53,315             | 56,424      |  |
| 10   |                           | Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary<br>Differences (Net of Related Deferred Tax Liabilities)  | 499                | 168         |  |
| 11   |                           | Deferred Gains or Losses on Derivatives under Hedge Accounting   | (46,874)           | (48,401)    |  |
| 12   |                           | Shortfall of Eligible Provisions to Expected Losses  | —                  | —           |  |
| 13   |                           | Securitisation Gain on Sale  | 1,466              | 1,060       |  |
| 14   |                           | Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities  | 3,010              | —           |  |
| 15   |                           | Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits)<br>(Net of Related Deferred Tax Liabilities)  | 166,533            | 68,391      |  |
| 16   |                           | Investments in Own Shares (Excluding Those Reported in the Net Assets Section)   | —                  | —           |  |
| 17   |                           | Reciprocal Cross-Holdings in Common Equity   | —                  | —           |  |
| 18   |                           | Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the<br>Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does Not Own<br>More than 10% of the Issued Share Capital (Amount above 10% Threshold) | —                  | —           |  |
| 19+20+21   |                           | Amount above the 10% Threshold on the Specified Items  | —                  | —           |  |
| 19   |                           | of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities<br>That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions  | —                  | —           |  |
| 20   |                           | of Which: Mortgage Servicing Rights  | —                  | —           |  |
| 21   |                           | of Which: Deferred Tax Assets Arising from Temporary Differences<br>(Net of Related Deferred Tax Liabilities)  | —                  | —           |  |
| 22   |                           | Amount Exceeding the 15% Threshold on the Specified Items  | —                  | —           |  |
| 23   |                           | of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities<br>That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions  | —                  | —           |  |
| 24   |                           | of Which: Mortgage Servicing Rights  | —                  | —           |  |
| 25   |                           | of Which: Deferred Tax Assets Arising from Temporary Differences<br>(Net of Related Deferred Tax Liabilities)  | —                  | —           |  |
| 27   |                           | Regulatory Adjustments Applied to Common Equity Tier 1 Due to Insufficient Additional Tier 1 and<br>Tier 2 to Cover Deductions   | —                  | —           |  |
| 28   |                           | Common Equity Tier 1 Capital: Regulatory Adjustments (B)   | 192,628            | 98,661      |  |
| Common Equity Tier 1 Capital (CET1)                    |                           |  |                    |             |  |
| 29   |                           | Common Equity Tier 1 Capital (C) = (A)-(B)   | ¥ 2,153,079        | ¥ 2,103,605 |  |

| CC1   |   | Millions of Yen, % |           |  |
|---|---|--------------------|-----------|--|
| As of September 30                                |   | a                  | b         | c  |
| Basel III<br>Template No.                         | Items   | 2021               | 2020      | Reference Numbers<br>to Reconciliation with<br>the Balance Sheet |
| Additional Tier 1 Capital: Instruments            |   |                    |           |  |
| 30  | 31a Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which<br>Classified as Equity under Applicable Accounting Standards  | ¥ —                | ¥ —       |  |
|   | 31b Subscription Rights to Additional Tier 1 Instruments  | —                  | —         |  |
|   | 32 Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which<br>Classified as Liabilities under Applicable Accounting Standards  | 270,000            | 340,000   |  |
|   | Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles   | —                  | —         |  |
|   | 34–35 Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties<br>(Amount Allowed in Group Additional Tier 1)   | 11,574             | 11,255    |  |
| 33+35   | Eligible Tier 1 Capital Instruments Subject to Phase out from Additional Tier 1 Capital   | —                  | —         |  |
| 33  | of Which: Directly Issued and Issued by Special Purpose Vehicles  | —                  | —         |  |
| 35  | of Which: Issued by Subsidiaries  | —                  | —         |  |
| 36  | Additional Tier 1 Capital: Instruments (D)  | 281,574            | 351,255   |  |
| 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 Banking, Financial and Insurance Entities That are<br>Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank<br>Does not Own More than 10% of the Issued Common Share Capital of the Entity<br>(Amount above 10% Threshold) | —                  | —         |  |
| 40  | Significant Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance<br>Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions  | 10                 | —         |  |
| 42  | Regulatory Adjustments Applied to Additional Tier 1 Due to Insufficient Tier 2 to Cover Deductions  | —                  | —         |  |
| 43  | Additional Tier 1 Capital: Regulatory Adjustments (E)   | 10                 | —         |  |
| Additional Tier 1 Capital (AT1)                   |   |                    |           |  |
| 44  | Additional Tier 1 Capital (F) = (D) – (E)   | 281,564            | 351,255   |  |
| Tier 1 Capital (T1 = CET1 + AT1)                  |   |                    |           |  |
| 45  | Tier 1 Capital (G) = (C) + (F)  | 2,434,644          | 2,454,860 |  |
| Tier 2 Capital: Instruments and Provisions        |   |                    |           |  |
| 46  | Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as<br>Equity under Applicable Accounting Standards   | —                  | —         |  |
|   | Subscription Rights to Tier 2 Instruments   | —                  | —         |  |
|   | Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as<br>Liabilities under Applicable Accounting Standards  | 326,134            | 341,657   |  |
|   | Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles  | —                  | —         |  |
| 48–49   | Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties<br>(Amount Allowed in Group Tier 2)   | 2,106              | 2,013     |  |
| 47+49   | Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2 Capital  | 85,790             | 170,648   |  |
| 47  | of Which: Directly Issued and Issued by Special Purpose Vehicles  | 85,790             | 170,648   |  |
| 49  | of Which: Issued by Subsidiaries  | —                  | —         |  |
| 50  | Provisions Allowed in Group Tier 2  | 24,091             | 33,480    |  |
| 50a   | of Which: General Allowance for Credit Losses   | 3,310              | 3,031     |  |
| 50b   | of Which: Excess Amount of Eligible Provisions to Expected Losses   | 20,781             | 30,448    |  |
| 51  | Tier 2 Capital: Instruments and Provisions (H) ¥  | 438,123            | ¥ 547,799 |  |

| CC1   |  | Millions of Yen, % |            |  |
|---|--|--------------------|------------|--|
| As of September 30  |  | a                  | b          | c  |
| Basel III<br>Template No.   | Items  | 2021               | 2020       | Reference Numbers<br>to Reconciliation with<br>the Balance Sheet |
| Tier 2 Capital: Regulatory Adjustments                            |  |                    |            |  |
| 52  | Investments in Own Tier 2 Instruments  | ¥ —                | ¥ —        |  |
| 53  | Reciprocal Cross-Holdings in Tier 2 Instruments and Other TLAC Liabilities   | —                  | —          |  |
| 54  | Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold) | —                  | —          |  |
| 55  | Significant Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions  | 1,540              | 1,540      |  |
| 57  | Tier 2 Capital: Regulatory Adjustments (I)   | 1,540              | 1,540      |  |
| Tier 2 Capital (T2)   |  |                    |            |  |
| 58  | Tier 2 Capital (J) = (H) - (I)   | 436,583            | 546,259    |  |
| Total Capital (TC = T1 + T2)                                      |  |                    |            |  |
| 59  | Total Capital (K) = (G) + (J)  | 2,871,228          | 3,001,120  |  |
| Total Risk Weighted Assets  |  |                    |            |  |
| 60  | Total Risk Weighted Assets (L)   | 19,147,719         | 19,281,057 |  |
| Capital Ratios (Consolidated)                                     |  |                    |            |  |
| 61  | Common Equity Tier 1 Capital Ratio (C)/(L)   | 11.24%             | 10.91%     |  |
| 62  | Tier 1 Capital Ratio (G)/(L)   | 12.71%             | 12.73%     |  |
| 63  | Total Capital Ratio (K)/(L)  | 14.99%             | 15.56%     |  |
| Regulatory Adjustments (before Risk Weighting)                    |  |                    |            |  |
| 72  | Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital (Amount below the Threshold for Deduction)   | 108,959            | 113,457    |  |
| 73  | Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)   | 124,538            | 106,380    |  |
| 74  | Mortgage Servicing Rights (Amount below the Thresholds for Deduction)  | —                  | —          |  |
| 75  | Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)   | 24,997             | 16,679     |  |
| Provisions Included in Tier 2 Capital: Instruments and Provisions |  |                    |            |  |
| 76  | Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Standardised Approach (Prior to Applicable of Cap)  | 3,310              | 3,031      |  |
| 77  | Cap on Inclusion of Provisions in Tier 2 under Standardised Approach   | 8,338              | 8,412      |  |
| 78  | Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Applicable of Cap)  | 20,781             | 30,448     |  |
| 79  | Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach   | 91,880             | 94,131     |  |
| Capital Instruments Subject to Phase out Arrangements             |  |                    |            |  |
| 82  | Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements   | 38,900             | 77,800     |  |
| 83  | Amount Excluded from Additional Tier 1 Due to Cap (Excess over Cap after Redemptions and Maturities)   | —                  | —          |  |
| 84  | Current Cap on Tier 2 Instruments Subject to Phase out Arrangements  | 85,790             | 171,581    |  |
| 85  | Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)  | ¥ 54,116           | ¥ —        |  |

Note: SuMi TRUST Bank received a certain procedure by KPMG AZSA LLC of the calculation of the consolidated BIS capital adequacy ratio in line with "Practical Guidance on Agreed-Upon Procedures Engagement for Capital Adequacy Ratio and Leverage Ratio Calculation" (Practical Guidance 4465 for Specialized Business of the Japanese Institute of Certified Public Accountants, August 27, 2019).

The certain procedure is not part of the audit of the consolidated financial statements or the audit of the internal control over the financial reporting but was conducted by the external auditor on the agreed-upon scope and under agreed-upon examination procedures, and is a report of the results presented to us. It thus does not represent an opinion or conclusion by the external auditor regarding the consolidated BIS capital adequacy ratio itself or parts of internal control over the procedure to calculate the ratio.

## Main Features and Further Information of Regulatory Capital Instruments

Consolidated

Main Features and Further Information of Regulatory Capital Instruments are available on our website (<https://www.smth.jp/english/investors/report/basel>).

## Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements

Consolidated

As of September 30, 2021

## CC2: Reconciliation of Regulatory Capital to Balance Sheet

| CC2   | Items        | a  | c  | d                       |
|---|--------------|--|--|-------------------------|
|   |              | Consolidated<br>Balance Sheet<br>(Millions of Yen) | Ref. No. of<br>Composition of<br>Capital | Ref. No.<br>of Appendix |
| (Assets)  |              |  |  |                         |
| Cash and Due from Banks                               | ¥ 18,839,319 |  |  |                         |
| Call Loans and Bills Bought                           | 6,000        |  |  |                         |
| Receivables under Resale Agreements                   | 156,180      |  |  |                         |
| Receivables under Securities Borrowing Transactions   | 684,652      |  |  |                         |
| Monetary Claims Bought                                | 762,179      |  |  |                         |
| Trading Assets  | 850,204      |  |  |                         |
| Money Held in Trust                                   | 1,344        |  |  |                         |
| Securities  | 6,932,281    |  |  | 2-b, 6-a                |
| Loans and Bills Discounted                            | 30,569,851   |  |  | 6-b                     |
| Foreign Exchanges                                     | 32,246       |  |  |                         |
| Lease Receivables and Investment Assets               | 692,678      |  |  |                         |
| Other Assets  | 2,552,799    |  |  | 6-c                     |
| Tangible Fixed Assets                                 | 232,352      |  |  |                         |
| Intangible Fixed Assets                               | 91,663       |  |  | 2-a                     |
| Assets for Retirement Benefits                        | 240,050      |  |  | 3                       |
| Deferred Tax Assets                                   | 28,408       |  |  | 4-a                     |
| Customers' Liabilities for Acceptances and Guarantees | 513,140      |  |  |                         |
| Allowance for Loan Losses                             | (117,647)    |  |  |                         |
| Total Assets  | ¥ 63,067,706 |  |  |                         |

| CC2  | Items        | a  | c  | d                       |
|--|--------------|--|--|-------------------------|
|  |              | Consolidated<br>Balance Sheet<br>(Millions of Yen) | Ref. No. of<br>Composition of<br>Capital | Ref. No.<br>of Appendix |
| (Liabilities)  |              |  |  |                         |
| Deposits   | ¥ 33,100,995 |  |  |                         |
| Negotiable Certificates of Deposit                     | 8,260,000    |  |  |                         |
| Call Money and Bills Sold                              | 56,924       |  |  |                         |
| Payables under Repurchase Agreements                   | 1,520,979    |  |  |                         |
| Trading Liabilities                                    | 762,783      |  |  |                         |
| Borrowed Money   | 6,667,246    |  |  | 8                       |
| Foreign Exchanges                                      | 1,226        |  |  |                         |
| Short-term Bonds Payable                               | 2,486,962    |  |  |                         |
| Bonds Payable  | 1,252,748    |  |  |                         |
| Borrowed Money from Trust Account                      | 4,173,870    |  |  |                         |
| Other Liabilities                                      | 1,719,362    |  |  | 6-d                     |
| Provision for Bonuses                                  | 10,561       |  |  |                         |
| Provision for Directors' Bonuses                       | —            |  |  |                         |
| Provision for Stocks Payment                           | 457          |  |  |                         |
| Liabilities for Retirement Benefits                    | 11,821       |  |  |                         |
| Provision for Reward Points Program                    | 19,535       |  |  |                         |
| Provision for Reimbursement of Deposits                | 3,825        |  |  |                         |
| Provision for Contingent Losses                        | 1,597        |  |  |                         |
| Deferred Tax Liabilities                               | 97,780       |  |  | 4-b                     |
| Deferred Tax Liabilities for Land Revaluation          | 2,388        |  |  | 4-c                     |
| Acceptances and Guarantees                             | 513,140      |  |  |                         |
| Total Liabilities                                      | 60,664,211   |  |  |                         |
| (Net Assets)   |              |  |  |                         |
| Capital Stock  | 342,037      |  |  | 1-a                     |
| Capital Surplus  | 342,853      |  |  | 1-b                     |
| Retained Earnings                                      | 1,406,488    |  |  | 1-c                     |
| Total Shareholders' Equity                             | 2,091,378    |  |  |                         |
| Valuation Differences on Available-for-Sale Securities | 341,503      |  |  |                         |
| Deferred Gains (Losses) on Hedges                      | (47,712)     |  |  | 5                       |
| Revaluation Reserve for Land                           | (4,356)      |  |  |                         |
| Foreign Currency Translation Adjustments               | (988)        |  |  |                         |
| Adjustments for Retirement Benefits                    | (4,108)      |  |  |                         |
| Total Accumulated Other Comprehensive Income           | 284,337      | (a)  |  |                         |
| Non-controlling Interests                              | 27,778       |  |  | 7                       |
| Total Net Assets                                       | 2,403,495    |  |  |                         |
| Total Liabilities and Net Assets                       | ¥ 63,067,706 |  |  |                         |

Note: The regulatory scope of consolidation is the same as the accounting scope of consolidation.



## (Appendix)

Note: Amounts in the "Composition of capital" exclude items for regulatory purpose under transitional arrangement.

## 1. Shareholders' equity

## (1) Consolidated balance sheet

| Consolidated Balance Sheet Items | Amount<br>(Millions of Yen) | Remarks | Ref. No. |
|----------------------------------|-----------------------------|---------|----------|
| Capital Stock                    | ¥ 342,037                   |         | 1-a      |
| Capital Surplus                  | 342,853                     |         | 1-b      |
| Retained Earnings                | 1,406,488                   |         | 1-c      |
| Total Shareholders' Equity       | ¥ 2,091,378                 |         |          |

## (2) Composition of capital

| Items in the Composition of Capital   | Amount<br>(Millions of Yen) | Remarks   | Basel III<br>Template No. |
|---|-----------------------------|---|---------------------------|
| Directly Issued Qualifying Common Share Capital Plus<br>Related Capital Surplus and Retained Earnings   | ¥ 2,091,378                 | Shareholders' Equity Attributable to Common Shares<br>(before Adjusting National Specific Regulatory<br>Adjustments (Earnings to be Distributed)) |                           |
| of Which: Capital Stock and Capital Surplus   | 684,890                     |   | 1a                        |
| of Which: Retained Earnings   | 1,406,488                   |   | 2                         |
| of Which: Treasury Stock (Deduction)  | —                           |   | 1c                        |
| of Which: Others  | —                           |   |                           |
| Directly Issued Qualifying Additional Tier 1 Instruments Plus<br>Related Capital Surplus of Which Classified as Equity under<br>Applicable Accounting Standards | —                           | Shareholders' Equity Attributable to Preferred Shares<br>with a Loss Absorbency at the Point of Non-Viability                                     | 31a                       |

## 2. Intangible assets

## (1) Consolidated balance sheet

| Consolidated Balance Sheet Items                                      | Amount<br>(Millions of Yen) | Remarks | Ref. No. |
|---|-----------------------------|---------|----------|
| Intangible Fixed Assets   | ¥ 91,663                    |         | 2-a      |
| Securities  | 6,932,281                   |         | 2-b      |
| of Which: Goodwill Arising on the Application<br>of the Equity Method | —                           |         |          |
| Associated Deferred Tax Liabilities                                   | 23,670                      |         |          |

**(2) Composition of capital**

| Items in the Composition of Capital  | Amount<br>(Millions of Yen) | Remarks   | Basel III<br>Template No. |
|--|-----------------------------|---|---------------------------|
| Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent) | ¥ 14,678                    |   | 8                         |
| Other Intangible Assets<br>(Net of Related Deferred Tax Liabilities)           | 53,315                      | Excluding Goodwill, Mortgage Servicing Rights<br>(Software, etc.) | 9                         |
| Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)            | —                           |   |                           |
| Amount above the 10% Threshold on the Specified Items                          | —                           |   | 20                        |
| Amount exceeding the 15% Threshold on the Specified Items                      | —                           |   | 24                        |
| Amount below the Thresholds for Deduction (before Risk Weighting)              | —                           |   | 74                        |

**3. Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits)****(1) Consolidated balance sheet**

| Consolidated Balance Sheet Items    | Amount<br>(Millions of Yen) | Remarks | Ref. No. |
|-------------------------------------|-----------------------------|---------|----------|
| Assets for Retirement Benefits      | ¥ 240,050                   |         | 3        |
| Associated Deferred Tax Liabilities | 73,516                      |         |          |

**(2) Composition of capital**

| Items in the Composition of Capital  | Amount<br>(Millions of Yen) | Remarks | Basel III<br>Template No. |
|--|-----------------------------|---------|---------------------------|
| Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities) | ¥ 166,533                   |         | 15                        |

**4. Deferred tax assets****(1) Consolidated balance sheet**

| Consolidated Balance Sheet Items              | Amount<br>(Millions of Yen) | Remarks | Ref. No. |
|---|-----------------------------|---------|----------|
| Deferred Tax Assets                           | ¥ 28,408                    |         | 4-a      |
| Deferred Tax Liabilities                      | 97,780                      |         | 4-b      |
| Deferred Tax Liabilities for Land Revaluation | 2,388                       |         | 4-c      |
| Associated Intangible Fixed Assets            | 23,670                      |         |          |
| Associated Assets for Retirement Benefits     | 73,516                      |         |          |

**(2) Composition of capital**

| Items in the Composition of Capital  | Amount<br>(Millions of Yen) | Remarks  | Basel III<br>Template No. |
|--|-----------------------------|--|---------------------------|
| Deferred Tax Assets That Rely on Future Profitability<br>excluding Those Arising from Temporary Differences<br>(Net of Related Deferred Tax Liabilities) | ¥ 499                       | This Item Does not Agree with the Amount Reported<br>on the Consolidated Balance Sheet Due to<br>Offsetting of Assets and Liabilities. | 10                        |
| Deferred Tax Assets Arising from Temporary Differences<br>(Net of Related Deferred Tax Liabilities)  | 24,997                      | This Item Does not Agree with the Amount Reported<br>on the Consolidated Balance Sheet Due to<br>Offsetting of Assets and Liabilities. |                           |
| Amount above the 10% Threshold on the Specified Items  | —                           |  | 21                        |
| Amount exceeding the 15% Threshold on the Specified Items  | —                           |  | 25                        |
| Amount below the Thresholds for Deduction (before Risk Weighting)  | 24,997                      |  | 75                        |

## 5. Deferred gains or losses on hedges

## (1) Consolidated balance sheet

| Consolidated Balance Sheet Items  | Amount<br>(Millions of Yen) | Remarks | Ref. No. |
|-----------------------------------|-----------------------------|---------|----------|
| Deferred Gains (Losses) on Hedges | ¥ (47,712)                  |         | 5        |

## (2) Composition of capital

| Items in the Composition of Capital                               | Amount<br>(Millions of Yen) | Remarks  | Basel III<br>Template No. |
|---|-----------------------------|--|---------------------------|
| Deferred Gains or Losses on Derivatives<br>under Hedge Accounting | ¥ (46,874)                  | Excluding those items whose valuation differences<br>arising from hedged items are recognized as<br>"Accumulated other comprehensive income" | 11                        |

## 6. Investments in the Capital and Other TLAC Liabilities of Financial Entities

## (1) Consolidated balance sheet

| Consolidated Balance Sheet Items | Amount<br>(Millions of Yen) | Remarks                      | Ref. No. |
|----------------------------------|-----------------------------|------------------------------|----------|
| Securities                       | ¥ 6,932,281                 |                              | 6-a      |
| Loans and Bills Discounted       | 30,569,851                  | Including Subordinated Debts | 6-b      |
| Other Assets                     | 2,552,799                   | Including derivatives        | 6-c      |
| Other Liabilities                | ¥ 1,719,362                 | Including derivatives        | 6-d      |

## (2) Composition of capital

| Items in the Composition of Capital   | Amount<br>(Millions of Yen) | Remarks | Basel III<br>Template No. |
|---|-----------------------------|---------|---------------------------|
| Investments in Own Capital  | ¥ —                         |         |                           |
| Common Equity Tier 1 Capital  | —                           |         | 16                        |
| Additional Tier 1 Capital   | —                           |         | 37                        |
| Tier 2 Capital  | —                           |         | 52                        |
| Reciprocal Cross-Holdings in the Capital and<br>Other TLAC Liabilities  | —                           |         |                           |
| Common Equity Tier 1 Capital  | —                           |         | 17                        |
| Additional Tier 1 Capital   | —                           |         | 38                        |
| Tier 2 Capital and Other TLAC Liabilities   | —                           |         | 53                        |
| Investments in the Capital and Other TLAC Liabilities of<br>Banking, Financial and Insurance Entities That are Outside<br>the Scope of Regulatory Consolidation, Where the Bank<br>Does not Own More than 10% of the Issued Share Capital | 108,959                     |         |                           |
| Common Equity Tier 1 Capital  | —                           |         | 18                        |
| Additional Tier 1 Capital   | —                           |         | 39                        |
| Tier 2 Capital and Other TLAC Liabilities   | —                           |         | 54                        |
| Amount below the Thresholds for Deduction<br>(before risk weighting)  | 108,959                     |         | 72                        |
| Significant Investments in the Capital and Other TLAC<br>Liabilities of Banking, Financial and Insurance Entities That<br>are Outside the Scope of Regulatory Consolidation, Net of<br>Eligible Short Positions                           | 126,088                     |         |                           |
| Amount above the 10% Threshold on the Specified Items   | —                           |         | 19                        |
| Amount exceeding the 15% Threshold on the Specified Items   | —                           |         | 23                        |
| Additional Tier 1 Capital   | 10                          |         | 40                        |
| Tier 2 Capital and Other TLAC Liabilities   | 1,540                       |         | 55                        |
| Amount below the Thresholds for Deduction<br>(before risk weighting)  | 124,538                     |         | 73                        |

## 7. Non-controlling Interests

### (1) Consolidated balance sheet

| Consolidated Balance Sheet Items | Amount<br>(Millions of Yen) | Remarks | Ref. No. |
|----------------------------------|-----------------------------|---------|----------|
| Non-controlling Interests        | ¥ 27,778                    |         | 7        |

### (2) Composition of capital

| Items in the Composition of Capital  | Amount<br>(Millions of Yen) | Remarks  | Basel III<br>Template No. |
|--|-----------------------------|--|---------------------------|
| Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)       | ¥ —                         | After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments) | 5                         |
| Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles  | —                           |  | 30–31ab–32                |
| Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1) | 11,574                      | After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments) | 34–35                     |
| Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles   | —                           |  | 46                        |
| Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)                       | 2,106                       | After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments) | 48–49                     |

## 8. Other Capital Instruments

### (1) Consolidated balance sheet

| Consolidated Balance Sheet Items | Amount<br>(Millions of Yen) | Remarks | Ref. No. |
|----------------------------------|-----------------------------|---------|----------|
| Borrowed Money                   | ¥ 6,667,246                 |         | 8        |

### (2) Composition of capital

| Items in the Composition of Capital  | Amount<br>(Millions of Yen) | Remarks | Basel III<br>Template No. |
|--|-----------------------------|---------|---------------------------|
| Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards | ¥ 270,000                   |         | 32                        |
| Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards            | 326,134                     |         | 46                        |

## As of September 30, 2020

| CC2             | Items   | a  | c  | d                       |
|-----------------|---|--|--|-------------------------|
|                 |   | Consolidated<br>Balance Sheet<br>(Millions of Yen) | Ref. No. of<br>Composition of<br>Capital | Ref. No.<br>of Appendix |
| <b>(Assets)</b> |   |  |  |                         |
|                 | Cash and Due from Banks                               | ¥ 17,445,206                                       |  |                         |
|                 | Call Loans and Bills Bought                           | 21,818   |  |                         |
|                 | Receivables under Resale Agreements                   | 145,010  |  |                         |
|                 | Receivables under Securities Borrowing Transactions   | 779,616  |  |                         |
|                 | Monetary Claims Bought                                | 760,573  |  |                         |
|                 | Trading Assets  | 462,094  |  |                         |
|                 | Money Held in Trust                                   | 1,343  |  |                         |
|                 | Securities  | 6,641,471  |  | 2-b, 6-a                |
|                 | Loans and Bills Discounted                            | 30,140,335   |  | 6-b                     |
|                 | Foreign Exchanges                                     | 46,173   |  |                         |
|                 | Lease Receivables and Investment Assets               | 666,424  |  |                         |
|                 | Other Assets  | 1,679,190  |  | 6-c                     |
|                 | Tangible Fixed Assets                                 | 220,156  |  |                         |
|                 | Intangible Fixed Assets                               | 100,545  |  | 2-a                     |
|                 | Assets for Retirement Benefits                        | 98,594   |  | 3                       |
|                 | Deferred Tax Assets                                   | 28,304   |  | 4-a                     |
|                 | Customers' Liabilities for Acceptances and Guarantees | 520,768  |  |                         |
|                 | Allowance for Loan Losses                             | (124,896)  |  |                         |
|                 | Total Assets  | ¥ 59,632,732                                       |  |                         |

| CC2   | Items | a  | c  | d                       |
|---|-------|--|--|-------------------------|
|   |       | Consolidated<br>Balance Sheet<br>(Millions of Yen) | Ref. No. of<br>Composition of<br>Capital | Ref. No.<br>of Appendix |
| (Liabilities)   |       |  |  |                         |
| Deposits  | ¥     | 34,100,465   |  |                         |
| Negotiable Certificates of Deposit                    |       | 7,117,204  |  |                         |
| Call Money and Bills Sold                             |       | 24,348   |  |                         |
| Payables under Repurchase Agreements                  |       | 1,379,058  |  |                         |
| Trading Liabilities                                   |       | 325,463  |  |                         |
| Borrowed Money  |       | 6,231,590  |  | 8                       |
| Foreign Exchanges                                     |       | 1,866  |  |                         |
| Short-term Bonds Payable                              |       | 2,532,452  |  |                         |
| Bonds Payable   |       | 597,082  |  |                         |
| Borrowed Money from Trust Account                     |       | 3,517,414  |  |                         |
| Other Liabilities                                     |       | 914,733  |  | 6–d                     |
| Provision for Bonuses                                 |       | 11,031   |  |                         |
| Provision for Directors’ Bonuses                      |       | —  |  |                         |
| Provision for Stocks Payment                          |       | 302  |  |                         |
| Liabilities for Retirement Benefits                   |       | 12,116   |  |                         |
| Provision for Reward Points Program                   |       | 16,707   |  |                         |
| Provision for Reimbursement of Deposits               |       | 4,415  |  |                         |
| Provision for Contingent Losses                       |       | 1,455  |  |                         |
| Deferred Tax Liabilities                              |       | 64,293   |  | 4–b                     |
| Deferred Tax Liabilities for Land Revaluation         |       | 2,439  |  | 4–c                     |
| Acceptances and Guarantees                            |       | 520,768  |  |                         |
| Total Liabilities                                     |       | 57,375,211   |  |                         |
| (Net Assets)  |       |  |  |                         |
| Capital Stock   |       | 342,037  |  | 1–a                     |
| Capital Surplus                                       |       | 342,853  |  | 1–b                     |
| Retained Earnings                                     |       | 1,315,648  |  | 1–c                     |
| Total Shareholders’ Equity                            |       | 2,000,539  |  |                         |
| Valuation Difference on Available-for-Sale Securities |       | 360,751  |  |                         |
| Deferred Gains or Losses on Hedges                    |       | (58,318)   |  | 5                       |
| Revaluation Reserve for Land                          |       | (3,901)  |  |                         |
| Foreign Currency Translation Adjustment               |       | (3,527)  |  |                         |
| Adjustments for Retirement Benefits                   |       | (65,143)   |  |                         |
| Total Accumulated Other Comprehensive Income          |       | 229,860  | (a)                                      |                         |
| Non-controlling Interests                             |       | 27,120   |  | 7                       |
| Total Net Assets                                      |       | 2,257,520  |  |                         |
| Total Liabilities and Net Assets                      | ¥     | 59,632,732   |  |                         |

Note: The regulatory scope of consolidation is the same as the accounting scope of consolidation.

## (Appendix)

Note: Amounts in the "Composition of Capital" exclude items for regulatory purpose under transitional arrangement.

## 1. Shareholders' equity

## (1) Consolidated balance sheet

| Consolidated Balance Sheet Items | Amount<br>(Millions of Yen) | Remarks | Ref. No. |
|----------------------------------|-----------------------------|---------|----------|
| Capital Stock                    | ¥ 342,037                   |         | 1-a      |
| Capital Surplus                  | 342,853                     |         | 1-b      |
| Retained Earnings                | 1,315,648                   |         | 1-c      |
| Total Shareholders' Equity       | ¥ 2,000,539                 |         |          |

## (2) Composition of capital

| Items in the Composition of Capital   | Amount<br>(Millions of Yen) | Remarks   | Basel III<br>Template No. |
|---|-----------------------------|---|---------------------------|
| Directly Issued Qualifying Common Share Capital Plus<br>Related Capital Surplus and Retained Earnings   | ¥ 2,000,539                 | Shareholders' Equity Attributable to Common Shares<br>(before Adjusting National Specific Regulatory<br>Adjustments (Earnings to be Distributed)) |                           |
| of Which: Capital Stock and Capital Surplus   | 684,890                     |   | 1a                        |
| of Which: Retained Earnings   | 1,315,648                   |   | 2                         |
| of Which: Treasury Stock (Deduction)  | —                           |   | 1c                        |
| of Which: Others  | —                           |   |                           |
| Directly Issued Qualifying Additional Tier 1 Instruments Plus<br>Related Capital Surplus of Which Classified as Equity under<br>Applicable Accounting Standards | —                           | Shareholders' Equity Attributable to Preferred Shares<br>with a Loss Absorbency at the Point of Non-Viability                                     | 31a                       |

## 2. Intangible assets

## (1) Consolidated balance sheet

| Consolidated Balance Sheet Items                                      | Amount<br>(Millions of Yen) | Remarks | Ref. No. |
|---|-----------------------------|---------|----------|
| Intangible Fixed Assets   | ¥ 100,545                   |         | 2-a      |
| Securities  | 6,641,471                   |         | 2-b      |
| of Which: Goodwill Arising on the Application<br>of the Equity Method | 1,940                       |         |          |
| Associated Deferred Tax Liabilities                                   | 25,044                      |         |          |

## (2) Composition of capital

| Items in the Composition of Capital   | Amount<br>(Millions of Yen) | Remarks   | Basel III<br>Template No. |
|---|-----------------------------|---|---------------------------|
| Goodwill (Net of Related Deferred Tax Liabilities,<br>Including Those Equivalent) | ¥ 21,017                    |   | 8                         |
| Other Intangible Assets<br>(Net of Related Deferred Tax Liabilities)              | 56,424                      | Excluding Goodwill, Mortgage Servicing Rights<br>(Software, etc.) | 9                         |
| Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)               | —                           |   |                           |
| Amount above the 10% Threshold on the Specified Items                             | —                           |   | 20                        |
| Amount exceeding the 15% Threshold on the Specified Items                         | —                           |   | 24                        |
| Amount below the Thresholds for Deduction (before Risk Weighting)                 | —                           |   | 74                        |

**3. Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits)****(1) Consolidated balance sheet**

| Consolidated Balance Sheet Items    | Amount<br>(Millions of Yen) | Remarks | Ref. No. |
|-------------------------------------|-----------------------------|---------|----------|
| Assets for Retirement Benefits      | ¥ 98,594                    |         | 3        |
| Associated Deferred Tax Liabilities | 30,202                      |         |          |

**(2) Composition of capital**

| Items in the Composition of Capital  | Amount<br>(Millions of Yen) | Remarks | Basel III<br>Template No. |
|--|-----------------------------|---------|---------------------------|
| Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities) | ¥ 68,391                    |         | 15                        |

**4. Deferred tax assets****(1) Consolidated balance sheet**

| Consolidated Balance Sheet Items              | Amount<br>(Millions of Yen) | Remarks | Ref. No. |
|---|-----------------------------|---------|----------|
| Deferred Tax Assets                           | ¥ 28,304                    |         | 4-a      |
| Deferred Tax Liabilities                      | 64,293                      |         | 4-b      |
| Deferred Tax Liabilities for Land Revaluation | 2,439                       |         | 4-c      |
| Associated Intangible Fixed Assets            | 25,044                      |         |          |
| Associated Assets for Retirement Benefits     | ¥ 30,202                    |         |          |

**(2) Composition of capital**

| Items in the Composition of Capital  | Amount<br>(Millions of Yen) | Remarks  | Basel III<br>Template No. |
|--|-----------------------------|--|---------------------------|
| Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities) | ¥ 168                       | This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities. | 10                        |
| Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)   | 16,679                      | This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities. |                           |
| Amount above the 10% Threshold on the Specified Items  | —                           |  | 21                        |
| Amount exceeding the 15% Threshold on the Specified Items  | —                           |  | 25                        |
| Amount below the Thresholds for Deduction (before Risk Weighting)  | ¥ 16,679                    |  | 75                        |

**5. Deferred gains or losses on hedges****(1) Consolidated balance sheet**

| Consolidated Balance Sheet Items   | Amount<br>(Millions of Yen) | Remarks | Ref. No. |
|------------------------------------|-----------------------------|---------|----------|
| Deferred Gains or Losses on Hedges | ¥ (58,318)                  |         | 5        |

**(2) Composition of capital**

| Items in the Composition of Capital                            | Amount<br>(Millions of Yen) | Remarks  | Basel III<br>Template No. |
|--|-----------------------------|--|---------------------------|
| Deferred Gains or Losses on Derivatives under Hedge Accounting | ¥ (48,401)                  | Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income" | 11                        |



## 6. Investments in the capital of financial entities

### (1) Consolidated balance sheet

| Consolidated Balance Sheet Items | Amount<br>(Millions of Yen) | Remarks                      | Ref. No. |
|----------------------------------|-----------------------------|------------------------------|----------|
| Securities                       | ¥ 6,641,471                 |                              | 6-a      |
| Loans and Bills Discounted       | 30,140,335                  | Including Subordinated Debts | 6-b      |
| Other Assets                     | 1,679,190                   | Including derivatives        | 6-c      |
| Other Liabilities                | ¥ 914,733                   | Including derivatives        | 6-d      |

### (2) Composition of capital

| Items in the Composition of Capital   | Amount<br>(Millions of Yen) | Remarks | Basel III<br>Template No. |
|---|-----------------------------|---------|---------------------------|
| Investments in Own Capital  | ¥ —                         |         |                           |
| Common Equity Tier 1 Capital  | —                           |         | 16                        |
| Additional Tier 1 Capital   | —                           |         | 37                        |
| Tier 2 Capital  | —                           |         | 52                        |
| Reciprocal Cross-Holdings in the Capital and<br>Other TLAC Liabilities  | —                           |         |                           |
| Common Equity Tier 1 Capital  | —                           |         | 17                        |
| Additional Tier 1 Capital   | —                           |         | 38                        |
| Tier 2 Capital and Other TLAC Liabilities   | —                           |         | 53                        |
| Investments in the Capital and Other TLAC Liabilities of<br>Banking, Financial and Insurance Entities That are Outside<br>the Scope of Regulatory Consolidation, Where the Bank<br>Does not Own More than 10% of the Issued Share Capital | 113,457                     |         |                           |
| Common Equity Tier 1 Capital  | —                           |         | 18                        |
| Additional Tier 1 Capital   | —                           |         | 39                        |
| Tier 2 Capital and Other TLAC Liabilities   | —                           |         | 54                        |
| Amount below the Thresholds for Deduction<br>(before risk weighting)  | 113,457                     |         | 72                        |
| Significant Investments in the Capital and Other TLAC<br>Liabilities of Banking, Financial and Insurance Entities That<br>are Outside the Scope of Regulatory Consolidation, Net of<br>Eligible Short Positions                           | 107,920                     |         |                           |
| Amount above the 10% Threshold on the Specified Items   | —                           |         | 19                        |
| Amount exceeding the 15% Threshold on the Specified Items   | —                           |         | 23                        |
| Additional Tier 1 Capital   | —                           |         | 40                        |
| Tier 2 Capital and Other TLAC Liabilities   | 1,540                       |         | 55                        |
| Amount below the Thresholds for Deduction<br>(before risk weighting)  | 106,380                     |         | 73                        |

## 7. Non-controlling Interests

### (1) Consolidated balance sheet

| Consolidated Balance Sheet Items | Amount<br>(Millions of Yen) | Remarks | Ref. No. |
|----------------------------------|-----------------------------|---------|----------|
| Non-controlling Interests        | ¥ 27,120                    |         | 7        |

**(2) Composition of capital**

| Items in the Composition of Capital  | Amount<br>(Millions of Yen) | Remarks   | Basel III<br>Template No. |
|--|-----------------------------|---|---------------------------|
| Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)       | ¥ —                         | Maximum Amount (after Accounting for Adjustments for Non-controlling Interests) | 5                         |
| Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles  | —                           |   | 30–31ab–32                |
| Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1) | 11,255                      | Maximum Amount (after Accounting for Adjustments for Non-controlling Interests) | 34–35                     |
| Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles   | —                           |   | 46                        |
| Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)                       | 2,013                       | Maximum Amount (after Accounting for Adjustments for Non-controlling Interests) | 48–49                     |

**8. Other Capital Instruments****(1) Consolidated balance sheet**

| Consolidated Balance Sheet Items | Amount<br>(Millions of Yen) | Remarks | Ref. No. |
|----------------------------------|-----------------------------|---------|----------|
| Borrowed Money                   | ¥ 6,231,590                 |         | 8        |

**(2) Composition of capital**

| Items in the Composition of Capital  | Amount<br>(Millions of Yen) | Remarks | Basel III<br>Template No. |
|--|-----------------------------|---------|---------------------------|
| Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards | ¥ 340,000                   |         | 32                        |
| Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards            | 341,657                     |         | 46                        |

**Equity Investments in Funds**

Consolidated

**Exposures Relating to Funds**

| As of September 30                                 | Millions of Yen |             |
|--|-----------------|-------------|
|  | 2021            | 2020        |
| Total exposures relating to funds                  | ¥ 1,080,095     | ¥ 1,371,472 |
| Look-through Approach                              | 820,768         | 1,167,096   |
| Mandate-based Approach                             | 259,238         | 204,288     |
| Probability Approach (subject to 250% risk weight) | —               | —           |
| Probability Approach (subject to 400% risk weight) | —               | —           |
| Fall-Back Approach (subject to 1,250% risk weight) | 89              | 88          |

Note: Exposures subject to the calculation of credit risk-weighted assets under the provisions of Article 76-5 and 167 of the FSA Capital Adequacy Notification are shown.

## Disclosure Data Designated as Per the Appended Forms

Consolidated

## OV1: Overview of Risk-weighted assets (RWA)

| OV1<br>Basel III<br>Template<br>No. |   | Millions of Yen            |                       |                              |                       |
|-------------------------------------|---|----------------------------|-----------------------|------------------------------|-----------------------|
|                                     |   | Risk-weighted assets (RWA) |                       | Minimum capital requirements |                       |
|                                     |   | September 30,<br>2021      | September 30,<br>2020 | September 30,<br>2021        | September 30,<br>2020 |
| 1                                   | Credit risk (excluding counterparty credit risk)                                    | ¥ 12,029,903               | ¥ 12,116,740          | ¥ 1,015,999                  | ¥ 1,023,301           |
| 2                                   | of Which: Standardised Approach (SA)  | 303,358                    | 348,974               | 24,268                       | 27,917                |
| 3                                   | of Which: Internal Ratings-Based (IRB) Approach                                     | 11,168,200                 | 11,242,063            | 947,063                      | 953,327               |
|                                     | of Which: Significant investments in commercial entities                            | —                          | —                     | —                            | —                     |
|                                     | of Which: Lease residual value  | 81,493                     | 62,402                | 6,519                        | 4,992                 |
|                                     | Other assets  | 476,850                    | 463,299               | 38,148                       | 37,063                |
| 4                                   | Counterparty credit risk (CCR)  | 1,224,634                  | 1,213,814             | 99,986                       | 99,088                |
| 5                                   | of Which: Standardised Approach for Counterparty Credit Risk (SA-CCR)               | —                          | —                     | —                            | —                     |
|                                     | of Which: Current Exposure Method (CEM)   | 396,544                    | 389,420               | 33,618                       | 33,012                |
| 6                                   | of Which: Expected Positive Exposure (EPE)  | —                          | —                     | —                            | —                     |
|                                     | of Which: Credit Valuation Adjustment (CVA)   | 654,517                    | 666,708               | 52,361                       | 53,336                |
|                                     | of Which: Central Counterparty (CCP)  | 48,017                     | 52,555                | 3,841                        | 4,204                 |
|                                     | Others  | 125,554                    | 105,129               | 10,165                       | 8,534                 |
| 7                                   | Equity positions in banking book under market-based approach                        | 271,064                    | 249,395               | 22,986                       | 21,148                |
| 8                                   | Equity investment in funds (Look-Through Approach (LTA))                            | 831,720                    | 1,347,216             | 66,537                       | 107,777               |
| 9                                   | Equity investment in funds (Mandate-Based Approach (MBA))                           | 1,024,182                  | 842,419               | 81,934                       | 67,393                |
|                                     | Equity investment in funds (Probability Approach (PA) subject to 250% risk weight)  | —                          | —                     | —                            | —                     |
|                                     | Equity investment in funds (Probability Approach (PA) subject to 400% risk weight)  | —                          | —                     | —                            | —                     |
|                                     | Equity investment in funds (Fall-Back Approach (FBA) subject to 1,250% risk weight) | 1,118                      | 1,103                 | 89                           | 88                    |
| 10                                  | Settlement risk   | —                          | —                     | —                            | —                     |
| 12                                  | Securitisation exposures in banking book  | 258,849                    | 313,985               | 20,707                       | 25,118                |
| 13                                  | of Which: Internal Rating-Based Approach (SEC-IRBA)                                 | 245,083                    | 295,189               | 19,606                       | 23,615                |
| 14                                  | of Which: External Rating-Based Approach (SEC-ERBA)                                 | 13,307                     | 18,056                | 1,064                        | 1,444                 |
| 15                                  | of Which: Standardised Approach (SEC-SA)  | —                          | —                     | —                            | —                     |
|                                     | of Which: Subject to 1,250% risk weight   | 458                        | 739                   | 36                           | 59                    |
| 16                                  | Market risk   | 1,645,144                  | 1,321,748             | 131,611                      | 105,739               |
| 17                                  | of Which: Standardised Approach (SA)  | 26,636                     | 12,277                | 2,130                        | 982                   |
| 18                                  | of Which: Internal Model Approaches (IMA)   | 1,618,508                  | 1,309,470             | 129,480                      | 104,757               |
| 19                                  | Operational risk  | 819,530                    | 878,468               | 65,562                       | 70,277                |
| 20                                  | of Which: Basic Indicator Approach (BIA)  | 137,014                    | 157,690               | 10,961                       | 12,615                |
| 21                                  | of Which: The Standardised Approach (TSA)   | —                          | —                     | —                            | —                     |
| 22                                  | of Which: Advanced Measurement Approach (AMA)                                       | 682,516                    | 720,778               | 54,601                       | 57,662                |
| 23                                  | Amounts below the thresholds for deduction (subject to 250% risk weight)            | 311,337                    | 265,933               | 26,401                       | 22,551                |
|                                     | Amounts included under transitional arrangements                                    | —                          | —                     | —                            | —                     |
| 24                                  | Floor adjustment  | —                          | —                     | —                            | —                     |
| 25                                  | Total (after applying scaling factor)   | ¥ 19,147,719               | ¥ 19,281,057          | ¥ 1,531,817                  | ¥ 1,542,484           |

Note: Total risk-weighted assets of Template No.25 are only applied scaling factor.

## CR1: Credit quality of assets

| CR1                      |   | Millions of Yen          |                         |            |                    |
|--------------------------|---|--------------------------|-------------------------|------------|--------------------|
|                          |   | September 30, 2021       |                         |            |                    |
| Item No.                 |   | a                        | b                       | c          | d                  |
|                          |   | Gross carrying values of |                         | Allowances | Net values (a+b-c) |
|                          |   | Defaulted exposures      | Non-defaulted exposures |            |                    |
| On-balance sheet assets  |   |                          |                         |            |                    |
| 1                        | Loans and Bills Discounted                        | ¥ 134,934                | ¥ 30,073,851            | ¥ 101,186  | ¥ 30,107,599       |
| 2                        | Debt Securities                                   | 749                      | 3,760,208               | —          | 3,760,958          |
| 3                        | Other on-balance sheet assets (debt-based assets) | 16,963                   | 19,954,609              | 15,537     | 19,956,035         |
| 4                        | Total on-balance sheet assets (1+2+3)             | 152,646                  | 53,788,670              | 116,724    | 53,824,592         |
| Off-balance sheet assets |   |                          |                         |            |                    |
| 5                        | Acceptances and Guarantees, etc.                  | 140                      | 514,791                 | 922        | 514,009            |
| 6                        | Commitments, etc.                                 | 5,320                    | 5,117,619               | 1,597      | 5,121,342          |
| 7                        | Total off-balance sheet assets (5+6)              | 5,460                    | 5,632,411               | 2,520      | 5,635,351          |
| Total                    |   |                          |                         |            |                    |
| 8                        | Total (4+7)                                       | ¥ 158,107                | ¥ 59,421,081            | ¥ 119,244  | ¥ 59,459,944       |

Note: The aggregate calculation on this statement does not include counterparty credit risk, the credit risk related to securitisation transactions, or the credit risk related to funds.

| CR1                      |   | Millions of Yen          |                         |            |                    |
|--------------------------|---|--------------------------|-------------------------|------------|--------------------|
|                          |   | September 30, 2020       |                         |            |                    |
| Item No.                 |   | a                        | b                       | c          | d                  |
|                          |   | Gross carrying values of |                         | Allowances | Net values (a+b-c) |
|                          |   | Defaulted exposures      | Non-defaulted exposures |            |                    |
| On-balance sheet assets  |   |                          |                         |            |                    |
| 1                        | Loans and Bills Discounted                        | ¥ 141,278                | ¥ 29,560,678            | ¥ 109,222  | ¥ 29,592,734       |
| 2                        | Debt Securities                                   | 761                      | 3,377,145               | —          | 3,377,907          |
| 3                        | Other on-balance sheet assets (debt-based assets) | 20,430                   | 18,274,264              | 14,740     | 18,279,954         |
| 4                        | Total on-balance sheet assets (1+2+3)             | 162,470                  | 51,212,089              | 123,963    | 51,250,596         |
| Off-balance sheet assets |   |                          |                         |            |                    |
| 5                        | Acceptances and Guarantees, etc.                  | 150                      | 520,618                 | 933        | 519,835            |
| 6                        | Commitments, etc.                                 | 40                       | 4,376,528               | 1,455      | 4,375,113          |
| 7                        | Total off-balance sheet assets (5+6)              | 191                      | 4,897,147               | 2,389      | 4,894,949          |
| Total                    |   |                          |                         |            |                    |
| 8                        | Total (4+7)                                       | ¥ 162,661                | ¥ 56,109,236            | ¥ 126,352  | ¥ 56,145,545       |

Note: The aggregate calculation on this statement does not include counterparty credit risk, the credit risk related to securitisation transactions, or the credit risk related to funds.

## CR2: Changes in stock of defaulted loans and debt securities

| CR2<br>Item<br>No. |   | Millions of Yen                             |  |
|--------------------|---|---|--|
|                    |   | September 30, 2021                          |  |
|                    |   | Amounts                                     |  |
| 1                  | Stock of defaulted loans and debt securities at the end of the previous fiscal year   | ¥ 161,273                                   |  |
| 2                  | Of which: Newly defaulted   | 21,336                                      |  |
| 3                  | Changes in stock of loans and debt securities   | Of which: Returning to non-defaulted status |  |
| 4                  | for each factor during the first half   | Of which: Written-offs                      |  |
| 5                  |   | Of which: Other factors                     |  |
| 6                  | Stock of defaulted loans and debt securities at the end of the first half (1+2-3-4+5) | 152,646                                     |  |

Notes: 1. The end of the previous fiscal year indicates March 31, 2021, and the end of the first half indicates September 30, 2021.  
2. The main factor for the item 5: "Of which: Other factors" is the stock decrease caused by the collection of defaulted exposures.

| CR2<br>Item<br>No. |   | Millions of Yen                             |  |
|--------------------|---|---|--|
|                    |   | September 30, 2020                          |  |
|                    |   | Amounts                                     |  |
| 1                  | Stock of defaulted loans and debt securities at the end of the previous fiscal year   | ¥ 143,609                                   |  |
| 2                  | Of which: Newly defaulted   | 41,751                                      |  |
| 3                  | Changes in stock of loans and debt securities   | Of which: Returning to non-defaulted status |  |
| 4                  | for each factor during the first half   | Of which: Written-offs                      |  |
| 5                  |   | Of which: Other factors                     |  |
| 6                  | Stock of defaulted loans and debt securities at the end of the first half (1+2-3-4+5) | 162,470                                     |  |

Notes: 1. The end of the previous fiscal year indicates March 31, 2020, and the end of the first half indicates September 30, 2020.  
2. The main factor for the item 5: "Of which: Other factors" is the stock decrease caused by the collection of defaulted exposures.

## CR3: Credit risk mitigation techniques (CRM) – overview

| CR3<br>Item<br>No. |   | Millions of Yen     |                   |                                  |   |   |
|--------------------|---|---------------------|-------------------|----------------------------------|---|---|
|                    |   | September 30, 2021  |                   |                                  |   |   |
|                    |   | a                   | b                 | c                                | d   | e                                       |
|                    |   | Exposures unsecured | Exposures secured | Exposures secured by col-lateral | Exposures secured by financial guarantees | Exposures secured by credit derivatives |
| 1                  | Loans and Bills Discounted                        | ¥ 29,431,653        | ¥ 675,945         | ¥ 328,095                        | ¥ 159,301                                 | ¥ —                                     |
| 2                  | Debt Securities                                   | 3,734,154           | 26,803            | —                                | 26,600                                    | —                                       |
| 3                  | Other on-balance sheet assets (debt-based assets) | 19,955,752          | 283               | 91                               | 191                                       | —                                       |
| 4                  | Total (1+2+3)                                     | ¥ 53,121,560        | ¥ 703,032         | ¥ 328,187                        | ¥ 186,093                                 | ¥ —                                     |
| 5                  | Of which defaulted                                | 126,172             | 5,259             | 4,447                            | —   | —                                       |

| CR3<br>Item<br>No. |   | Millions of Yen     |                   |                                  |   |   |
|--------------------|---|---------------------|-------------------|----------------------------------|---|---|
|                    |   | September 30, 2020  |                   |                                  |   |   |
|                    |   | a                   | b                 | c                                | d   | e                                       |
|                    |   | Exposures unsecured | Exposures secured | Exposures secured by col-lateral | Exposures secured by financial guarantees | Exposures secured by credit derivatives |
| 1                  | Loans and Bills Discounted                        | ¥ 28,984,336        | ¥ 608,398         | ¥ 290,459                        | ¥ 188,504                                 | ¥ —                                     |
| 2                  | Debt Securities                                   | 3,326,270           | 51,636            | 1,000                            | 50,104                                    | —                                       |
| 3                  | Other on-balance sheet assets (debt-based assets) | 18,279,818          | 136               | 131                              | 4   | —                                       |
| 4                  | Total (1+2+3)                                     | ¥ 50,590,425        | ¥ 660,171         | ¥ 291,591                        | ¥ 238,613                                 | ¥ —                                     |
| 5                  | Of which defaulted                                | 127,214             | 6,234             | 4,783                            | —   | —                                       |

## CR4: Standardised approach – Credit risk exposure and Credit risk mitigation (CRM) effects

| CR4 | Item No.   | Asset classes | Millions of Yen, %            |                          |                                 |                          |                   |             |
|-----|--|---------------|-------------------------------|--------------------------|---------------------------------|--------------------------|-------------------|-------------|
|     |  |               | September 30, 2021            |                          |                                 |                          |                   |             |
|     |  |               | a                             | b                        | c                               | d                        | e                 | f           |
|     |  |               | Exposures pre-CCF and pre-CRM |                          | Exposures post-CCF and post-CRM |                          | Credit RWA amount | RWA density |
|     |  |               | On-balance sheet amount       | Off-balance sheet amount | On-balance sheet amount         | Off-balance sheet amount |                   |             |
| 1   | Cash   |               | ¥ 36                          | ¥ —                      | ¥ 36                            | ¥ —                      | ¥ —               | —%          |
| 2   | Government of Japan and Bank of Japan (BOJ)  |               | 60                            | —                        | 60                              | —                        | —                 | —           |
| 3   | Foreign central governments and foreign central banks                                |               | 340,029                       | —                        | 340,029                         | —                        | 18,869            | 5.54        |
| 4   | Bank for International Settlements, etc.   |               | —                             | —                        | —                               | —                        | —                 | —           |
| 5   | Local governments of Japan   |               | —                             | —                        | —                               | —                        | —                 | —           |
| 6   | Foreign non-central government public sector entities (PSEs)                         |               | 9,727                         | —                        | 9,727                           | —                        | 9,727             | 100.00      |
| 7   | Multilateral development banks (MDBs)  |               | —                             | —                        | —                               | —                        | —                 | —           |
| 8   | Japan Finance Organization for Municipalities (JFM)                                  |               | —                             | —                        | —                               | —                        | —                 | —           |
| 9   | Government-affiliated agencies of Japan  |               | —                             | —                        | —                               | —                        | —                 | —           |
| 10  | The three local public corporations  |               | —                             | —                        | —                               | —                        | —                 | —           |
| 11  | Financial institutions and type I financial instruments business operators           |               | 153,524                       | —                        | 153,524                         | —                        | 60,201            | 39.21       |
| 12  | Corporates, etc.   |               | 202,341                       | 145,208                  | 202,341                         | 12,342                   | 214,559           | 99.94       |
| 13  | SMEs, etc. and individuals   |               | —                             | —                        | —                               | —                        | —                 | —           |
| 14  | Residential mortgage loans   |               | —                             | —                        | —                               | —                        | —                 | —           |
| 15  | Real estate acquisition activities, etc.   |               | —                             | —                        | —                               | —                        | —                 | —           |
| 16  | Past due loans for three months or more, etc. (excluding residential mortgage loans) |               | 0                             | —                        | 0                               | —                        | 0                 | 110.73      |
| 17  | Past due loans for three months or more (residential mortgage loans)                 |               | —                             | —                        | —                               | —                        | —                 | —           |
| 18  | Uncollected notes  |               | —                             | —                        | —                               | —                        | —                 | —           |
| 19  | Guaranteed by credit guarantee corporations, etc.                                    |               | —                             | —                        | —                               | —                        | —                 | —           |
| 20  | Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.   |               | —                             | —                        | —                               | —                        | —                 | —           |
| 21  | Investments, etc. (excluding significant investments)                                |               | —                             | —                        | —                               | —                        | —                 | —           |
| 22  | Total  |               | ¥ 705,721                     | ¥ 145,208                | ¥ 705,721                       | ¥ 12,342                 | ¥ 303,358         | 42.24%      |

| CR4      |  | Millions of Yen, %            |                          |                                 |                          |                   |             |
|----------|--|-------------------------------|--------------------------|---------------------------------|--------------------------|-------------------|-------------|
| Item No. | Asset classes  | September 30, 2020            |                          |                                 |                          |                   |             |
|          |  | a                             |                          | b                               |                          | c                 |             |
|          |  | Exposures pre-CCF and pre-CRM |                          | Exposures post-CCF and post-CRM |                          | Credit RWA amount |             |
|          |  | On-balance sheet amount       | Off-balance sheet amount | On-balance sheet amount         | Off-balance sheet amount |                   | RWA density |
| 1        | Cash   | ¥ 14                          | ¥ —                      | ¥ 14                            | ¥ —                      | ¥ —               | —%          |
| 2        | Government of Japan and Bank of Japan (BOJ)  | 60                            | —                        | 60                              | —                        | —                 | —           |
| 3        | Foreign central governments and foreign central banks                                | 365,211                       | —                        | 365,211                         | —                        | 17,582            | 4.81        |
| 4        | Bank for International Settlements, etc.   | —                             | —                        | —                               | —                        | —                 | —           |
| 5        | Local governments of Japan   | —                             | —                        | —                               | —                        | —                 | —           |
| 6        | Foreign non-central government public sector entities (PSEs)                         | —                             | —                        | —                               | —                        | —                 | —           |
| 7        | Multilateral development banks (MDBs)  | —                             | —                        | —                               | —                        | —                 | —           |
| 8        | Japan Finance Organization for Municipalities (JFM)                                  | —                             | —                        | —                               | —                        | —                 | —           |
| 9        | Government-affiliated agencies of Japan  | —                             | —                        | —                               | —                        | —                 | —           |
| 10       | The three local public corporations  | —                             | —                        | —                               | —                        | —                 | —           |
| 11       | Financial institutions and type I financial instruments business operators           | 216,768                       | 138                      | 216,768                         | 138                      | 130,020           | 59.94       |
| 12       | Corporates, etc.   | 185,788                       | 331,437                  | 185,788                         | 15,656                   | 201,370           | 99.96       |
| 13       | SMEs, etc. and individuals   | —                             | —                        | —                               | —                        | —                 | —           |
| 14       | Residential mortgage loans   | —                             | —                        | —                               | —                        | —                 | —           |
| 15       | Real estate acquisition activities, etc.   | —                             | —                        | —                               | —                        | —                 | —           |
| 16       | Past due loans for three months or more, etc. (excluding residential mortgage loans) | 0                             | 0                        | 0                               | —                        | 0                 | 110.71      |
| 17       | Past due loans for three months or more (residential mortgage loans)                 | —                             | —                        | —                               | —                        | —                 | —           |
| 18       | Uncollected notes  | —                             | —                        | —                               | —                        | —                 | —           |
| 19       | Guaranteed by credit guarantee corporations, etc.                                    | —                             | —                        | —                               | —                        | —                 | —           |
| 20       | Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.   | —                             | —                        | —                               | —                        | —                 | —           |
| 21       | Investments, etc. (excluding significant investments)                                | —                             | —                        | —                               | —                        | —                 | —           |
| 22       | Total  | ¥ 767,842                     | ¥ 331,576                | ¥ 767,842                       | ¥ 15,794                 | ¥ 348,974         | 44.53%      |

## CR5: Standardised approach – Exposures by asset classes and risk weights

| CR5      |  | Millions of Yen    |  |     |           |     |          |     |           |      |      |        |           |
|----------|--|--------------------|--|-----|-----------|-----|----------|-----|-----------|------|------|--------|-----------|
|          |  | September 30, 2021 |  |     |           |     |          |     |           |      |      |        |           |
| Item No. | Asset classes  | Risk weight        | a  | b   | c         | d   | e        | f   | g         | h    | i    | j      | k         |
|          |  |                    | Credit risk exposure amounts (post-CCF and post-CRM) |     |           |     |          |     |           |      |      |        |           |
|          |  |                    | 0%   | 10% | 20%       | 35% | 50%      | 75% | 100%      | 150% | 250% | 1,250% | Total     |
| 1        | Cash   | ¥                  | 36   | ¥ — | ¥ —       | ¥ — | ¥ —      | ¥ — | ¥ —       | ¥ —  | ¥ —  | ¥ —    | 36        |
| 2        | Government of Japan and Bank of Japan (BOJ)  |                    | 60   | —   | —         | —   | —        | —   | —         | —    | —    | —      | 60        |
| 3        | Foreign central governments and foreign central banks                                |                    | 302,291  | —   | —         | —   | 37,738   | —   | —         | —    | —    | —      | 340,029   |
| 4        | Bank for International Settlements, etc.   |                    | —  | —   | —         | —   | —        | —   | —         | —    | —    | —      | —         |
| 5        | Local governments of Japan   |                    | —  | —   | —         | —   | —        | —   | —         | —    | —    | —      | —         |
| 6        | Foreign non-central government public sector entities (PSEs)                         |                    | —  | —   | —         | —   | —        | —   | 9,727     | —    | —    | —      | 9,727     |
| 7        | Multilateral development banks (MDBs)  |                    | —  | —   | —         | —   | —        | —   | —         | —    | —    | —      | —         |
| 8        | Japan Finance Organization for Municipalities (JFM)                                  |                    | —  | —   | —         | —   | —        | —   | —         | —    | —    | —      | —         |
| 9        | Government-affiliated agencies of Japan  |                    | —  | —   | —         | —   | —        | —   | —         | —    | —    | —      | —         |
| 10       | The three local public corporations  |                    | —  | —   | —         | —   | —        | —   | —         | —    | —    | —      | —         |
| 11       | Financial institutions and type I financial instruments business operators           |                    | —  | —   | 113,078   | —   | 5,721    | —   | 34,724    | —    | —    | —      | 153,524   |
| 12       | Corporates, etc.   |                    | —  | —   | —         | —   | 248      | —   | 214,435   | —    | —    | —      | 214,684   |
| 13       | SMEs, etc. and individuals   |                    | —  | —   | —         | —   | —        | —   | —         | —    | —    | —      | —         |
| 14       | Residential mortgage loans   |                    | —  | —   | —         | —   | —        | —   | —         | —    | —    | —      | —         |
| 15       | Real estate acquisition activities, etc.   |                    | —  | —   | —         | —   | —        | —   | —         | —    | —    | —      | —         |
| 16       | Past due loans for three months or more, etc. (excluding residential mortgage loans) |                    | —  | —   | —         | —   | 0        | —   | 0         | 0    | —    | —      | 0         |
| 17       | Past due loans for three months or more (residential mortgage loans)                 |                    | —  | —   | —         | —   | —        | —   | —         | —    | —    | —      | —         |
| 18       | Uncollected notes  |                    | —  | —   | —         | —   | —        | —   | —         | —    | —    | —      | —         |
| 19       | Guaranteed by credit guarantee corporations, etc.                                    |                    | —  | —   | —         | —   | —        | —   | —         | —    | —    | —      | —         |
| 20       | Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.   |                    | —  | —   | —         | —   | —        | —   | —         | —    | —    | —      | —         |
| 21       | Investments, etc. (excluding significant investments)                                |                    | —  | —   | —         | —   | —        | —   | —         | —    | —    | —      | —         |
| 22       | Total  | ¥                  | 302,388  | ¥ — | ¥ 113,078 | ¥ — | ¥ 43,708 | ¥ — | ¥ 258,887 | ¥ 0  | ¥ —  | ¥ —    | ¥ 718,063 |



| CR5      |  |             | Millions of Yen    |     |           |     |          |     |           |      |      |        |           |  |
|----------|--|-------------|--------------------|-----|-----------|-----|----------|-----|-----------|------|------|--------|-----------|--|
|          |  |             | September 30, 2020 |     |           |     |          |     |           |      |      |        |           |  |
|          |  |             | a                  | b   | c         | d   | e        | f   | g         | h    | i    | j      | k         |  |
| Item No. | Credit risk exposure amounts (post-CCF and post-CRM)                                 |             |                    |     |           |     |          |     |           |      |      |        |           |  |
|          | Asset classes  | Risk weight | 0%                 | 10% | 20%       | 35% | 50%      | 75% | 100%      | 150% | 250% | 1,250% | Total     |  |
| 1        | Cash   | ¥           | 14                 | ¥ — | ¥ —       | ¥ — | ¥ —      | ¥ — | ¥ —       | ¥ —  | ¥ —  | ¥ —    | ¥ 14      |  |
| 2        | Government of Japan and Bank of Japan (BOJ)  |             | 60                 | —   | —         | —   | —        | —   | —         | —    | —    | —      | 60        |  |
| 3        | Foreign central governments and foreign central banks                                |             | 330,047            | —   | —         | —   | 35,162   | —   | 1         | —    | —    | —      | 365,211   |  |
| 4        | Bank for International Settlements, etc.   |             | —                  | —   | —         | —   | —        | —   | —         | —    | —    | —      | —         |  |
| 5        | Local governments of Japan   |             | —                  | —   | —         | —   | —        | —   | —         | —    | —    | —      | —         |  |
| 6        | Foreign non-central government public sector entities (PSEs)                         |             | —                  | —   | —         | —   | —        | —   | —         | —    | —    | —      | —         |  |
| 7        | Multilateral development banks (MDBs)  |             | —                  | —   | —         | —   | —        | —   | —         | —    | —    | —      | —         |  |
| 8        | Japan Finance Organization for Municipalities (JFM)                                  |             | —                  | —   | —         | —   | —        | —   | —         | —    | —    | —      | —         |  |
| 9        | Government-affiliated agencies of Japan  |             | —                  | —   | —         | —   | —        | —   | —         | —    | —    | —      | —         |  |
| 10       | The three local public corporations  |             | —                  | —   | —         | —   | —        | —   | —         | —    | —    | —      | —         |  |
| 11       | Financial institutions and type I financial instruments business operators           |             | —                  | —   | 108,362   | —   | 393      | —   | 108,151   | —    | —    | —      | 216,907   |  |
| 12       | Corporates, etc.   |             | —                  | —   | —         | —   | 146      | —   | 201,297   | —    | —    | —      | 201,444   |  |
| 13       | SMEs, etc. and individuals   |             | —                  | —   | —         | —   | —        | —   | —         | —    | —    | —      | —         |  |
| 14       | Residential mortgage loans   |             | —                  | —   | —         | —   | —        | —   | —         | —    | —    | —      | —         |  |
| 15       | Real estate acquisition activities, etc.   |             | —                  | —   | —         | —   | —        | —   | —         | —    | —    | —      | —         |  |
| 16       | Past due loans for three months or more, etc. (excluding residential mortgage loans) |             | —                  | —   | —         | —   | 0        | —   | 0         | 0    | —    | —      | 0         |  |
| 17       | Past due loans for three months or more (residential mortgage loans)                 |             | —                  | —   | —         | —   | —        | —   | —         | —    | —    | —      | —         |  |
| 18       | Uncollected notes  |             | —                  | —   | —         | —   | —        | —   | —         | —    | —    | —      | —         |  |
| 19       | Guaranteed by credit guarantee corporations, etc.                                    |             | —                  | —   | —         | —   | —        | —   | —         | —    | —    | —      | —         |  |
| 20       | Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.   |             | —                  | —   | —         | —   | —        | —   | —         | —    | —    | —      | —         |  |
| 21       | Investments, etc. (excluding significant investments)                                |             | —                  | —   | —         | —   | —        | —   | —         | —    | —    | —      | —         |  |
| 22       | Total  | ¥           | 330,121            | ¥ — | ¥ 108,362 | ¥ — | ¥ 35,702 | ¥ — | ¥ 309,450 | ¥ 0  | ¥ —  | ¥ —    | ¥ 783,637 |  |

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

| CR6   |                   | Millions of Yen, %, 1,000 cases, Year |   |             |                           |            |                    |             |                  |                    |             |      |                     |
|---|-------------------|---------------------------------------|---|-------------|---------------------------|------------|--------------------|-------------|------------------|--------------------|-------------|------|---------------------|
| Item No.  | PD scale          | September 30, 2021                    |   |             |                           |            |                    |             |                  |                    |             |      |                     |
|   |                   | a                                     | b   | c           | d                         | e          | f                  | g           | h                | i                  | j           | k    | l                   |
|   |                   | On-balance sheet gross exposures      | Off-balance sheet exposures pre-CCF and pre-CRM | Average CCF | EAD post-CCF and post-CRM | Average PD | Number of obligors | Average LGD | Average maturity | Credit RWA amounts | RWA density | EL   | Eligible provisions |
| Sovereign exposures (Advanced Internal Ratings-Based Approach (AIRB))   |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |      |                     |
| 1   | 0.00 to < 0.15    | ¥ 2,617,510                           | ¥ 33  | 75.00%      | ¥ 2,633,812               | 0.00%      | 0.0                | 32.09%      | 2.3              | ¥ 27,060           | 1.02%       | ¥ 15 |                     |
| 2   | 0.15 to < 0.25    | 2,318                                 | 1,300   | 75.00       | 38                        | 0.20       | 0.0                | 28.12       | 1.6              | 8                  | 23.32       | 0    |                     |
| 3   | 0.25 to < 0.50    | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —    |                     |
| 4   | 0.50 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         | 2,619,828                             | 1,333   | 75.00       | 2,633,851                 | 0.00       | 0.0                | 32.09       | 2.3              | 27,069             | 1.02        | 15   | ¥ 50                |
| Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB)) |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |      |                     |
| 1   | 0.00 to < 0.15    | 19,477,969                            | 85,576  | 75.52       | 19,569,202                | 0.00       | 0.0                | 44.99       | 1.1              | 70,216             | 0.35        | 86   |                     |
| 2   | 0.15 to < 0.25    | 0                                     | —   | —           | 0                         | 0.20       | 0.0                | 45.00       | 1.0              | 0                  | 30.51       | 0    |                     |
| 3   | 0.25 to < 0.50    | 27,461                                | 0   | 75.00       | 18,561                    | 0.28       | 0.0                | 45.00       | 3.5              | 13,247             | 71.37       | 24   |                     |
| 4   | 0.50 to < 0.75    | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —    |                     |
| 5   | 0.75 to < 2.50    | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —    |                     |
| 6   | 2.50 to < 10.00   | 7,736                                 | —   | —           | 36                        | 8.63       | 0.0                | 45.00       | 1.0              | 60                 | 165.28      | 1    |                     |
| 7   | 10.00 to < 100.00 | 10,138                                | —   | —           | 138                       | 13.42      | 0.0                | 45.00       | 1.1              | 319                | 229.86      | 8    |                     |
| 8   | 100.00 (Default)  | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —    |                     |
| 9   | Sub-total         | 19,523,305                            | 85,576  | 75.52       | 19,587,939                | 0.00       | 0.1                | 44.99       | 1.1              | 83,843             | 0.42        | 120  | 151                 |
| Financial Institution exposures (AIRB)                                  |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |      |                     |
| 1   | 0.00 to < 0.15    | 478,232                               | 8,500   | 100.00      | 503,412                   | 0.05       | 0.0                | 31.25       | 3.1              | 109,214            | 21.69       | 83   |                     |
| 2   | 0.15 to < 0.25    | 39,500                                | 9,000   | 75.00       | 46,250                    | 0.20       | 0.0                | 32.10       | 1.1              | 10,666             | 23.06       | 30   |                     |
| 3   | 0.25 to < 0.50    | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —    |                     |
| 4   | 0.50 to < 0.75    | 10,800                                | 7,575   | 86.79       | 17,375                    | 0.50       | 0.0                | 32.10       | 1.0              | 6,499              | 37.40       | 28   |                     |
| 5   | 0.75 to < 2.50    | 6,801                                 | 2,862   | 86.35       | 9,272                     | 1.45       | 0.0                | 31.78       | 1.0              | 5,517              | 59.50       | 42   |                     |
| 6   | 2.50 to < 10.00   | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —    |                     |
| 7   | 10.00 to < 100.00 | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —    |                     |
| 8   | 100.00 (Default)  | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —    |                     |
| 9   | Sub-total         | 535,333                               | 27,937  | 86.96       | 576,310                   | 0.10       | 0.0                | 31.35       | 2.8              | 131,898            | 22.88       | 185  | 320                 |
| Financial Institution exposures (FIRB)                                  |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |      |                     |
| 1   | 0.00 to < 0.15    | 114,090                               | 104,224   | 75.00       | 192,445                   | 0.06       | 0.0                | 48.47       | 1.5              | 51,865             | 26.95       | 60   |                     |
| 2   | 0.15 to < 0.25    | 1,578                                 | —   | —           | 1,578                     | 0.20       | 0.0                | 73.50       | 3.8              | 1,486              | 94.11       | 2    |                     |
| 3   | 0.25 to < 0.50    | 15,651                                | —   | —           | 15,651                    | 0.29       | 0.0                | 64.16       | 2.1              | 12,323             | 78.73       | 29   |                     |
| 4   | 0.50 to < 0.75    | 7                                     | —   | —           | 7                         | 0.50       | 0.0                | 45.00       | 1.0              | 3                  | 52.44       | 0    |                     |
| 5   | 0.75 to < 2.50    | 2,574                                 | —   | —           | 2,574                     | 1.69       | 0.0                | 45.00       | 4.9              | 3,615              | 140.43      | 19   |                     |
| 6   | 2.50 to < 10.00   | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —    |                     |
| 7   | 10.00 to < 100.00 | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —    |                     |
| 8   | 100.00 (Default)  | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —    |                     |
| 9   | Sub-total         | 133,903                               | 104,224   | 75.00       | 212,258                   | 0.10       | 0.0                | 49.77       | 1.6              | 69,294             | 32.64       | 112  | 47                  |

| CR6  |                   | Millions of Yen, %, 1,000 cases, Year |   |             |                           |            |                    |             |                  |                    |             |         |                     |
|--|-------------------|---------------------------------------|---|-------------|---------------------------|------------|--------------------|-------------|------------------|--------------------|-------------|---------|---------------------|
| Item No.   | PD scale          | September 30, 2021                    |   |             |                           |            |                    |             |                  |                    |             |         |                     |
|  |                   | a                                     | b   | c           | d                         | e          | f                  | g           | h                | i                  | j           | k       | l                   |
|  |                   | On-balance sheet gross exposures      | Off-balance sheet exposures pre-CCF and pre-CRM | Average CCF | EAD post-CCF and post-CRM | Average PD | Number of obligors | Average LGD | Average maturity | Credit RWA amounts | RWA density | EL      | Eligible provisions |
| Corporate exposures (excluding SME exposures and specialised lending) (AIRB) |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |         |                     |
| 1  | 0.00 to < 0.15    | ¥ 7,125,645                           | ¥ 2,849,481                                     | 76.05%      | ¥ 9,351,119               | 0.07%      | 0.6                | 31.39%      | 2.5              | ¥ 1,720,109        | 18.39%      | ¥ 2,247 |                     |
| 2  | 0.15 to < 0.25    | 1,834,896                             | 466,345   | 75.99       | 2,159,580                 | 0.20       | 0.3                | 30.85       | 2.1              | 648,364            | 30.02       | 1,365   |                     |
| 3  | 0.25 to < 0.50    | 1,270,397                             | 261,373   | 73.01       | 1,455,831                 | 0.30       | 0.4                | 30.96       | 2.2              | 563,037            | 38.67       | 1,392   |                     |
| 4  | 0.50 to < 0.75    | 1,051,124                             | 196,375   | 73.08       | 1,202,632                 | 0.50       | 0.6                | 29.36       | 2.1              | 527,818            | 43.88       | 1,783   |                     |
| 5  | 0.75 to < 2.50    | 942,029                               | 186,548   | 72.27       | 1,029,608                 | 1.44       | 0.7                | 28.16       | 2.2              | 658,252            | 63.93       | 4,166   |                     |
| 6  | 2.50 to < 10.00   | 74,627                                | 10,458  | 80.52       | 84,451                    | 7.05       | 0.0                | 25.25       | 1.6              | 74,674             | 88.42       | 1,489   |                     |
| 7  | 10.00 to < 100.00 | 82,138                                | 903   | 75.00       | 82,348                    | 18.67      | 0.0                | 31.63       | 2.9              | 138,575            | 168.28      | 4,865   |                     |
| 8  | 100.00 (Default)  | 23,048                                | —   | —           | 29,151                    | 100.00     | 0.0                | 32.06       | 1.0              | 11,976             | 41.08       | 8,390   |                     |
| 9  | Sub-total         | 12,403,905                            | 3,971,486                                       | 75.53       | 15,394,723                | 0.56       | 3.0                | 30.87       | 2.4              | 4,342,808          | 28.20       | 25,701  | ¥ 57,445            |
| Corporate exposures (excluding SME exposures and specialised lending) (FIRB) |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |         |                     |
| 1  | 0.00 to < 0.15    | 915,076                               | 92,556  | 78.94       | 993,784                   | 0.07       | 0.8                | 53.62       | 2.8              | 356,397            | 35.86       | 400     |                     |
| 2  | 0.15 to < 0.25    | 63,327                                | 75,587  | 100.00      | 139,042                   | 0.20       | 0.3                | 55.55       | 2.4              | 90,250             | 64.90       | 158     |                     |
| 3  | 0.25 to < 0.50    | 368,889                               | 72,793  | 75.00       | 422,326                   | 0.29       | 0.5                | 48.32       | 2.4              | 264,975            | 62.74       | 612     |                     |
| 4  | 0.50 to < 0.75    | 166,561                               | 30,949  | 75.21       | 190,219                   | 0.57       | 0.7                | 41.32       | 3.4              | 151,787            | 79.79       | 453     |                     |
| 5  | 0.75 to < 2.50    | 351,859                               | 5,301   | 76.64       | 356,032                   | 1.41       | 1.2                | 44.13       | 3.8              | 433,407            | 121.73      | 2,231   |                     |
| 6  | 2.50 to < 10.00   | 119,747                               | 4,012   | 89.65       | 123,716                   | 5.37       | 0.3                | 44.27       | 4.0              | 210,001            | 169.74      | 2,944   |                     |
| 7  | 10.00 to < 100.00 | 73,588                                | —   | —           | 71,781                    | 30.62      | 0.0                | 44.86       | 3.9              | 193,306            | 269.29      | 9,858   |                     |
| 8  | 100.00 (Default)  | 30,476                                | 1,440   | 91.52       | 37,342                    | 100.00     | 0.0                | 44.32       | 1.0              | 0                  | 0.00        | 16,553  |                     |
| 9  | Sub-total         | 2,089,527                             | 282,641   | 83.32       | 2,334,245                 | 3.18       | 4.3                | 49.41       | 3.0              | 1,700,127          | 72.83       | 33,213  | 19,290              |
| SME exposures (AIRB)   |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |         |                     |
| 1  | 0.00 to < 0.15    | 69,910                                | 3,823   | 75.00       | 70,733                    | 0.12       | 0.0                | 30.99       | 2.9              | 17,271             | 24.41       | 27      |                     |
| 2  | 0.15 to < 0.25    | 102,511                               | —   | —           | 96,463                    | 0.20       | 0.0                | 31.85       | 3.0              | 30,390             | 31.50       | 62      |                     |
| 3  | 0.25 to < 0.50    | 27,680                                | 6,028   | 92.57       | 33,111                    | 0.30       | 0.0                | 29.35       | 2.8              | 10,426             | 31.48       | 30      |                     |
| 4  | 0.50 to < 0.75    | 91,136                                | 2,996   | 75.00       | 91,613                    | 0.50       | 0.0                | 25.89       | 2.4              | 31,677             | 34.57       | 119     |                     |
| 5  | 0.75 to < 2.50    | 117,784                               | 8,131   | 79.98       | 122,367                   | 1.56       | 0.2                | 20.78       | 2.8              | 53,211             | 43.48       | 389     |                     |
| 6  | 2.50 to < 10.00   | 6,067                                 | 237   | 76.39       | 6,248                     | 7.62       | 0.0                | 21.58       | 1.8              | 3,979              | 63.67       | 103     |                     |
| 7  | 10.00 to < 100.00 | 2,063                                 | —   | —           | 1,379                     | 18.67      | 0.0                | 22.06       | 2.9              | 1,368              | 99.15       | 56      |                     |
| 8  | 100.00 (Default)  | 1,412                                 | —   | —           | 1,441                     | 100.00     | 0.0                | 22.73       | 1.0              | 409                | 28.37       | 295     |                     |
| 9  | Sub-total         | 418,566                               | 21,217  | 81.91       | 423,359                   | 1.16       | 0.3                | 26.81       | 2.8              | 148,733            | 35.13       | 1,084   | 1,451               |
| SME exposures (FIRB)   |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |         |                     |
| 1  | 0.00 to < 0.15    | 37                                    | —   | —           | 37                        | 0.12       | 0.0                | 45.00       | 1.0              | 7                  | 20.85       | 0       |                     |
| 2  | 0.15 to < 0.25    | 50                                    | —   | —           | 50                        | 0.20       | 0.0                | 45.00       | 1.0              | 13                 | 27.19       | 0       |                     |
| 3  | 0.25 to < 0.50    | 4,654                                 | —   | —           | 4,654                     | 0.30       | 0.0                | 45.00       | 1.8              | 2,535              | 54.46       | 6       |                     |
| 4  | 0.50 to < 0.75    | 99,446                                | 3,126   | 75.00       | 100,425                   | 0.50       | 0.6                | 37.91       | 4.7              | 64,425             | 64.15       | 192     |                     |
| 5  | 0.75 to < 2.50    | 303,735                               | 2,005   | 80.65       | 302,935                   | 1.57       | 1.7                | 39.29       | 4.8              | 279,467            | 92.25       | 1,881   |                     |
| 6  | 2.50 to < 10.00   | 8,989                                 | —   | —           | 9,005                     | 7.22       | 0.0                | 39.56       | 4.1              | 11,283             | 125.29      | 255     |                     |
| 7  | 10.00 to < 100.00 | 1,442                                 | —   | —           | 1,456                     | 18.67      | 0.0                | 45.00       | 1.5              | 2,899              | 199.14      | 122     |                     |
| 8  | 100.00 (Default)  | 5,320                                 | —   | —           | 5,554                     | 100.00     | 0.0                | 40.21       | 1.0              | 0                  | 0.00        | 2,233   |                     |
| 9  | Sub-total         | 423,676                               | 5,132   | 77.21       | 424,119                   | 2.77       | 2.5                | 39.06       | 4.6              | 360,633            | 85.03       | 4,691   | 525                 |

| CR6  |                   | Millions of Yen, %, 1,000 cases, Year |   |             |                           |            |                    |             |                  |                    |             |        |                     |
|--|-------------------|---------------------------------------|---|-------------|---------------------------|------------|--------------------|-------------|------------------|--------------------|-------------|--------|---------------------|
|  |                   | September 30, 2021                    |   |             |                           |            |                    |             |                  |                    |             |        |                     |
| Item No.   | PD scale          | a                                     | b   | c           | d                         | e          | f                  | g           | h                | i                  | j           | k      | l                   |
|  |                   | On-balance sheet gross exposures      | Off-balance sheet exposures pre-CCF and pre-CRM | Average CCF | EAD post-CCF and post-CRM | Average PD | Number of obligors | Average LGD | Average maturity | Credit RWA amounts | RWA density | EL     | Eligible provisions |
| Specialised lending (AIRB)                                       |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |        |                     |
| 1  | 0.00 to < 0.15    | ¥ 1,238,143                           | ¥ 82,381  | 75.31%      | ¥ 1,300,188               | 0.08%      | 0.3                | 26.34%      | 4.2              | ¥ 300,018          | 23.07%      | ¥ 304  |                     |
| 2  | 0.15 to < 0.25    | 71,287                                | 1,388   | 75.00       | 72,329                    | 0.20       | 0.0                | 28.51       | 3.7              | 27,169             | 37.56       | 42     |                     |
| 3  | 0.25 to < 0.50    | 670,274                               | 106,548   | 74.93       | 750,121                   | 0.30       | 0.1                | 23.36       | 4.3              | 284,426            | 37.91       | 524    |                     |
| 4  | 0.50 to < 0.75    | 303,927                               | 42,438  | 74.62       | 335,598                   | 0.56       | 0.0                | 23.64       | 4.2              | 166,821            | 49.70       | 445    |                     |
| 5  | 0.75 to < 2.50    | 349,719                               | 47,459  | 72.29       | 384,028                   | 1.51       | 0.0                | 24.40       | 3.4              | 243,588            | 63.42       | 1,425  |                     |
| 6  | 2.50 to < 10.00   | 87,884                                | 39,961  | 75.00       | 117,855                   | 4.03       | 0.0                | 24.80       | 3.6              | 98,691             | 83.73       | 1,110  |                     |
| 7  | 10.00 to < 100.00 | 78,826                                | 11,870  | 75.00       | 87,729                    | 22.78      | 0.0                | 37.62       | 4.0              | 180,175            | 205.37      | 7,953  |                     |
| 8  | 100.00 (Default)  | 15,857                                | 2,028   | 75.00       | 17,383                    | 100.00     | 0.0                | 26.38       | 1.0              | 5,543              | 31.89       | 4,143  |                     |
| 9  | Sub-total         | 2,815,922                             | 334,076   | 74.62       | 3,065,234                 | 1.74       | 0.7                | 25.39       | 4.1              | 1,306,434          | 42.62       | 15,949 | ¥ 6,288             |
| Specialised lending (FIRB)                                       |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |        |                     |
| 1  | 0.00 to < 0.15    | 997                                   | —   | —           | 997                       | 0.09       | 0.2                | 45.00       | 1.0              | 172                | 17.32       | 0      |                     |
| 2  | 0.15 to < 0.25    | 51                                    | —   | —           | 51                        | 0.20       | 0.0                | 45.00       | 1.0              | 15                 | 30.51       | 0      |                     |
| 3  | 0.25 to < 0.50    | 1,033                                 | —   | —           | 1,033                     | 0.30       | 0.1                | 45.00       | 1.0              | 403                | 39.02       | 1      |                     |
| 4  | 0.50 to < 0.75    | 295                                   | —   | —           | 295                       | 0.54       | 0.0                | 45.00       | 1.0              | 160                | 54.46       | 0      |                     |
| 5  | 0.75 to < 2.50    | 447                                   | —   | —           | 447                       | 1.47       | 0.0                | 45.00       | 1.0              | 379                | 84.74       | 2      |                     |
| 6  | 2.50 to < 10.00   | 63                                    | —   | —           | 63                        | 3.68       | 0.0                | 45.00       | 1.0              | 74                 | 116.74      | 1      |                     |
| 7  | 10.00 to < 100.00 | 201                                   | —   | —           | 201                       | 17.57      | 0.0                | 45.00       | 1.0              | 414                | 205.17      | 15     |                     |
| 8  | 100.00 (Default)  | 0                                     | —   | —           | 0                         | 100.00     | 0.0                | 45.00       | 1.0              | 0                  | 0.00        | 0      |                     |
| 9  | Sub-total         | 3,090                                 | —   | —           | 3,090                     | 1.63       | 0.6                | 45.00       | 1.0              | 1,620              | 52.43       | 22     | —                   |
| Equity exposures (PD/LGD Approach)                               |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |        |                     |
| 1  | 0.00 to < 0.15    | 1,256,572                             | —   | —           | 503,746                   | 0.07       | 0.3                | 90.00       | 5.0              | 578,455            | 114.83      | —      |                     |
| 2  | 0.15 to < 0.25    | 127,450                               | —   | —           | 55,996                    | 0.20       | 0.1                | 90.00       | 5.0              | 82,944             | 148.12      | —      |                     |
| 3  | 0.25 to < 0.50    | 73,115                                | —   | —           | 30,776                    | 0.30       | 0.2                | 90.00       | 5.0              | 53,143             | 172.67      | —      |                     |
| 4  | 0.50 to < 0.75    | 41,603                                | —   | —           | 21,864                    | 0.50       | 0.2                | 90.00       | 5.0              | 44,030             | 201.38      | —      |                     |
| 5  | 0.75 to < 2.50    | 26,337                                | —   | —           | 17,914                    | 1.50       | 0.2                | 90.00       | 5.0              | 54,063             | 301.79      | —      |                     |
| 6  | 2.50 to < 10.00   | 3,716                                 | —   | —           | 2,328                     | 6.68       | 0.0                | 90.00       | 5.0              | 9,863              | 423.63      | —      |                     |
| 7  | 10.00 to < 100.00 | 8                                     | —   | —           | 2                         | 18.67      | 0.0                | 90.00       | 5.0              | 20                 | 731.60      | —      |                     |
| 8  | 100.00 (Default)  | 213                                   | —   | —           | 116                       | 100.00     | 0.0                | 90.00       | 5.0              | 1,315              | 1,125.00    | —      |                     |
| 9  | Sub-total         | 1,529,017                             | —   | —           | 632,745                   | 0.19       | 1.2                | 90.00       | 5.0              | 823,836            | 130.20      | —      |                     |
| Purchased receivables for corporates, etc. (default risk) (AIRB) |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |        |                     |
| 1  | 0.00 to < 0.15    | 17,685                                | —   | —           | 17,685                    | 0.11       | 0.0                | 32.10       | 3.4              | 5,110              | 28.89       | 6      |                     |
| 2  | 0.15 to < 0.25    | 7,000                                 | —   | —           | 7,000                     | 0.20       | 0.0                | 32.10       | 5.0              | 3,384              | 48.34       | 4      |                     |
| 3  | 0.25 to < 0.50    | 10,762                                | 570   | 75.00       | 11,189                    | 0.30       | 0.0                | 32.10       | 2.5              | 4,625              | 41.33       | 11     |                     |
| 4  | 0.50 to < 0.75    | 6,655                                 | —   | —           | 6,655                     | 0.50       | 0.0                | 32.10       | 4.2              | 4,306              | 64.70       | 10     |                     |
| 5  | 0.75 to < 2.50    | 30,820                                | —   | —           | 30,820                    | 1.73       | 0.0                | 30.99       | 3.6              | 26,466             | 85.87       | 166    |                     |
| 6  | 2.50 to < 10.00   | 2,506                                 | —   | —           | 2,506                     | 7.65       | 0.0                | 32.10       | 4.0              | 3,445              | 137.45      | 61     |                     |
| 7  | 10.00 to < 100.00 | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —      |                     |
| 8  | 100.00 (Default)  | 2,899                                 | —   | —           | 2,899                     | 100.00     | 0.0                | 32.10       | 1.0              | 1,192              | 41.12       | 835    |                     |
| 9  | Sub-total         | 78,328                                | 570   | 75.00       | 78,756                    | 4.73       | 0.0                | 31.66       | 3.5              | 48,530             | 61.62       | 1,096  | 11                  |

| CR6   |                   | Millions of Yen, %, 1,000 cases, Year |   |             |                           |            |                    |             |                  |                    |             |       |                     |
|---|-------------------|---------------------------------------|---|-------------|---------------------------|------------|--------------------|-------------|------------------|--------------------|-------------|-------|---------------------|
| Item No.  | PD scale          | September 30, 2021                    |   |             |                           |            |                    |             |                  |                    |             |       |                     |
|   |                   | a                                     | b   | c           | d                         | e          | f                  | g           | h                | i                  | j           | k     | l                   |
|   |                   | On-balance sheet gross exposures      | Off-balance sheet exposures pre-CCF and pre-CRM | Average CCF | EAD post-CCF and post-CRM | Average PD | Number of obligors | Average LGD | Average maturity | Credit RWA amounts | RWA density | EL    | Eligible provisions |
| Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (AIRB) |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |       |                     |
| 1   | 0.00 to < 0.15    | ¥ 2,280                               | ¥ 570   | 75.00%      | ¥ 2,707                   | 0.13%      | 0.0                | 100.00%     | 1.0              | ¥ 1,414            | 52.25%      | ¥     | —                   |
| 2   | 0.15 to < 0.25    | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —     | —                   |
| 3   | 0.25 to < 0.50    | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —     | —                   |
| 4   | 0.50 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         | 2,280                                 | 570   | 75.00       | 2,707                     | 0.13       | 0.0                | 100.00      | 1.0              | 1,414              | 52.25       | —     | ¥ —                 |
| Purchased receivables for corporates, etc. (default risk) (FIRB)  |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |       |                     |
| 1   | 0.00 to < 0.15    | 247,421                               | 22,230  | 100.00      | 269,652                   | 0.05       | 0.2                | 45.00       | 1.1              | 35,491             | 13.16       | 67    | —                   |
| 2   | 0.15 to < 0.25    | 67,396                                | —   | —           | 67,396                    | 0.20       | 0.1                | 45.00       | 1.0              | 20,972             | 31.11       | 62    | —                   |
| 3   | 0.25 to < 0.50    | 56,509                                | 2,891   | 75.00       | 58,678                    | 0.30       | 0.1                | 45.00       | 1.1              | 24,801             | 42.26       | 81    | —                   |
| 4   | 0.50 to < 0.75    | 39,819                                | 2,413   | 75.00       | 41,629                    | 0.51       | 0.8                | 45.00       | 1.3              | 23,504             | 56.46       | 95    | —                   |
| 5   | 0.75 to < 2.50    | 40,359                                | —   | —           | 40,359                    | 1.43       | 3.3                | 45.00       | 1.2              | 32,934             | 81.60       | 261   | —                   |
| 6   | 2.50 to < 10.00   | 585                                   | —   | —           | 585                       | 4.71       | 0.2                | 45.00       | 1.0              | 749                | 128.03      | 12    | —                   |
| 7   | 10.00 to < 100.00 | 157                                   | —   | —           | 157                       | 35.80      | 0.0                | 45.00       | 4.9              | 416                | 263.92      | 25    | —                   |
| 8   | 100.00 (Default)  | 4,157                                 | —   | —           | 4,157                     | 100.00     | 0.0                | 45.00       | 1.0              | 0                  | 0.00        | 1,870 | —                   |
| 9   | Sub-total         | 456,406                               | 27,536  | 95.18       | 482,615                   | 1.14       | 4.9                | 45.00       | 1.1              | 138,871            | 28.77       | 2,476 | 425                 |
| Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB) |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |       |                     |
| 1   | 0.00 to < 0.15    | 353,962                               | 2,413   | 75.00       | 355,772                   | 0.05       | 0.2                | 92.55       | 1.1              | 83,998             | 23.61       | 10    | —                   |
| 2   | 0.15 to < 0.25    | 53,448                                | —   | —           | 53,448                    | 0.20       | 0.1                | 92.53       | 1.0              | 28,276             | 52.90       | 6     | —                   |
| 3   | 0.25 to < 0.50    | 46,535                                | 2,891   | 75.00       | 48,704                    | 0.30       | 0.1                | 89.74       | 1.2              | 11,671             | 23.96       | 12    | —                   |
| 4   | 0.50 to < 0.75    | 4,049                                 | —   | —           | 4,049                     | 0.50       | 0.0                | 45.00       | 4.6              | 3,865              | 95.44       | 9     | —                   |
| 5   | 0.75 to < 2.50    | 8,482                                 | —   | —           | 8,482                     | 1.70       | 0.1                | 98.03       | 1.0              | 7,878              | 92.87       | 2     | —                   |
| 6   | 2.50 to < 10.00   | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —     | —                   |
| 7   | 10.00 to < 100.00 | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —     | —                   |
| 8   | 100.00 (Default)  | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —     | —                   |
| 9   | Sub-total         | 466,478                               | 5,305   | 75.00       | 470,457                   | 0.12       | 0.6                | 91.95       | 1.1              | 135,690            | 28.84       | 41    | —                   |
| Purchased receivables for retail (default risk)   |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |       |                     |
| 1   | 0.00 to < 0.15    | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —     | —                   |
| 2   | 0.15 to < 0.25    | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —     | —                   |
| 3   | 0.25 to < 0.50    | 38,409                                | —   | —           | 38,409                    | 0.30       | 32.0               | 76.75       | —                | 15,830             | 41.21       | 90    | —                   |
| 4   | 0.50 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         | 38,409                                | —   | —           | 38,409                    | 0.30       | 32.0               | 76.75       | —                | 15,830             | 41.21       | 90    | 146                 |

| CR6                                   |                   | Millions of Yen, %, 1,000 cases, Year |   |             |                           |            |                    |             |                  |                    |             |           |                     |
|---------------------------------------|-------------------|---------------------------------------|---|-------------|---------------------------|------------|--------------------|-------------|------------------|--------------------|-------------|-----------|---------------------|
|                                       |                   | September 30, 2021                    |   |             |                           |            |                    |             |                  |                    |             |           |                     |
| Item No.                              | PD scale          | a                                     | b   | c           | d                         | e          | f                  | g           | h                | i                  | j           | k         | l                   |
|                                       |                   | On-balance sheet gross exposures      | Off-balance sheet exposures pre-CCF and pre-CRM | Average CCF | EAD post-CCF and post-CRM | Average PD | Number of obligors | Average LGD | Average maturity | Credit RWA amounts | RWA density | EL        | Eligible provisions |
| Qualifying revolving retail exposures |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |           |                     |
| 1                                     | 0.00 to < 0.15    | ¥ 0                                   | ¥ 40,830  | 27.62%      | ¥ 11,281                  | 0.10%      | 43.5               | 60.82%      | —                | ¥ 427              | 3.79%       | ¥ 7       |                     |
| 2                                     | 0.15 to < 0.25    | 38,201                                | 709,902   | 11.49       | 119,818                   | 0.23       | 196.8              | 67.87       | —                | 9,729              | 8.11        | 187       |                     |
| 3                                     | 0.25 to < 0.50    | 19,528                                | 916,390   | 7.74        | 90,487                    | 0.35       | 139.5              | 75.88       | —                | 11,722             | 12.95       | 245       |                     |
| 4                                     | 0.50 to < 0.75    | 30,824                                | 251,674   | 11.49       | 59,759                    | 0.55       | 80.5               | 67.87       | —                | 9,836              | 16.46       | 225       |                     |
| 5                                     | 0.75 to < 2.50    | 11,795                                | 220,528   | 12.63       | 39,657                    | 1.16       | 114.8              | 68.72       | —                | 11,425             | 28.81       | 316       |                     |
| 6                                     | 2.50 to < 10.00   | 30,337                                | 65,105  | 12.30       | 38,349                    | 4.86       | 39.5               | 68.47       | —                | 29,776             | 77.64       | 1,276     |                     |
| 7                                     | 10.00 to < 100.00 | 221                                   | 913   | 13.45       | 344                       | 48.23      | 0.5                | 66.28       | —                | 604                | 175.34      | 113       |                     |
| 8                                     | 100.00 (Default)  | 11                                    | 4,388   | 8.51        | 11,064                    | 100.00     | 13.5               | 69.13       | —                | 11,529             | 104.20      | 6,727     |                     |
| 9                                     | Sub-total         | 130,921                               | 2,209,734                                       | 10.37       | 370,764                   | 3.91       | 629.0              | 69.80       | —                | 85,052             | 22.93       | 9,097     | 12,568              |
| Residential mortgage exposures        |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |           |                     |
| 1                                     | 0.00 to < 0.15    | 4,526,840                             | 12,841  | 100.00      | 4,539,682                 | 0.11       | 154.8              | 17.73       | —                | 207,835            | 4.57        | 903       |                     |
| 2                                     | 0.15 to < 0.25    | 2,243,841                             | 28  | 100.00      | 2,243,869                 | 0.17       | 102.4              | 17.60       | —                | 144,420            | 6.43        | 697       |                     |
| 3                                     | 0.25 to < 0.50    | 3,342,586                             | 1,362   | 100.00      | 3,343,959                 | 0.34       | 199.6              | 17.17       | —                | 339,002            | 10.13       | 1,964     |                     |
| 4                                     | 0.50 to < 0.75    | 40,290                                | —   | —           | 40,290                    | 0.65       | 2.6                | 22.05       | —                | 8,389              | 20.82       | 58        |                     |
| 5                                     | 0.75 to < 2.50    | 137,796                               | 19  | 100.00      | 137,815                   | 0.87       | 13.6               | 20.53       | —                | 32,273             | 23.41       | 246       |                     |
| 6                                     | 2.50 to < 10.00   | 4,095                                 | —   | —           | 4,095                     | 2.92       | 0.1                | 16.17       | —                | 1,625              | 39.69       | 19        |                     |
| 7                                     | 10.00 to < 100.00 | 59,593                                | 13  | 100.00      | 59,607                    | 20.00      | 3.4                | 18.19       | —                | 60,611             | 101.68      | 2,191     |                     |
| 8                                     | 100.00 (Default)  | 33,936                                | 15  | 100.00      | 35,420                    | 100.00     | 2.0                | 19.26       | —                | 9,979              | 28.17       | 6,024     |                     |
| 9                                     | Sub-total         | 10,388,980                            | 14,282  | 100.00      | 10,404,741                | 0.66       | 478.9              | 17.58       | —                | 804,138            | 7.72        | 12,106    | 26,059              |
| Other retail exposures                |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |           |                     |
| 1                                     | 0.00 to < 0.15    | 0                                     | 22,020  | 22.09       | 4,866                     | 0.10       | 19.8               | 21.15       | —                | 263                | 5.41        | 1         |                     |
| 2                                     | 0.15 to < 0.25    | 157,765                               | —   | —           | 157,765                   | 0.24       | 47.1               | 74.10       | —                | 54,304             | 34.42       | 287       |                     |
| 3                                     | 0.25 to < 0.50    | 194,671                               | —   | —           | 194,671                   | 0.38       | 68.0               | 38.62       | —                | 47,460             | 24.38       | 301       |                     |
| 4                                     | 0.50 to < 0.75    | 347,924                               | 432   | 100.00      | 348,652                   | 0.56       | 86.7               | 35.34       | —                | 96,314             | 27.62       | 718       |                     |
| 5                                     | 0.75 to < 2.50    | 174,275                               | 140,687   | 31.56       | 218,691                   | 1.20       | 263.1              | 61.33       | —                | 144,631            | 66.13       | 1,680     |                     |
| 6                                     | 2.50 to < 10.00   | 36,591                                | 15,844  | 36.45       | 42,368                    | 6.83       | 40.0               | 33.76       | —                | 22,330             | 52.70       | 1,011     |                     |
| 7                                     | 10.00 to < 100.00 | 2,647                                 | 994   | 95.38       | 3,646                     | 31.48      | 0.6                | 30.37       | —                | 2,487              | 68.22       | 457       |                     |
| 8                                     | 100.00 (Default)  | 9,654                                 | 1,760   | 32.25       | 20,875                    | 100.00     | 11.0               | 47.41       | —                | 6,087              | 29.15       | 9,410     |                     |
| 9                                     | Sub-total         | 923,529                               | 181,739   | 31.36       | 991,536                   | 3.09       | 536.8              | 47.98       | —                | 373,879            | 37.70       | 13,868    | 17,439              |
| Lease transactions                    |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |           |                     |
| 1                                     | 0.00 to < 0.15    | 219,071                               | —   | —           | 219,071                   | 0.07       | 0.3                | 45.00       | 2.6              | 54,458             | 24.85       | 77        |                     |
| 2                                     | 0.15 to < 0.25    | 131,716                               | —   | —           | 131,716                   | 0.20       | 0.1                | 45.00       | 4.0              | 77,350             | 58.72       | 121       |                     |
| 3                                     | 0.25 to < 0.50    | 18,910                                | —   | —           | 18,910                    | 0.30       | 0.1                | 45.00       | 2.3              | 10,341             | 54.68       | 26        |                     |
| 4                                     | 0.50 to < 0.75    | 36,043                                | —   | —           | 36,043                    | 0.50       | 0.2                | 45.00       | 2.8              | 26,444             | 73.36       | 81        |                     |
| 5                                     | 0.75 to < 2.50    | 49,128                                | —   | —           | 49,128                    | 1.67       | 0.3                | 45.00       | 3.1              | 54,155             | 110.23      | 369       |                     |
| 6                                     | 2.50 to < 10.00   | 2,681                                 | —   | —           | 2,681                     | 6.25       | 0.0                | 45.00       | 2.5              | 4,214              | 157.13      | 75        |                     |
| 7                                     | 10.00 to < 100.00 | 4,097                                 | —   | —           | 4,097                     | 18.67      | 0.0                | 45.00       | 4.4              | 10,243             | 250.00      | 344       |                     |
| 8                                     | 100.00 (Default)  | —                                     | —   | —           | 326                       | 100.00     | 0.0                | 45.00       | 1.0              | 0                  | 0.00        | 147       |                     |
| 9                                     | Sub-total         | 461,650                               | —   | —           | 461,977                   | 0.59       | 1.2                | 45.00       | 3.1              | 237,208            | 51.34       | 1,243     | 5,676               |
| Total (all portfolios)                |                   | ¥ 55,443,064                          | ¥ 7,273,363                                     | 55.01%      | ¥ 58,589,845              | 0.61%      | 1,696.9            | 35.77%      | 2.0              | ¥ 10,836,915       | 18.49%      | ¥ 121,117 | ¥ 147,901           |

Notes: 1. "Number of obligors" in Column f: "Qualifying revolving retail exposures," "Residential mortgage exposures," and "Other retail exposures" are tallied with the number of loans, because it is difficult to grasp the number of some obligors.  
2. Purchased receivables for retail (dilution risk and originator risk of loan participation) are not applicable.

| CR6   |                   | Millions of Yen, %, 1,000 cases, Year |   |             |                           |            |                    |             |                  |                    |             |     |                     |
|---|-------------------|---------------------------------------|---|-------------|---------------------------|------------|--------------------|-------------|------------------|--------------------|-------------|-----|---------------------|
| Item No.  | PD scale          | September 30, 2020                    |   |             |                           |            |                    |             |                  |                    |             |     |                     |
|   |                   | a                                     | b   | c           | d                         | e          | f                  | g           | h                | i                  | j           | k   | l                   |
|   |                   | On-balance sheet gross exposures      | Off-balance sheet exposures pre-CCF and pre-CRM | Average CCF | EAD post-CCF and post-CRM | Average PD | Number of obligors | Average LGD | Average maturity | Credit RWA amounts | RWA density | EL  | Eligible provisions |
| Sovereign exposures (Advanced Internal Ratings-Based Approach (AIRB))   |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |     |                     |
| 1   | 0.00 to < 0.15    | ¥ 2,534,973                           | ¥ 33  | 75.00%      | ¥ 2,551,338               | 0.00%      | 0.0                | 32.09%      | 1.8              | ¥ 15,212           | 0.59%       | ¥ 8 |                     |
| 2   | 0.15 to < 0.25    | 2,103                                 | 469   | 75.00       | 52                        | 0.20       | 0.0                | 27.29       | 2.0              | 13                 | 25.16       | 0   |                     |
| 3   | 0.25 to < 0.50    | 897                                   | —   | —           | —                         | —          | 0.0                | —           | —                | —                  | —           | —   |                     |
| 4   | 0.50 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         | 2,537,974                             | 502   | 75.00       | 2,551,390                 | 0.00       | 0.0                | 32.09       | 1.8              | 15,226             | 0.59        | 8   | ¥ 53                |
| Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB)) |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |     |                     |
| 1   | 0.00 to < 0.15    | 17,464,151                            | 67,220  | 77.33       | 17,566,371                | 0.00       | 0.0                | 44.99       | 1.0              | 54,685             | 0.31        | 82  |                     |
| 2   | 0.15 to < 0.25    | 0                                     | —   | —           | 0                         | 0.20       | 0.0                | 45.00       | 1.0              | 0                  | 30.51       | 0   |                     |
| 3   | 0.25 to < 0.50    | 48,841                                | 9,675   | 88.67       | 37,015                    | 0.28       | 0.0                | 43.78       | 2.5              | 22,145             | 59.82       | 45  |                     |
| 4   | 0.50 to < 0.75    | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —   |                     |
| 5   | 0.75 to < 2.50    | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —   |                     |
| 6   | 2.50 to < 10.00   | 17,354                                | —   | —           | 154                       | 8.98       | 0.0                | 45.00       | 1.3              | 264                | 171.59      | 6   |                     |
| 7   | 10.00 to < 100.00 | 10,238                                | —   | —           | 238                       | 13.65      | 0.0                | 45.00       | 2.0              | 501                | 209.96      | 14  |                     |
| 8   | 100.00 (Default)  | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —   |                     |
| 9   | Sub-total         | 17,540,585                            | 76,895  | 78.76       | 17,603,780                | 0.00       | 0.1                | 44.99       | 1.0              | 77,597             | 0.44        | 148 | 132                 |
| Financial Institution exposures (AIRB)                                  |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |     |                     |
| 1   | 0.00 to < 0.15    | 456,164                               | 12,000  | 100.00      | 487,304                   | 0.05       | 0.0                | 32.10       | 3.7              | 123,083            | 25.25       | 81  |                     |
| 2   | 0.15 to < 0.25    | 49,000                                | 9,000   | 75.00       | 55,750                    | 0.20       | 0.0                | 32.10       | 1.1              | 12,600             | 22.60       | 36  |                     |
| 3   | 0.25 to < 0.50    | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —   |                     |
| 4   | 0.50 to < 0.75    | 1,400                                 | 1,000   | 75.00       | 2,150                     | 0.50       | 0.0                | 32.10       | 1.0              | 804                | 37.40       | 3   |                     |
| 5   | 0.75 to < 2.50    | 13,687                                | 9,412   | 88.74       | 22,040                    | 1.14       | 0.0                | 32.10       | 1.0              | 12,112             | 54.95       | 81  |                     |
| 6   | 2.50 to < 10.00   | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —   |                     |
| 7   | 10.00 to < 100.00 | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —   |                     |
| 8   | 100.00 (Default)  | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —   |                     |
| 9   | Sub-total         | 520,251                               | 31,412  | 88.66       | 567,244                   | 0.11       | 0.0                | 32.10       | 3.3              | 148,600            | 26.19       | 202 | 316                 |
| Financial Institution exposures (FIRB)                                  |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |     |                     |
| 1   | 0.00 to < 0.15    | 191,773                               | 127,416   | 79.68       | 293,292                   | 0.06       | 0.0                | 43.34       | 2.0              | 72,568             | 24.74       | 82  |                     |
| 2   | 0.15 to < 0.25    | 56                                    | —   | —           | 56                        | 0.20       | 0.0                | 45.00       | 1.0              | 17                 | 30.51       | 0   |                     |
| 3   | 0.25 to < 0.50    | 12,003                                | —   | —           | 9,412                     | 0.30       | 0.0                | 45.00       | 0.7              | 4,336              | 46.06       | 12  |                     |
| 4   | 0.50 to < 0.75    | 0                                     | —   | —           | 0                         | 0.50       | 0.0                | 45.00       | 1.0              | 0                  | 52.44       | 0   |                     |
| 5   | 0.75 to < 2.50    | 3,403                                 | —   | —           | 3,403                     | 1.77       | 0.0                | 45.00       | 4.9              | 4,827              | 141.83      | 27  |                     |
| 6   | 2.50 to < 10.00   | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —   |                     |
| 7   | 10.00 to < 100.00 | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —   |                     |
| 8   | 100.00 (Default)  | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —   |                     |
| 9   | Sub-total         | 207,238                               | 127,416   | 79.68       | 306,165                   | 0.08       | 0.1                | 43.41       | 2.0              | 81,749             | 26.70       | 122 | 81                  |

| CR6  |                   | Millions of Yen, %, 1,000 cases, Year |   |             |                           |            |                    |             |                  |                    |             |         |                     |
|--|-------------------|---------------------------------------|---|-------------|---------------------------|------------|--------------------|-------------|------------------|--------------------|-------------|---------|---------------------|
|  |                   | September 30, 2020                    |   |             |                           |            |                    |             |                  |                    |             |         |                     |
| Item No.   | PD scale          | a                                     | b   | c           | d                         | e          | f                  | g           | h                | i                  | j           | k       | l                   |
|  |                   | On-balance sheet gross exposures      | Off-balance sheet exposures pre-CCF and pre-CRM | Average CCF | EAD post-CCF and post-CRM | Average PD | Number of obligors | Average LGD | Average maturity | Credit RWA amounts | RWA density | EL      | Eligible provisions |
| Corporate exposures (excluding SME exposures and specialised lending) (AIRB) |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |         |                     |
| 1  | 0.00 to < 0.15    | ¥ 6,977,953                           | ¥ 2,947,999                                     | 75.93%      | ¥ 9,284,585               | 0.07%      | 0.6                | 31.50%      | 2.5              | ¥ 1,711,161        | 18.43%      | ¥ 2,224 |                     |
| 2  | 0.15 to < 0.25    | 2,055,069                             | 494,358   | 74.57       | 2,389,757                 | 0.20       | 0.4                | 30.95       | 2.3              | 764,570            | 31.99       | 1,516   |                     |
| 3  | 0.25 to < 0.50    | 1,497,943                             | 354,158   | 74.89       | 1,764,806                 | 0.30       | 0.5                | 31.27       | 2.2              | 684,020            | 38.75       | 1,703   |                     |
| 4  | 0.50 to < 0.75    | 1,113,836                             | 245,850   | 76.72       | 1,290,029                 | 0.50       | 0.7                | 29.38       | 2.4              | 586,096            | 45.43       | 1,913   |                     |
| 5  | 0.75 to < 2.50    | 831,176                               | 153,929   | 71.73       | 897,815                   | 1.50       | 0.7                | 28.57       | 2.0              | 580,325            | 64.63       | 3,884   |                     |
| 6  | 2.50 to < 10.00   | 155,851                               | 7,328   | 84.10       | 162,548                   | 6.02       | 0.0                | 25.12       | 2.2              | 140,785            | 86.61       | 2,496   |                     |
| 7  | 10.00 to < 100.00 | 87,172                                | 134   | 75.00       | 87,103                    | 18.67      | 0.0                | 31.68       | 3.4              | 149,919            | 172.11      | 5,155   |                     |
| 8  | 100.00 (Default)  | 30,663                                | —   | —           | 36,386                    | 100.00     | 0.0                | 31.65       | 1.0              | 14,747             | 40.52       | 10,338  |                     |
| 9  | Sub-total         | 12,749,666                            | 4,203,760                                       | 75.59       | 15,913,031                | 0.62       | 3.2                | 30.99       | 2.4              | 4,631,625          | 29.10       | 29,233  | ¥ 68,347            |
| Corporate exposures (excluding SME exposures and specialised lending) (FIRB) |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |         |                     |
| 1  | 0.00 to < 0.15    | 859,918                               | 102,403   | 81.22       | 950,187                   | 0.07       | 0.8                | 53.81       | 3.0              | 353,254            | 37.17       | 375     |                     |
| 2  | 0.15 to < 0.25    | 55,782                                | —   | —           | 55,939                    | 0.20       | 0.4                | 67.09       | 4.1              | 52,024             | 93.00       | 76      |                     |
| 3  | 0.25 to < 0.50    | 315,945                               | 44,529  | 77.48       | 349,571                   | 0.29       | 0.5                | 46.53       | 2.3              | 206,595            | 59.09       | 479     |                     |
| 4  | 0.50 to < 0.75    | 156,899                               | 28,771  | 75.22       | 178,841                   | 0.57       | 0.7                | 42.01       | 3.2              | 140,542            | 78.58       | 433     |                     |
| 5  | 0.75 to < 2.50    | 363,222                               | 10,295  | 76.93       | 370,660                   | 1.43       | 1.1                | 44.21       | 3.8              | 460,374            | 124.20      | 2,346   |                     |
| 6  | 2.50 to < 10.00   | 125,264                               | 4,755   | 91.70       | 130,010                   | 5.67       | 0.3                | 45.60       | 4.3              | 237,388            | 182.59      | 3,364   |                     |
| 7  | 10.00 to < 100.00 | 65,844                                | —   | —           | 63,603                    | 27.36      | 0.0                | 44.77       | 3.9              | 168,826            | 265.43      | 7,787   |                     |
| 8  | 100.00 (Default)  | 28,075                                | 230   | 0.00        | 32,043                    | 100.00     | 0.0                | 44.65       | 1.0              | 0                  | 0.00        | 14,308  |                     |
| 9  | Sub-total         | 1,970,952                             | 190,985   | 79.37       | 2,130,856                 | 3.05       | 4.2                | 49.40       | 3.2              | 1,619,007          | 75.97       | 29,171  | 15,469              |
| SME exposures (AIRB)   |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |         |                     |
| 1  | 0.00 to < 0.15    | 69,393                                | 3,996   | 75.00       | 70,665                    | 0.12       | 0.0                | 30.77       | 2.0              | 13,300             | 18.82       | 26      |                     |
| 2  | 0.15 to < 0.25    | 91,532                                | —   | —           | 91,036                    | 0.20       | 0.0                | 31.79       | 3.2              | 28,795             | 31.63       | 59      |                     |
| 3  | 0.25 to < 0.50    | 22,191                                | —   | —           | 22,191                    | 0.30       | 0.0                | 29.24       | 2.8              | 6,969              | 31.40       | 20      |                     |
| 4  | 0.50 to < 0.75    | 40,655                                | 601   | 75.00       | 39,439                    | 0.50       | 0.0                | 23.45       | 2.5              | 12,430             | 31.51       | 46      |                     |
| 5  | 0.75 to < 2.50    | 115,275                               | 10,186  | 78.56       | 118,022                   | 1.58       | 0.1                | 21.52       | 3.0              | 55,557             | 47.07       | 399     |                     |
| 6  | 2.50 to < 10.00   | 8,044                                 | 518   | 75.87       | 8,437                     | 6.57       | 0.0                | 16.74       | 2.5              | 4,116              | 48.78       | 97      |                     |
| 7  | 10.00 to < 100.00 | 1,503                                 | —   | —           | 794                       | 18.67      | 0.0                | 19.33       | 1.9              | 612                | 77.09       | 28      |                     |
| 8  | 100.00 (Default)  | 1,289                                 | —   | —           | 2,798                     | 100.00     | 0.0                | 27.29       | 1.0              | 967                | 34.58       | 686     |                     |
| 9  | Sub-total         | 349,886                               | 15,302  | 77.40       | 353,385                   | 1.67       | 0.3                | 26.64       | 2.7              | 122,750            | 34.73       | 1,364   | 2,673               |
| SME exposures (FIRB)   |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |         |                     |
| 1  | 0.00 to < 0.15    | 9                                     | —   | —           | 9                         | 0.11       | 0.0                | 45.00       | 1.0              | 1                  | 18.59       | 0       |                     |
| 2  | 0.15 to < 0.25    | 42                                    | —   | —           | 42                        | 0.20       | 0.0                | 45.00       | 1.0              | 11                 | 26.85       | 0       |                     |
| 3  | 0.25 to < 0.50    | 365                                   | —   | —           | 365                       | 0.30       | 0.0                | 45.00       | 2.2              | 176                | 48.37       | 0       |                     |
| 4  | 0.50 to < 0.75    | 99,202                                | 315   | 75.00       | 98,184                    | 0.50       | 0.5                | 38.11       | 4.6              | 63,654             | 64.83       | 188     |                     |
| 5  | 0.75 to < 2.50    | 285,436                               | 1,724   | 82.20       | 284,320                   | 1.60       | 1.6                | 39.67       | 4.7              | 265,110            | 93.24       | 1,812   |                     |
| 6  | 2.50 to < 10.00   | 9,392                                 | —   | —           | 9,394                     | 7.25       | 0.0                | 39.30       | 4.2              | 11,819             | 125.81      | 265     |                     |
| 7  | 10.00 to < 100.00 | 358                                   | —   | —           | 358                       | 18.67      | 0.0                | 45.00       | 3.6              | 713                | 198.83      | 30      |                     |
| 8  | 100.00 (Default)  | 6,131                                 | 294   | 39.81       | 6,430                     | 100.00     | 0.0                | 39.82       | 1.0              | 0                  | 0.00        | 2,561   |                     |
| 9  | Sub-total         | 400,938                               | 2,334   | 75.87       | 399,104                   | 3.06       | 2.3                | 39.29       | 4.6              | 341,487            | 85.56       | 4,858   | 548                 |



| CR6  |                   | Millions of Yen, %, 1,000 cases, Year |   |             |                           |            |                    |             |                  |                    |             |        |                     |
|--|-------------------|---------------------------------------|---|-------------|---------------------------|------------|--------------------|-------------|------------------|--------------------|-------------|--------|---------------------|
| Item No.   | PD scale          | September 30, 2020                    |   |             |                           |            |                    |             |                  |                    |             |        |                     |
|  |                   | a                                     | b   | c           | d                         | e          | f                  | g           | h                | i                  | j           | k      | l                   |
|  |                   | On-balance sheet gross exposures      | Off-balance sheet exposures pre-CCF and pre-CRM | Average CCF | EAD post-CCF and post-CRM | Average PD | Number of obligors | Average LGD | Average maturity | Credit RWA amounts | RWA density | EL     | Eligible provisions |
| Specialised lending (AIRB)                                       |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |        |                     |
| 1  | 0.00 to < 0.15    | ¥ 1,369,415                           | ¥140,271  | 75.25%      | ¥ 1,474,981               | 0.08%      | 0.3                | 27.12%      | 4.3              | ¥ 356,135          | 24.14%      | ¥ 360  |                     |
| 2  | 0.15 to < 0.25    | 68,970                                | 10,777  | 75.00       | 77,054                    | 0.20       | 0.0                | 28.52       | 3.3              | 27,142             | 35.22       | 45     |                     |
| 3  | 0.25 to < 0.50    | 590,351                               | 101,562   | 74.46       | 665,981                   | 0.29       | 0.1                | 23.97       | 4.3              | 259,717            | 38.99       | 474    |                     |
| 4  | 0.50 to < 0.75    | 290,710                               | 41,891  | 74.81       | 322,052                   | 0.57       | 0.0                | 21.47       | 4.3              | 147,704            | 45.86       | 407    |                     |
| 5  | 0.75 to < 2.50    | 293,945                               | 68,576  | 73.16       | 344,122                   | 1.44       | 0.0                | 26.57       | 3.8              | 245,322            | 71.28       | 1,350  |                     |
| 6  | 2.50 to < 10.00   | 85,998                                | 27,579  | 75.00       | 106,683                   | 4.57       | 0.0                | 28.87       | 3.3              | 105,025            | 98.44       | 1,349  |                     |
| 7  | 10.00 to < 100.00 | 37,192                                | 11,348  | 75.00       | 45,704                    | 32.03      | 0.0                | 40.11       | 4.0              | 104,424            | 228.48      | 6,089  |                     |
| 8  | 100.00 (Default)  | 13,411                                | —   | —           | 13,415                    | 100.00     | 0.0                | 26.49       | 1.0              | 6,014              | 44.83       | 3,073  |                     |
| 9  | Sub-total         | 2,749,996                             | 402,007   | 74.62       | 3,049,994                 | 1.41       | 0.7                | 26.06       | 4.1              | 1,251,486          | 41.03       | 13,149 | ¥ 7,761             |
| Specialised lending (FIRB)                                       |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |        |                     |
| 1  | 0.00 to < 0.15    | 1,318                                 | —   | —           | 1,318                     | 0.09       | 0.2                | 45.00       | 1.0              | 234                | 17.81       | 0      |                     |
| 2  | 0.15 to < 0.25    | 48                                    | —   | —           | 48                        | 0.20       | 0.0                | 45.00       | 1.0              | 14                 | 30.51       | 0      |                     |
| 3  | 0.25 to < 0.50    | 1,003                                 | —   | —           | 1,003                     | 0.30       | 0.1                | 45.00       | 1.0              | 389                | 38.85       | 1      |                     |
| 4  | 0.50 to < 0.75    | 321                                   | —   | —           | 321                       | 0.63       | 0.0                | 45.00       | 1.0              | 188                | 58.76       | 0      |                     |
| 5  | 0.75 to < 2.50    | 386                                   | —   | —           | 386                       | 1.53       | 0.0                | 45.00       | 1.0              | 331                | 85.88       | 2      |                     |
| 6  | 2.50 to < 10.00   | 59                                    | —   | —           | 59                        | 4.88       | 0.0                | 45.00       | 1.0              | 76                 | 129.37      | 1      |                     |
| 7  | 10.00 to < 100.00 | 62                                    | —   | —           | 62                        | 33.86      | 0.0                | 45.00       | 1.0              | 144                | 233.58      | 9      |                     |
| 8  | 100.00 (Default)  | 23                                    | —   | —           | 23                        | 100.00     | 0.0                | 45.00       | 1.0              | 0                  | 0.00        | 10     |                     |
| 9  | Sub-total         | 3,223                                 | —   | —           | 3,223                     | 1.86       | 0.6                | 45.00       | 1.0              | 1,381              | 42.86       | 26     | —                   |
| Equity exposures (PD/LGD Approach)                               |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |        |                     |
| 1  | 0.00 to < 0.15    | 1,180,311                             | —   | —           | 466,915                   | 0.07       | 0.3                | 90.00       | 5.0              | 551,794            | 118.17      | —      |                     |
| 2  | 0.15 to < 0.25    | 118,904                               | —   | —           | 50,690                    | 0.20       | 0.1                | 90.00       | 5.0              | 75,745             | 149.42      | —      |                     |
| 3  | 0.25 to < 0.50    | 76,087                                | —   | —           | 29,124                    | 0.30       | 0.2                | 90.00       | 5.0              | 50,597             | 173.72      | —      |                     |
| 4  | 0.50 to < 0.75    | 38,730                                | —   | —           | 20,397                    | 0.50       | 0.2                | 90.00       | 5.0              | 41,264             | 202.30      | —      |                     |
| 5  | 0.75 to < 2.50    | 16,046                                | —   | —           | 11,783                    | 1.44       | 0.2                | 90.00       | 5.0              | 33,998             | 288.52      | —      |                     |
| 6  | 2.50 to < 10.00   | 3,462                                 | —   | —           | 2,107                     | 6.76       | 0.0                | 90.00       | 5.0              | 9,100              | 431.90      | —      |                     |
| 7  | 10.00 to < 100.00 | 0                                     | —   | —           | 0                         | 18.68      | 0.0                | 90.00       | 5.0              | 0                  | 724.60      | —      |                     |
| 8  | 100.00 (Default)  | 99                                    | —   | —           | 38                        | 100.00     | 0.0                | 90.00       | 5.0              | 433                | 1,125.00    | —      |                     |
| 9  | Sub-total         | 1,433,642                             | —   | —           | 581,057                   | 0.17       | 1.3                | 90.00       | 5.0              | 762,935            | 131.30      | —      |                     |
| Purchased receivables for corporates, etc. (default risk) (AIRB) |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |        |                     |
| 1  | 0.00 to < 0.15    | 5,430                                 | —   | —           | 5,430                     | 0.08       | 0.0                | 32.10       | 3.6              | 1,459              | 26.87       | 1      |                     |
| 2  | 0.15 to < 0.25    | 20,625                                | —   | —           | 20,625                    | 0.20       | 0.0                | 32.10       | 3.9              | 8,605              | 41.72       | 13     |                     |
| 3  | 0.25 to < 0.50    | 7,307                                 | 570   | 75.00       | 7,735                     | 0.30       | 0.0                | 32.10       | 2.4              | 3,213              | 41.54       | 7      |                     |
| 4  | 0.50 to < 0.75    | 5,054                                 | —   | —           | 5,054                     | 0.50       | 0.0                | 31.97       | 3.1              | 2,775              | 54.91       | 8      |                     |
| 5  | 0.75 to < 2.50    | 27,094                                | —   | —           | 27,094                    | 1.64       | 0.0                | 31.39       | 3.6              | 23,509             | 86.76       | 140    |                     |
| 6  | 2.50 to < 10.00   | 480                                   | —   | —           | 480                       | 7.65       | 0.0                | 32.10       | 4.3              | 672                | 140.12      | 11     |                     |
| 7  | 10.00 to < 100.00 | 371                                   | —   | —           | 371                       | 18.67      | 0.0                | 32.10       | 3.3              | 647                | 174.08      | 22     |                     |
| 8  | 100.00 (Default)  | 2,309                                 | —   | —           | 2,309                     | 100.00     | 0.0                | 32.10       | 1.0              | 949                | 41.12       | 665    |                     |
| 9  | Sub-total         | 68,673                                | 570   | 75.00       | 69,101                    | 4.28       | 0.0                | 31.81       | 3.5              | 41,833             | 60.53       | 870    | 192                 |

| CR6   |                   | Millions of Yen, %, 1,000 cases, Year |   |             |                           |            |                    |             |                  |                    |             |       |                     |  |
|---|-------------------|---------------------------------------|---|-------------|---------------------------|------------|--------------------|-------------|------------------|--------------------|-------------|-------|---------------------|--|
|   |                   | September 30, 2020                    |   |             |                           |            |                    |             |                  |                    |             |       |                     |  |
|   |                   | a                                     | b   | c           | d                         | e          | f                  | g           | h                | i                  | j           | k     | l                   |  |
| Item No.  | PD scale          | On-balance sheet gross exposures      | Off-balance sheet exposures pre-CCF and pre-CRM | Average CCF | EAD post-CCF and post-CRM | Average PD | Number of obligors | Average LGD | Average maturity | Credit RWA amounts | RWA density | EL    | Eligible provisions |  |
| Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (AIRB) |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |       |                     |  |
| 1   | 0.00 to < 0.15    | ¥ —                                   | ¥ —   | —%          | ¥ —                       | —%         | —                  | —%          | —                | ¥ —                | —%          | ¥ —   |                     |  |
| 2   | 0.15 to < 0.25    | 2,280                                 | 570   | 75.00       | 2,707                     | 0.22       | 0.0                | 100.00      | 1.0              | 1,962              | 72.47       | —     |                     |  |
| 3   | 0.25 to < 0.50    | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —     |                     |  |
| 4   | 0.50 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         | 2,280                                 | 570   | 75.00       | 2,707                     | 0.22       | 0.0                | 100.00      | 1.0              | 1,962              | 72.47       | —     | ¥ —                 |  |
| Purchased receivables for corporates, etc. (default risk) (FIRB)  |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |       |                     |  |
| 1   | 0.00 to < 0.15    | 274,899                               | —   | —           | 274,899                   | 0.05       | 0.2                | 45.00       | 1.1              | 36,860             | 13.40       | 71    |                     |  |
| 2   | 0.15 to < 0.25    | 65,519                                | 2,309   | 75.00       | 67,251                    | 0.20       | 0.1                | 45.00       | 1.1              | 21,167             | 31.47       | 62    |                     |  |
| 3   | 0.25 to < 0.50    | 73,504                                | —   | —           | 73,504                    | 0.30       | 0.1                | 45.00       | 1.1              | 29,767             | 40.49       | 101   |                     |  |
| 4   | 0.50 to < 0.75    | 27,212                                | 2,281   | 75.00       | 28,924                    | 0.51       | 0.9                | 45.00       | 1.3              | 16,381             | 56.63       | 67    |                     |  |
| 5   | 0.75 to < 2.50    | 35,403                                | —   | —           | 35,403                    | 1.49       | 3.4                | 45.00       | 1.5              | 30,391             | 85.84       | 238   |                     |  |
| 6   | 2.50 to < 10.00   | 5,162                                 | —   | —           | 5,162                     | 3.26       | 0.3                | 45.00       | 1.0              | 5,838              | 113.09      | 75    |                     |  |
| 7   | 10.00 to < 100.00 | 177                                   | —   | —           | 177                       | 34.71      | 0.0                | 45.00       | 4.9              | 469                | 265.28      | 27    |                     |  |
| 8   | 100.00 (Default)  | 3,930                                 | —   | —           | 3,930                     | 100.00     | 0.0                | 45.00       | 1.0              | 0                  | 0.00        | 1,768 |                     |  |
| 9   | Sub-total         | 485,810                               | 4,591   | 75.00       | 489,253                   | 1.09       | 5.2                | 45.00       | 1.1              | 140,877            | 28.79       | 2,414 | 471                 |  |
| Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB) |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |       |                     |  |
| 1   | 0.00 to < 0.15    | 347,810                               | 2,281   | 75.00       | 349,521                   | 0.05       | 0.1                | 90.39       | 1.1              | 85,533             | 24.47       | 14    |                     |  |
| 2   | 0.15 to < 0.25    | 13,441                                | 2,309   | 75.00       | 15,173                    | 0.21       | 0.0                | 77.02       | 1.3              | 8,660              | 57.07       | 5     |                     |  |
| 3   | 0.25 to < 0.50    | 29,734                                | —   | —           | 29,734                    | 0.35       | 0.1                | 68.32       | 1.1              | 20,820             | 70.02       | 20    |                     |  |
| 4   | 0.50 to < 0.75    | 1,994                                 | —   | —           | 1,994                     | 0.50       | 0.0                | 45.00       | 4.2              | 1,908              | 95.66       | 4     |                     |  |
| 5   | 0.75 to < 2.50    | 6,185                                 | —   | —           | 6,185                     | 0.87       | 0.1                | 97.37       | 1.1              | 9,284              | 150.09      | 2     |                     |  |
| 6   | 2.50 to < 10.00   | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —     |                     |  |
| 7   | 10.00 to < 100.00 | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —     |                     |  |
| 8   | 100.00 (Default)  | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —     |                     |  |
| 9   | Sub-total         | 399,165                               | 4,591   | 75.00       | 402,609                   | 0.09       | 0.5                | 88.14       | 1.1              | 126,206            | 31.34       | 48    | —                   |  |
| Purchased receivables for retail (default risk)   |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |       |                     |  |
| 1   | 0.00 to < 0.15    | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —     |                     |  |
| 2   | 0.15 to < 0.25    | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —     |                     |  |
| 3   | 0.25 to < 0.50    | 51,853                                | —   | —           | 51,853                    | 0.30       | 34.4               | 74.33       | —                | 20,782             | 40.08       | 119   |                     |  |
| 4   | 0.50 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         | 51,853                                | —   | —           | 51,853                    | 0.30       | 34.4               | 74.33       | —                | 20,782             | 40.08       | 119   | 191                 |  |

| CR6                                   |                   | Millions of Yen, %, 1,000 cases, Year |   |             |                           |            |                    |             |                  |                    |             |           |                     |
|---------------------------------------|-------------------|---------------------------------------|---|-------------|---------------------------|------------|--------------------|-------------|------------------|--------------------|-------------|-----------|---------------------|
|                                       |                   | September 30, 2020                    |   |             |                           |            |                    |             |                  |                    |             |           |                     |
|                                       |                   | a                                     | b   | c           | d                         | e          | f                  | g           | h                | i                  | j           | k         | l                   |
| Item No.                              | PD scale          | On-balance sheet gross exposures      | Off-balance sheet exposures pre-CCF and pre-CRM | Average CCF | EAD post-CCF and post-CRM | Average PD | Number of obligors | Average LGD | Average maturity | Credit RWA amounts | RWA density | EL        | Eligible provisions |
| Qualifying revolving retail exposures |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |           |                     |
| 1                                     | 0.00 to < 0.15    | ¥ 0                                   | ¥ 42,224  | 28.14%      | ¥ 11,883                  | 0.10%      | 44.5               | 62.59%      | —                | ¥ 482              | 4.05%       | ¥ 8       |                     |
| 2                                     | 0.15 to < 0.25    | 37,275                                | 822,865   | 12.66       | 141,524                   | 0.23       | 201.8              | 66.45       | —                | 11,555             | 8.16        | 223       |                     |
| 3                                     | 0.25 to < 0.50    | 21,056                                | 861,762   | 7.91        | 89,230                    | 0.36       | 152.6              | 75.32       | —                | 11,621             | 13.02       | 243       |                     |
| 4                                     | 0.50 to < 0.75    | 30,214                                | 260,775   | 12.66       | 63,251                    | 0.57       | 83.1               | 66.45       | —                | 10,406             | 16.45       | 239       |                     |
| 5                                     | 0.75 to < 2.50    | 12,480                                | 209,469   | 13.54       | 40,859                    | 1.17       | 118.2              | 67.62       | —                | 11,616             | 28.42       | 322       |                     |
| 6                                     | 2.50 to < 10.00   | 32,904                                | 75,086  | 13.44       | 42,997                    | 4.90       | 43.6               | 66.91       | —                | 32,836             | 76.36       | 1,412     |                     |
| 7                                     | 10.00 to < 100.00 | 235                                   | 1,165   | 13.74       | 395                       | 46.99      | 0.6                | 65.83       | —                | 678                | 171.52      | 125       |                     |
| 8                                     | 100.00 (Default)  | 71                                    | 4,318   | 8.92        | 16,158                    | 100.00     | 19.3               | 67.43       | —                | 15,669             | 96.97       | 9,643     |                     |
| 9                                     | Sub-total         | 134,238                               | 2,277,668                                       | 11.25       | 406,301                   | 4.91       | 664.0              | 68.49       | —                | 94,867             | 23.34       | 12,219    | ¥ 17,747            |
| Residential mortgage exposures        |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |           |                     |
| 1                                     | 0.00 to < 0.15    | 3,912,966                             | 14,686  | 100.00      | 3,927,653                 | 0.09       | 130.8              | 18.38       | —                | 168,759            | 4.29        | 712       |                     |
| 2                                     | 0.15 to < 0.25    | 2,923,688                             | 43  | 100.00      | 2,923,732                 | 0.17       | 138.0              | 18.16       | —                | 193,605            | 6.62        | 935       |                     |
| 3                                     | 0.25 to < 0.50    | 2,883,704                             | 1,886   | 100.00      | 2,885,600                 | 0.35       | 173.0              | 18.03       | —                | 313,921            | 10.87       | 1,833     |                     |
| 4                                     | 0.50 to < 0.75    | 39,732                                | —   | —           | 39,732                    | 0.62       | 2.6                | 22.43       | —                | 8,133              | 20.47       | 55        |                     |
| 5                                     | 0.75 to < 2.50    | 134,580                               | 19  | 100.00      | 134,599                   | 0.89       | 13.5               | 21.19       | —                | 32,953             | 24.48       | 252       |                     |
| 6                                     | 2.50 to < 10.00   | —                                     | —   | —           | —                         | —          | —                  | —           | —                | —                  | —           | —         |                     |
| 7                                     | 10.00 to < 100.00 | 68,496                                | 5   | 100.00      | 68,502                    | 20.12      | 3.8                | 18.74       | —                | 71,723             | 104.70      | 2,610     |                     |
| 8                                     | 100.00 (Default)  | 33,688                                | 22  | 100.00      | 35,085                    | 100.00     | 1.9                | 20.16       | —                | 8,556              | 24.38       | 6,389     |                     |
| 9                                     | Sub-total         | 9,996,857                             | 16,663  | 100.00      | 10,014,906                | 0.69       | 464.0              | 18.28       | —                | 797,652            | 7.96        | 12,789    | 25,494              |
| Other retail exposures                |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |           |                     |
| 1                                     | 0.00 to < 0.15    | 0                                     | 23,303  | 22.70       | 5,290                     | 0.10       | 21.1               | 21.87       | —                | 306                | 5.79        | 1         |                     |
| 2                                     | 0.15 to < 0.25    | 14,810                                | —   | —           | 14,810                    | 0.18       | 1.6                | 43.63       | —                | 2,455              | 16.57       | 11        |                     |
| 3                                     | 0.25 to < 0.50    | 346,697                               | —   | —           | 346,697                   | 0.32       | 118.7              | 52.47       | —                | 98,710             | 28.47       | 579       |                     |
| 4                                     | 0.50 to < 0.75    | 328,808                               | 350   | 100.00      | 329,456                   | 0.57       | 89.5               | 36.17       | —                | 94,245             | 28.60       | 710       |                     |
| 5                                     | 0.75 to < 2.50    | 176,598                               | 140,920   | 28.26       | 216,432                   | 1.21       | 278.9              | 64.24       | —                | 150,758            | 69.65       | 1,772     |                     |
| 6                                     | 2.50 to < 10.00   | 24,547                                | 25,376  | 58.23       | 39,325                    | 4.34       | 44.3               | 29.59       | —                | 17,244             | 43.85       | 592       |                     |
| 7                                     | 10.00 to < 100.00 | 17,828                                | 574   | 86.75       | 18,383                    | 15.06      | 1.4                | 32.48       | —                | 10,736             | 58.40       | 1,022     |                     |
| 8                                     | 100.00 (Default)  | 10,474                                | 1,732   | 31.85       | 23,391                    | 100.00     | 12.6               | 48.48       | —                | 5,967              | 25.51       | 10,863    |                     |
| 9                                     | Sub-total         | 919,766                               | 192,258   | 31.88       | 993,787                   | 3.37       | 568.5              | 47.97       | —                | 380,425            | 38.28       | 15,553    | 19,061              |
| Lease transactions                    |                   |                                       |   |             |                           |            |                    |             |                  |                    |             |           |                     |
| 1                                     | 0.00 to < 0.15    | 195,749                               | —   | —           | 195,749                   | 0.07       | 0.4                | 45.00       | 2.6              | 48,414             | 24.73       | 69        |                     |
| 2                                     | 0.15 to < 0.25    | 140,005                               | —   | —           | 140,005                   | 0.20       | 0.1                | 45.00       | 4.1              | 83,418             | 59.58       | 129       |                     |
| 3                                     | 0.25 to < 0.50    | 23,418                                | —   | —           | 23,418                    | 0.30       | 0.1                | 45.00       | 2.4              | 12,755             | 54.46       | 32        |                     |
| 4                                     | 0.50 to < 0.75    | 38,209                                | —   | —           | 38,209                    | 0.50       | 0.2                | 45.00       | 3.0              | 28,934             | 75.72       | 86        |                     |
| 5                                     | 0.75 to < 2.50    | 39,917                                | —   | —           | 39,917                    | 1.60       | 0.3                | 45.00       | 2.9              | 42,062             | 105.37      | 288       |                     |
| 6                                     | 2.50 to < 10.00   | 4,117                                 | —   | —           | 4,117                     | 5.86       | 0.0                | 45.00       | 3.6              | 6,466              | 157.06      | 108       |                     |
| 7                                     | 10.00 to < 100.00 | 332                                   | —   | —           | 332                       | 18.67      | 0.0                | 45.00       | 3.0              | 661                | 199.03      | 27        |                     |
| 8                                     | 100.00 (Default)  | —                                     | —   | —           | 225                       | 100.00     | 0.0                | 45.00       | 1.0              | 0                  | 0.00        | 101       |                     |
| 9                                     | Sub-total         | 441,749                               | —   | —           | 441,974                   | 0.42       | 1.3                | 45.00       | 3.1              | 222,713            | 50.39       | 844       | 5,085               |
| Total (all portfolios)                |                   | ¥ 52,964,751                          | ¥ 7,547,529                                     | 55.27%      | ¥ 56,331,730              | 0.64%      | 1,751.4            | 35.56%      | 2.0              | ¥ 10,881,169       | 19.31%      | ¥ 123,147 | ¥ 163,629           |

Notes: 1. "Number of obligors" in Column f: "Qualifying revolving retail exposures," "Residential mortgage exposures," and "Other retail exposures" are tallied with the number of loans, because it is difficult to grasp the number of some obligors.

2. Purchased receivables for retail (dilution risk and originator risk of loan participation) are not applicable.

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

| Item No. | Portfolio  | Millions of Yen                           |                           |
|----------|--|---|---------------------------|
|          |  | September 30, 2021                        |                           |
|          |  | a   | b                         |
|          |  | Pre-credit derivatives credit RWA amounts | Actual credit RWA amounts |
| 1        | Sovereign Exposures – FIRB                                 | ¥ 83,843                                  | ¥ 83,843                  |
| 2        | Sovereign Exposures – AIRB                                 | 25,855                                    | 25,855                    |
| 3        | Financial Institution Exposures – FIRB                     | 69,275                                    | 69,275                    |
| 4        | Financial Institution Exposures – AIRB                     | 129,526                                   | 129,526                   |
| 5        | Corporate exposures (excluding specialised lending) – FIRB | 2,060,780                                 | 2,060,780                 |
| 6        | Corporate exposures (excluding specialised lending) – AIRB | 4,495,127                                 | 4,495,127                 |
| 7        | Specialised lending – FIRB                                 | 332,905                                   | 332,905                   |
| 8        | Specialised lending – AIRB                                 | 1,306,434                                 | 1,306,434                 |
| 9        | Retail – Qualifying revolving retail exposures             | 85,052                                    | 85,052                    |
| 10       | Retail – Residential mortgage exposures                    | 804,138                                   | 804,138                   |
| 11       | Retail – Other retail exposures                            | 373,879                                   | 373,879                   |
| 12       | Equity Exposures – FIRB                                    | 1,094,900                                 | 1,094,900                 |
| 13       | Equity Exposures – AIRB                                    | —   | —                         |
| 14       | Purchased receivables – FIRB                               | 290,391                                   | 290,391                   |
| 15       | Purchased receivables – AIRB                               | 49,945                                    | 49,945                    |
| 16       | Total  | ¥ 11,202,057                              | ¥ 11,202,057              |

Note: The SuMi TRUST Bank Group does not use credit derivatives as credit risk mitigation techniques.

| Item No. | Portfolio  | Millions of Yen                           |                           |
|----------|--|---|---------------------------|
|          |  | September 30, 2020                        |                           |
|          |  | a   | b                         |
|          |  | Pre-credit derivatives credit RWA amounts | Actual credit RWA amounts |
| 1        | Sovereign Exposures – FIRB                                 | ¥ 77,514                                  | ¥ 77,514                  |
| 2        | Sovereign Exposures – AIRB                                 | 13,970                                    | 13,970                    |
| 3        | Financial Institution Exposures – FIRB                     | 81,826                                    | 81,826                    |
| 4        | Financial Institution Exposures – AIRB                     | 146,304                                   | 146,304                   |
| 5        | Corporate exposures (excluding specialised lending) – FIRB | 1,960,500                                 | 1,960,500                 |
| 6        | Corporate exposures (excluding specialised lending) – AIRB | 4,757,927                                 | 4,757,927                 |
| 7        | Specialised lending – FIRB                                 | 362,276                                   | 362,276                   |
| 8        | Specialised lending – AIRB                                 | 1,251,486                                 | 1,251,486                 |
| 9        | Retail – Qualifying revolving retail exposures             | 94,867                                    | 94,867                    |
| 10       | Retail – Residential mortgage exposures                    | 797,652                                   | 797,652                   |
| 11       | Retail – Other retail exposures                            | 380,425                                   | 380,425                   |
| 12       | Equity Exposures – FIRB                                    | 1,012,330                                 | 1,012,330                 |
| 13       | Equity Exposures – AIRB                                    | —   | —                         |
| 14       | Purchased receivables – FIRB                               | 287,866                                   | 287,866                   |
| 15       | Purchased receivables – AIRB                               | 43,795                                    | 43,795                    |
| 16       | Total  | ¥ 11,268,745                              | ¥ 11,268,745              |

Note: The SuMi TRUST Bank Group does not use credit derivatives as credit risk mitigation techniques.

## CR10: IRB – Specialised Lending (Supervisory Slotting Criteria Approach) and Equity Exposures (Market-Based Approach, etc.)

| CR10  |                    | Millions of Yen, %       |                           |      |                        |     |     |      |       |                        |                    |                 |
|---|--------------------|--------------------------|---------------------------|------|------------------------|-----|-----|------|-------|------------------------|--------------------|-----------------|
| September 30, 2021  |                    |                          |                           |      |                        |     |     |      |       |                        |                    |                 |
| a   | b                  | c                        | d                         | e    | f                      | g   | h   | i    | j     | k                      | l                  |                 |
| Specialised lending (supervisory slotting criteria approach)  |                    |                          |                           |      |                        |     |     |      |       |                        |                    |                 |
| Other than high-volatility commercial real estate (HVCRE)   |                    |                          |                           |      |                        |     |     |      |       |                        |                    |                 |
| Regulatory categories   | Remaining maturity | On-balance sheet amounts | Off-balance sheet amounts | RW   | Exposure amounts (EAD) |     |     |      |       | Credit RWA amounts     | Expected losses    |                 |
|   |                    |                          |                           |      | PF                     | OF  | CF  | IPRE | Total |                        |                    |                 |
| Strong  | < 2.5 years        | ¥ —                      | ¥ —                       | 50%  | ¥ —                    | ¥ — | ¥ — | ¥ —  | ¥ —   | ¥ —                    | ¥ —                |                 |
|   | 2.5 years≤         | —                        | —                         | 70%  | —                      | —   | —   | —    | —     | —                      | —                  |                 |
| Good  | < 2.5 years        | —                        | —                         | 70%  | —                      | —   | —   | —    | —     | —                      | —                  |                 |
|   | 2.5 years≤         | —                        | —                         | 90%  | —                      | —   | —   | —    | —     | —                      | —                  |                 |
| Satisfactory  |                    | —                        | —                         | 115% | —                      | —   | —   | —    | —     | —                      | —                  |                 |
| Weak  |                    | —                        | —                         | 250% | —                      | —   | —   | —    | —     | —                      | —                  |                 |
| Default   |                    | —                        | —                         | —    | —                      | —   | —   | —    | —     | —                      | —                  |                 |
| Total   |                    | ¥ —                      | ¥ —                       | —    | ¥ —                    | ¥ — | ¥ — | ¥ —  | ¥ —   | ¥ —                    | ¥ —                |                 |
| HVCRE   |                    |                          |                           |      |                        |     |     |      |       |                        |                    |                 |
| Regulatory categories   | Remaining maturity | On-balance sheet amounts | Off-balance sheet amounts | RW   |                        |     |     |      |       | Exposure amounts (EAD) | Credit RWA amounts | Expected losses |
| Strong  | < 2.5 years        | 2,483                    | 4,095                     | 70%  |                        |     |     |      |       | 5,555                  | 3,888              | 22              |
|   | 2.5 years≤         | 6,125                    | 7,368                     | 95%  |                        |     |     |      |       | 11,651                 | 11,068             | 46              |
| Good  | < 2.5 years        | 29,717                   | 294                       | 95%  |                        |     |     |      |       | 29,937                 | 28,441             | 119             |
|   | 2.5 years≤         | 50,717                   | 65,477                    | 120% |                        |     |     |      |       | 99,825                 | 119,790            | 399             |
| Satisfactory  |                    | 62,846                   | 76,295                    | 140% |                        |     |     |      |       | 120,068                | 168,095            | 3,361           |
| Weak  |                    | —                        | —                         | 250% |                        |     |     |      |       | —                      | —                  | —               |
| Default   |                    | —                        | —                         | —    |                        |     |     |      |       | —                      | —                  | —               |
| Total   |                    | ¥ 151,890                | ¥ 153,531                 | —    |                        |     |     |      |       | ¥ 267,038              | ¥ 331,285          | ¥ 3,949         |
| Equity exposures (Market-Based Approach, etc.)  |                    |                          |                           |      |                        |     |     |      |       |                        |                    |                 |
| Equity exposures subject to market-based approach   |                    |                          |                           |      |                        |     |     |      |       |                        |                    |                 |
| Categories  |                    | On-balance sheet amounts | Off-balance sheet amounts | RW   |                        |     |     |      |       | Exposure amounts (EAD) | Credit RWA amounts |                 |
| Simple risk weight method – Listed shares   |                    | 33,419                   | 19,951                    | 300% |                        |     |     |      |       | 53,370                 | 160,112            |                 |
| Simple risk weight method – Unlisted shares   |                    | 24,145                   | 4,790                     | 400% |                        |     |     |      |       | 27,738                 | 110,952            |                 |
| Internal Models Approach  |                    | —                        | —                         | —    |                        |     |     |      |       | —                      | —                  |                 |
| Total   |                    | ¥ 57,564                 | ¥ 24,741                  | —    |                        |     |     |      |       | ¥ 81,108               | ¥ 271,064          |                 |
| Equity exposures subject to 100% risk weight  |                    |                          |                           |      |                        |     |     |      |       |                        |                    |                 |
| Equity exposures subject to 100% risk weight in accordance with the provisions of Article 166, Paragraph 1 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Bank Holding Company Capital Adequacy Notification |                    | —                        | —                         | 100% |                        |     |     |      |       | —                      | —                  |                 |

| CR10  |                    | Millions of Yen, %       |                           |      |                        |     |     |      |       |                    |                 |         |
|---|--------------------|--------------------------|---------------------------|------|------------------------|-----|-----|------|-------|--------------------|-----------------|---------|
| September 30, 2020  |                    |                          |                           |      |                        |     |     |      |       |                    |                 |         |
| a   | b                  | c                        | d                         | e    | f                      | g   | h   | i    | j     | k                  | l               |         |
| Specialised lending (supervisory slotting criteria approach)  |                    |                          |                           |      |                        |     |     |      |       |                    |                 |         |
| Other than high-volatility commercial real estate (HVCRE)   |                    |                          |                           |      |                        |     |     |      |       |                    |                 |         |
| Regulatory categories   | Remaining maturity | On-balance sheet amounts | Off-balance sheet amounts | RW   | Exposure amounts (EAD) |     |     |      |       | Credit RWA amounts | Expected losses |         |
|   |                    |                          |                           |      | PF                     | OF  | CF  | IPRE | Total |                    |                 |         |
| Strong  | < 2.5 years        | ¥ —                      | ¥ —                       | 50%  | ¥ —                    | ¥ — | ¥ — | ¥ —  | ¥ —   | ¥ —                | ¥ —             |         |
|   | 2.5 years≤         | —                        | —                         | 70%  | —                      | —   | —   | —    | —     | —                  | —               |         |
| Good  | < 2.5 years        | —                        | —                         | 70%  | —                      | —   | —   | —    | —     | —                  | —               |         |
|   | 2.5 years≤         | —                        | —                         | 90%  | —                      | —   | —   | —    | —     | —                  | —               |         |
| Satisfactory  |                    | —                        | —                         | 115% | —                      | —   | —   | —    | —     | —                  | —               |         |
| Weak  |                    | —                        | —                         | 250% | —                      | —   | —   | —    | —     | —                  | —               |         |
| Default   |                    | —                        | —                         | —    | —                      | —   | —   | —    | —     | —                  | —               |         |
| Total   |                    | ¥ —                      | ¥ —                       | —    | ¥ —                    | ¥ — | ¥ — | ¥ —  | ¥ —   | ¥ —                | ¥ —             |         |
| HVCRE   |                    |                          |                           |      |                        |     |     |      |       |                    |                 |         |
| Regulatory categories   | Remaining maturity | On-balance sheet amounts | Off-balance sheet amounts | RW   | Exposure amounts (EAD) |     |     |      |       | Credit RWA amounts | Expected losses |         |
| Strong  | < 2.5 years        | 2,321                    | 2,968                     | 70%  |                        |     |     |      |       | 4,548              | 3,183           | 18      |
|   | 2.5 years≤         | 1,029                    | 1,257                     | 95%  |                        |     |     |      |       | 1,971              | 1,873           | 7       |
| Good  | < 2.5 years        | 44,226                   | 3,906                     | 95%  |                        |     |     |      |       | 47,156             | 44,798          | 188     |
|   | 2.5 years≤         | 30,092                   | 52,340                    | 120% |                        |     |     |      |       | 69,348             | 83,217          | 277     |
| Satisfactory  |                    | 49,013                   | 47,198                    | 140% |                        |     |     |      |       | 84,412             | 118,177         | 2,363   |
| Weak  |                    | 40,107                   | 4,999                     | 250% |                        |     |     |      |       | 43,857             | 109,643         | 3,508   |
| Default   |                    | —                        | —                         | —    |                        |     |     |      |       | —                  | —               | —       |
| Total   |                    | ¥ 166,791                | ¥ 112,670                 | —    |                        |     |     |      |       | ¥ 251,294          | ¥ 360,894       | ¥ 6,364 |
| Equity exposures (Market-Based Approach, etc.)  |                    |                          |                           |      |                        |     |     |      |       |                    |                 |         |
| Equity exposures subject to market-based approach   |                    |                          |                           |      |                        |     |     |      |       |                    |                 |         |
| Categories  |                    | On-balance sheet amounts | Off-balance sheet amounts | RW   | Exposure amounts (EAD) |     |     |      |       | Credit RWA amounts | Expected losses |         |
| Simple risk weight method – Listed shares   |                    | 11,232                   | 39,047                    | 300% |                        |     |     |      |       | 50,280             | 150,842         |         |
| Simple risk weight method – Unlisted shares   |                    | 21,515                   | 4,163                     | 400% |                        |     |     |      |       | 24,638             | 98,552          |         |
| Internal Models Approach  |                    | —                        | —                         | —    |                        |     |     |      |       | —                  | —               |         |
| Total   |                    | ¥ 32,748                 | ¥ 43,211                  | —    |                        |     |     |      |       | ¥ 74,918           | ¥ 249,395       |         |
| Equity exposures subject to 100% risk weight  |                    |                          |                           |      |                        |     |     |      |       |                    |                 |         |
| Equity exposures subject to 100% risk weight in accordance with the provisions of Article 166, Paragraph 1 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Bank Holding Company Capital Adequacy Notification |                    | —                        | —                         | 100% |                        |     |     |      |       | —                  | —               |         |

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

| Item No. |   | Millions of Yen    |         |                      |   |              |             |
|----------|---|--------------------|---------|----------------------|---|--------------|-------------|
|          |   | September 30, 2021 |         |                      |   |              |             |
|          |   | a                  | b       | c                    | d                                       | e            | f           |
|          |   | RC                 | PFE     | Effective EPE (EEPE) | Alpha used for computing regulatory EAD | EAD post-CRM | RWA amounts |
| 1        | SA-CCR  | ¥ —                | ¥ —     |                      | 1.4                                     | ¥ —          | ¥ —         |
|          | Current Exposure Method (CEM)                     | 367,504            | 607,608 |                      |   | 975,113      | 396,544     |
| 2        | Expected Exposure Method (IMM)                    |                    |         | —                    | —                                       | —            | —           |
| 3        | Simple Approach for credit risk mitigation        |                    |         |                      |   | —            | —           |
| 4        | Comprehensive Approach for credit risk mitigation |                    |         |                      |   | 730,340      | 125,554     |
| 5        | Exposure variation estimation model               |                    |         |                      |   | —            | —           |
| 6        | Total   |                    |         |                      |   |              | ¥ 522,099   |

| Item No. |   | Millions of Yen    |         |                      |   |              |             |
|----------|---|--------------------|---------|----------------------|---|--------------|-------------|
|          |   | September 30, 2020 |         |                      |   |              |             |
|          |   | a                  | b       | c                    | d                                       | e            | f           |
|          |   | RC                 | PFE     | Effective EPE (EEPE) | Alpha used for computing regulatory EAD | EAD post-CRM | RWA amounts |
| 1        | SA-CCR  | ¥ —                | ¥ —     |                      | 1.4                                     | ¥ —          | ¥ —         |
|          | Current Exposure Method (CEM)                     | 374,264            | 520,502 |                      |   | 894,767      | 389,420     |
| 2        | Expected Exposure Method (IMM)                    |                    |         | —                    | —                                       | —            | —           |
| 3        | Simple Approach for credit risk mitigation        |                    |         |                      |   | —            | —           |
| 4        | Comprehensive Approach for credit risk mitigation |                    |         |                      |   | 645,578      | 105,129     |
| 5        | Exposure variation estimation model               |                    |         |                      |   | —            | —           |
| 6        | Total   |                    |         |                      |   |              | ¥ 494,550   |

## CCR2: Credit valuation adjustment (CVA) capital charge

| Item No. |  | Millions of Yen    |  |
|----------|--|--------------------|--|
|          |  | September 30, 2021 |  |
|          |  | a                  | b  |
|          |  | EAD post-CRM       | RWA amounts (Amounts calculated by dividing CVA risk equivalent amounts by 8%) |
| 1        | Total portfolios subject to advanced risk measurement method         | ¥ —                | ¥ —  |
| 2        | (i) Amount of CVA Value at Risk (including the multiplier)           |                    | —  |
| 3        | (ii) Amount of CVA Stressed Value at Risk (including the multiplier) |                    | —  |
| 4        | Total portfolios subject to the standardised risk measurement method | 899,404            | 654,517  |
| 5        | Total portfolios subject to the CVA capital charge                   | ¥ 899,404          | ¥ 654,517  |

| Item No. |  | Millions of Yen    |  |
|----------|--|--------------------|--|
|          |  | September 30, 2020 |  |
|          |  | a                  | b  |
|          |  | EAD post-CRM       | RWA amounts (Amounts calculated by dividing CVA risk equivalent amounts by 8%) |
| 1        | Total portfolios subject to advanced risk measurement method         | ¥ —                | ¥ —  |
| 2        | (i) Amount of CVA Value at Risk (including the multiplier)           |                    | —  |
| 3        | (ii) Amount of CVA Stressed Value at Risk (including the multiplier) |                    | —  |
| 4        | Total portfolios subject to the standardised risk measurement method | 811,987            | 666,708  |
| 5        | Total portfolios subject to the CVA capital charge                   | ¥ 811,987          | ¥ 666,708  |

## CCR3: CCR exposures by regulatory portfolio and risk weights

| CCR3     |  | Millions of Yen    |                                      |     |           |     |     |      |      |       |           |
|----------|--|--------------------|--------------------------------------|-----|-----------|-----|-----|------|------|-------|-----------|
|          |  | September 30, 2021 |                                      |     |           |     |     |      |      |       |           |
| Item No. | Regulatory portfolio   | Risk weight        | Credit equivalent amounts (post-CRM) |     |           |     |     |      |      |       |           |
|          |  |                    | a                                    | b   | c         | d   | e   | f    | g    | h     | i         |
|          |  |                    | 0%                                   | 10% | 20%       | 50% | 75% | 100% | 150% | Other | Total     |
| 1        | Government of Japan and Bank of Japan (BOJ)                                |                    | ¥ —                                  | ¥ — | ¥ —       | ¥ — | ¥ — | ¥ —  | ¥ —  | ¥ —   | ¥ —       |
| 2        | Foreign central governments and foreign central banks                      |                    | —                                    | —   | —         | —   | —   | —    | —    | —     | —         |
| 3        | Bank for International Settlements, etc.                                   |                    | —                                    | —   | —         | —   | —   | —    | —    | —     | —         |
| 4        | Local governments of Japan   |                    | —                                    | —   | —         | —   | —   | —    | —    | —     | —         |
| 5        | Foreign non-central government public sector entities (PSEs)               |                    | —                                    | —   | —         | —   | —   | —    | —    | —     | —         |
| 6        | Multilateral development banks (MDBs)                                      |                    | —                                    | —   | —         | —   | —   | —    | —    | —     | —         |
| 7        | Japan Finance Organization for Municipalities (JFM)                        |                    | —                                    | —   | —         | —   | —   | —    | —    | —     | —         |
| 8        | Government-affiliated agencies of Japan                                    |                    | —                                    | —   | —         | —   | —   | —    | —    | —     | —         |
| 9        | The three local public corporations  |                    | —                                    | —   | —         | —   | —   | —    | —    | —     | —         |
| 10       | Financial institutions and type I financial instruments business operators |                    | —                                    | —   | 501,483   | —   | —   | —    | —    | —     | 501,483   |
| 11       | Corporates, etc.   |                    | —                                    | —   | —         | —   | —   | —    | —    | —     | —         |
| 12       | SMEs, etc. and individuals   |                    | —                                    | —   | —         | —   | —   | —    | —    | —     | —         |
| 13       | Other than the above   |                    | —                                    | —   | —         | —   | —   | 2    | —    | —     | 2         |
| 14       | Total  |                    | ¥ —                                  | ¥ — | ¥ 501,483 | ¥ — | ¥ — | ¥ 2  | ¥ —  | ¥ —   | ¥ 501,486 |

Note: The aggregate calculation on this statement includes exposures based on the standardised approach only.

| CCR3     |  | Millions of Yen    |                                      |     |           |     |     |      |      |       |           |
|----------|--|--------------------|--------------------------------------|-----|-----------|-----|-----|------|------|-------|-----------|
|          |  | September 30, 2020 |                                      |     |           |     |     |      |      |       |           |
| Item No. | Regulatory portfolio   | Risk weight        | Credit equivalent amounts (post-CRM) |     |           |     |     |      |      |       |           |
|          |  |                    | a                                    | b   | c         | d   | e   | f    | g    | h     | i         |
|          |  |                    | 0%                                   | 10% | 20%       | 50% | 75% | 100% | 150% | Other | Total     |
| 1        | Government of Japan and Bank of Japan (BOJ)                                |                    | ¥ —                                  | ¥ — | ¥ —       | ¥ — | ¥ — | ¥ —  | ¥ —  | ¥ —   | ¥ —       |
| 2        | Foreign central governments and foreign central banks                      |                    | —                                    | —   | —         | —   | —   | —    | —    | —     | —         |
| 3        | Bank for International Settlements, etc.                                   |                    | —                                    | —   | —         | —   | —   | —    | —    | —     | —         |
| 4        | Local governments of Japan   |                    | —                                    | —   | —         | —   | —   | —    | —    | —     | —         |
| 5        | Foreign non-central government public sector entities (PSEs)               |                    | —                                    | —   | —         | —   | —   | —    | —    | —     | —         |
| 6        | Multilateral development banks (MDBs)                                      |                    | —                                    | —   | —         | —   | —   | —    | —    | —     | —         |
| 7        | Japan Finance Organization for Municipalities (JFM)                        |                    | —                                    | —   | —         | —   | —   | —    | —    | —     | —         |
| 8        | Government-affiliated agencies of Japan                                    |                    | —                                    | —   | —         | —   | —   | —    | —    | —     | —         |
| 9        | The three local public corporations  |                    | —                                    | —   | —         | —   | —   | —    | —    | —     | —         |
| 10       | Financial institutions and type I financial instruments business operators |                    | —                                    | —   | 396,296   | —   | —   | —    | —    | —     | 396,296   |
| 11       | Corporates, etc.   |                    | —                                    | —   | —         | —   | —   | —    | —    | —     | —         |
| 12       | SMEs, etc. and individuals   |                    | —                                    | —   | —         | —   | —   | —    | —    | —     | —         |
| 13       | Other than the above   |                    | —                                    | —   | —         | —   | —   | —    | —    | —     | —         |
| 14       | Total  |                    | ¥ —                                  | ¥ — | ¥ 396,296 | ¥ — | ¥ — | ¥ —  | ¥ —  | ¥ —   | ¥ 396,296 |

Note: The aggregate calculation on this statement includes exposures based on the standardised approach only.



## CCR4: IRB – CCR exposures by portfolio and PD scale

| CCR4                                  |                   | Millions of Yen, %, 1,000 cases, Year |            |                    |             |                  |            |             |  |
|---------------------------------------|-------------------|---------------------------------------|------------|--------------------|-------------|------------------|------------|-------------|--|
| Item No.                              | PD scale          | September 30, 2021                    |            |                    |             |                  |            |             |  |
|                                       |                   | a                                     | b          | c                  | d           | e                | f          | g           |  |
|                                       |                   | EAD post-CRM                          | Average PD | Number of obligors | Average LGD | Average maturity | Credit RWA | RWA density |  |
| Sovereign exposures                   |                   |                                       |            |                    |             |                  |            |             |  |
| 1                                     | 0.00 to < 0.15    | ¥ 19,460                              | 0.02%      | 0.0                | 37.47%      | 2.1              | ¥ 2,222    | 11.42%      |  |
| 2                                     | 0.15 to < 0.25    | —                                     | —          | —                  | —           | —                | —          | —           |  |
| 3                                     | 0.25 to < 0.50    | —                                     | —          | —                  | —           | —                | —          | —           |  |
| 4                                     | 0.50 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         | 19,460                                | 0.02       | 0.0                | 37.47       | 2.1              | 2,222      | 11.42       |  |
| Financial Institution exposures       |                   |                                       |            |                    |             |                  |            |             |  |
| 1                                     | 0.00 to < 0.15    | 487,925                               | 0.05       | 0.1                | 18.36       | 2.6              | 100,761    | 20.65       |  |
| 2                                     | 0.15 to < 0.25    | 292                                   | 0.20       | 0.0                | 45.00       | 3.2              | 138        | 47.41       |  |
| 3                                     | 0.25 to < 0.50    | 39,597                                | 0.28       | 0.0                | 20.37       | 3.9              | 31,985     | 80.77       |  |
| 4                                     | 0.50 to < 0.75    | 780                                   | 0.50       | 0.0                | 45.00       | 1.0              | 409        | 52.35       |  |
| 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         | 528,596                               | 0.06       | 0.1                | 18.52       | 2.7              | 133,295    | 25.21       |  |
| Corporate exposures and SME exposures |                   |                                       |            |                    |             |                  |            |             |  |
| 1                                     | 0.00 to < 0.15    | 326,943                               | 0.05       | 0.3                | 10.87       | 1.8              | 68,843     | 21.05       |  |
| 2                                     | 0.15 to < 0.25    | 16,678                                | 0.20       | 0.0                | 45.00       | 3.2              | 8,292      | 49.72       |  |
| 3                                     | 0.25 to < 0.50    | 13,609                                | 0.29       | 0.0                | 45.66       | 3.2              | 8,609      | 63.26       |  |
| 4                                     | 0.50 to < 0.75    | 4,802                                 | 0.50       | 0.0                | 45.00       | 3.5              | 3,875      | 80.68       |  |
| 5                                     | 0.75 to < 2.50    | 5,042                                 | 1.50       | 0.1                | 45.00       | 3.6              | 6,132      | 121.61      |  |
| 6                                     | 2.50 to < 10.00   | 853                                   | 3.72       | 0.0                | 45.00       | 4.8              | 1,404      | 164.50      |  |
| 7                                     | 10.00 to < 100.00 | 519                                   | 35.66      | 0.0                | 45.00       | 1.4              | 1,359      | 261.57      |  |
| 8                                     | 100.00 (Default)  | —                                     | —          | —                  | —           | —                | —          | —           |  |
| 9                                     | Sub-total         | 368,450                               | 0.15       | 0.6                | 11.84       | 2.0              | 98,518     | 26.73       |  |
| Specialised lending                   |                   |                                       |            |                    |             |                  |            |             |  |
| 1                                     | 0.00 to < 0.15    | 71,008                                | 0.09       | 0.1                | 45.00       | 4.7              | 30,783     | 43.35       |  |
| 2                                     | 0.15 to < 0.25    | 773                                   | 0.20       | 0.0                | 45.00       | 4.0              | 457        | 59.16       |  |
| 3                                     | 0.25 to < 0.50    | 33,238                                | 0.29       | 0.0                | 45.00       | 4.9              | 26,560     | 79.90       |  |
| 4                                     | 0.50 to < 0.75    | 23,598                                | 0.63       | 0.0                | 45.00       | 4.8              | 24,495     | 103.80      |  |
| 5                                     | 0.75 to < 2.50    | 36,388                                | 1.41       | 0.0                | 45.00       | 4.7              | 47,524     | 130.60      |  |
| 6                                     | 2.50 to < 10.00   | 35,284                                | 3.14       | 0.0                | 45.00       | 4.8              | 56,072     | 158.91      |  |
| 7                                     | 10.00 to < 100.00 | 2                                     | 35.80      | 0.0                | 45.00       | 1.0              | 4          | 234.20      |  |
| 8                                     | 100.00 (Default)  | 110                                   | 100.00     | 0.0                | 45.00       | 1.0              | 0          | 0.00        |  |
| 9                                     | Sub-total         | 200,405                               | 1.02       | 0.2                | 45.00       | 4.8              | 185,898    | 92.76       |  |
| Total (all portfolios)                |                   | ¥ 1,116,912                           | 0.26%      | 1.1                | 17.15%      | 2.8              | ¥ 419,935  | 37.59%      |  |

Note: The SuMi TRUST Bank Group applies the Foundation Internal Ratings-Based Approach to the calculation of risk-weighted assets related to counterparty credit risk.

| CCR4                                  |                   | Millions of Yen, %, 1,000 cases, Year |           |            |        |                    |     |             |        |                  |     |            |         |             |        |
|---------------------------------------|-------------------|---------------------------------------|-----------|------------|--------|--------------------|-----|-------------|--------|------------------|-----|------------|---------|-------------|--------|
|                                       |                   | September 30, 2020                    |           |            |        |                    |     |             |        |                  |     |            |         |             |        |
| Item No.                              | PD scale          | a                                     |           | b          |        | c                  |     | d           |        | e                |     | f          |         | g           |        |
|                                       |                   | EAD post-CRM                          |           | Average PD |        | Number of obligors |     | Average LGD |        | Average maturity |     | Credit RWA |         | RWA density |        |
| Sovereign exposures                   |                   |                                       |           |            |        |                    |     |             |        |                  |     |            |         |             |        |
| 1                                     | 0.00 to < 0.15    | ¥                                     | 25,369    |            | 0.02%  |                    | 0.0 |             | 38.74% |                  | 2.1 | ¥          | 2,780   |             | 10.96% |
| 2                                     | 0.15 to < 0.25    |                                       | —         |            | —      |                    | —   |             | —      |                  | —   |            | —       |             | —      |
| 3                                     | 0.25 to < 0.50    |                                       | 178       |            | 0.26   |                    | 0.0 |             | 45.00  |                  | 1.0 |            | 85      |             | 47.82  |
| 4                                     | 0.50 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         |                                       | 25,548    |            | 0.02   |                    | 0.0 |             | 38.78  |                  | 2.1 |            | 2,866   |             | 11.21  |
| Financial Institution exposures       |                   |                                       |           |            |        |                    |     |             |        |                  |     |            |         |             |        |
| 1                                     | 0.00 to < 0.15    |                                       | 414,560   |            | 0.05   |                    | 0.1 |             | 17.75  |                  | 2.9 |            | 90,526  |             | 21.83  |
| 2                                     | 0.15 to < 0.25    |                                       | 297       |            | 0.20   |                    | 0.0 |             | 45.00  |                  | 3.0 |            | 136     |             | 45.85  |
| 3                                     | 0.25 to < 0.50    |                                       | 34,259    |            | 0.28   |                    | 0.0 |             | 27.29  |                  | 4.2 |            | 28,685  |             | 83.72  |
| 4                                     | 0.50 to < 0.75    |                                       | 337       |            | 0.50   |                    | 0.0 |             | 45.00  |                  | 1.0 |            | 176     |             | 52.44  |
| 5                                     | 0.75 to < 2.50    |                                       | 463       |            | 1.03   |                    | 0.0 |             | 45.00  |                  | 1.0 |            | 344     |             | 74.38  |
| 6                                     | 2.50 to < 10.00   |                                       | —         |            | —      |                    | —   |             | —      |                  | —   |            | —       |             | —      |
| 7                                     | 10.00 to < 100.00 |                                       | —         |            | —      |                    | —   |             | —      |                  | —   |            | —       |             | —      |
| 8                                     | 100.00 (Default)  |                                       | —         |            | —      |                    | —   |             | —      |                  | —   |            | —       |             | —      |
| 9                                     | Sub-total         |                                       | 449,917   |            | 0.07   |                    | 0.1 |             | 18.26  |                  | 3.0 |            | 119,869 |             | 26.64  |
| Corporate exposures and SME exposures |                   |                                       |           |            |        |                    |     |             |        |                  |     |            |         |             |        |
| 1                                     | 0.00 to < 0.15    |                                       | 299,327   |            | 0.05   |                    | 0.2 |             | 9.31   |                  | 1.5 |            | 59,571  |             | 19.90  |
| 2                                     | 0.15 to < 0.25    |                                       | 26,645    |            | 0.20   |                    | 0.0 |             | 45.00  |                  | 4.6 |            | 16,713  |             | 62.72  |
| 3                                     | 0.25 to < 0.50    |                                       | 10,824    |            | 0.30   |                    | 0.0 |             | 45.00  |                  | 3.9 |            | 7,880   |             | 72.80  |
| 4                                     | 0.50 to < 0.75    |                                       | 5,732     |            | 0.50   |                    | 0.0 |             | 46.40  |                  | 4.1 |            | 5,146   |             | 89.78  |
| 5                                     | 0.75 to < 2.50    |                                       | 6,823     |            | 1.49   |                    | 0.1 |             | 45.00  |                  | 3.8 |            | 8,704   |             | 127.56 |
| 6                                     | 2.50 to < 10.00   |                                       | 1,818     |            | 4.05   |                    | 0.0 |             | 45.00  |                  | 4.6 |            | 3,006   |             | 165.31 |
| 7                                     | 10.00 to < 100.00 |                                       | 786       |            | 34.62  |                    | 0.0 |             | 45.00  |                  | 2.4 |            | 2,135   |             | 271.51 |
| 8                                     | 100.00 (Default)  |                                       | 1         |            | 100.00 |                    | 0.0 |             | 45.00  |                  | 1.0 |            | 0       |             | 0.00   |
| 9                                     | Sub-total         |                                       | 351,961   |            | 0.20   |                    | 0.6 |             | 10.50  |                  | 1.9 |            | 103,158 |             | 29.30  |
| Specialised lending                   |                   |                                       |           |            |        |                    |     |             |        |                  |     |            |         |             |        |
| 1                                     | 0.00 to < 0.15    |                                       | 101,829   |            | 0.08   |                    | 0.1 |             | 45.00  |                  | 4.8 |            | 42,948  |             | 42.17  |
| 2                                     | 0.15 to < 0.25    |                                       | 846       |            | 0.20   |                    | 0.0 |             | 45.00  |                  | 3.6 |            | 468     |             | 55.32  |
| 3                                     | 0.25 to < 0.50    |                                       | 41,401    |            | 0.29   |                    | 0.0 |             | 45.00  |                  | 4.9 |            | 33,183  |             | 80.14  |
| 4                                     | 0.50 to < 0.75    |                                       | 8,161     |            | 0.67   |                    | 0.0 |             | 45.00  |                  | 4.9 |            | 8,908   |             | 109.14 |
| 5                                     | 0.75 to < 2.50    |                                       | 48,615    |            | 1.40   |                    | 0.0 |             | 45.00  |                  | 4.8 |            | 64,189  |             | 132.03 |
| 6                                     | 2.50 to < 10.00   |                                       | 23,413    |            | 3.25   |                    | 0.0 |             | 45.00  |                  | 4.8 |            | 37,526  |             | 160.28 |
| 7                                     | 10.00 to < 100.00 |                                       | —         |            | —      |                    | —   |             | —      |                  | —   |            | —       |             | —      |
| 8                                     | 100.00 (Default)  |                                       | 49        |            | 100.00 |                    | 0.0 |             | 45.00  |                  | 1.0 |            | 0       |             | 0.00   |
| 9                                     | Sub-total         |                                       | 224,316   |            | 0.78   |                    | 0.2 |             | 45.00  |                  | 4.8 |            | 187,225 |             | 83.46  |
| Total (all portfolios)                |                   | ¥                                     | 1,051,744 |            | 0.26%  |                    | 1.0 |             | 16.33% |                  | 3.0 | ¥          | 413,119 |             | 39.27% |

Note: The SuMi TRUST Bank Group applies the Foundation Internal Ratings-Based Approach to the calculation of risk-weighted assets related to counterparty credit risk.

## CCR5: Composition of collateral for CCR exposure

| CCR5     |                          | Millions of Yen                            |              |                                 |              |                                      |                                 |
|----------|--------------------------|--|--------------|---------------------------------|--------------|--------------------------------------|---------------------------------|
|          |                          | September 30, 2021                         |              |                                 |              |                                      |                                 |
|          |                          | a  | b            | c                               | d            | e                                    | f                               |
|          |                          | Collateral used in derivative transactions |              |                                 |              | Collateral used in repo transactions |                                 |
|          |                          | Fair value of collateral received          |              | Fair value of posted collateral |              | Fair value of collateral received    | Fair value of posted collateral |
| Item No. |                          | Segregated                                 | Unsegregated | Segregated                      | Unsegregated |                                      |                                 |
| 1        | Cash (domestic currency) | ¥ —  | ¥ 148,522    | ¥ —                             | ¥ 299,261    | ¥ —                                  | ¥ 685,757                       |
| 2        | Cash (other currency)    | —  | 1,184        | —                               | 267,601      | 803,350                              | 1,033                           |
| 3        | Domestic sovereign debt  | —  | 6,757        | —                               | 22,644       | 245,439                              | 243,820                         |
| 4        | Other sovereign debt     | —  | —            | —                               | —            | 947,006                              | 2,015,065                       |
| 5        | Government agency debt   | —  | —            | —                               | —            | 92,768                               | 40,484                          |
| 6        | Corporate bonds          | —  | —            | —                               | —            | 381,990                              | 248,076                         |
| 7        | Equity securities        | —  | —            | —                               | 8,408        | 967,314                              | 677,637                         |
| 8        | Other collateral         | —  | —            | —                               | —            | —                                    | —                               |
| 9        | Total                    | ¥ —  | ¥ 156,463    | ¥ —                             | ¥ 597,914    | ¥ 3,437,869                          | ¥ 3,911,875                     |

| CCR5     |                          | Millions of Yen                            |              |                                 |              |                                      |                                 |
|----------|--------------------------|--|--------------|---------------------------------|--------------|--------------------------------------|---------------------------------|
|          |                          | September 30, 2020                         |              |                                 |              |                                      |                                 |
|          |                          | a  | b            | c                               | d            | e                                    | f                               |
|          |                          | Collateral used in derivative transactions |              |                                 |              | Collateral used in repo transactions |                                 |
|          |                          | Fair value of collateral received          |              | Fair value of posted collateral |              | Fair value of collateral received    | Fair value of posted collateral |
| Item No. |                          | Segregated                                 | Unsegregated | Segregated                      | Unsegregated |                                      |                                 |
| 1        | Cash (domestic currency) | ¥ —  | ¥ 153,926    | ¥ —                             | ¥ 270,897    | ¥ —                                  | ¥ 789,671                       |
| 2        | Cash (other currency)    | —  | 5,266        | —                               | 246,026      | 1,013,945                            | 928                             |
| 3        | Domestic sovereign debt  | —  | 749          | —                               | 26,488       | 157,328                              | 296,235                         |
| 4        | Other sovereign debt     | —  | —            | —                               | —            | 992,112                              | 1,502,516                       |
| 5        | Government agency debt   | —  | —            | —                               | —            | 60,480                               | 12,522                          |
| 6        | Corporate bonds          | —  | —            | —                               | —            | 482,272                              | 408,954                         |
| 7        | Equity securities        | —  | —            | —                               | 11,041       | 536,834                              | 625,230                         |
| 8        | Other collateral         | —  | —            | —                               | —            | —                                    | —                               |
| 9        | Total                    | ¥ —  | ¥ 159,943    | ¥ —                             | ¥ 554,454    | ¥ 3,242,974                          | ¥ 3,636,059                     |

## CCR6: Credit derivatives exposures

| Item No.    |                                  | Millions of Yen    |                 |
|-------------|----------------------------------|--------------------|-----------------|
|             |                                  | September 30, 2021 |                 |
|             |                                  | a                  | b               |
|             |                                  | Protection bought  | Protection sold |
| Notionals   |                                  |                    |                 |
| 1           | Single-name credit default swaps | ¥ 37,031           | ¥ 37,934        |
| 2           | Index credit default swaps       | 16,786             | —               |
| 3           | Total return swaps               | —                  | —               |
| 4           | Credit options                   | —                  | —               |
| 5           | Other credit derivatives         | —                  | —               |
| 6           | Total notionals                  | ¥ 53,818           | ¥ 37,934        |
| Fair values |                                  |                    |                 |
| 7           | Positive fair value (asset)      | 19                 | 846             |
| 8           | Negative fair value (liability)  | (2,405)            | (19)            |

| Item No.    |                                  | Millions of Yen    |                 |
|-------------|----------------------------------|--------------------|-----------------|
|             |                                  | September 30, 2020 |                 |
|             |                                  | a                  | b               |
|             |                                  | Protection bought  | Protection sold |
| Notionals   |                                  |                    |                 |
| 1           | Single-name credit default swaps | ¥ 63,600           | ¥ 65,600        |
| 2           | Index credit default swaps       | —                  | —               |
| 3           | Total return swaps               | —                  | —               |
| 4           | Credit options                   | —                  | —               |
| 5           | Other credit derivatives         | —                  | —               |
| 6           | Total notionals                  | ¥ 63,600           | ¥ 65,600        |
| Fair values |                                  |                    |                 |
| 7           | Positive fair value (asset)      | 72                 | 1,009           |
| 8           | Negative fair value (liability)  | (995)              | (58)            |

## CCR8: Exposures to central counterparties (CCP)

| Item No. | CCR8  | Millions of Yen       |             |
|----------|---|-----------------------|-------------|
|          |   | September 30, 2021    |             |
|          |   | a                     | b           |
|          |   | EAD to CCP (post-CRM) | RWA amounts |
| 1        | Exposures to qualifying central counterparties (QCCPs) (total)  |                       | ¥ 48,017    |
| 2        | Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which     | 1,371,971             | 27,439      |
| 3        | (i) OTC derivatives   | 1,163,836             | 23,276      |
| 4        | (ii) Exchange-traded derivatives  | 137,432               | 2,748       |
| 5        | (iii) Repo transactions   | 70,702                | 1,414       |
| 6        | (iv) Netting sets where cross-product netting has been approved                                       | —                     | —           |
| 7        | Segregated initial margin   | —                     | —           |
| 8        | Non-segregated initial margin   | 212,221               | 4,244       |
| 9        | Pre-funded default fund contributions   | 30,366                | 16,333      |
| 10       | Unfunded default fund contributions   | —                     | —           |
| 11       | Exposures to non-QCCPs (total)  |                       | ¥ —         |
| 12       | Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which | —                     | —           |
| 13       | (i) OTC derivatives   | —                     | —           |
| 14       | (ii) Exchange-traded derivatives  | —                     | —           |
| 15       | (iii) Repo transactions   | —                     | —           |
| 16       | (iv) Netting sets where cross-product netting has been approved                                       | —                     | —           |
| 17       | Segregated initial margin   | —                     | —           |
| 18       | Non-segregated initial margin   | —                     | —           |
| 19       | Pre-funded default fund contributions   | —                     | —           |
| 20       | Unfunded default fund contributions   | —                     | —           |

| Item No. | CCR8  | Millions of Yen       |             |
|----------|---|-----------------------|-------------|
|          |   | September 30, 2020    |             |
|          |   | a                     | b           |
|          |   | EAD to CCP (post-CRM) | RWA amounts |
| 1        | Exposures to qualifying central counterparties (QCCPs) (total)  |                       | ¥ 52,555    |
| 2        | Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which     | 1,838,935             | 36,778      |
| 3        | (i) OTC derivatives   | 1,670,261             | 33,405      |
| 4        | (ii) Exchange-traded derivatives  | 108,479               | 2,169       |
| 5        | (iii) Repo transactions   | 60,194                | 1,203       |
| 6        | (iv) Netting sets where cross-product netting has been approved                                       | —                     | —           |
| 7        | Segregated initial margin   | —                     | —           |
| 8        | Non-segregated initial margin   | 156,428               | 3,128       |
| 9        | Pre-funded default fund contributions   | 20,943                | 12,648      |
| 10       | Unfunded default fund contributions   | —                     | —           |
| 11       | Exposures to non-QCCPs (total)  |                       | ¥ —         |
| 12       | Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which | —                     | —           |
| 13       | (i) OTC derivatives   | —                     | —           |
| 14       | (ii) Exchange-traded derivatives  | —                     | —           |
| 15       | (iii) Repo transactions   | —                     | —           |
| 16       | (iv) Netting sets where cross-product netting has been approved                                       | —                     | —           |
| 17       | Segregated initial margin   | —                     | —           |
| 18       | Non-segregated initial margin   | —                     | —           |
| 19       | Pre-funded default fund contributions   | —                     | —           |
| 20       | Unfunded default fund contributions   | —                     | —           |

### SEC1: Securitisation exposures by underlying asset type (securitisation exposures subject to the calculation of the amount of credit risk-weighted assets only)

| SEC1     |                              | Millions of Yen         |           |           |                      |           |           |                       |           |           |
|----------|------------------------------|-------------------------|-----------|-----------|----------------------|-----------|-----------|-----------------------|-----------|-----------|
|          |                              | September 30, 2021      |           |           |                      |           |           |                       |           |           |
| Item No. | Type of underlying asset     | a                       | b         | c         | d                    | e         | f         | g                     | h         | i         |
|          |                              | Bank acts as originator |           |           | Bank acts as sponsor |           |           | Bank acts as investor |           |           |
|          |                              | Traditional             | Synthetic | Sub-total | Traditional          | Synthetic | Sub-total | Traditional           | Synthetic | Sub-total |
| 1        | Retail (total) – of which    | ¥ 86,101                | ¥ —       | ¥ 86,101  | ¥ 284,332            | ¥ —       | ¥ 284,332 | ¥ 109,824             | ¥ —       | ¥ 109,824 |
| 2        | Residential mortgage         | 86,101                  | —         | 86,101    | 73,583               | —         | 73,583    | 79,136                | —         | 79,136    |
| 3        | Credit card                  | —                       | —         | —         | 31,411               | —         | 31,411    | 29,331                | —         | 29,331    |
| 4        | Other retail exposures       | —                       | —         | —         | 179,336              | —         | 179,336   | 1,356                 | —         | 1,356     |
| 5        | Re-securitisation            | —                       | —         | —         | —                    | —         | —         | —                     | —         | —         |
| 6        | Wholesale (total) – of which | 3,816                   | —         | 3,816     | 20,287               | —         | 20,287    | 638,013               | —         | 638,013   |
| 7        | Loans to corporates          | —                       | —         | —         | —                    | —         | —         | 638,013               | —         | 638,013   |
| 8        | Commercial mortgage          | —                       | —         | —         | —                    | —         | —         | —                     | —         | —         |
| 9        | Lease and receivables        | 3,816                   | —         | 3,816     | 20,287               | —         | 20,287    | —                     | —         | —         |
| 10       | Other wholesale              | —                       | —         | —         | —                    | —         | —         | —                     | —         | —         |
| 11       | Re-securitisation            | —                       | —         | —         | —                    | —         | —         | —                     | —         | —         |

| SEC1     |                              | Millions of Yen         |           |           |                      |           |           |                       |           |           |
|----------|------------------------------|-------------------------|-----------|-----------|----------------------|-----------|-----------|-----------------------|-----------|-----------|
|          |                              | September 30, 2020      |           |           |                      |           |           |                       |           |           |
| Item No. | Type of underlying asset     | a                       | b         | c         | d                    | e         | f         | g                     | h         | i         |
|          |                              | Bank acts as originator |           |           | Bank acts as sponsor |           |           | Bank acts as investor |           |           |
|          |                              | Traditional             | Synthetic | Sub-total | Traditional          | Synthetic | Sub-total | Traditional           | Synthetic | Sub-total |
| 1        | Retail (total) – of which    | ¥ 71,425                | ¥ —       | ¥ 71,425  | ¥ 267,509            | ¥ —       | ¥ 267,509 | ¥ 111,826             | ¥ —       | ¥ 111,826 |
| 2        | Residential mortgage         | 71,425                  | —         | 71,425    | 80,101               | —         | 80,101    | 64,477                | —         | 64,477    |
| 3        | Credit card                  | —                       | —         | —         | 22,221               | —         | 22,221    | 23,794                | —         | 23,794    |
| 4        | Other retail exposures       | —                       | —         | —         | 165,186              | —         | 165,186   | 23,553                | —         | 23,553    |
| 5        | Re-securitisation            | —                       | —         | —         | —                    | —         | —         | —                     | —         | —         |
| 6        | Wholesale (total) – of which | 5,409                   | —         | 5,409     | —                    | —         | —         | 679,759               | —         | 679,759   |
| 7        | Loans to corporates          | —                       | —         | —         | —                    | —         | —         | 679,759               | —         | 679,759   |
| 8        | Commercial mortgage          | —                       | —         | —         | —                    | —         | —         | —                     | —         | —         |
| 9        | Lease and receivables        | 5,409                   | —         | 5,409     | —                    | —         | —         | —                     | —         | —         |
| 10       | Other wholesale              | —                       | —         | —         | —                    | —         | —         | —                     | —         | —         |
| 11       | Re-securitisation            | —                       | —         | —         | —                    | —         | —         | —                     | —         | —         |

### SEC2: Securitisation exposures by underlying asset type (securitisation exposures subject to the calculation of the market risk equivalent amounts only)

As of September 30, 2021

Not applicable.

As of September 30, 2020

Not applicable.

**SEC3: Securitisation exposures subject to the calculation of the amount of credit risk-weighted assets and related capital requirements (bank acting as originator or sponsor)**

| Item No.  | SEC3  | Millions of Yen                         |          |                   |           |                   |        |            |                                       |     |                   |           |                   |        |            |     |
|---|---|---|----------|-------------------|-----------|-------------------|--------|------------|---------------------------------------|-----|-------------------|-----------|-------------------|--------|------------|-----|
|   |   | September 30, 2021                      |          |                   |           |                   |        |            |                                       |     |                   |           |                   |        |            |     |
|   |   | a                                       | b        | c                 | d         | e                 | f      | g          | h                                     | i   | j                 | k         | l                 | m      | n          | o   |
|   |   | Total                                   |          |                   |           |                   |        |            |                                       |     |                   |           |                   |        |            |     |
|   |   | Traditional securitisations (sub-total) |          |                   |           |                   |        |            | Synthetic securitisations (sub-total) |     |                   |           |                   |        |            |     |
|   |   | Securitisation                          |          |                   |           | Re-securitisation |        |            | Securitisation                        |     |                   |           | Re-securitisation |        |            |     |
|   |   |   |          | Retail underlying | Wholesale |                   | Senior | Non-senior |                                       |     | Retail underlying | Wholesale |                   | Senior | Non-senior |     |
| Exposure values (by RW bands)                       |   |   |          |                   |           |                   |        |            |                                       |     |                   |           |                   |        |            |     |
| 1   | ≤ 20% risk weight   | ¥236,918                                | ¥236,918 | ¥236,918          | ¥216,631  | ¥20,287           | ¥ —    | ¥ —        | ¥ —                                   | ¥ — | ¥ —               | ¥ —       | ¥ —               | ¥ —    | ¥ —        | ¥ — |
| 2   | > 20% to 50% risk weight  | 103,979                                 | 103,979  | 103,979           | 103,979   | —                 | —      | —          | —                                     | —   | —                 | —         | —                 | —      | —          | —   |
| 3   | > 50% to 100% risk weight   | 44,433                                  | 44,433   | 44,433            | 44,433    | —                 | —      | —          | —                                     | —   | —                 | —         | —                 | —      | —          | —   |
| 4   | > 100% to < 1,250% risk weight  | 9,168                                   | 9,168    | 9,168             | 5,352     | 3,816             | —      | —          | —                                     | —   | —                 | —         | —                 | —      | —          | —   |
| 5   | 1,250% risk weight  | 36                                      | 36       | 36                | 36        | —                 | —      | —          | —                                     | —   | —                 | —         | —                 | —      | —          | —   |
| Exposure Values (by regulatory approach)            |   |   |          |                   |           |                   |        |            |                                       |     |                   |           |                   |        |            |     |
| 6   | Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA) | 393,932                                 | 393,932  | 393,932           | 369,828   | 24,103            | —      | —          | —                                     | —   | —                 | —         | —                 | —      | —          | —   |
| 7   | Subject to the External Ratings-Based Approach (SEC-ERBA)                                       | 568                                     | 568      | 568               | 568       | —                 | —      | —          | —                                     | —   | —                 | —         | —                 | —      | —          | —   |
| 8   | Subject to the Standardised Approach (SEC-SA)   | —                                       | —        | —                 | —         | —                 | —      | —          | —                                     | —   | —                 | —         | —                 | —      | —          | —   |
| 9   | 1,250% risk weight  | 36                                      | 36       | 36                | 36        | —                 | —      | —          | —                                     | —   | —                 | —         | —                 | —      | —          | —   |
| RWA (by regulatory approach)                        |   |   |          |                   |           |                   |        |            |                                       |     |                   |           |                   |        |            |     |
| 10  | Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA) | 137,741                                 | 137,741  | 137,741           | 108,419   | 29,321            | —      | —          | —                                     | —   | —                 | —         | —                 | —      | —          | —   |
| 11  | Subject to the External Ratings-Based Approach (SEC-ERBA)                                       | 99                                      | 99       | 99                | 99        | —                 | —      | —          | —                                     | —   | —                 | —         | —                 | —      | —          | —   |
| 12  | Subject to the Standardised Approach (SEC-SA)   | —                                       | —        | —                 | —         | —                 | —      | —          | —                                     | —   | —                 | —         | —                 | —      | —          | —   |
| 13  | Subject to 1,250% risk weight   | 458                                     | 458      | 458               | 458       | —                 | —      | —          | —                                     | —   | —                 | —         | —                 | —      | —          | —   |
| Capital requirement values (by regulatory approach) |   |   |          |                   |           |                   |        |            |                                       |     |                   |           |                   |        |            |     |
| 14  | Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA) | 11,019                                  | 11,019   | 11,019            | 8,673     | 2,345             | —      | —          | —                                     | —   | —                 | —         | —                 | —      | —          | —   |
| 15  | Subject to the External Ratings-Based Approach (SEC-ERBA)                                       | 7                                       | 7        | 7                 | 7         | —                 | —      | —          | —                                     | —   | —                 | —         | —                 | —      | —          | —   |
| 16  | Subject to the Standardised Approach (SEC-SA)   | —                                       | —        | —                 | —         | —                 | —      | —          | —                                     | —   | —                 | —         | —                 | —      | —          | —   |
| 17  | Subject to 1,250% risk weight   | 36                                      | 36       | 36                | 36        | —                 | —      | —          | —                                     | —   | —                 | —         | —                 | —      | —          | —   |

| SEC3  |   | Millions of Yen                         |          |                   |           |                   |        |            |                                       |                |   |                   |                   |   |        |            |   |
|---|---|---|----------|-------------------|-----------|-------------------|--------|------------|---------------------------------------|----------------|---|-------------------|-------------------|---|--------|------------|---|
|   |   | September 30, 2020                      |          |                   |           |                   |        |            |                                       |                |   |                   |                   |   |        |            |   |
|   |   | a                                       | b        | c                 | d         | e                 | f      | g          | h                                     | i              | j | k                 | l                 | m | n      | o          |   |
|   |   | Total                                   |          |                   |           |                   |        |            |                                       |                |   |                   |                   |   |        |            |   |
| Item No.  |   | Traditional securitisations (sub-total) |          |                   |           |                   |        |            | Synthetic securitisations (sub-total) |                |   |                   |                   |   |        |            |   |
|   |   | Securitisation                          |          |                   |           | Re-securitisation |        |            |                                       | Securitisation |   |                   | Re-securitisation |   |        |            |   |
|   |   |   |          | Retail underlying | Wholesale |                   | Senior | Non-senior |                                       |                |   | Retail underlying | Wholesale         |   | Senior | Non-senior |   |
| Exposure values (by RW bands)                       |   |   |          |                   |           |                   |        |            |                                       |                |   |                   |                   |   |        |            |   |
| 1   | ≤ 20% risk weight   | ¥225,200                                | ¥225,200 | ¥225,200          | ¥225,200  | ¥                 | —      | ¥          | —                                     | ¥              | — | ¥                 | —                 | ¥ | —      | ¥          | — |
| 2   | > 20% to 50% risk weight  | 42,268                                  | 42,268   | 42,268            | 42,268    | —                 | —      | —          | —                                     | —              | — | —                 | —                 | — | —      | —          | — |
| 3   | > 50% to 100% risk weight   | 55,253                                  | 55,253   | 55,253            | 55,253    | —                 | —      | —          | —                                     | —              | — | —                 | —                 | — | —      | —          | — |
| 4   | > 100% to < 1,250% risk weight  | 21,563                                  | 21,563   | 21,563            | 16,154    | 5,409             | —      | —          | —                                     | —              | — | —                 | —                 | — | —      | —          | — |
| 5   | 1,250% risk weight  | 59                                      | 59       | 59                | 59        | —                 | —      | —          | —                                     | —              | — | —                 | —                 | — | —      | —          | — |
| Exposure Values (by regulatory approach)            |   |   |          |                   |           |                   |        |            |                                       |                |   |                   |                   |   |        |            |   |
| 6   | Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA) | 343,267                                 | 343,267  | 343,267           | 337,857   | 5,409             | —      | —          | —                                     | —              | — | —                 | —                 | — | —      | —          | — |
| 7   | Subject to the External Ratings-Based Approach (SEC-ERBA)                                       | 1,018                                   | 1,018    | 1,018             | 1,018     | —                 | —      | —          | —                                     | —              | — | —                 | —                 | — | —      | —          | — |
| 8   | Subject to the Standardised Approach (SEC-SA)   | —                                       | —        | —                 | —         | —                 | —      | —          | —                                     | —              | — | —                 | —                 | — | —      | —          | — |
| 9   | 1,250% risk weight  | 59                                      | 59       | 59                | 59        | —                 | —      | —          | —                                     | —              | — | —                 | —                 | — | —      | —          | — |
| RWA (by regulatory approach)                        |   |   |          |                   |           |                   |        |            |                                       |                |   |                   |                   |   |        |            |   |
| 10  | Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA) | 156,977                                 | 156,977  | 156,977           | 114,685   | 42,291            | —      | —          | —                                     | —              | — | —                 | —                 | — | —      | —          | — |
| 11  | Subject to the External Ratings-Based Approach (SEC-ERBA)                                       | 280                                     | 280      | 280               | 280       | —                 | —      | —          | —                                     | —              | — | —                 | —                 | — | —      | —          | — |
| 12  | Subject to the Standardised Approach (SEC-SA)   | —                                       | —        | —                 | —         | —                 | —      | —          | —                                     | —              | — | —                 | —                 | — | —      | —          | — |
| 13  | Subject to 1,250% risk weight   | 739                                     | 739      | 739               | 739       | —                 | —      | —          | —                                     | —              | — | —                 | —                 | — | —      | —          | — |
| Capital requirement values (by regulatory approach) |   |   |          |                   |           |                   |        |            |                                       |                |   |                   |                   |   |        |            |   |
| 14  | Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA) | 12,558                                  | 12,558   | 12,558            | 9,174     | 3,383             | —      | —          | —                                     | —              | — | —                 | —                 | — | —      | —          | — |
| 15  | Subject to the External Ratings-Based Approach (SEC-ERBA)                                       | 22                                      | 22       | 22                | 22        | —                 | —      | —          | —                                     | —              | — | —                 | —                 | — | —      | —          | — |
| 16  | Subject to the Standardised Approach (SEC-SA)   | —                                       | —        | —                 | —         | —                 | —      | —          | —                                     | —              | — | —                 | —                 | — | —      | —          | — |
| 17  | Subject to 1,250% risk weight   | 59                                      | 59       | 59                | 59        | —                 | —      | —          | —                                     | —              | — | —                 | —                 | — | —      | —          | — |



#### SEC4: Securitisation exposures subject to the calculation of the amount of credit risk-weighted assets and related capital requirements (bank acting as investor)

| Item No.  | SEC4  | Millions of Yen                         |          |                        |           |                   |        |            |                                       |     |                        |           |                   |        |            |     |
|---|---|---|----------|------------------------|-----------|-------------------|--------|------------|---------------------------------------|-----|------------------------|-----------|-------------------|--------|------------|-----|
|   |   | September 30, 2021                      |          |                        |           |                   |        |            |                                       |     |                        |           |                   |        |            |     |
|   |   | a                                       | b        | c                      | d         | e                 | f      | g          | h                                     | i   | j                      | k         | l                 | m      | n          | o   |
|   |   | Total                                   |          |                        |           |                   |        |            |                                       |     |                        |           |                   |        |            |     |
|   |   | Traditional securitisations (sub-total) |          |                        |           |                   |        |            | Synthetic securitisations (sub-total) |     |                        |           |                   |        |            |     |
|   |   | Securitisation                          |          |                        |           | Re-securitisation |        |            | Securitisation                        |     |                        |           | Re-securitisation |        |            |     |
|   |   |   |          | Retail un-<br>derlying | Wholesale |                   | Senior | Non-senior |                                       |     | Retail un-<br>derlying | Wholesale |                   | Senior | Non-senior |     |
| Exposure values (by RW bands)                       |   |   |          |                        |           |                   |        |            |                                       |     |                        |           |                   |        |            |     |
| 1   | ≤ 20% risk weight   | ¥716,161                                | ¥716,161 | ¥716,161               | ¥91,594   | ¥624,567          | ¥ —    | ¥ —        | ¥ —                                   | ¥ — | ¥ —                    | ¥ —       | ¥ —               | ¥ —    | ¥ —        | ¥ — |
| 2   | > 20% to 50% risk weight  | 21,698                                  | 21,698   | 21,698                 | 8,812     | 12,885            | —      | —          | —                                     | —   | —                      | —         | —                 | —      | —          | —   |
| 3   | > 50% to 100% risk weight   | 3,977                                   | 3,977    | 3,977                  | 3,416     | 560               | —      | —          | —                                     | —   | —                      | —         | —                 | —      | —          | —   |
| 4   | > 100% to < 1,250% risk weight  | 6,000                                   | 6,000    | 6,000                  | 6,000     | —                 | —      | —          | —                                     | —   | —                      | —         | —                 | —      | —          | —   |
| 5   | 1,250% risk weight  | 0                                       | 0        | 0                      | 0         | —                 | —      | —          | —                                     | —   | —                      | —         | —                 | —      | —          | —   |
| Exposure Values (by regulatory approach)            |   |   |          |                        |           |                   |        |            |                                       |     |                        |           |                   |        |            |     |
| 6   | Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA) | 717,777                                 | 717,777  | 717,777                | 79,764    | 638,013           | —      | —          | —                                     | —   | —                      | —         | —                 | —      | —          | —   |
| 7   | Subject to the External Ratings-Based Approach (SEC-ERBA)                                       | 30,060                                  | 30,060   | 30,060                 | 30,060    | —                 | —      | —          | —                                     | —   | —                      | —         | —                 | —      | —          | —   |
| 8   | Subject to the Standardised Approach (SEC-SA)   | —                                       | —        | —                      | —         | —                 | —      | —          | —                                     | —   | —                      | —         | —                 | —      | —          | —   |
| 9   | 1,250% risk weight  | 0                                       | 0        | 0                      | 0         | —                 | —      | —          | —                                     | —   | —                      | —         | —                 | —      | —          | —   |
| RWA (by regulatory approach)                        |   |   |          |                        |           |                   |        |            |                                       |     |                        |           |                   |        |            |     |
| 10  | Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA) | 107,342                                 | 107,342  | 107,342                | 14,469    | 92,872            | —      | —          | —                                     | —   | —                      | —         | —                 | —      | —          | —   |
| 11  | Subject to the External Ratings-Based Approach (SEC-ERBA)                                       | 13,207                                  | 13,207   | 13,207                 | 13,207    | —                 | —      | —          | —                                     | —   | —                      | —         | —                 | —      | —          | —   |
| 12  | Subject to the Standardised Approach (SEC-SA)   | —                                       | —        | —                      | —         | —                 | —      | —          | —                                     | —   | —                      | —         | —                 | —      | —          | —   |
| 13  | Subject to 1,250% risk weight   | 0                                       | 0        | 0                      | 0         | —                 | —      | —          | —                                     | —   | —                      | —         | —                 | —      | —          | —   |
| Capital requirement values (by regulatory approach) |   |   |          |                        |           |                   |        |            |                                       |     |                        |           |                   |        |            |     |
| 14  | Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA) | 8,587                                   | 8,587    | 8,587                  | 1,157     | 7,429             | —      | —          | —                                     | —   | —                      | —         | —                 | —      | —          | —   |
| 15  | Subject to the External Ratings-Based Approach (SEC-ERBA)                                       | 1,056                                   | 1,056    | 1,056                  | 1,056     | —                 | —      | —          | —                                     | —   | —                      | —         | —                 | —      | —          | —   |
| 16  | Subject to the Standardised Approach (SEC-SA)   | —                                       | —        | —                      | —         | —                 | —      | —          | —                                     | —   | —                      | —         | —                 | —      | —          | —   |
| 17  | Subject to 1,250% risk weight   | 0                                       | 0        | 0                      | 0         | —                 | —      | —          | —                                     | —   | —                      | —         | —                 | —      | —          | —   |

| SEC4  |   | Millions of Yen                         |                   |           |                   |          |        |                                       |                |     |                   |                   |     |     |        |            |
|---|---|---|-------------------|-----------|-------------------|----------|--------|---------------------------------------|----------------|-----|-------------------|-------------------|-----|-----|--------|------------|
|   |   | September 30, 2020                      |                   |           |                   |          |        |                                       |                |     |                   |                   |     |     |        |            |
|   |   | a                                       | b                 | c         | d                 | e        | f      | g                                     | h              | i   | j                 | k                 | l   | m   | n      | o          |
|   |   | Total                                   |                   |           |                   |          |        |                                       |                |     |                   |                   |     |     |        |            |
| Item No.  |   | Traditional securitisations (sub-total) |                   |           |                   |          |        | Synthetic securitisations (sub-total) |                |     |                   |                   |     |     |        |            |
|   |   | Securitisation                          |                   |           | Re-securitisation |          |        |                                       | Securitisation |     |                   | Re-securitisation |     |     |        |            |
|   |   |   | Retail underlying | Wholesale |                   |          | Senior | Non-senior                            |                |     | Retail underlying | Wholesale         |     |     | Senior | Non-senior |
| Exposure values (by RW bands)                       |   |   |                   |           |                   |          |        |                                       |                |     |                   |                   |     |     |        |            |
| 1   | ≤ 20% risk weight   | ¥680,245                                | ¥680,245          | ¥680,245  | ¥79,434           | ¥600,810 | ¥ —    | ¥ —                                   | ¥ —            | ¥ — | ¥ —               | ¥ —               | ¥ — | ¥ — | ¥ —    | ¥ —        |
| 2   | > 20% to 50% risk weight  | 68,419                                  | 68,419            | 68,419    | 16,476            | 51,942   | —      | —                                     | —              | —   | —                 | —                 | —   | —   | —      | —          |
| 3   | > 50% to 100% risk weight   | 33,424                                  | 33,424            | 33,424    | 6,419             | 27,005   | —      | —                                     | —              | —   | —                 | —                 | —   | —   | —      | —          |
| 4   | > 100% to < 1,250% risk weight  | 9,496                                   | 9,496             | 9,496     | 9,496             | —        | —      | —                                     | —              | —   | —                 | —                 | —   | —   | —      | —          |
| 5   | 1,250% risk weight  | 0                                       | 0                 | 0         | 0                 | —        | —      | —                                     | —              | —   | —                 | —                 | —   | —   | —      | —          |
| Exposure Values (by regulatory approach)            |   |   |                   |           |                   |          |        |                                       |                |     |                   |                   |     |     |        |            |
| 6   | Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA) | 752,440                                 | 752,440           | 752,440   | 72,681            | 679,759  | —      | —                                     | —              | —   | —                 | —                 | —   | —   | —      | —          |
| 7   | Subject to the External Ratings-Based Approach (SEC-ERBA)                                       | 39,144                                  | 39,144            | 39,144    | 39,144            | —        | —      | —                                     | —              | —   | —                 | —                 | —   | —   | —      | —          |
| 8   | Subject to the Standardised Approach (SEC-SA)   | —                                       | —                 | —         | —                 | —        | —      | —                                     | —              | —   | —                 | —                 | —   | —   | —      | —          |
| 9   | 1,250% risk weight  | 0                                       | 0                 | 0         | 0                 | —        | —      | —                                     | —              | —   | —                 | —                 | —   | —   | —      | —          |
| RWA (by regulatory approach)                        |   |   |                   |           |                   |          |        |                                       |                |     |                   |                   |     |     |        |            |
| 10  | Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA) | 138,211                                 | 138,211           | 138,211   | 16,051            | 122,159  | —      | —                                     | —              | —   | —                 | —                 | —   | —   | —      | —          |
| 11  | Subject to the External Ratings-Based Approach (SEC-ERBA)                                       | 17,776                                  | 17,776            | 17,776    | 17,776            | —        | —      | —                                     | —              | —   | —                 | —                 | —   | —   | —      | —          |
| 12  | Subject to the Standardised Approach (SEC-SA)   | —                                       | —                 | —         | —                 | —        | —      | —                                     | —              | —   | —                 | —                 | —   | —   | —      | —          |
| 13  | Subject to 1,250% risk weight   | 0                                       | 0                 | 0         | 0                 | —        | —      | —                                     | —              | —   | —                 | —                 | —   | —   | —      | —          |
| Capital requirement values (by regulatory approach) |   |   |                   |           |                   |          |        |                                       |                |     |                   |                   |     |     |        |            |
| 14  | Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA) | 11,056                                  | 11,056            | 11,056    | 1,284             | 9,772    | —      | —                                     | —              | —   | —                 | —                 | —   | —   | —      | —          |
| 15  | Subject to the External Ratings-Based Approach (SEC-ERBA)                                       | 1,422                                   | 1,422             | 1,422     | 1,422             | —        | —      | —                                     | —              | —   | —                 | —                 | —   | —   | —      | —          |
| 16  | Subject to the Standardised Approach (SEC-SA)   | —                                       | —                 | —         | —                 | —        | —      | —                                     | —              | —   | —                 | —                 | —   | —   | —      | —          |
| 17  | Subject to 1,250% risk weight   | 0                                       | 0                 | 0         | 0                 | —        | —      | —                                     | —              | —   | —                 | —                 | —   | —   | —      | —          |

## MR1: Market risk under standardised approach

| MR1      |   | Millions of Yen  |
|----------|---|--|
| Item No. |   | September 30, 2021   |
|          |   | RWA (Amounts calculated by dividing risk equivalent amounts by 8%) |
| 1        | Interest rate risk (general and specific)         | ¥ 17,176   |
| 2        | Equity risk (general and specific)                | —  |
| 3        | Foreign exchange risk                             | 9,459  |
| 4        | Commodity risk                                    | —  |
|          | Options transactions                              | —  |
| 5        | Simplified approach                               | —  |
| 6        | Delta-plus method                                 | —  |
| 7        | Scenario approach                                 | —  |
| 8        | Specific risk related to securitisation exposures | —  |
| 9        | Total   | ¥ 26,636   |

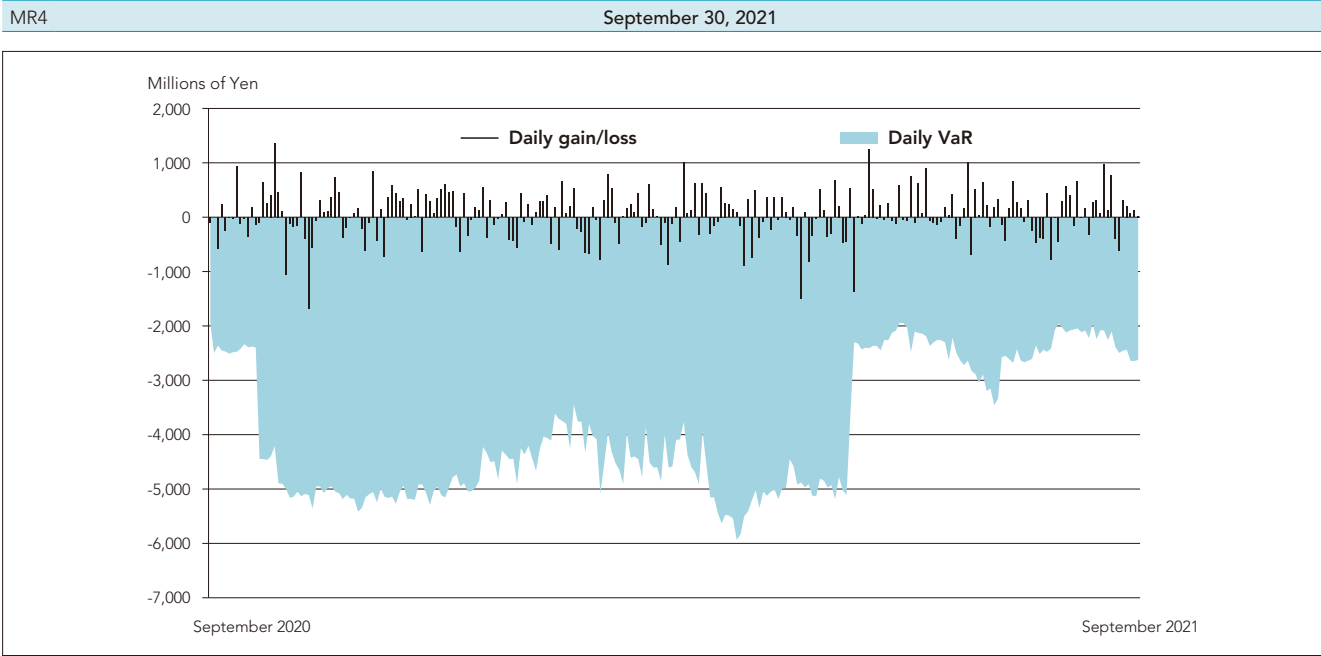
| MR1      |   | Millions of Yen  |
|----------|---|--|
| Item No. |   | September 30, 2020   |
|          |   | RWA (Amounts calculated by dividing risk equivalent amounts by 8%) |
| 1        | Interest rate risk (general and specific)         | ¥ 3,628  |
| 2        | Equity risk (general and specific)                | —  |
| 3        | Foreign exchange risk                             | 8,650  |
| 4        | Commodity risk                                    | —  |
|          | Options transactions                              | —  |
| 5        | Simplified approach                               | —  |
| 6        | Delta-plus method                                 | —  |
| 7        | Scenario approach                                 | —  |
| 8        | Specific risk related to securitisation exposures | —  |
| 9        | Total   | ¥ 12,278   |

## MR3: Values of Internal Model Approaches (IMA) (Market risk)

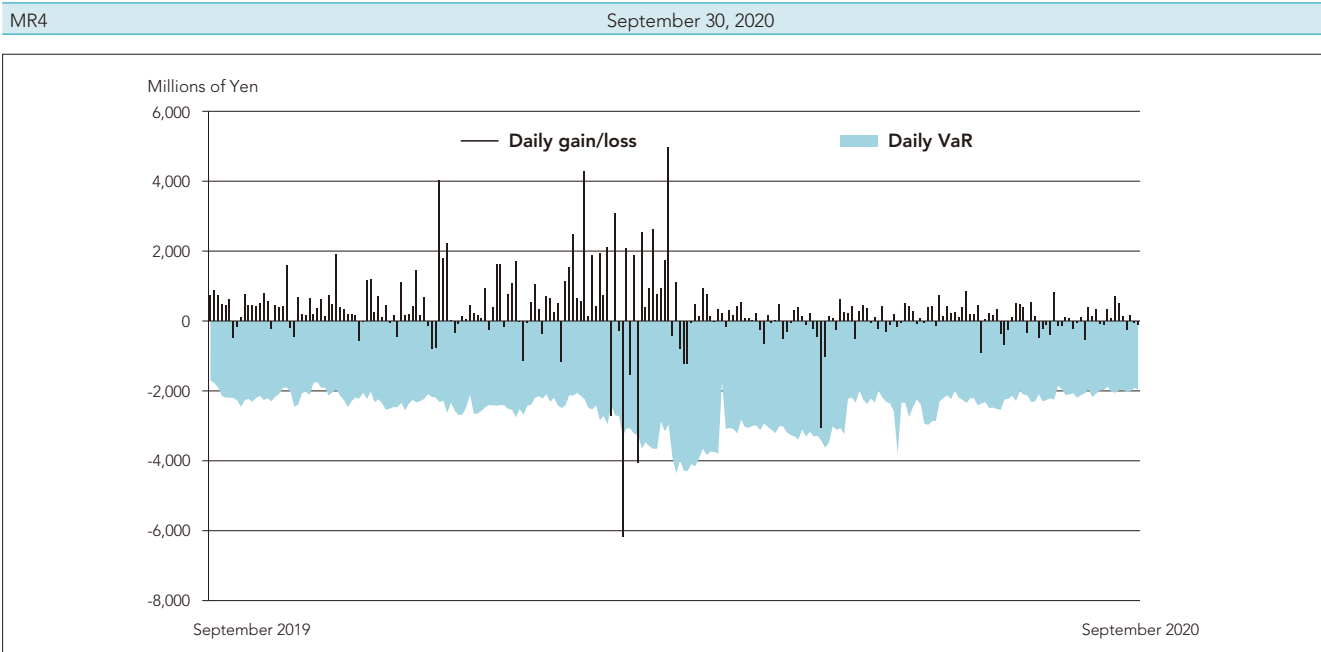
| MR3<br>Item<br>No.  | Millions of Yen                                  |          |
|---|--|----------|
|   | September 30, 2021                               |          |
| VaR (holding period:10 business days, one-sided confidence interval:99%)          |  |          |
| 1   | Maximum value                                    | ¥ 15,601 |
| 2   | Average value                                    | 8,888    |
| 3   | Minimum value                                    | 5,388    |
| 4   | Period end                                       | 7,301    |
| Stressed VaR (holding period:10 business days, one-sided confidence interval:99%) |  |          |
| 5   | Maximum value                                    | 44,607   |
| 6   | Average value                                    | 35,162   |
| 7   | Minimum value                                    | 26,514   |
| 8   | Period end                                       | 32,018   |
| Incremental risk charge (one-sided confidence interval: 99.9%)                    |  |          |
| 9   | Maximum value                                    | —        |
| 10  | Average value                                    | —        |
| 11  | Minimum value                                    | —        |
| 12  | Period end                                       | —        |
| Comprehensive risk capital charge (one-sided confidence interval: 99.9%)          |  |          |
| 13  | Maximum value                                    | —        |
| 14  | Average value                                    | —        |
| 15  | Minimum value                                    | —        |
| 16  | Period end                                       | —        |
| 17  | Floor (modified standardised measurement method) | —        |

| MR3<br>Item<br>No.  | Millions of Yen                                  |          |
|---|--|----------|
|   | September 30, 2020                               |          |
| VaR (holding period:10 business days, one-sided confidence interval:99%)          |  |          |
| 1   | Maximum value                                    | ¥ 13,022 |
| 2   | Average value                                    | 7,418    |
| 3   | Minimum value                                    | 4,985    |
| 4   | Period end                                       | 5,092    |
| Stressed VaR (holding period:10 business days, one-sided confidence interval:99%) |  |          |
| 5   | Maximum value                                    | 32,010   |
| 6   | Average value                                    | 27,081   |
| 7   | Minimum value                                    | 18,982   |
| 8   | Period end                                       | 26,695   |
| Incremental risk charge (one-sided confidence interval: 99.9%)                    |  |          |
| 9   | Maximum value                                    | —        |
| 10  | Average value                                    | —        |
| 11  | Minimum value                                    | —        |
| 12  | Period end                                       | —        |
| Comprehensive risk capital charge (one-sided confidence interval: 99.9%)          |  |          |
| 13  | Maximum value                                    | —        |
| 14  | Average value                                    | —        |
| 15  | Minimum value                                    | —        |
| 16  | Period end                                       | —        |
| 17  | Floor (modified standardised measurement method) | —        |

## MR4: Backtesting results by Internal Model Approaches (IMA)



Note: As shown above, during the reported period, there was no exceedance occurred in backtesting.



Note: As shown above, during the reported period, three exceedances occurred in backtesting.

## IRRBB1: Interest rate risk

| IRRBB1   |                 | Millions of Yen       |                       |                       |                       |
|----------|-----------------|-----------------------|-----------------------|-----------------------|-----------------------|
|          |                 | a                     | b                     | c                     | d                     |
|          |                 | ΔEVE                  |                       | ΔNII                  |                       |
|          |                 | September 30,<br>2021 | September 30,<br>2020 | September 30,<br>2021 | September 30,<br>2020 |
| Item No. |                 |                       |                       |                       |                       |
| 1        | Parallel up     | ¥ 80,212              | ¥ 100,975             | ¥ (108,561)           | ¥ (79,552)            |
| 2        | Parallel down   | 30,467                | 24,754                | 104,640               | 76,126                |
| 3        | Steepener       | 107,824               | 127,241               |                       |                       |
| 4        | Flattener       | 1,554                 | 1,777                 |                       |                       |
| 5        | Short rate up   | —                     | —                     |                       |                       |
| 6        | Short rate down | 42,427                | 44,304                |                       |                       |
| 7        | Maximum         | 107,824               | 127,241               | 104,640               | 76,126                |
|          |                 | e                     |                       | f                     |                       |
|          |                 | September 30, 2021    |                       | September 30, 2020    |                       |
| 8        | Tier 1 Capital  | ¥ 2,434,644           |                       | ¥ 2,454,860           |                       |

## Composition of Basel III Leverage Ratio

Consolidated

| As of September 30  |  |  | Millions of Yen, % |              |
|---|--|--|--------------------|--------------|
| Basel III<br>Template No.<br>(Table 2)  | Basel III<br>Template No.<br>(Table 1) | Items  | 2021               | 2020         |
| <b>On-Balance Sheet Exposures</b>   |  |  |                    |              |
| 1   |  | On-Balance Sheet Exposures before Deducting Adjustment Items   | ¥ 42,816,673       | ¥ 41,738,879 |
| 1a  | 1                                      | Total Assets Reported in the Consolidated Balance Sheet  | 46,563,998         | 44,375,176   |
| 1b  | 2                                      | The Amount of Assets of Subsidiaries that are not Included in the Scope of the Basel III Leverage Ratio on a Consolidated Basis (Deduction)  | —                  | —            |
| 1c  | 7                                      | The Amount of Assets of Subsidiaries that are Included in the Scope of the Basel III 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 (except Adjustment Items) (Deduction)  | 3,747,325          | 2,636,296    |
| 2   | 7                                      | The Amount of Adjustment Items Pertaining to Tier 1 Capital (Deduction)  | 235,036            | 146,003      |
| 3   |  | Total On-Balance Sheet Exposures (A)   | 42,581,637         | 41,592,876   |
| <b>Exposures Related to Derivative Transactions</b>   |  |  |                    |              |
| 4   |  | The Amount Equivalent to Replacement Cost Associated with Derivatives Transactions, etc. Multiplied by 1.4 Replacement Cost Associated with Derivatives Transactions, etc.   | 548,097            | 535,796      |
| 5   |  | The Amount Equivalent to Potential Future Exposure Associated with Derivatives Transactions, etc. Multiplied by 1.4 Add-On Amount Associated with Derivatives Transactions, etc.                                   | 1,048,598          | 937,540      |
|   |  | The Amount of Receivables Arising from Providing Cash Margin in Relation to Derivatives Transactions, etc.   | 566,862            | 516,924      |
| 6   |  | The Amount of Receivables Arising from Providing Collateral, Provided where Deducted from the Consolidated Balance Sheet Pursuant to the Operative Accounting Framework  | —                  | —            |
|   |  | The Amount of Receivables Arising from Providing Cash Margin, Provided where Deducted from the Consolidated Balance Sheet Pursuant to the Operative Accounting Framework   | —                  | —            |
| 7   |  | The Amount of Deductions of Receivables (out of those Arising from Providing Cash Variation Margin) (Deduction)  | 166,684            | 190,551      |
| 8   |  | The Amount of Client-Cleared Trade Exposures for which a Bank or Bank Holding Company Acting as Clearing Member is not Obligated to Make Any Indemnification (Deduction)   | —                  | —            |
| 9   |  | Adjusted Effective Notional Amount of Written Credit Derivatives   | 37,934             | 65,600       |
| 10  |  | The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)  | 36,000             | 63,600       |
| 11  | 4                                      | Total Exposures Related to Derivative Transactions (B)   | 1,998,808          | 1,801,710    |
| <b>Exposures Related to Repo Transactions</b>   |  |  |                    |              |
| 12  |  | The Amount of Assets Related to Repo Transactions, etc.  | 840,833            | 924,627      |
| 13  |  | The Amount of Deductions from the Assets Above (Line 12) (Deduction)   | —                  | —            |
| 14  |  | The Exposures for Counterparty Credit Risk for Repo Transactions, etc.   | 308,332            | 292,062      |
| 15  |  | The Exposures for Agent Repo Transaction   | —                  | —            |
| 16  | 5                                      | The Total Exposures Related to Repo Transactions, etc. (C)   | 1,149,166          | 1,216,689    |
| <b>Exposures Related to Off-Balance Sheet Transactions</b>  |  |  |                    |              |
| 17  |  | Notional Amount of Off-Balance Sheet Transactions  | 7,981,047          | 8,192,722    |
| 18  |  | The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)   | 4,990,600          | 5,141,822    |
| 19  | 6                                      | Total Exposures Related to Off-Balance Sheet Transactions (D)  | 2,990,447          | 3,050,899    |
| <b>Basel III Leverage Ratio on a Consolidated Basis</b>   |  |  |                    |              |
| 20  |  | The Amount of Capital (Tier 1 Capital) (E)   | 2,434,644          | 2,454,860    |
| 21  | 8                                      | Total Exposures (F) = (A)+(B)+(C)+(D)  | ¥ 48,720,059       | ¥ 47,662,176 |
| 22  |  | Basel III Leverage Ratio on a Consolidated Basis (G) = (E)/(F)   | 4.99%              | 5.15%        |
| <b>Basel III Leverage Ratio on a Consolidated Basis If Including Deposits Held with the Bank of Japan</b> |  |  |                    |              |
|   |  | Total Exposure (F)   | ¥ 48,720,059       | ¥ 47,662,176 |
|   |  | Deposits Held with the Bank of Japan   | 16,503,707         | 15,257,555   |
|   |  | Total Exposure If Including Deposits Held with the Bank of Japan (F')  | 65,223,766         | 62,919,731   |
|   |  | Basel III Leverage Ratio on a Consolidated Basis If Including Deposits Held with the Bank of Japan (H) = (E)/(F')  | 3.73%              | 3.90%        |

Note: SuMi TRUST Bank received a certain procedure by KPMG AZSA LLC of the calculation of the Basel III leverage ratio in line with "Practical Guidance on Agreed-Upon Procedures Engagement for Capital Adequacy Ratio and Leverage Ratio Calculation" (Practical Guidance 4465 for Specialized Business of the Japanese Institute of Certified Public Accountants, August 27, 2019).

The certain procedure is not part of the audit of the consolidated financial statements or the audit of the internal control over the financial reporting but was conducted by the external auditor on the agreed-upon scope and under agreed-upon examination procedures, and is a report of the results presented to us. It thus does not represent an opinion or conclusion by the external auditor regarding the Basel III leverage ratio itself or parts of internal control over the procedure to calculate the ratio.

## Liquidity Coverage Ratio (LCR)

Consolidated

## Quantitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a consolidated basis

| Items                                     |   | Millions of Yen, %, Number of Data |                      |                              |                      |
|---|---|------------------------------------|----------------------|------------------------------|----------------------|
|   |   | Fiscal Year 2021 2nd Quarter       |                      | Fiscal Year 2021 1st Quarter |                      |
| High-Quality Liquid Assets (1)            |   |                                    |                      |                              |                      |
| 1   | Total high-quality liquid assets (HQLA)   | ¥ 18,094,605                       |                      | ¥ 17,569,667                 |                      |
| Cash Outflows (2)                         |   | Total Unweighted Value             | Total Weighted Value | Total Unweighted Value       | Total Weighted Value |
| 2   | Cash outflows related to unsecured retail funding   | ¥ 18,781,567                       | ¥ 940,105            | ¥ 18,748,085                 | ¥ 920,132            |
| 3   | of which: Stable deposits   | 835,636                            | 25,069               | 807,178                      | 24,215               |
| 4   | of which: Less stable deposits  | 9,121,058                          | 915,036              | 8,926,931                    | 895,917              |
| 5   | Cash outflows related to unsecured wholesale funding  | 12,424,315                         | 9,727,466            | 12,100,803                   | 9,558,274            |
| 6   | of which: Qualifying operational deposits   | —                                  | —                    | —                            | —                    |
| 7   | of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities | 9,538,759                          | 6,841,910            | 9,346,928                    | 6,804,399            |
| 8   | of which: Debt securities   | 2,885,556                          | 2,885,556            | 2,753,875                    | 2,753,875            |
| 9   | Cash outflows related to secured funding, etc.  | 20,280                             |                      | 51,422                       |                      |
| 10  | Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities                      | 6,041,350                          | 1,633,664            | 6,254,423                    | 1,676,888            |
| 11  | of which: Cash outflows related to derivative transactions, etc.  | 706,951                            | 706,951              | 699,104                      | 699,104              |
| 12  | of which: Cash outflows related to funding programs   | —                                  | —                    | —                            | —                    |
| 13  | of which: Cash outflows related to credit and liquidity facilities  | 5,334,399                          | 926,713              | 5,555,319                    | 977,784              |
| 14  | Cash outflows related to contractual funding obligations, etc.  | 778,381                            | 584,748              | 701,332                      | 540,301              |
| 15  | Cash outflows related to contingencies  | 11,160,662                         | 22,171               | 11,493,274                   | 23,356               |
| 16  | Total cash outflows   | 12,928,434                         |                      | 12,770,373                   |                      |
| Cash Inflows (3)                          |   | Total Unweighted Value             | Total Weighted Value | Total Unweighted Value       | Total Weighted Value |
| 17  | Cash inflows related to secured lending, etc.   | ¥ 55,788                           | ¥ —                  | ¥ 49,869                     | ¥ —                  |
| 18  | Cash inflows related to collection of loans, etc.   | 3,062,169                          | 2,243,918            | 2,807,960                    | 2,078,003            |
| 19  | Other cash inflows  | 664,724                            | 442,437              | 554,136                      | 363,621              |
| 20  | Total cash inflows  | 3,782,681                          | 2,686,355            | 3,411,965                    | 2,441,624            |
| Consolidated Liquidity Coverage Ratio (4) |   |                                    |                      |                              |                      |
| 21  | Total HQLA allowed to be included in the calculation  | ¥ 18,094,605                       |                      | ¥ 17,569,667                 |                      |
| 22  | Net cash outflows   | 10,242,079                         |                      | 10,328,749                   |                      |
| 23  | Consolidated Liquidity Coverage Ratio (LCR)   | 176.6%                             |                      | 170.1%                       |                      |
| 24  | The number of data used to calculate the average value  | 61                                 |                      | 61                           |                      |

Note: Some items that should be calculated using daily data are calculated using month-end data instead in the above figures.

## Qualitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a consolidated basis

## (1) Items concerning fluctuations in the LCR over time

Our consolidated LCR has trended steadily for the most part in the past two years.

## (2) Items concerning evaluation of the LCR level

Our consolidated LCR satisfies the regulated level (100%) as required under liquidity ratio regulations and the actual LCR is roughly in line with our initial forecast. Up ahead, we do not expect our LCR to deviate significantly from the current level.

## (3) Items concerning the composition of totals for eligible high-quality liquid assets

The majority of our eligible high-quality liquid assets are reserve deposit held at central banks and sovereign bonds. There have been no material fluctuations in the composition of currencies, their types and locations. Furthermore, there has been no material difference between totals for eligible high-quality liquid assets and net cash outflows in major currencies.

## (4) Other items concerning LCR

We apply neither the “treatment for qualifying operational deposit” nor the “additional collateral required to market valuation changes based on the scenario approach.”

Furthermore, taking account of the impact to LCR, we are using month-end data in lieu of daily data for the consolidated subsidiary companies of minor importance with practical restrictions.



## Net Stable Funding Ratio (NSFR)

Consolidated

## Consolidated Net Stable Funding Ratio

## Quantitative Disclosure Items for the Net Stable Funding Ratio (NSFR) on a consolidated basis

| Item No.                                 |   | Millions of Yen, %                    |            |                   |            |              |                |
|--|---|---------------------------------------|------------|-------------------|------------|--------------|----------------|
|  |   | Fiscal Year 2021 2nd Quarter          |            |                   |            |              | Weighted value |
|  |   | Unweighted value by residual maturity |            |                   |            |              |                |
|  |   | No maturity                           | < 6 months | 6 months to < 1yr | ≥ 1yr      |              |                |
| Available stable funding (ASF) items (1) |   |                                       |            |                   |            |              |                |
| 1  | Capital   | ¥ 2,653,480                           | ¥ —        | ¥ —               | ¥ 330,000  | ¥ 2,983,480  |                |
| 2  | of which: Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions | 2,653,480                             | —          | —                 | 306,134    | 2,959,615    |                |
| 3  | of which: Other capital instruments that are not included in the above category   | —                                     | —          | —                 | 23,865     | 23,865       |                |
| 4  | Funding from retail and small business customers  | 12,407,572                            | —          | —                 | 6,377,672  | 17,544,487   |                |
| 5  | of which: Stable deposits   | —                                     | —          | —                 | —          | —            |                |
| 6  | of which: Less stable deposits  | 12,407,572                            | —          | —                 | 6,377,672  | 17,544,487   |                |
| 7  | Wholesale funding   | 4,540,805                             | 21,406,175 | 2,444,202         | 9,268,739  | 15,216,989   |                |
| 8  | of which: Operational deposits  | —                                     | —          | —                 | —          | —            |                |
| 9  | of which: Other wholesale funding   | 4,540,805                             | 21,406,175 | 2,444,202         | 9,268,739  | 15,216,989   |                |
| 10                                       | Liabilities with matching interdependent assets   | —                                     | —          | —                 | —          | —            |                |
| 11                                       | Other liabilities   | 387,916                               | 826,296    | 20,000            | —          | 24,098       |                |
| 12                                       | of which: Derivative liabilities  | —                                     | —          | —                 | —          | —            |                |
| 13                                       | of which: All other liabilities and equity not included in the above categories   | 387,916                               | 826,296    | 20,000            | —          | 24,098       |                |
| 14                                       | Total available stable funding  |                                       |            |                   |            | ¥ 35,769,056 |                |
| Required stable funding (RSF) items (2)  |   |                                       |            |                   |            |              |                |
| 15                                       | HQLA  |                                       |            |                   |            | ¥ 1,322,850  |                |
| 16                                       | Deposits held at financial institutions for operational purposes  | —                                     | —          | —                 | 55,332     | 55,332       |                |
| 17                                       | Loans, repo transactions-related assets, securities and other similar assets  | 184,242                               | 5,772,562  | 1,844,984         | 26,785,983 | 25,029,871   |                |
| 18                                       | of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)  | —                                     | 581,488    | —                 | —          | 0            |                |
| 19                                       | of which: Loans to- and repo transactions with- financial institutions (not included in item 18)  | 50,342                                | 1,365,441  | 295,063           | 2,197,945  | 2,585,254    |                |
| 20                                       | of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)   | —                                     | 3,340,607  | 961,509           | 11,660,483 | 12,043,709   |                |
| 21                                       | of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk   | —                                     | 776,651    | 17,776            | 135,801    | 485,485      |                |
| 22                                       | of which: Residential mortgages   | —                                     | 405,830    | 334,298           | 10,857,747 | 8,360,905    |                |
| 23                                       | of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk   | —                                     | 323,688    | 246,235           | 6,622,027  | 4,669,003    |                |
| 24                                       | of which: Securities that are not in default and do not qualify as HQLA and other similar assets  | 133,900                               | 79,194     | 254,112           | 2,069,806  | 2,040,001    |                |
| 25                                       | Assets with matching interdependent liabilities   | —                                     | —          | —                 | —          | —            |                |
| 26                                       | Other assets  | 1,449,193                             | 17,982     | 9,509             | 1,900,149  | 2,917,965    |                |
| 27                                       | of which: Physical traded commodities, including gold   | —                                     | —          | —                 | —          | —            |                |
| 28                                       | of which: Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)   |                                       |            |                   | 244,143    | 207,522      |                |
| 29                                       | of which: Derivative assets   |                                       |            |                   | 171,589    | 171,589      |                |
| 30                                       | of which: Derivative liabilities (before deduction of variation margin posted)  |                                       |            |                   | 26,376     | 26,376       |                |
| 31                                       | of which: All other assets not included in the above categories   | 1,449,193                             | 17,982     | 9,509             | 1,458,039  | 2,512,477    |                |
| 32                                       | Off-balance sheet items   |                                       |            |                   | 6,126,691  | 414,730      |                |
| 33                                       | Total required stable funding   |                                       |            |                   |            | ¥ 29,740,751 |                |
| 34                                       | Consolidated net stable funding ratio (NSFR)  |                                       |            |                   |            | 120.2%       |                |

**Qualitative Disclosure Items for the Net Stable Funding Ratio (NSFR) on a consolidated basis****(1) Items concerning fluctuations in the consolidated NSFR over time**

Our consolidated NSFR has trended steadily due to our systematic measures to procure highly stable funding.

**(2) If the requirements listed in each item of Article 101 of the Financial Services Agency Notification on Liquidity Ratio are met, a statement to that effect**

On a consolidated basis, we do not have any assets or liabilities that meet all of the requirements (criteria for interrelated assets and liabilities) listed in each item of Article 101 of the Financial Services Agency Notification on Liquidity Ratio.

**(3) Other items concerning consolidated NSFR**

Our consolidated NSFR satisfies the regulated level (100%), and we do not expect NSFR to deviate significantly from the current level in the future.

Currently, the entire amount of funding from retail and small business customers is recorded as “less stable deposits.”

## KM1: Key Metrics

Non-consolidated

| KM1<br>Basel III<br>Template<br>No.              |   | Millions of Yen, %    |                  |                   |                      |                       |
|--|---|-----------------------|------------------|-------------------|----------------------|-----------------------|
|  |   | a                     | b                | c                 | d                    | e                     |
|  |   | September<br>30, 2021 | June<br>30, 2021 | March<br>31, 2021 | December<br>31, 2020 | September<br>30, 2020 |
| Available capital (amounts)                      |   |                       |                  |                   |                      |                       |
| 1  | Common Equity Tier 1 (CET1)                     | ¥ 1,891,607           | ¥ 1,868,971      | ¥ 1,858,096       | ¥ 1,857,382          | ¥ 1,874,965           |
| 2  | Tier 1  | 2,161,597             | 2,138,961        | 2,128,096         | 2,127,382            | 2,214,965             |
| 3  | Total capital                                   | 2,574,977             | 2,560,419        | 2,559,523         | 2,634,316            | 2,736,073             |
| Risk-weighted assets (amounts)                   |   |                       |                  |                   |                      |                       |
| 4  | Total risk-weighted assets (RWA)                | 18,484,376            | 18,872,154       | 19,165,759        | 19,216,866           | 18,653,915            |
| Risk-based capital ratios as a percentage of RWA |   |                       |                  |                   |                      |                       |
| 5  | Common Equity Tier 1 ratio                      | 10.23%                | 9.90%            | 9.69%             | 9.66%                | 10.05%                |
| 6  | Tier 1 ratio                                    | 11.69%                | 11.33%           | 11.10%            | 11.07%               | 11.87%                |
| 7  | Total capital ratio                             | 13.93%                | 13.56%           | 13.35%            | 13.70%               | 14.66%                |
| Basel III leverage ratio                         |   |                       |                  |                   |                      |                       |
| 13   | Total Basel III leverage ratio exposure measure | 46,865,337            | 46,838,519       | 47,356,321        | 47,304,459           | 45,805,095            |
| 14   | Basel III leverage ratio                        | 4.61%                 | 4.56%            | 4.49%             | 4.49%                | 4.83%                 |

| KM1<br>Basel III<br>Template<br>No.              |  | Millions of Yen, %                 |                                    |                                    |                                    |                                    |
|--|--|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|
|  |  | a                                  | b                                  | c                                  | d                                  | e                                  |
|  |  | Fiscal Year<br>2021<br>2nd Quarter | Fiscal Year<br>2021<br>1st Quarter | Fiscal Year<br>2020<br>4th Quarter | Fiscal Year<br>2020<br>3rd Quarter | Fiscal Year<br>2020<br>2nd Quarter |
| Non-consolidated Liquidity Coverage Ratio (LCR)  |  |                                    |                                    |                                    |                                    |                                    |
| 15   | Total HQLA allowed to be included in the calculation | ¥ 17,850,810                       | ¥ 17,335,771                       | ¥ 17,098,215                       | ¥ 17,269,415                       | ¥ 17,010,664                       |
| 16   | Net cash outflows                                    | 9,310,339                          | 9,370,200                          | 10,513,519                         | 9,634,913                          | 10,553,092                         |
| 17   | Non-consolidated LCR                                 | 191.7%                             | 185.0%                             | 162.6%                             | 179.2%                             | 161.1%                             |
| Non-consolidated Net Stable Funding Ratio (NSFR) |  |                                    |                                    |                                    |                                    |                                    |
| 18   | Total available stable funding                       | 34,937,986                         |                                    |                                    |                                    |                                    |
| 19   | Total required stable funding                        | 27,602,145                         |                                    |                                    |                                    |                                    |
| 20   | Non-consolidated NSFR                                | 126.5%                             |                                    |                                    |                                    |                                    |

Note: Some items of the revised LCRs that should be calculated using daily data are calculated using month-end data instead in the above figures.

## Composition of Capital (Non-consolidated BIS capital adequacy ratio)

Non-consolidated

## CC1: Composition of Capital

| CC1  |  | Millions of Yen, % |             |  |
|--|--|--------------------|-------------|--|
| As of September 30                                     |  | a                  | b           | c  |
| Basel III<br>Template No.                              | Items  | 2021               | 2020        | Reference Numbers<br>to Reconciliation with<br>the Balance Sheet |
| Common Equity Tier 1 Capital: Instruments and Reserves |  |                    |             |  |
| 1a+2-1c-26   | Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings   | ¥ 1,781,122        | ¥ 1,718,740 |  |
| 1a   | of Which: Capital Stock and Capital Surplus  | 685,103            | 685,103     |  |
| 2  | of Which: Retained Earnings  | 1,126,026          | 1,061,769   |  |
| 1c   | of Which: Treasury Stock (Deduction)   | —                  | —           |  |
| 26   | of Which: Earnings to be Distributed (Deduction)   | 30,007             | 28,132      |  |
|  | of Which: Others   | —                  | —           |  |
| 1b   | Subscription Rights to Common Shares   | —                  | —           |  |
| 3  | Valuation and Translation Adjustments  | 291,818            | 301,548     | (a)  |
| 6  | Common Equity Tier 1 Capital: Instruments and Reserves (A)   | 2,072,940          | 2,020,288   |  |
| Common Equity Tier 1 Capital: Regulatory Adjustments   |  |                    |             |  |
| 8+9  | Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)   | 47,002             | 50,722      |  |
| 8  | of Which: Goodwill (Including Those Equivalent)  | —                  | —           |  |
| 9  | of Which: Other Intangible Assets  | 47,002             | 50,722      |  |
| 10   | Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)   | —                  | —           |  |
| 11   | Deferred Gains or Losses on Derivatives under Hedge Accounting   | (40,057)           | (39,538)    |  |
| 12   | Shortfall of Eligible Provisions to Expected Losses  | —                  | —           |  |
| 13   | Securitisation Gain on Sale  | 1,091              | 1,160       |  |
| 14   | Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities  | 3,010              | —           |  |
| 15   | Defined-Benefit Pension Fund Net Assets (Prepaid Pension Expenses) (Net of Related Deferred Tax Liabilities)   | 170,286            | 132,978     |  |
| 16   | Investments in Own Shares (Excluding Those Reported in the Net Assets Section)   | —                  | —           |  |
| 17   | Reciprocal Cross-Holdings in Common Equity   | —                  | —           |  |
| 18   | Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does Not Own More than 10% of the Issued Share Capital (Amount above 10% Threshold) | —                  | —           |  |
| 19+20+21   | Amount above the 10% Threshold on the Specified Items  | —                  | —           |  |
| 19   | of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions   | —                  | —           |  |
| 20   | of Which: Mortgage Servicing Rights  | —                  | —           |  |
| 21   | of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)   | —                  | —           |  |
| 22   | Amount Exceeding the 15% Threshold on the Specified Items  | —                  | —           |  |
| 23   | of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions   | —                  | —           |  |
| 24   | of Which: Mortgage Servicing Rights  | —                  | —           |  |
| 25   | of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)   | —                  | —           |  |
| 27   | Regulatory Adjustments Applied to Common Equity Tier 1 Due to Insufficient Additional Tier 1 and Tier 2 to Cover Deductions  | —                  | —           |  |
| 28   | Common Equity Tier 1 Capital: Regulatory Adjustments (B)   | 181,333            | 145,322     |  |
| Common Equity Tier 1 Capital (CET1)                    |  |                    |             |  |
| 29   | Common Equity Tier 1 Capital (C) = (A)-(B)   | ¥ 1,891,607        | ¥ 1,874,965 |  |

| CC1  |  | Millions of Yen, % |           |  |
|--|--|--------------------|-----------|--|
| As of September 30                                       |  | a                  | b         | c  |
| Basel III<br>Template No.                                | Items  | 2021               | 2020      | Reference Numbers<br>to Reconciliation with<br>the Balance Sheet |
| <b>Additional Tier 1 Capital: Instruments</b>            |  |                    |           |  |
| 30   | 31a Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards  | ¥ —                | ¥ —       |  |
|  | 31b Subscription Rights to Additional Tier 1 Instruments   | —                  | —         |  |
|  | 32 Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards  | 270,000            | 340,000   |  |
|  | Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles  | —                  | —         |  |
|  | 33+35 Eligible Tier 1 Capital Instruments Subject to Phase out from Additional Tier 1 Capital  | —                  | —         |  |
| 36   | Additional Tier 1 Capital: Instruments (D)   | 270,000            | 340,000   |  |
| <b>Additional Tier 1 Capital: Regulatory Adjustments</b> |  |                    |           |  |
| 37   | Investments in Own Additional Tier 1 Instruments   | —                  | —         |  |
| 38   | Reciprocal Cross-Holdings in Additional Tier 1 Instruments   | —                  | —         |  |
| 39   | Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold) | —                  | —         |  |
| 40   | Significant Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions  | 10                 | —         |  |
| 42   | Regulatory Adjustments Applied to Additional Tier 1 Due to Insufficient Tier 2 to Cover Deductions   | —                  | —         |  |
| 43   | Additional Tier 1 Capital: Regulatory Adjustments (E)  | 10                 | —         |  |
| <b>Additional Tier 1 Capital (AT1)</b>                   |  |                    |           |  |
| 44   | Additional Tier 1 Capital (F) = (D) – (E)  | 269,990            | 340,000   |  |
| <b>Tier 1 Capital (T1 = CET1 + AT1)</b>                  |  |                    |           |  |
| 45   | Tier 1 Capital (G) = (C) + (F)   | 2,161,597          | 2,214,965 |  |
| <b>Tier 2 Capital: Instruments and Provisions</b>        |  |                    |           |  |
| 46   | Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards   | —                  | —         |  |
|  | Subscription Rights to Tier 2 Instruments  | —                  | —         |  |
|  | Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards  | 326,134            | 341,657   |  |
|  | Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles   | —                  | —         |  |
| 47+49  | Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2 Capital   | 85,790             | 170,648   |  |
| 50   | Provisions Allowed in Group Tier 2   | 2,994              | 10,341    |  |
| 50a  | of Which: General Allowance for Credit Losses  | —                  | —         |  |
| 50b  | of Which: Excess Amount of Eligible Provisions to Expected Losses  | 2,994              | 10,341    |  |
| 51   | Tier 2 Capital: Instruments and Provisions (H)   | ¥ 414,919          | ¥ 522,647 |  |

| CC1   |  | Millions of Yen, % |            |  |
|---|--|--------------------|------------|--|
| As of September 30  |  | a                  | b          | c  |
| Basel III<br>Template No.   | Items  | 2021               | 2020       | Reference Numbers<br>to Reconciliation with<br>the Balance Sheet |
| Tier 2 Capital: Regulatory Adjustments                            |  |                    |            |  |
| 52  | Investments in Own Tier 2 Instruments  | ¥ —                | ¥ —        |  |
| 53  | Reciprocal Cross-Holdings in Tier 2 Instruments and Other TLAC Liabilities   | —                  | —          |  |
| 54  | Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold) | —                  | —          |  |
| 55  | Significant Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions  | 1,540              | 1,540      |  |
| 57  | Tier 2 Capital: Regulatory Adjustments (I)   | 1,540              | 1,540      |  |
| Tier 2 Capital (T2)   |  |                    |            |  |
| 58  | Tier 2 Capital (J) = (H) – (I)   | 413,379            | 521,107    |  |
| Total Capital (TC = T1 + T2)                                      |  |                    |            |  |
| 59  | Total Capital (K) = (G) + (J)  | 2,574,977          | 2,736,073  |  |
| Total Risk Weighted Assets  |  |                    |            |  |
| 60  | Total Risk Weighted Assets (L)   | 18,484,376         | 18,653,915 |  |
| Capital Ratios (Non-consolidated)                                 |  |                    |            |  |
| 61  | Common Equity Tier 1 Capital Ratio (C)/(L)   | 10.23%             | 10.05%     |  |
| 62  | Tier 1 Capital Ratio (G)/(L)   | 11.69%             | 11.87%     |  |
| 63  | Total Capital Ratio (K)/(L)  | 13.93%             | 14.66%     |  |
| Regulatory Adjustments (before Risk Weighting)                    |  |                    |            |  |
| 72  | Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital (Amount below the Threshold for Deduction)   | 105,579            | 110,614    |  |
| 73  | Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)   | 66,149             | 63,025     |  |
| 74  | Mortgage Servicing Rights (Amount below the Thresholds for Deduction)  | —                  | —          |  |
| 75  | Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)   | —                  | —          |  |
| Provisions Included in Tier 2 Capital: Instruments and Provisions |  |                    |            |  |
| 76  | Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Standardised Approach (Prior to Applicable of Cap)  | —                  | —          |  |
| 77  | Cap on Inclusion of Provisions in Tier 2 under Standardised Approach   | 2,263              | 2,329      |  |
| 78  | Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Applicable of Cap)  | 2,994              | 10,341     |  |
| 79  | Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach   | 92,014             | 94,666     |  |
| Capital Instruments Subject to Phase out Arrangements             |  |                    |            |  |
| 82  | Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements   | 38,900             | 77,800     |  |
| 83  | Amount Excluded from Additional Tier 1 Due to Cap (Excess over Cap after Redemptions and Maturities)   | —                  | —          |  |
| 84  | Current Cap on Tier 2 Instruments Subject to Phase out Arrangements  | 85,790             | 171,581    |  |
| 85  | Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)  | ¥ 54,116           | ¥ —        |  |

Note: SuMi TRUST Bank received a certain procedure by KPMG AZSA LLC of the calculation of the non-consolidated BIS capital adequacy ratio in line with "Practical Guidance on Agreed-Upon Procedures Engagement for Capital Adequacy Ratio and Leverage Ratio Calculation" (Practical Guidance 4465 for Specialized Business of the Japanese Institute of Certified Public Accountants, August 27, 2019).

The certain procedure is not part of the audit of the non-consolidated financial statements or the audit of the internal control over the financial reporting but was conducted by the external auditor on the agreed-upon scope and under agreed-upon examination procedures, and is a report of the results presented to us. It thus does not represent an opinion or conclusion by the external auditor regarding the non-consolidated BIS capital adequacy ratio itself or parts of internal control over the procedure to calculate the ratio.

## Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements Non-consolidated

As of September 30, 2021

### CC2: Reconciliation of Regulatory Capital to Balance Sheet

| CC2   | a  | b  | c  | d                       |
|---|--|--|--|-------------------------|
| Items   | Non-consolidated<br>Balance Sheet<br>(Millions of Yen) | Under Regulatory<br>Scope of<br>Consolidation<br>(Millions of Yen) | Ref. No. of<br>Composition of<br>Capital | Ref. No.<br>of Appendix |
| <b>(Assets)</b>                                       |  |  |  |                         |
| Cash and Due from Banks                               | ¥ 18,606,959   | ¥ 18,606,960   |  |                         |
| Call Loans  | 6,000  | 6,000  |  |                         |
| Receivables under Resale Agreements                   | 156,180  | 156,180  |  |                         |
| Receivables under Securities Borrowing Transactions   | 684,652  | 684,652  |  |                         |
| Monetary Claims Bought                                | 115,601  | 115,601  |  |                         |
| Trading Assets  | 934,909  | 934,909  |  |                         |
| Money Held in Trust                                   | 99   | 99   |  |                         |
| Securities  | 7,143,008  | 7,143,007  |  | 6-a                     |
| Loans and Bills Discounted                            | 30,612,030   | 30,612,030   |  | 6-b                     |
| Foreign Exchanges                                     | 32,246   | 32,246   |  |                         |
| Other Assets  | 2,164,611  | 2,164,611  |  | 6-c                     |
| Tangible Fixed Assets                                 | 184,322  | 184,322  |  |                         |
| Intangible Fixed Assets                               | 67,746   | 67,746   |  | 2                       |
| Prepaid Pension Expenses                              | 245,440  | 245,440  |  | 3                       |
| Customers' Liabilities for Acceptances and Guarantees | 391,024  | 391,024  |  |                         |
| Allowance for Loan Losses                             | (88,813)   | (88,813)   |  |                         |
| <b>Total Assets</b>                                   | <b>¥ 61,256,020</b>                                    | <b>¥ 61,256,020</b>  |  |                         |

| CC2  | a  | b  | c  | d                       |
|--|--|--|--|-------------------------|
| Items  | Non-consolidated<br>Balance Sheet<br>(Millions of Yen) | Under Regulatory<br>Scope of<br>Consolidation<br>(Millions of Yen) | Ref. No. of<br>Composition of<br>Capital | Ref. No.<br>of Appendix |
| <b>(Liabilities)</b>                                   |  |  |  |                         |
| Deposits   | ¥ 32,762,164   | ¥ 32,762,164   |  |                         |
| Negotiable Certificates of Deposit                     | 8,378,600  | 8,378,600  |  |                         |
| Call Money   | 178,523  | 178,523  |  |                         |
| Payables under Repurchase Agreements                   | 1,520,979  | 1,520,979  |  |                         |
| Trading Liabilities                                    | 762,783  | 762,783  |  |                         |
| Borrowed Money   | 6,202,767  | 6,202,767  |  | 7                       |
| Foreign Exchanges                                      | 11,779   | 11,779   |  |                         |
| Short-term Bonds Payable                               | 1,938,689  | 1,938,689  |  |                         |
| Bonds Payable  | 1,182,748  | 1,182,748  |  |                         |
| Borrowed Money from Trust Account                      | 4,173,870  | 4,173,870  |  |                         |
| Other Liabilities                                      | 1,534,203  | 1,534,203  |  | 6-d                     |
| Provision for Bonuses                                  | 7,504  | 7,504  |  |                         |
| Provision for Directors' Bonuses                       | —  | —  |  |                         |
| Provision for Stocks Payment                           | 457  | 457  |  |                         |
| Provision for Retirement Benefits                      | 874  | 874  |  |                         |
| Provision for Reimbursement of Deposits                | 3,825  | 3,825  |  |                         |
| Provision for Contingent Losses                        | 1,597  | 1,597  |  |                         |
| Deferred Tax Liabilities                               | 98,288   | 98,288   |  | 4-a                     |
| Deferred Tax Liabilities for Land Revaluation          | 2,388  | 2,388  |  | 4-b                     |
| Acceptances and Guarantees                             | 391,024  | 391,024  |  |                         |
| Total Liabilities                                      | 59,153,071   | 59,153,071   |  |                         |
| <b>(Net Assets)</b>                                    |  |  |  |                         |
| Capital Stock  | 342,037  | 342,037  |  | 1-a                     |
| Capital Surplus  | 343,066  | 343,066  |  | 1-b                     |
| Retained Earnings                                      | 1,126,026  | 1,126,026  |  | 1-c                     |
| Total Shareholders' Equity                             | 1,811,129  | 1,811,129  |  |                         |
| Valuation Differences on Available-for-Sale Securities | 337,070  | 337,070  |  |                         |
| Deferred Gains (Losses) on Hedges                      | (40,895)   | (40,895)   |  | 5                       |
| Revaluation Reserve for Land                           | (4,356)  | (4,356)  |  |                         |
| Foreign Currency Translation Adjustments               | —  | (0)  |  |                         |
| Total Valuation and Translation Adjustments            | 291,818  | 291,818  | (a)                                      |                         |
| Total Net Assets                                       | 2,102,948  | 2,102,948  |  |                         |
| Total Liabilities and Net Assets                       | ¥ 61,256,020   | ¥ 61,256,020   |  |                         |



## (Appendix)

Note: Amounts in the "Composition of capital" exclude items for regulatory purpose under transitional arrangement.

## 1. Shareholders' equity

## (1) Non-consolidated balance sheet

| Non-consolidated Balance Sheet Items | Amount<br>(Millions of Yen) | Remarks | Ref. No. |
|--------------------------------------|-----------------------------|---------|----------|
| Capital Stock                        | ¥ 342,037                   |         | 1-a      |
| Capital Surplus                      | 343,066                     |         | 1-b      |
| Retained Earnings                    | 1,126,026                   |         | 1-c      |
| Total Shareholders' Equity           | ¥ 1,811,129                 |         |          |

## (2) Composition of capital

| Items in the Composition of Capital   | Amount<br>(Millions of Yen) | Remarks   | Basel III<br>Template No. |
|---|-----------------------------|---|---------------------------|
| Directly Issued Qualifying Common Share Capital Plus<br>Related Capital Surplus and Retained Earnings   | ¥ 1,811,129                 | Shareholders' Equity Attributable to Common Shares<br>(before Adjusting National Specific Regulatory<br>Adjustments (Earnings to be Distributed)) |                           |
| of Which: Capital Stock and Capital Surplus   | 685,103                     |   | 1a                        |
| of Which: Retained Earnings   | 1,126,026                   |   | 2                         |
| of Which: Treasury Stock (Deduction)  | —                           |   | 1c                        |
| of Which: Others  | —                           |   |                           |
| Directly Issued Qualifying Additional Tier 1 Instruments Plus<br>Related Capital Surplus of Which Classified as Equity under<br>Applicable Accounting Standards | —                           | Shareholders' Equity Attributable to Preferred Shares<br>with a Loss Absorbency at the Point of Non-Viability                                     | 31a                       |

## 2. Intangible assets

## (1) Non-consolidated balance sheet

| Non-consolidated Balance Sheet Items | Amount<br>(Millions of Yen) | Remarks | Ref. No. |
|--------------------------------------|-----------------------------|---------|----------|
| Intangible Fixed Assets              | ¥ 67,746                    |         | 2        |
| Associated Deferred Tax Liabilities  | 20,743                      |         |          |

## (2) Composition of capital

| Items in the Composition of Capital   | Amount<br>(Millions of Yen) | Remarks   | Basel III<br>Template No. |
|---|-----------------------------|---|---------------------------|
| Goodwill (Net of Related Deferred Tax Liabilities,<br>Including Those Equivalent) | ¥ —                         |   | 8                         |
| Other Intangible Assets<br>(Net of Related Deferred Tax Liabilities)              | 47,002                      | Excluding Goodwill, Mortgage Servicing Rights<br>(Software, etc.) | 9                         |
| Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)               | —                           |   |                           |
| Amount above the 10% Threshold on the Specified Items                             | —                           |   | 20                        |
| Amount exceeding the 15% Threshold on the Specified Items                         | —                           |   | 24                        |
| Amount below the Thresholds for Deduction (before Risk Weighting)                 | —                           |   | 74                        |

**3. Defined-benefit pension fund net assets (prepaid pension Expenses)****(1) Non-consolidated balance sheet**

| Non-consolidated Balance Sheet Items | Amount<br>(Millions of Yen) | Remarks | Ref. No. |
|--------------------------------------|-----------------------------|---------|----------|
| Prepaid Pension Expenses             | ¥ 245,440                   |         | 3        |
| Associated Deferred Tax Liabilities  | 75,153                      |         |          |

**(2) Composition of capital**

| Items in the Composition of Capital  | Amount<br>(Millions of Yen) | Remarks | Basel III<br>Template No. |
|--|-----------------------------|---------|---------------------------|
| Defined-Benefit Pension Fund Net Assets<br>(Prepaid Pension Expenses)<br>(Net of Related Deferred Tax Liabilities) | ¥ 170,286                   |         | 15                        |

**4. Deferred tax assets****(1) Non-consolidated balance sheet**

| Non-consolidated Balance Sheet Items          | Amount<br>(Millions of Yen) | Remarks | Ref. No. |
|---|-----------------------------|---------|----------|
| Deferred Tax Liabilities                      | ¥ 98,288                    |         | 4-a      |
| Deferred Tax Liabilities for Land Revaluation | 2,388                       |         | 4-b      |
| Associated Intangible Fixed Assets            | 20,743                      |         |          |
| Associated Prepaid Pension Expenses           | 75,153                      |         |          |

**(2) Composition of capital**

| Items in the Composition of Capital  | Amount<br>(Millions of Yen) | Remarks   | Basel III<br>Template No. |
|--|-----------------------------|---|---------------------------|
| Deferred Tax Assets That Rely on Future Profitability<br>excluding Those Arising from Temporary Differences (Net of<br>Related Deferred Tax Liabilities) | ¥ —                         | This Item Does not Agree with the Amount Re-<br>ported on the Balance Sheet Due to Offsetting of<br>Assets and Liabilities. | 10                        |
| Deferred Tax Assets Arising from Temporary Differences (Net<br>of Related Deferred Tax Liabilities)  | —                           | This Item Does not Agree with the Amount Re-<br>ported on the Balance Sheet Due to Offsetting of<br>Assets and Liabilities. |                           |
| Amount above the 10% Threshold on the Specified Items  | —                           |   | 21                        |
| Amount exceeding the 15% Threshold on the Specified Items  | —                           |   | 25                        |
| Amount below the Thresholds for Deduction (before Risk Weighting)  | —                           |   | 75                        |

**5. Deferred gains or losses on hedges****(1) Non-consolidated balance sheet**

| Non-consolidated Balance Sheet Items | Amount<br>(Millions of Yen) | Remarks | Ref. No. |
|--------------------------------------|-----------------------------|---------|----------|
| Deferred Gains (Losses) on Hedges    | ¥ (40,895)                  |         | 5        |

**(2) Composition of capital**

| Items in the Composition of Capital                               | Amount<br>(Millions of Yen) | Remarks   | Basel III<br>Template No. |
|---|-----------------------------|---|---------------------------|
| Deferred Gains or Losses on Derivatives<br>under Hedge Accounting | ¥ (40,057)                  | Excluding those items whose valuation differences<br>arising from hedged items are recognized as<br>"Valuation and translation adjustments" | 11                        |

## 6. Investments in the Capital and Other TLAC Liabilities of Financial Entities

## (1) Non-consolidated balance sheet

| Non-consolidated Balance Sheet Items | Amount<br>(Millions of Yen) | Remarks                      | Ref. No. |
|--------------------------------------|-----------------------------|------------------------------|----------|
| Securities                           | ¥ 7,143,008                 |                              | 6-a      |
| Loans and Bills Discounted           | 30,612,030                  | Including Subordinated Debts | 6-b      |
| Other Assets                         | 2,164,611                   | Including derivatives        | 6-c      |
| Other Liabilities                    | ¥ 1,534,203                 | Including derivatives        | 6-d      |

## (2) Composition of capital

| Items in the Composition of Capital  | Amount<br>(Millions of Yen) | Remarks | Basel III<br>Template No. |
|--|-----------------------------|---------|---------------------------|
| Investments in Own Capital   | ¥ —                         |         |                           |
| Common Equity Tier 1 Capital   | —                           |         | 16                        |
| Additional Tier 1 Capital  | —                           |         | 37                        |
| Tier 2 Capital   | —                           |         | 52                        |
| Reciprocal Cross-Holdings in the Capital and Other TLAC Liabilities  | —                           |         |                           |
| Common Equity Tier 1 Capital   | —                           |         | 17                        |
| Additional Tier 1 Capital  | —                           |         | 38                        |
| Tier 2 Capital and Other TLAC Liabilities  | —                           |         | 53                        |
| Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital | 105,579                     |         |                           |
| Common Equity Tier 1 Capital   | —                           |         | 18                        |
| Additional Tier 1 Capital  | —                           |         | 39                        |
| Tier 2 Capital and Other TLAC Liabilities  | —                           |         | 54                        |
| Amount below the Thresholds for Deduction (before risk weighting)  | 105,579                     |         | 72                        |
| Significant Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions                           | 67,699                      |         |                           |
| Amount above the 10% Threshold on the Specified Items  | —                           |         | 19                        |
| Amount exceeding the 15% Threshold on the Specified Items  | —                           |         | 23                        |
| Additional Tier 1 Capital  | 10                          |         | 40                        |
| Tier 2 Capital and Other TLAC Liabilities  | 1,540                       |         | 55                        |
| Amount below the Thresholds for Deduction (before risk weighting)  | 66,149                      |         | 73                        |

## 7. Other Capital Instruments

## (1) Non-consolidated balance sheet

| Non-consolidated Balance Sheet Items | Amount<br>(Millions of Yen) | Remarks | Ref. No. |
|--------------------------------------|-----------------------------|---------|----------|
| Borrowed Money                       | ¥ 6,202,767                 |         | 7        |

## (2) Composition of capital

| Items in the Composition of Capital   | Amount<br>(Millions of Yen) | Remarks | Basel III<br>Template No. |
|---|-----------------------------|---------|---------------------------|
| Directly Issued Qualifying Additional Tier 1 Instruments<br>Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards | ¥ 270,000                   |         | 32                        |
| Directly Issued Qualifying Tier 2 Instruments<br>Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards            | 326,134                     |         | 46                        |

## As of September 30, 2020

| CC2<br>Items  | a  | b  | c  | d                       |
|---|--|--|--|-------------------------|
|   | Non-consolidated<br>Balance Sheet<br>(Millions of Yen) | Under Regulatory<br>Scope of<br>Consolidation<br>(Millions of Yen) | Ref. No. of<br>Composition of<br>Capital | Ref. No.<br>of Appendix |
| <b>(Assets)</b>                                       |  |  |  |                         |
| Cash and Due from Banks                               | ¥ 17,124,628   | ¥ 17,124,629   |  |                         |
| Call Loans  | 21,818   | 21,818   |  |                         |
| Receivables under Resale Agreements                   | 145,010  | 145,010  |  |                         |
| Receivables under Securities Borrowing Transactions   | 779,616  | 779,616  |  |                         |
| Monetary Claims Bought                                | 44,516   | 44,516   |  |                         |
| Trading Assets  | 554,402  | 554,402  |  |                         |
| Money Held in Trust                                   | 99   | 99   |  |                         |
| Securities  | 6,922,720  | 6,922,719  |  | 6-a                     |
| Loans and Bills Discounted                            | 30,181,186   | 30,181,186   |  | 6-b                     |
| Foreign Exchanges                                     | 46,173   | 46,173   |  |                         |
| Other Assets  | 1,290,029  | 1,290,029  |  | 6-c                     |
| Tangible Fixed Assets                                 | 189,617  | 189,617  |  |                         |
| Intangible Fixed Assets                               | 73,108   | 73,108   |  | 2                       |
| Prepaid Pension Expenses                              | 191,666  | 191,666  |  | 3                       |
| Customers' Liabilities for Acceptances and Guarantees | 388,064  | 388,064  |  |                         |
| Allowance for Loan Losses                             | (96,448)   | (96,448)   |  |                         |
| Total Assets  | ¥ 57,856,212   | ¥ 57,856,211   |  |                         |

| CC2   | Items        | a  | b  | c  | d                       |
|---|--------------|--|--|--|-------------------------|
|   |              | Non-consolidated<br>Balance Sheet<br>(Millions of Yen) | Under Regulatory<br>Scope of<br>Consolidation<br>(Millions of Yen) | Ref. No. of<br>Composition of<br>Capital | Ref. No.<br>of Appendix |
| (Liabilities)   |              |  |  |  |                         |
| Deposits  | ¥ 33,777,147 | ¥ 33,777,147   |  |  |                         |
| Negotiable Certificates of Deposit                    | 7,235,704    | 7,235,704  |  |  |                         |
| Call Money  | 86,327       | 86,327   |  |  |                         |
| Payables under Repurchase Agreements                  | 1,379,058    | 1,379,058  |  |  |                         |
| Trading Liabilities                                   | 325,463      | 325,463  |  |  |                         |
| Borrowed Money  | 5,751,859    | 5,751,859  |  |  | 7                       |
| Foreign Exchanges                                     | 18,041       | 18,041   |  |  |                         |
| Short-term Bonds Payable                              | 1,947,194    | 1,947,194  |  |  |                         |
| Bonds Payable   | 527,082      | 527,082  |  |  |                         |
| Borrowed Money from Trust Account                     | 3,517,414    | 3,517,414  |  |  |                         |
| Other Liabilities                                     | 745,450      | 745,450  |  |  | 6-d                     |
| Provision for Bonuses                                 | 8,166        | 8,166  |  |  |                         |
| Provision for Directors' Bonuses                      | —            | —  |  |  |                         |
| Provision for Stocks Payment                          | 302          | 302  |  |  |                         |
| Provision for Retirement Benefits                     | 759          | 759  |  |  |                         |
| Provision for Reimbursement of Deposits               | 4,415        | 4,415  |  |  |                         |
| Provision for Contingent Loss                         | 1,455        | 1,455  |  |  |                         |
| Deferred Tax Liabilities                              | 91,443       | 91,443   |  |  | 4-a                     |
| Deferred Tax Liabilities for Land Revaluation         | 2,439        | 2,439  |  |  | 4-b                     |
| Acceptances and Guarantees                            | 388,064      | 388,064  |  |  |                         |
| Total Liabilities                                     | 55,807,791   | 55,807,791   |  |  |                         |
| (Net Assets)  |              |  |  |  |                         |
| Capital Stock   | 342,037      | 342,037  |  |  | 1-a                     |
| Capital Surplus                                       | 343,066      | 343,066  |  |  | 1-b                     |
| Retained Earnings                                     | 1,061,769    | 1,061,769  |  |  | 1-c                     |
| Total Shareholders' Equity                            | 1,746,872    | 1,746,872  |  |  |                         |
| Valuation Difference on Available-for-Sale Securities | 354,904      | 354,904  |  |  |                         |
| Deferred Gains or Losses on Hedges                    | (49,454)     | (49,454)   |  |  | 5                       |
| Revaluation Reserve for Land                          | (3,901)      | (3,901)  |  |  |                         |
| Foreign Currency Translation Adjustments              | —            | (0)  |  |  |                         |
| Total Valuation and Translation Adjustments           | 301,548      | 301,548  | (a)  |  |                         |
| Total Net Assets                                      | 2,048,420    | 2,048,420  |  |  |                         |
| Total Liabilities and Net Assets                      | ¥ 57,856,212 | ¥ 57,856,211   |  |  |                         |

## (Appendix)

Note: Amounts in the “Composition of Capital” exclude items for regulatory purpose under transitional arrangement.

## 1. Shareholders' equity

## (1) Non-consolidated balance sheet

| Non-consolidated Balance Sheet Items | Amount<br>(Millions of Yen) | Remarks | Ref. No. |
|--------------------------------------|-----------------------------|---------|----------|
| Capital Stock                        | ¥ 342,037                   |         | 1-a      |
| Capital Surplus                      | 343,066                     |         | 1-b      |
| Retained Earnings                    | 1,061,769                   |         | 1-c      |
| Total Shareholders' Equity           | ¥ 1,746,872                 |         |          |

## (2) Composition of capital

| Items in the Composition of Capital   | Amount<br>(Millions of Yen) | Remarks   | Basel III<br>Template No. |
|---|-----------------------------|---|---------------------------|
| Directly Issued Qualifying Common Share Capital Plus<br>Related Capital Surplus and Retained Earnings   | ¥ 1,746,872                 | Shareholders' Equity Attributable to Common Shares<br>(before Adjusting National Specific Regulatory<br>Adjustments (Earnings to be Distributed)) |                           |
| of Which: Capital Stock and Capital Surplus   | 685,103                     |   | 1a                        |
| of Which: Retained Earnings   | 1,061,769                   |   | 2                         |
| of Which: Treasury Stock (Deduction)  | —                           |   | 1c                        |
| of Which: Others  | —                           |   |                           |
| Directly Issued Qualifying Additional Tier 1 Instruments Plus<br>Related Capital Surplus of Which Classified as Equity under<br>Applicable Accounting Standards | —                           | Shareholders' Equity Attributable to Preferred Shares<br>with a Loss Absorbency at the Point of Non-Viability                                     | 31a                       |

## 2. Intangible assets

## (1) Non-consolidated balance sheet

| Non-consolidated Balance Sheet Items | Amount<br>(Millions of Yen) | Remarks | Ref. No. |
|--------------------------------------|-----------------------------|---------|----------|
| Intangible Fixed Assets              | ¥ 73,108                    |         | 2        |
| Associated Deferred Tax Liabilities  | 22,385                      |         |          |

## (2) Composition of capital

| Items in the Composition of Capital   | Amount<br>(Millions of Yen) | Remarks   | Basel III<br>Template No. |
|---|-----------------------------|---|---------------------------|
| Goodwill (Net of Related Deferred Tax Liabilities,<br>Including Those Equivalent) | ¥ —                         |   | 8                         |
| Other Intangible Assets<br>(Net of Related Deferred Tax Liabilities)              | 50,722                      | Excluding Goodwill, Mortgage Servicing Rights<br>(Software, etc.) | 9                         |
| Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)               | —                           |   |                           |
| Amount above the 10% Threshold on the Specified Items                             | —                           |   | 20                        |
| Amount exceeding the 15% Threshold on the Specified Items                         | —                           |   | 24                        |
| Amount below the Thresholds for Deduction (before Risk Weighting)                 | —                           |   | 74                        |

## 3. Defined-benefit pension fund net assets (prepaid pension Expenses)

## (1) Non-consolidated balance sheet

| Non-consolidated Balance Sheet Items | Amount<br>(Millions of Yen) | Remarks | Ref. No. |
|--------------------------------------|-----------------------------|---------|----------|
| Prepaid Pension Expenses             | ¥ 191,666                   |         | 3        |
| Associated Deferred Tax Liabilities  | 58,688                      |         |          |

## (2) Composition of capital

| Items in the Composition of Capital  | Amount<br>(Millions of Yen) | Remarks | Basel III<br>Template No. |
|--|-----------------------------|---------|---------------------------|
| Defined-Benefit Pension Fund Net Assets<br>(Prepaid Pension Expenses)<br>(Net of Related Deferred Tax Liabilities) | ¥ 132,978                   |         | 15                        |

## 4. Deferred tax assets

## (1) Non-consolidated balance sheet

| Non-consolidated Balance Sheet Items          | Amount<br>(Millions of Yen) | Remarks | Ref. No. |
|---|-----------------------------|---------|----------|
| Deferred Tax Liabilities                      | ¥ 91,443                    |         | 4-a      |
| Deferred Tax Liabilities for Land Revaluation | 2,439                       |         | 4-b      |
| Associated Intangible Fixed Assets            | 22,385                      |         |          |
| Associated Prepaid Pension Expenses           | 58,688                      |         |          |

## (2) Composition of capital

| Items in the Composition of Capital  | Amount<br>(Millions of Yen) | Remarks   | Basel III<br>Template No. |
|--|-----------------------------|---|---------------------------|
| Deferred Tax Assets That Rely on Future Profitability<br>excluding Those Arising from Temporary Differences<br>(Net of Related Deferred Tax Liabilities) | ¥ —                         | This Item Does not Agree with the Amount<br>Reported on the Balance Sheet Due to Offsetting<br>of Assets and Liabilities. | 10                        |
| Deferred Tax Assets Arising from Temporary Differences<br>(Net of Related Deferred Tax Liabilities)  | —                           | This Item Does not Agree with the Amount<br>Reported on the Balance Sheet Due to Offsetting<br>of Assets and Liabilities. |                           |
| Amount above the 10% Threshold on the Specified Items  | —                           |   | 21                        |
| Amount exceeding the 15% Threshold on the Specified Items  | —                           |   | 25                        |
| Amount below the Thresholds for Deduction (before Risk Weighting)  | —                           |   | 75                        |

## 5. Deferred gains or losses on hedges

## (1) Non-consolidated balance sheet

| Non-consolidated Balance Sheet Items | Amount<br>(Millions of Yen) | Remarks | Ref. No. |
|--------------------------------------|-----------------------------|---------|----------|
| Deferred Gains or Losses on Hedges   | ¥ (49,454)                  |         | 5        |

## (2) Composition of capital

| Items in the Composition of Capital                               | Amount<br>(Millions of Yen) | Remarks   | Basel III<br>Template No. |
|---|-----------------------------|---|---------------------------|
| Deferred Gains or Losses on Derivatives<br>under Hedge Accounting | ¥ (39,538)                  | Excluding those items whose valuation differences<br>arising from hedged items are recognized as<br>"Valuation and translation adjustments" | 11                        |

## 6. Investments in the capital of financial entities

### (1) Non-consolidated balance sheet

| Non-consolidated Balance Sheet Items | Amount<br>(Millions of Yen) | Remarks                      | Ref. No. |
|--------------------------------------|-----------------------------|------------------------------|----------|
| Securities                           | ¥ 6,922,720                 |                              | 6-a      |
| Loans and Bills Discounted           | 30,181,186                  | Including subordinated loans | 6-b      |
| Other Assets                         | 1,290,029                   | Including derivatives        | 6-c      |
| Other Liabilities                    | ¥ 745,450                   | Including derivatives        | 6-d      |

### (2) Composition of capital

| Items in the Composition of Capital  | Amount<br>(Millions of Yen) | Remarks | Basel III<br>Template No. |
|--|-----------------------------|---------|---------------------------|
| Investments in Own Capital   | ¥ —                         |         |                           |
| Common Equity Tier 1 Capital   | —                           |         | 16                        |
| Additional Tier 1 Capital  | —                           |         | 37                        |
| Tier 2 Capital   | —                           |         | 52                        |
| Reciprocal Cross-Holdings in the Capital and Other TLAC Liabilities  | —                           |         |                           |
| Common Equity Tier 1 Capital   | —                           |         | 17                        |
| Additional Tier 1 Capital  | —                           |         | 38                        |
| Tier 2 Capital and Other TLAC Liabilities  | —                           |         | 53                        |
| Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital | 110,614                     |         |                           |
| Common Equity Tier 1 Capital   | —                           |         | 18                        |
| Additional Tier 1 Capital  | —                           |         | 39                        |
| Tier 2 Capital and Other TLAC Liabilities  | —                           |         | 54                        |
| Amount below the Thresholds for Deduction (before risk weighting)  | 110,614                     |         | 72                        |
| Significant Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions                           | 64,565                      |         |                           |
| Amount above the 10% Threshold on the Specified Items  | —                           |         | 19                        |
| Amount exceeding the 15% Threshold on the Specified Items  | —                           |         | 23                        |
| Additional Tier 1 Capital  | —                           |         | 40                        |
| Tier 2 Capital and Other TLAC Liabilities  | 1,540                       |         | 55                        |
| Amount below the Thresholds for Deduction (before risk weighting)  | 63,025                      |         | 73                        |

## 7. Other Capital Instruments

### (1) Non-consolidated balance sheet

| Non-consolidated Balance Sheet Items | Amount<br>(Millions of Yen) | Remarks | Ref. No. |
|--------------------------------------|-----------------------------|---------|----------|
| Borrowed Money                       | ¥ 5,751,859                 |         | 7        |

### (2) Composition of capital

| Items in the Composition of Capital  | Amount<br>(Millions of Yen) | Remarks | Basel III<br>Template No. |
|--|-----------------------------|---------|---------------------------|
| Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards | ¥ 340,000                   |         | 32                        |
| Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards            | 341,657                     |         | 46                        |



## Disclosure Data Designated as Per the Appended Forms

Non-consolidated

## OV1: Overview of Risk-weighted assets (RWA)

| OV1<br>Basel III<br>Template<br>No. |  | Millions of Yen            |                       |                              |                       |
|-------------------------------------|--|----------------------------|-----------------------|------------------------------|-----------------------|
|                                     |  | Risk-weighted assets (RWA) |                       | Minimum capital requirements |                       |
|                                     |  | September 30,<br>2021      | September 30,<br>2020 | September 30,<br>2021        | September 30,<br>2020 |
| 1                                   | Credit risk (excluding counterparty credit risk)                         | ¥ 11,966,409               | ¥ 12,080,899          | ¥ 1,005,667                  | ¥ 1,015,139           |
| 2                                   | of Which: Standardised Approach (SA)                                     | 1,087                      | 1,077                 | 86                           | 86                    |
| 3                                   | of Which: Internal Ratings-Based (IRB) Approach                          | 10,073,848                 | 10,138,987            | 854,262                      | 859,786               |
|                                     | of Which: Significant investments in commercial entities                 | —                          | —                     | —                            | —                     |
|                                     | of Which: Lease residual value   | —                          | —                     | —                            | —                     |
|                                     | Other assets   | 1,891,473                  | 1,940,834             | 151,317                      | 155,266               |
| 4                                   | Counterparty credit risk (CCR)   | 1,121,645                  | 1,130,923             | 91,746                       | 92,456                |
| 5                                   | of Which: Standardised Approach for Counterparty Credit Risk (SA-CCR)    | —                          | —                     | —                            | —                     |
|                                     | of Which: Current Exposure Method (CEM)                                  | 394,546                    | 387,115               | 33,457                       | 32,827                |
| 6                                   | of Which: Expected Positive Exposure (EPE)                               | —                          | —                     | —                            | —                     |
|                                     | of Which: Credit Valuation Adjustment (CVA)                              | 653,823                    | 665,382               | 52,305                       | 53,230                |
|                                     | of Which: Central Counterparty (CCP)                                     | 48,017                     | 52,555                | 3,841                        | 4,204                 |
|                                     | Others   | 25,257                     | 25,870                | 2,141                        | 2,193                 |
| 7                                   | Equity positions in banking book under market-based approach             | 257,965                    | 233,895               | 21,875                       | 19,834                |
| 8                                   | Equity Investments in Funds (Look-through Approach)                      | 831,720                    | 1,347,216             | 66,537                       | 107,777               |
| 9                                   | Equity Investments in Funds (Mandate-based Approach)                     | 1,023,589                  | 841,700               | 81,887                       | 67,336                |
|                                     | Equity Investments in Funds (Probability Approach 250%)                  | —                          | —                     | —                            | —                     |
|                                     | Equity Investments in Funds (Probability Approach 400%)                  | —                          | —                     | —                            | —                     |
| 10                                  | Equity Investments in Funds (Probability Approach 1,250%)                | 1,118                      | 1,103                 | 89                           | 88                    |
| 11                                  | Settlement risk  | —                          | —                     | —                            | —                     |
| 12                                  | Securitisation exposures in banking book                                 | 195,920                    | 232,170               | 15,673                       | 18,573                |
| 13                                  | of Which: Internal Rating-Based Approach (SEC-IRBA)                      | 182,613                    | 214,114               | 14,609                       | 17,129                |
| 14                                  | of Which: External Rating-Based Approach (SEC-ERBA)                      | 13,307                     | 18,056                | 1,064                        | 1,444                 |
| 15                                  | of Which: Standardised Approach (SEC-SA)                                 | —                          | —                     | —                            | —                     |
|                                     | of Which: Subject to 1,250% risk weight                                  | 0                          | 0                     | 0                            | 0                     |
| 16                                  | Market risk  | 1,635,685                  | 1,313,098             | 130,854                      | 105,047               |
| 17                                  | of Which: Standardised Approach (SA)                                     | 17,176                     | 3,628                 | 1,374                        | 290                   |
| 18                                  | of Which: Internal Model Approaches (IMA)                                | 1,618,508                  | 1,309,470             | 129,480                      | 104,757               |
| 19                                  | Operational risk   | 629,938                    | 658,753               | 50,395                       | 52,700                |
| 20                                  | of Which: Basic Indicator Approach (BIA)                                 | —                          | 428                   | —                            | 34                    |
| 21                                  | of Which: The Standardised Approach (TSA)                                | —                          | —                     | —                            | —                     |
| 22                                  | of Which: Advanced Measurement Approach (AMA)                            | 629,938                    | 658,324               | 50,395                       | 52,665                |
| 23                                  | Amounts below the thresholds for deduction (subject to 250% risk weight) | 165,364                    | 157,547               | 14,022                       | 13,360                |
|                                     | Amounts included under transitional arrangements                         | —                          | —                     | —                            | —                     |
| 24                                  | Floor adjustment   | —                          | —                     | —                            | —                     |
| 25                                  | Total (after applying scaling factor)                                    | ¥ 18,484,376               | ¥ 18,653,915          | ¥ 1,478,750                  | ¥ 1,492,313           |

Note: Total risk-weighted assets of Template No.25 are only applied scaling factor.

## IRRBB1: Interest rate risk

| IRRBB1   |                 | Millions of Yen       |                       |                       |                       |
|----------|-----------------|-----------------------|-----------------------|-----------------------|-----------------------|
|          |                 | a                     | b                     | c                     | d                     |
|          |                 | ΔEVE                  |                       | ΔNII                  |                       |
|          |                 | September 30,<br>2021 | September 30,<br>2020 | September 30,<br>2021 | September 30,<br>2020 |
| Item No. |                 |                       |                       |                       |                       |
| 1        | Parallel up     | ¥ 60,013              | ¥ 71,743              | ¥ (110,191)           | ¥ (79,389)            |
| 2        | Parallel down   | 50,666                | 30,318                | 106,270               | 75,963                |
| 3        | Steepener       | 100,621               | 111,960               |                       |                       |
| 4        | Flattener       | 1,551                 | 1,773                 |                       |                       |
| 5        | Short rate up   | —                     | —                     |                       |                       |
| 6        | Short rate down | 49,519                | 51,428                |                       |                       |
| 7        | Maximum         | 100,621               | 111,960               | 106,270               | 75,963                |
|          |                 | e                     |                       | f                     |                       |
|          |                 | September 30, 2021    |                       | September 30, 2020    |                       |
| 8        | Tier 1 Capital  | ¥ 2,161,597           |                       | ¥ 2,214,965           |                       |

## Composition of Basel III Leverage Ratio

Non-consolidated

| As of September 30  |                                       |  | Millions of Yen, % |              |
|---|---------------------------------------|--|--------------------|--------------|
| Basel III<br>Template No.<br>(Table2)   | Basel III<br>Template No.<br>(Table1) | Items  | 2021               | 2020         |
| <b>On-Balance Sheet Exposures</b>   |                                       |  |                    |              |
| 1   |                                       | On-balance Sheet Exposures before Deducting Adjustment Items   | ¥ 41,129,471       | ¥ 40,096,109 |
| 1a  | 1                                     | Total Assets Reported in the Non-consolidated Balance Sheet  | 44,752,312         | 42,598,656   |
| 1b  | 3                                     | The Amount of Assets that are Deducted from the Total Assets Reported in the Non-consolidated Balance Sheet (except adjustment items) (Deduction)                                | 3,622,840          | 2,502,547    |
| 2   | 7                                     | The Amount of Adjustment Items Pertaining to Tier1 Capital (Deduction)   | 217,299            | 183,700      |
| 3   |                                       | Total On-Balance Sheet Exposures (A)   | 40,912,172         | 39,912,408   |
| <b>Exposures Related to Derivative Transactions</b>   |                                       |  |                    |              |
| 4   |                                       | The Amount Equivalent to Replacement Cost Associated with Derivatives Transactions, etc. Multiplied by 1.4 Replacement Cost Associated with Derivatives Transactions, etc.       | 545,728            | 534,753      |
| 5   |                                       | The Amount Equivalent to Potential Future Exposure Associated with Derivatives Transactions, etc. Multiplied by 1.4 Add-On Amount Associated with Derivatives Transactions, etc. | 1,046,743          | 934,748      |
|   |                                       | The Amount of Receivables Arising from Providing Cash Margin in Relation to Derivatives Transactions, etc.   | 566,862            | 516,924      |
| 6   |                                       | The Amount of Receivables Arising from Providing Collateral, Provided where Deducted from the Non-Consolidated Balance Sheet Pursuant to the Operative Accounting Framework      |                    |              |
|   |                                       | The Amount of Receivables Arising from Providing Cash Margin, Provided where Deducted from the Non-Consolidated Balance Sheet Pursuant to the Operative Accounting Framework     | —                  | —            |
| 7   |                                       | The Amount of Deductions of Receivables (out of those Arising from Providing Cash Variation Margin) (Deduction)  | 166,684            | 190,551      |
| 8   |                                       | The Amount of Client-Cleared Trade Exposures for which a Bank Acting as Clearing Member is not Obligated to Make any Indemnification (Deduction)                                 |                    |              |
| 9   |                                       | Adjusted Effective Notional Amount of Written Credit Derivatives   | 37,934             | 65,600       |
| 10  |                                       | The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)  | 36,000             | 63,600       |
| 11  | 4                                     | Total Exposures Related to Derivative Transactions (B)   | 1,994,584          | 1,797,875    |
| <b>Exposures Related to Repo Transactions</b>   |                                       |  |                    |              |
| 12  |                                       | The Amount of Assets Related to Repo Transactions, etc.  | 840,833            | 924,627      |
| 13  |                                       | The Amount of Deductions from the Assets Above (Line 12) (Deduction)   | —                  | —            |
| 14  |                                       | The Exposures for Counterparty Credit Risk for Repo Transactions, etc.   | 299,056            | 290,995      |
| 15  |                                       | The Exposures for Agent Repo Transaction   |                    |              |
| 16  | 5                                     | The Total Exposures Related to Repo Transactions, etc. (C)   | 1,139,890          | 1,215,622    |
| <b>Exposures Related to Off-Balance Sheet Transactions</b>  |                                       |  |                    |              |
| 17  |                                       | Notional Amount of Off-Balance Sheet Transactions  | 5,511,437          | 5,707,577    |
| 18  |                                       | The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)   | 2,692,747          | 2,828,388    |
| 19  | 6                                     | Total Exposures Related to Off-Balance Sheet Transactions (D)  | 2,818,689          | 2,879,188    |
| <b>Basel III Leverage ratio on a Non-consolidated Basis</b>   |                                       |  |                    |              |
| 20  |                                       | The Amount of Capital (Tier 1 Capital) (E)   | 2,161,597          | 2,214,965    |
| 21  | 8                                     | Total Exposures (F) = (A)+(B)+(C)+(D)  | ¥ 46,865,337       | ¥ 45,805,095 |
| 22  |                                       | Basel III Leverage Ratio on a Non-consolidated Basis (G) = (E)/(F)   | 4.61%              | 4.83%        |
| <b>Basel III Leverage Ratio on a Non-consolidated Basis If Including Deposits Held with the Bank of Japan</b> |                                       |  |                    |              |
|   |                                       | Total Exposures (F)  | ¥ 46,865,337       | ¥ 45,805,095 |
|   |                                       | Deposits held with the Bank of Japan   | 16,503,707         | 15,257,555   |
|   |                                       | Total exposure if including deposits held with the Bank of Japan (F')  | 63,369,045         | 61,062,650   |
|   |                                       | Basel III Leverage Ratio on a Non-consolidated Basis If Including Deposits Held with the Bank of Japan (H) = (E)/(F')  | 3.41%              | 3.62%        |

Note: SuMi TRUST Bank received a certain procedure by KPMG AZSA LLC of the calculation of the Basel III leverage ratio in line with "Practical Guidance on Agreed-Upon Procedures Engagement for Capital Adequacy Ratio and Leverage Ratio Calculation" (Practical Guidance 4465 for Specialized Business of the Japanese Institute of Certified Public Accountants, August 27, 2019).

The certain procedure is not part of the audit of the non-consolidated financial statements or the audit of the internal control over the financial reporting but was conducted by the external auditor on the agreed-upon scope and under agreed-upon examination procedures, and is a report of the results presented to us. It thus does not represent an opinion or conclusion by the external auditor regarding the Basel III leverage ratio itself or parts of internal control over the procedure to calculate the ratio.

## Liquidity Coverage Ratio (LCR)

Non-consolidated

## Quantitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a non-consolidated basis

| Items   |   | Millions of Yen, %, Number of Data |                      |                              |                      |
|---|---|------------------------------------|----------------------|------------------------------|----------------------|
|   |   | Fiscal Year 2021 2nd Quarter       |                      | Fiscal Year 2021 1st Quarter |                      |
| High-Quality Liquid Assets (1)                |   |                                    |                      |                              |                      |
| 1   | Total high-quality liquid assets (HQLA)   | ¥ 17,850,810                       |                      | ¥ 17,335,771                 |                      |
| Cash Outflows (2)                             |   | Total Unweighted Value             | Total Weighted Value | Total Unweighted Value       | Total Weighted Value |
| 2   | Cash outflows related to unsecured retail funding   | ¥ 18,781,579                       | ¥ 940,114            | ¥ 18,748,119                 | ¥ 920,146            |
| 3   | of which: Stable deposits   | 835,636                            | 25,069               | 807,178                      | 24,215               |
| 4   | of which: Less stable deposits  | 9,121,070                          | 915,045              | 8,926,965                    | 895,930              |
| 5   | Cash outflows related to unsecured wholesale funding  | 12,000,703                         | 9,325,297            | 11,646,764                   | 9,138,391            |
| 6   | of which: Qualifying operational deposits   | —                                  | —                    | —                            | —                    |
| 7   | of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities | 9,222,652                          | 6,547,246            | 9,012,202                    | 6,503,829            |
| 8   | of which: Debt securities   | 2,778,051                          | 2,778,051            | 2,634,562                    | 2,634,562            |
| 9   | Cash outflows related to secured funding, etc.  | 20,280                             |                      | 51,422                       |                      |
| 10  | Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities                      | 5,178,850                          | 1,610,983            | 5,398,059                    | 1,650,026            |
| 11  | of which: Cash outflows related to derivative transactions, etc.  | 669,441                            | 669,441              | 668,977                      | 668,977              |
| 12  | of which: Cash outflows related to funding programs   | —                                  | —                    | —                            | —                    |
| 13  | of which: Cash outflows related to credit and liquidity facilities  | 4,509,409                          | 941,542              | 4,729,082                    | 981,049              |
| 14  | Cash outflows related to contractual funding obligations, etc.  | 593,801                            | 401,861              | 554,765                      | 393,789              |
| 15  | Cash outflows related to contingencies  | 12,700,225                         | 22,573               | 13,024,748                   | 23,750               |
| 16  | Total cash outflows   | 12,321,108                         |                      | 12,177,524                   |                      |
| Cash Inflows (3)                              |   | Total Unweighted Value             | Total Weighted Value | Total Unweighted Value       | Total Weighted Value |
| 17  | Cash inflows related to secured lending, etc.   | ¥ 55,788                           | ¥ —                  | ¥ 49,869                     | ¥ —                  |
| 18  | Cash inflows related to collection of loans, etc.   | 3,388,641                          | 2,607,120            | 3,164,749                    | 2,474,729            |
| 19  | Other cash inflows  | 622,548                            | 403,649              | 521,369                      | 332,595              |
| 20  | Total cash inflows  | 4,066,977                          | 3,010,769            | 3,735,987                    | 2,807,324            |
| Non-consolidated Liquidity Coverage Ratio (4) |   |                                    |                      |                              |                      |
| 21  | Total HQLA allowed to be included in the calculation  | ¥ 17,850,810                       |                      | ¥ 17,335,771                 |                      |
| 22  | Net cash outflows   | 9,310,339                          |                      | 9,370,200                    |                      |
| 23  | Non-consolidated Liquidity Coverage Ratio (LCR)   | 191.7%                             |                      | 185.0%                       |                      |
| 24  | The number of data used to calculate the average value  | 61                                 |                      | 61                           |                      |

Note: Some items that should be calculated using daily data are calculated using month-end data instead in the above figures.

## Qualitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a non-consolidated basis

## (1) Items concerning fluctuations in the LCR over time

Our non-consolidated LCR has trended steadily for the most part in the past two years.

## (2) Items concerning evaluation of the LCR level

Our non-consolidated LCR satisfies the regulated level (100%) as required under liquidity ratio regulations and the actual LCR is roughly in line with our initial forecast. Up ahead, we do not expect our LCR to deviate significantly from the current level.

## (3) Items concerning the composition of totals for eligible high-quality liquid assets

The majority of our eligible high-quality liquid assets are reserve deposit held at central banks and sovereign bonds. There have been no material fluctuations in the composition of currencies, their types and locations. Furthermore, there has been no material difference between totals for eligible high-quality liquid assets and net cash outflows in major currencies.

## (4) Other items concerning LCR

We apply neither the “treatment for qualifying operational deposit” nor the “additional collateral required to market valuation changes based on the scenario approach.”

## Net Stable Funding Ratio (NSFR)

Non-consolidated

## Non-consolidated Net Stable Funding Ratio

## Quantitative Disclosure Items for the Net Stable Funding Ratio (NSFR) on a non-consolidated basis

| Item No.                                 |   | Millions of Yen, %                    |            |                   |            |              |                |  |
|--|---|---------------------------------------|------------|-------------------|------------|--------------|----------------|--|
|  |   | Fiscal Year 2021 2nd Quarter          |            |                   |            |              | Weighted value |  |
|  |   | Unweighted value by residual maturity |            |                   |            |              |                |  |
|  |   | No maturity                           | < 6 months | 6 months to < 1yr | ≥ 1yr      |              |                |  |
| Available stable funding (ASF) items (1) |   |                                       |            |                   |            |              |                |  |
| 1  | Capital   | ¥ 2,345,934                           | ¥ —        | ¥ —               | ¥ 330,000  | ¥ 2,675,934  |                |  |
| 2  | of which: Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions | 2,345,934                             | —          | —                 | 306,134    | 2,652,069    |                |  |
| 3  | of which: Other capital instruments that are not included in the above category   | —                                     | —          | —                 | 23,865     | 23,865       |                |  |
| 4  | Funding from retail and small business customers  | 12,410,388                            | —          | —                 | 6,377,672  | 17,547,022   |                |  |
| 5  | of which: Stable deposits   | —                                     | —          | —                 | —          | —            |                |  |
| 6  | of which: Less stable deposits  | 12,410,388                            | —          | —                 | 6,377,672  | 17,547,022   |                |  |
| 7  | Wholesale funding   | 4,627,849                             | 20,921,890 | 2,521,744         | 8,884,770  | 14,705,029   |                |  |
| 8  | of which: Operational deposits  | —                                     | —          | —                 | —          | —            |                |  |
| 9  | of which: Other wholesale funding   | 4,627,849                             | 20,921,890 | 2,521,744         | 8,884,770  | 14,705,029   |                |  |
| 10                                       | Liabilities with matching interdependent assets   | —                                     | —          | —                 | —          | —            |                |  |
| 11                                       | Other liabilities   | 501,745                               | —          | 20,000            | —          | 10,000       |                |  |
| 12                                       | of which: Derivative liabilities  |                                       |            |                   |            |              |                |  |
| 13                                       | of which: All other liabilities and equity not included in the above categories   | 501,745                               | —          | 20,000            | —          | 10,000       |                |  |
| 14                                       | Total available stable funding  |                                       |            |                   |            | ¥ 34,937,986 |                |  |
| Required stable funding (RSF) items (2)  |   |                                       |            |                   |            |              |                |  |
| 15                                       | HQLA  |                                       |            |                   |            | ¥ 1,322,850  |                |  |
| 16                                       | Deposits held at financial institutions for operational purposes  | —                                     | 79,299     | 11,357            | 29,120     | 74,448       |                |  |
| 17                                       | Loans, repo transactions-related assets, securities and other similar assets  | 190,257                               | 6,473,171  | 1,762,702         | 25,730,916 | 24,171,283   |                |  |
| 18                                       | of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)  | —                                     | 581,488    | —                 | —          | 0            |                |  |
| 19                                       | of which: Loans to- and repo transactions with- financial institutions (not included in item 18)  | 56,357                                | 2,175,151  | 335,075           | 2,308,726  | 2,838,400    |                |  |
| 20                                       | of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)   | —                                     | 3,340,607  | 961,509           | 11,660,483 | 12,043,709   |                |  |
| 21                                       | of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk   | —                                     | 776,651    | 17,776            | 135,801    | 485,485      |                |  |
| 22                                       | of which: Residential mortgages   | —                                     | 212,024    | 212,004           | 9,691,899  | 7,206,820    |                |  |
| 23                                       | of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk   | —                                     | 136,865    | 136,563           | 6,554,333  | 4,461,659    |                |  |
| 24                                       | of which: Securities that are not in default and do not qualify as HQLA and other similar assets  | 133,900                               | 163,899    | 254,112           | 2,069,806  | 2,082,353    |                |  |
| 25                                       | Assets with matching interdependent liabilities   | —                                     | —          | —                 | —          | —            |                |  |
| 26                                       | Other assets  | 1,522,517                             | 17,982     | 9,509             | 565,175    | 1,656,316    |                |  |
| 27                                       | of which: Physical traded commodities, including gold   | —                                     |            |                   |            | —            |                |  |
| 28                                       | of which: Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)   |                                       |            |                   | 244,143    | 207,522      |                |  |
| 29                                       | of which: Derivative assets   |                                       |            |                   | 171,589    | 171,589      |                |  |
| 30                                       | of which: Derivative liabilities (before deduction of variation margin posted)  |                                       |            |                   | 26,376     | 26,376       |                |  |
| 31                                       | of which: All other assets not included in the above categories   | 1,522,517                             | 17,982     | 9,509             | 123,066    | 1,250,828    |                |  |
| 32                                       | Off-balance sheet items   |                                       |            |                   | 5,385,398  | 377,246      |                |  |
| 33                                       | Total required stable funding   |                                       |            |                   |            | ¥ 27,602,145 |                |  |
| 34                                       | Non-consolidated net stable funding ratio (NSFR)  |                                       |            |                   |            | 126.5%       |                |  |

**Qualitative Disclosure Items for the Net Stable Funding Ratio (NSFR) on a non-consolidated basis****(1) Items concerning fluctuations in the non-consolidated NSFR over time**

Our non-consolidated NSFR has trended steadily due to our systematic measures to procure highly stable funding.

**(2) If the requirements listed in each item of Article 101 of the Financial Services Agency Notification on Liquidity Ratio are met, a statement to that effect**

On a non-consolidated basis, we do not have any assets or liabilities that meet all of the requirements (criteria for interrelated assets and liabilities) listed in each item of Article 101 of the Financial Services Agency Notification on Liquidity Ratio.

**(3) Other items concerning non-consolidated NSFR**

Our non-consolidated NSFR satisfies the regulated level (100%), and we do not expect NSFR to deviate significantly from the current level in the future.

Currently, the entire amount of funding from retail and small business customers is recorded as “less stable deposits.”